



NCI Roadside Assistance City Insurance Group

Policy Wording

Contents

Introduction to your policy.....	3
About the insurer.....	3
About us	3
Insurance agreement.....	3
Our Service Commitment	4
Financial Services Compensation Scheme.....	4
Important Information	5
What to do if you need Breakdown Assistance	5
Meaning of words in bold.....	6
Customer information, complaints and cancellation.....	9
General terms and conditions	12
General exclusions	15
Levels of Cover	18
Roadside Assistance with Local Recovery	18
National Recovery	19
At Home Assistance	19
European Recovery	20
Caravans and Trailers	21
General Cover (Applicable to National Recovery in the UK)	22
Alternative Travel	22
Accident Assistance – For breakdowns in the UK	22
Emergency Overnight Accommodation.....	23
Caravans and Trailers	23
Misfuelling	23
How we use your data	24

Introduction to your policy

We are delighted to welcome **you** as a policyholder.

Your policy is a legal contract between **you** and the **insurer**. We act on the **insurer's** behalf under the authority granted to **us** by the **insurer**. Roadside assistance and recovery services are arranged by NCI Roadside Assistance and administered by Vehicle Rescue Network Limited. **You** can find more information about the **insurer** and **us** in the 'About the insurer' and 'About us' sections.

The **policy** is made up of the **schedule**, this document, and any endorsements. **You** should read these together and keep them safe.

The **schedule** shows key information including the level of cover, **vehicle(s)** covered on a vehicle based policy or **named individual(s)** covered on a personal based **policy**, and when **your** cover starts and ends. An endorsement changes the terms and conditions, if there are any endorsements, these will be shown on the **schedule**.

This document details the terms and conditions including what is covered, what is not covered, **your** responsibilities, and what to do if a **breakdown** happens. **Our** claims line is open 24 hours a day, 365 days a year.

Some words and phrases in this document are in bold. These words have special meanings and are listed in the section called 'MEANING OF WORDS IN BOLD'.

We decided the terms, conditions, and premium for the **policy** on behalf of the **insurer** based on the information **you** provided to **your** broker. **You** must tell **your** broker immediately if any of that information has changed or is inaccurate, otherwise a claim may not be paid, or the **policy** may be cancelled.

Please read the **policy** carefully and make sure it meets **your** needs. If **you** need to make any changes, please speak to **your** broker straight away.

If **you** have any vulnerabilities or questions about any of the information in this booklet, please contact **our** Customer Service Team on 01423 535 785 where one of **our** team will be able to help.

About the insurer

Wakam UK Limited is a company registered in England and Wales with company number 14778827, having its registered office at 18th & 19th Floors, 100 Bishopsgate, London, **United Kingdom**, EC2N 4AG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 995565.

About us

This **policy** is arranged by NCI Roadside Assistance which is a trading style of NCI Consultants Limited. Claims are managed by Vehicle Rescue Network Limited.

NCI Consultants Limited and Vehicle Rescue Network Limited are Appointed Representatives of Jigsaw Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 307654. Jigsaw Insurance Services Limited is registered in England and Wales. Company Registration Number 05052874. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, United Kingdom DN22 7SW.

NCI Consultants Limited and Vehicle Rescue Network Limited are wholly owned subsidiaries of Jigsaw Insurance Services Limited and are part of the PIB Group.

Insurance agreement

The **insurer** has agreed to insure **you** under the terms and conditions set out in the **policy** in exchange for the premium **you** have paid to **us**. **You** must observe and keep to the terms and conditions set out in the **policy**.

We have issued this **policy** to **you** under the authority granted to **us** by the **insurer**.

You can claim as many times as needed for a **breakdown** happening during the **period of insurance**. In total, for all **breakdowns** happening during the **period of insurance**, the most **you** can claim is the **market value** of the **vehicle** or £10,000 whichever is lower.

Unless agreed otherwise, this cover is governed by and should be interpreted under the laws of England and Wales.

Please note **we** use **our** reasonable endeavours to monitor the financial strength and security of the **insurers** that **we** recommend to **you** utilising credit ratings provided by an independent rating agency. Wakam UK Limited does not benefit from a credit rating from a recognised rating agency, as opposed to having an unacceptable credit rating. **We** were unable to obtain an alternative quote from a market with an acceptable credit rating.

In the event of the financial failure of an **insurer** compensation in respect of premium and unpaid claims will be paid by the Financial Services Compensation Scheme (FSCS) but is only available for:

- Insurances of a compulsory nature (employers' liability and third-party motor insurance as required under the Road Traffic Act)
- Professional indemnity insurance
- Claims arising from the death or incapacity of the policyholder due to injury, sickness or infirmity
Commercial policyholders are exposed to losses in connection with the premiums for unused and replacement cover as well as unpaid claim for all other classes.

Commercial policyholders are exposed to losses in connection with the premiums for unused and replacement cover as well as unpaid claim for all other classes.

Personal policyholders are protected for 90% of premiums and unpaid claims for certain other classes of insurance. Further details can be found from the FSCS. Further **we** cannot guarantee the future ability of any **insurer** to meet policyholder obligations and therefore the final decision of the choice of **insurer** and associated risks rests with **you**.

Our Service Commitment

If **you** have any suggestions or comments about how **we** or **our** service providers can improve **our** cover or the service **you** receive, please contact **us**. **We** always welcome feedback to enable **us** to improve products and services.

Financial Services Compensation Scheme

We and the **insurer** are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the Scheme if **we** or the **insurer** are unable to meet its obligations under this **policy**. **You** can find more information about the FSCS at www.fscs.org.uk. The FSCS's contact details are:

By post:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

By email: enquiries@fscs.org.uk

By phone: 0800 678 1100 (freephone)

Important Information

What to do if you need Breakdown Assistance

In the **UK**: Call us on
01423 535 785

In **Europe**: Call us on
+ 44 1423 535 785

If **you** are deaf or hard of hearing, **we** offer a text messaging service for **breakdown** assistance. Please text **us** on **07441 448 667** in the **UK** or **+44 7441 448 667** in **Europe** to tell **us you** need help.

Our claims line is open 24 hours a day, 365 days a year.

Calls may be recorded for quality and monitoring purposes.

If **you** are on a **UK** motorway and cannot contact **us** or do not know **your** location:

- Use the nearest SOS box to speak to a Highways Officer
- Give them **our** telephone number so they can call **us** and arrange help
- If a Highways Officer is already there, ask them to call **us** for **you** or let them know if **you** have already contacted **us**.

The roadside can be a dangerous place, so please ensure the safety of **you** and **your passengers** at all times.

Please carry a valid credit or debit card. **You** may be required to pay certain costs before assistance can be arranged, including:

- Replacement parts
- **Specialist equipment** for example dollies, winches, cranes and skates
- **Additional transportation costs** (if this exceeds the cover under **your policy**).

Information we need from you

Have the following information ready:

- ✓ **Your policy** number
- ✓ **Vehicle** registration number, make, and model
- ✓ **Your** contact telephone number
- ✓ **Driver** and **passenger** details
- ✓ **Your vehicle's** location
- ✓ Details about the **breakdown**

If the **breakdown** happens in **Europe**, **we** will also need:

- ✓ **Your** travel itinerary and booking details
- ✓ Details of **your** bookings and travel plans
- ✓ Whether **you** are on **your** outward or return journey

Regulations are different in **Europe** and help may take longer to arrive. Please carry **your** V5 registration document and travel documents.

Please note: Cover starts 24 hours after **you** buy the **Policy** or the cover start date shown in **your schedule**, whichever is later. Claims made within the proceeding 24 hours are limited to a **local recovery** of up to 10 miles, and a £40 charge is payable for any claim made during this period.

What to do if you're not covered

We may be able to help with our 'pay on use' service for a **breakdown** happening in the **UK** if **you** don't have insurance with **us** or if **your policy** does not cover **you** for the **breakdown**. The costs will depend on **your** circumstances and will need to be paid in full before **we** can arrange assistance. If **you** would like to use this service, simply call **01423 535 785** and ask for the 'pay on use service'.

Meaning of words in bold

Some common terms are used throughout this booklet. Wherever the following words and phrases appear in this booklet they will always have these meanings and will be in **bold**.

Additional transportation costs

The rate charged by **us** for each mile outside **your policy's** entitlement inclusive of **Local** and/or **National Recovery**.

Address

The **UK** address that **we** have registered on the **schedule** at the time the **breakdown** happens.

Breakdown

The **vehicle** ceasing to function as a result of:

- > Mechanical or electrical failure
- > Running out of fuel or charge
- > Flat battery
- > Accidental damage to tyres
- > Lost or broken keys
- > Keys locked in the **vehicle**

Within the **United Kingdom** only, '**Breakdown**' also means the **vehicle** ceasing to function as a result of:

- > Putting in the wrong fuel (misfuelling)
- > Road traffic accident
- > Vandalism
- > Fire
- > Theft or attempted theft which prevents the **vehicle** from being driven safely or legally.

Driver

You or any person **you** have authorised to drive the **vehicle** at the time of the **breakdown**, who is entitled to do so under a valid certificate of insurance that meets the minimum legal requirements for motor insurance in the country where the **vehicle** is being driven.

Europe or European

Andorra	Austria	Balearics	Belgium	Bulgaria	Canary Islands
Channel Islands	Corsica	Croatia	Cyprus	Czech Republic	Denmark
Estonia	Finland	France	Germany	Gibraltar	Greece
Hungary	Isle of Man	Italy	Latvia	Liechtenstein	Lithuania
Luxembourg	Malta	Monaco	Netherlands	Norway	Poland
Portugal	Republic of Ireland	Romania	San Marino	Sardinia	Sicily
Slovak Republic	Slovenia	Spain	Sweden	Switzerland	

Insurer

Wakam UK Limited.

Local Garage

A garage or dealership within 10 miles of the place of the **breakdown** within the **UK**.

The nearest garage or dealership of the place of the **breakdown** whilst travelling in **Europe**.

Local recovery

A distance within 10 miles of the place of the **breakdown**.

Market Value

The cost of replacing the **vehicle** with another one of the same make, model, and specification which is of a similar age, mileage, and condition to the **vehicle** at the date of the loss.

We will determine the 'market value'. **We** may refer to valuation websites and publications to do this. For example, these could include Glass's Guide, Parkers, and Auto Trader.

Named Individual

The person(s) named on the **schedule** on a personal based cover.

National Recovery

A distance which transports **you, your vehicle** and/or **passengers** from the place of the **breakdown**, to **your trade address** or **onward destination**, whichever is closest.

Onward Destination

Your original intended destination.

Passenger

Any person (other than the **driver**) travelling in, on, entering, or exiting the **vehicle**.

Period of Insurance

The period starting with 'Cover Start' date and ending with 'End Date' shown on the **schedule**.

Policy

The terms and conditions of this insurance including this document, **schedule**, and any endorsements shown on the **schedule**.

Recovery Operator

An independent recovery **driver** of **our** choosing, sent to help when a **breakdown** occurs, who may or may not have mechanical training to perform temporary repairs.

Schedule

The statement of details which forms part of the **policy** and shows:

- > Cover start and end dates
- > Covered **vehicle(s)**
- > Cover type and level
- > **Your** details
- > Any endorsements if they apply.

Specialist Equipment

Specialist lifting equipment the **recovery operator** doesn't routinely carry, used when **your vehicle** can't be recovered or accessed safely with a standard recovery **vehicle** e.g., when a **vehicle** has left the highway; is standing on soft ground; is in a precarious or inaccessible position, challenging terrain, or confined space. Examples include, but not limited to, winches, cranes, dollies, and skates.

UK or United Kingdom

England, Scotland, Wales and Northern Ireland (not including residents of the Channel Islands and the Isle of Man).

Vehicle

The car, motorised caravan, van, motorcycle, or light commercial **vehicle** shown on the schedule and which:

- > Does not exceed 3.5 metric tonnes (3,500 kg) in gross **vehicle** laden weight (including any load being carried)
- > Is no more than 7 metres in length
- > Is no more than 2.55 metres in width
- > Is no more than 3 metres in height unless we have agreed otherwise and this is evidenced on the schedule.

We or Us or Our

NCI Consultants Limited trading as NCI Roadside Assistance.

You or Your

The person or entity whose name is shown under 'Your details' on the **schedule**.

Customer information, complaints and cancellation

What is this insurance

This is a **vehicle breakdown** insurance **policy** and offers **vehicle** or personal based cover.

Vehicle based cover means only the **vehicle(s)** named on the **schedule** no matter who the **driver** is.

Personal based cover means the **named individual(s)** on the **schedule**, whether the **driver** or a **passenger** of a **vehicle**. **You** may need to prove **your** identity at the time of the claim.

You do not have all the cover shown in this document. **Your schedule** will show the cover level(s) **you** have purchased. Please read **your schedule** and this document carefully to understand which covers apply.

If travelling with **your vehicle** outside of the **UK**, **you** must have a **European** level of cover.

Making changes to your policy

You might not be covered if the information is not up to date. If **you** need to make any changes to **your policy**, please let **your** broker know straight away. **You** must always keep these details up to date, if:

- > **You** change **address**
- > **You** change **your** contact details
- > **You** need to add a new **driver**
- > **Vehicle(s)** have been modified or changed
- > **You** need to add new **vehicles(s)**
- > **You** need to change the cover type or level.

Changes to **your policy** may result in an additional premium being charged. Any change will take effect a minimum of 24 hours after **you** have told **us** of the change. This means if **you** add a new **vehicle** and/or **driver**, **you** will not have cover for the first 24 hours.

Change of vehicle(s)/Named Individual(s) on the policy

This **policy** only covers a **vehicle(s)/named individual(s)** if registered with **us**. **You** must call **your** broker immediately if **you** change **your vehicle(s)** or want to change the **named individual(s)** details.

If **you** do not tell **your** broker of the new **vehicle/named individual(s)**, **we** will not be able to give **you** assistance.

Please note: a change of **vehicle/named individual(s)** will take effect a minimum of 24 hours after **you** have told **us** of the change.

What changes can be made by us or the insurer?

- > The price **you** pay, also known as the premium, and/or
- > Excesses that **you** pay, and/or
- > Policy Terms and Conditions, or

We will always tell **you** before **we** make any changes, so **you** can consider if your policy still meets **your** needs or seek alternative cover elsewhere.

Making a Complaint

If **your** complaint relates to how **your** cover was sold, please contact **your** broker.

It is **our** intention to give **you** the best possible service however, if **you** do have any cause for complaint about this **policy** or the handling of any claim **you** should follow the complaints procedure below:

If **you** are unhappy with **our** products or service for any other reason, **you** can contact **us**:

Phone: 01423 535 785

Email: customerrelations@pib-insurance.com

Post: Jigsaw Insurance Services Limited
59 Copthall Bridge,
Station Parade,
Harrogate
HG1 1TT.

Please note: In some circumstances **we** may refer **your** complaint to the **insurer** Wakam UK Limited.

Our complaints procedure:

We will contact **you** within five working days of receiving **your** complaint to confirm the action **we** are taking.

We will try to resolve the problem and give **you** an answer within four weeks. If it takes **us** longer than four weeks, **we** will tell **you** when **you** can expect an answer.

Following the complaints procedure does not affect **your** legal rights as a consumer. For further information **you** can contact the Citizens Advice Bureau or Trading Standards.

If **we** or the **insurer** have not completed the investigations into **your** complaint within 8 weeks of receiving **your** complaint or if **you** are not happy with the Final Response, **you** can ask the Financial Ombudsman Service (FOS) to look at **your** complaint. If **you** decide to contact them, **you** should do so within 6 months of receiving the Final Response Letter.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk

Policy Cancellation

Please contact **your** broker if you wish to cancel **your policy**

a) Cancellation by **you** in the cooling off period:

You can cancel the **policy** for any reason within:

- The first 14 days of the 'Cover start' date shown on **your schedule** or
- 14 days from the date **you** receive **your policy** documents if this is later,

this is called the 'Cooling off period'.

If **you** cancel during the cooling off period, **you** will receive a full refund of **your** premium if **you** have not made any claims.

If **you** have made any claims, no refund will be due.

b) Cancellation by **you** after the cooling off period:

You can cancel **your policy** at any time after the cooling off period by speaking with **your** broker.

If **you** cancel after the cooling off period, **we** will not refund the premium.

c) Cancellation by **us**:

We can cancel the **policy** at any time by sending seven days' notice in writing to **your** last known **address**.

We will only cancel the **policy** for a valid reason. Valid reasons can, for example, include:

- **You** are not paying the premium
- A change in **your** circumstances which means **we** can't offer cover
- **Your** continued failure to comply with the **policy** terms and conditions

- **You** are not cooperating with **us**, the **recovery operator**, or the **insurer**
- If **you** harass or show threatening or abusive behaviour towards **our** staff, **recovery operator**, or **insurer**.

There can be other reasons which mean **we** cancel the **policy**. The notice **we** send **you** will say the reasons why.

If **you** have not made a claim, **we** may refund any premium **you** have paid minus an amount for the time **you** have been on cover.

d) What happens when the cover is cancelled?

If:

- **You** cancel **your policy**, **your** cover will stop on the date you choose, or
- **We** cancel **your policy**, **your** cover will stop on the date shown in **your** letter. and not the 'End date' shown on **your schedule**.

This means **you** will not be able to make any more claims under the **policy** after the cancellation date.

Claims Conditions

What to do if you need to make a claim

The following terms and conditions apply to the whole **policy**. **You** must follow these terms and conditions when **you** are making a claim.

a) Cooperating with **us** and the **recovery operator**:

- > **You** or the **driver** must report the **breakdown** directly to **us** by calling **us** on 01423 535 785 if the **breakdown** happens in the **UK**, or +44 1423 535 785 if the **breakdown** happens in **Europe**
- > **You** or the **driver** must follow the instructions under 'What to do if you need breakdown assistance'
- > **You**, the **driver**, and any **passengers** must cooperate with **us** and provide **us** with any information **we** require
- > If applicable, **you** or the **driver** must pay **us** any **excess** and any **additional transportation costs** if **your policy** does not have enough cover, by credit or debit card before any service is provided
- > **You** or the **driver** must stay safe but remain with or near to the **vehicle** until the **recovery operator** arrives
- > **You** or the **driver** must cooperate with the **recovery operator** and follow their advice
- > **You** must accept the assistance **we** or the **recovery operator** give
- > If applicable, **you** or the **driver** must immediately pay the **recovery operator** by debit or credit card for:
 - Any parts they need to supply and fit to complete repairs and
 - The cost of any **specialist equipment** they need to carry out the service
- > If the **recovery operator** can remobilise the **vehicle**, **you** or the **driver** must take the **vehicle** to a garage or dealership to carry out permanent repairs.

b) Keeping receipts and other proof:

- > **You** must keep invoices, receipts and other proof for any costs **you** incur with **our** consent.
- > **You** must provide these to **us** within 30 days of the loss or sooner if **we** ask.

General terms and conditions

The following terms and conditions apply to the whole **policy**.

1. Law and Language

The **policy** is governed by the laws of England and Wales. The courts of England will have exclusive jurisdiction in the event of a dispute. All communications and any paperwork will be in English.

2. Information about you

We have based this **policy** on the information provided to **us** by **you** or on **your** behalf. It is important that **you** take reasonable care to provide **us** with complete and accurate answers to the questions asked when **you** take out or make changes to **your policy**. If the information provided by **you** is not complete and accurate then:

- > The extent of cover may be affected
- > Payment of **your** claim may be refused or not paid in full; or
- > **Your policy** may be cancelled.

You must inform **your** broker straight away if **you** become aware that any information **you** have given is incomplete or inaccurate.

3. Driver's hours

Recovery operators will only transport any **driver**, **passenger**, or **vehicle(s)** in accordance with and subject to legislation regarding **drivers'** working hours.

4. Your duty to maintain vehicle(s)

You must ensure that:

- > The **vehicle(s)** are always in a roadworthy condition
- > The **vehicle(s)** have sufficient levels of oil, coolant and other fluids
- > The **vehicle(s)** have been serviced in accordance with the manufacturers' recommendations including necessary repairs
- > Each **vehicle** meets any legal requirements, including valid tax and insurance
- > Each **vehicle** has a valid MOT certificate, unless it is exempt
- > **You** can provide **us** with satisfactory proof of servicing and MOT certificates if **we** ask for these.

If **you** do not, there will be no cover under the **policy**, and **we** will not pay any claims and can refuse any assistance.

5. Your duty to carry out permanent repairs

Any repairs carried out by a **recovery operator** are temporary repairs. This is not a permanent repair and does not confirm the **vehicle's** legal or roadworthy condition. **You** must ensure the **vehicle** is taken to a garage or dealership to carry out permanent repairs immediately after any temporary repair. If **you** do not, there will be no cover under the **policy**, and **we** will not pay any claims, unless the **breakdown** happens on the journey to the garage or dealership.

6. Our rights to settle

Following a **breakdown**, if the cost to transport the **vehicle** to **your address** is more than the **market value** of the **vehicle**, **we** can pay **you** the **market value** of the **vehicle** plus cost of alternative transport to **your address** rather than providing any further assistance. If **we** do this, **we** will not have to pay any further costs in connection with the **breakdown**.

7. Our rights to refuse assistance

We can refuse assistance if **you**, the **driver**, or any **passenger**:

- > Is abusive towards **us**, **our** staff, or the **recovery operator**
- > Obstructs **us** or the **recovery operator** from providing assistance
- > Does not comply with requests by **us** or the **recovery operator** concerning the assistance being provided.
- > Have any outstanding debt with **us**.
- > Do not drive immediately to the nearest garage which can complete repairs if the **vehicle** is fitted with Run Flat Tyres.

8. Additional charges

We can charge **you** for:

- > Any costs **we** incur if **you** or the **driver** give **us** the wrong location for a **breakdown**
- > Additional fees if **you** or the **driver** cancel a call out and a **recovery operator** needs to be called out again
- > The costs of sending additional **recovery operators** if the **driver** is not with the **vehicle** when a **recovery operator** arrives
- > **Additional transportation costs** in the **UK** if the destination is more than 10 miles' driving distance
- > The cost of sending an additional **recovery operator** due to incorrect information provided regarding **your vehicle** fault. For example, **you** have told **us** **you** have a spare and serviceable wheel with the locking wheel nut key when this may not be the case.

If **you** cancel a call out when a **recovery operator** has been despatched, **we** will not have to refund any money which **you** have paid towards arranging assistance, including any **excess** if applicable.

9. Repaying costs

You must pay **us** within 14 days of **our** request to **you** if **we** have paid:

- > Any costs on **your** behalf which are not covered under the terms of the **policy**; or
- > Any claim **we** subsequently find that all or part of the loss is not covered by the **policy**, **we** can reclaim the difference between what was covered and what was not covered from **you**.

10. Animals

Except for guide dogs or assistance dogs, animals are only permitted in recovery **vehicles** at the **recovery operator's** discretion. Any animals can remain in **your vehicle** at **your** own risk. **We** will not be responsible for any injury to, or damage caused by any animals. **We** will not be responsible for any costs relating to animals.

11. Attendance times

We do not guarantee how quickly the **recovery operators** will be able to attend to the **vehicle** after **you** report a **breakdown**. **Our** services can be interrupted because of things outside of **our** control including but not limited to extreme weather, riots, and industrial disputes. **We** will always try to take **your** circumstances into account and aim to help **you** as soon as **we** can. **We** will do **our** best to keep **you** updated if this is the case.

12. Fraud

If **you** or any **driver** makes a false, fraudulent or exaggerated claim, **we** will:

- > Treat the **policy** as if it did not exist from the date of the fraud, fraudulent or exaggerated claim
- > Refuse to cover the fraudulent claim and any other claims made after that date
- > Keep the premium.

If this happens, **we** will write to **you** explaining why and **you** must return any payments already made by **us** to do with any fraudulent or exaggerated claims.

13. Recovering from others

It may be possible to recover costs **we** have incurred or amounts **we** have paid under the **policy** from a third party. If **you** have a right of action against a third party, **you** must provide **us** with all reasonable assistance to make a recovery of the costs **we** incurred. **We** will do this in **your** name and at **our** expense. **We** will notify **you** if **we** intend to recover costs from a third party in **your** name.

14. Sanction Limitation and Exclusion

The **insurer** shall not be deemed to provide any cover and shall not be liable to pay any claim or provide any benefit under this insurance if the provision, of such cover, payment of such claim, or provision of such benefit would expose the **insurer** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, or United States of America.

15. Road Traffic Accident

In the event of a road traffic accident, **we** will request **your** car insurance details to claim back expenses of any recovery costs from **your insurer**, which may affect **your** no claims bonus with them. **Specialist equipment** is not included, and assistance is limited to **local recovery** to private property. **We** use a third party supplier to help recover these costs.

General exclusions

The following exclusions apply to the whole **policy**.

1. Indirectly occurring losses

This **policy** does not cover any indirectly occurring losses of any nature; this could for example include if **you** are late for an appointment and lose income or needing to stay in a hotel because **you** are unable to use the **vehicle**. However, this exclusion does not apply where **your policy** includes specific cover for certain types of indirect losses that **you** incur because **you** cannot use the **vehicle** as planned. For instance, if **your** cover level is **National Recovery** and it includes cover for accommodation if the garage or dealership cannot complete repairs within the same working day (or the next working day if the **breakdown** happened outside of business hours).

2. Costs not agreed by us

This **policy** does not cover any costs or expenses incurred without **our** agreement.

3. Damage happening during repairs or recovery

This **policy** does not cover any liability, cost, or expense in connection with damage to **your vehicle** or its contents happening whilst it is being recovered, stored or repaired in the course of services provided by **us** or the **recovery operator**.

4. Diagnosis

This **policy** does not cover any liability, cost, or expense in connection with the diagnosis of a fault or cause of **breakdown** by a **recovery operator**.

5. Excluded faults

This **policy** will not cover any **breakdown** happening because the **vehicle(s)**:

- a) Are not secure
- b) Have faulty windscreen wipers or windscreen washer jets
- c) Have faulty sunroofs or convertible roofs
- d) Have faulty locks
- e) Faults with the **vehicle** that do not prevent the **vehicle** from being safely and legally driven

This exclusion does not apply if these faults first happen while the **vehicle** is being driven and this compromises the safety of the **driver** or the **passengers**. Under these circumstances **we** can arrange a **local recovery**.

6. Excluded Vehicles

This **policy** does not cover any **vehicle** which:

- a) Has been modified in a way which could affect a **recovery operator's** ability to carry out repairs or recovery using standard equipment; or
- b) Is a minibus or limousine; or
- c) Has been used for public or private hire or reward including but not limited to taxis and couriers; or
- d) Has been used for motor racing, rally, pace making or in any contest or speed trial or practice for any such event; or
- e) Is or has been involved in any destructive testing or rigorous reliability testing.

This exclusion does not apply if **you** gave **us** full details about the **vehicle** and **we** agreed to provide cover, and this is evidenced on the **schedule**.

7. Electronic risks and computer virus

This **policy** does not cover any loss, damage, liability or expense caused by, contributed to, or arising from a single event where the use or operation of any:

- a) System
- b) Software
- c) Malicious code
- d) Virus
- e) Process or

Any other electronic system, which is intended to inflict harm, impacts **your vehicle** and other automobiles at the same time.

8. Fines and penalties

This **policy** does not cover any fines, penalties or charges of any nature including but not limited to congestion or emission charges.

9. Freeze

This **policy** does not cover any loss arising from or in connection with any fault caused by:

- a) Frozen liquids in pipes or tubes, or
- b) Frozen locks, caused by low temperatures.

10. Illegal activities

This **policy** does not cover any **breakdowns** which happen in connection with speeding, alcohol, drug related incidents or any other illegal activities.

11. Indirect costs

Any indirect costs such as lock replacement and new keys.

12. Intentional or wilful damage

This **policy** does not cover any loss arising from or in connection with any fault caused by intentional or wilful damage to the **vehicle** by **you** or the **driver**.

13. Non-specified matters

This **policy** does not cover anything which is not specifically detailed within this document.

14. Normal upkeep

This **policy** does not cover the cost of normal maintenance.

15. Nuclear risks

This **policy** does not cover any loss, damage or liability caused by, contributed to, or arising from:

- a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel; or
- b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.

16. Other organisations' charges

This **policy** does not cover any recovery costs charged by any other organisation, including police recovery, unless **we** have agreed to reimburse **you** at **our** discretion.

17. Overloaded vehicles

This **policy** does not cover any loss, damage, liability, cost or expense if the **vehicle** is overloaded or carrying more **passengers** than it is designed to carry.

18. Recovery after repair

This **policy** does not cover recovery of the **vehicle** to **your address** once it has been repaired.

19. Telephone call charges

This **policy** does not cover any telephone call charges. Regardless of circumstances, **we** will not be held liable for any costs **you** incur if **you** cannot make a telephone connection to any numbers provided.

20. War

This **policy** does not cover any loss, damage or liability caused by, contributed to, or arising from any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.

21. Windscreen or window damage

This **policy** does not cover any loss relating to windscreen, rear or side window damage including cracks, chips or breakages.

Levels of Cover

Roadside Assistance with Local Recovery

What is covered

Following a **breakdown** occurring within the **UK** and more than a quarter mile radius from **your address**, **we** will:

Pay the call out fees and charges for one hour of roadside labour for a **recovery operator** to attend the scene of the **breakdown** to either:

- > Complete a temporary repair to the **vehicle** within an hour, depending on the **vehicle** fault or
- > If roadside assistance is not available or in the **recovery operator**'s opinion or in **our** opinion, a temporary repair is not possible, **we** will arrange and pay the costs of transportation of the **driver** and up to six **passengers**, to be recovered to a single destination within 10 miles of the **breakdown**.

If **you** ask **us**, **we** will relay telephone messages to others and tell them what has happened.

Please note: Recovery cannot be used as a way of avoiding repair costs. If **you** decline the service being offered, **we** will be unable to offer further assistance once **our recovery operator** has left the scene of the **breakdown**. **You** are responsible for instructing the garage to carry out any repairs. If there is no suitable repairer within 10 miles of the **breakdown**, **we** can charge for **additional transportation costs**.

What is not covered

- > Any **breakdown** which happens at **your address** or within a quarter-mile radius of **your address**.
- > **Vehicles** that are not taxed or do not hold a valid MOT certificate unless exempt or using trade plates.
- > Service after a **breakdown** or temporary repair if the **vehicle** has not had a permanent repair. This exclusion does not apply if **you** are travelling to a garage for a repair immediately after a temporary repair.
- > Where service cannot be completed because the **vehicle** does not carry a serviceable spare wheel (this exclusion does not apply to motorcycles or **vehicles** which are manufactured without a spare wheel), serviceable tyre inflation kit, appropriate jack, or the correct locking wheel nut key is not immediately available to remove the wheels.
- > Any indirect costs such as lock replacement, new keys and any replacement or repair of tyres.
- > Repair and labour costs other than one hour's roadside labour at the scene.
- > The cost of any parts, components or materials used to repair the **vehicle**.
- > All things excluded under 'General Cover Exclusions'.

National Recovery

What is covered

Includes all the benefits offered under Roadside Assistance with **Local Recovery** plus if the repairs cannot be completed by a **local garage** within the same working day (or following working day if the garage is closed), **we** will either:

- > Recover **you, your vehicle** and **your passengers** to **your address** or **onward destination**, whichever is closest; or
- > Contribute towards alternative travel for **you** and **your passengers** to **your address** or **onward destination**, whichever is closest (see General Cover for full details); or
- > Contribute towards emergency overnight accommodation for **you** and **your passengers** (see General Cover 'Emergency Overnight Accommodation' section for full details).

What is not covered

- > **Vehicles** that are not taxed or do not hold a valid MOT certificate unless exempt or using trade plates.
- > Service after a **breakdown** or temporary repair if the **vehicle** has not had a permanent repair. This exclusion does not apply if **you** are travelling to a garage for a repair immediately after a temporary repair.
- > Where service cannot be completed because the **vehicle** does not carry a serviceable spare wheel (this exclusion does not apply to motorcycles or **vehicles** which are manufactured without a spare wheel), serviceable tyre inflation kit, appropriate jack, or the correct locking wheel nut key is not immediately available to remove the wheels.
- > The recovery of the **vehicle** and **passengers** if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
- > More than 10 miles recovery, if the **breakdown** is due to any of the following reasons: - Loss of or breakage of keys, keys locked within **your** covered **vehicle**, the use of incorrect fuel, running out of fuel or charge, flat tyre, puncture, accidental damage to tyres, flat battery, vandalism, fire, theft or road traffic accident.
- > All things excluded under 'Alternative Travel'.
- > All things excluded under 'Emergency Overnight Accommodation'.
- > All things excluded under 'Roadside Assistance with Local Recovery'.

At Home Assistance

What is covered

As an addition to 'Roadside Assistance with Local Recovery', 'National Recovery' or 'European Recovery', **you** can buy 'At Home Assistance'. This will cover **you** if the **breakdown** occurred and is reported when the **vehicle** is at **your home** or within a quarter mile radius of **your home**.

If **we** cannot repair **your vehicle**, **we** will take it to a **local garage**.

European Recovery

What is covered

Following a **breakdown** occurring within **Europe**:

- > **We** will provide service in **Europe** where the maximum duration of any single trip does not exceed 31 days (or the period specified on **your Schedule** if Single trip European Recovery) and **your vehicle** is not outside the **UK** for a total period of more than 90 days in any **period of insurance**.
- > **We** will pay the call out fees and charges for one hour's roadside labour for a **Recovery Operator** to attend the scene of the **breakdown** to either:
 - Complete a temporary repair to the **vehicle**, depending on the **vehicle** fault, or
 - If in the **Recovery Operator's** opinion or in **our** opinion, a temporary repair is not possible, **we** will arrange and pay the costs of transportation of the **driver** and up to six **passengers**, to the nearest **local garage**.
- > If the **vehicle** cannot be repaired by a **local garage** within the same working day (or following working day if the garage is closed), **we** will:
 - Pay up to £150 for each **passenger** (including the **driver**) up to an overall maximum of £500 for alternative accommodation if **we** agree it is necessary.
- > If after 48 hours **your vehicle** is not repaired, **we** will arrange for **your vehicle**, **driver** and up to six **passengers**, to be transported either to **your home** or **your onward destination** and any further accommodation costs during this journey (which **you** would need to pay and claims back from **us**).
- > If **your vehicle** requires storage following a **breakdown** in **Europe**, **we** will if **we** agree, pay the storage costs.
- > If a **breakdown** on the outward or return journey to or from the **UK** means:
 - That **you** arrive at a motorail, or ferry departure point too late to start the journey **you** have booked, and
 - **You** would have been on time if the **breakdown** had not happened,**we** will pay the replacement cost of the first missed connection up to £250.

You will have to pay and then claim the costs from **us**. **You** will need to provide proof of the original and replacement bookings.

Please note: Regulations are different when **you breakdown** in **Europe**, help may take longer in arriving and roadside repairs may not be offered. **You** must ensure **you** carry **your** V5 registration document with **you** during **your** journey.

We will need to know if **you** are on an outward or return journey and details of **your** booking arrangements. **We** may request proof of the outbound and inbound travel dates of **your** trip.

What is not covered

- > The cost of recovery from a **European** motorway exceeding £60. **You** will have to pay and then claim the costs from **us**.
- > Service where repatriation costs are more than the **market value** of the **vehicle**.
- > Repatriation to the **UK** within 48 hours of the original **breakdown**, regardless of ferry/motorail bookings or pre-arranged appointments **you** have made within the **UK**.
- > Repatriation if the **vehicle** can be repaired but **you** do not have enough money to pay.

- > All things excluded under 'National Recovery'.
- > More than £1,000 in total for all costs and expenses incurred for storage.

Caravans and Trailers

Your **vehicle breaks down** with your caravan or trailer attached, we will recover the caravan or trailer to the same place as your **vehicle** provided that it:

- > Is fitted with a standard towing hitch and
- > Is not longer than 7 metres.

There will be no extra cost to **you** for this.

What is not covered

- > **Breakdowns** or accidents to the caravan or trailer itself.

General Cover (Applicable to National Recovery in the UK)

Alternative Travel

What is covered

If **we** agree it is necessary to provide alternative travel, **we** will:

- > Pay up to £250 towards the cost of alternative transport or car hire for the **driver** and up to six **passengers**, to continue **your** journey.

Please note: This service is offered for **national recovery** in the **UK**. Car hire depends on availability and the supplier's Terms and Conditions. **You** will have to pay and then claim the costs from **us**. **We** will only reimburse claims when **we** receive a valid receipt (which must be produced within 30 days of the claim) and where **we** have agreed it was necessary to offer this service. The maximum payment for each **breakdown** will be £250.

What is not covered

- > The cost of alternative transport other than to **your address** or **onward destination** and a return trip to collect **your** repaired **vehicle**.
- > Alternative travel if repairs can be carried out at or near the scene of the **breakdown**.
- > The cost of fuel or oil used in any replacement car and/or any additional insurance offered by the supplier of a hire car.
- > Hire cars fitted with non-standard equipment; these may include roof racks, tow bars and child seats.

Please note: The car hire agreement will be between **you** and the relevant supplier and will be subject to that supplier's Terms and Conditions. These will include:

- > Production of a full driving licence valid at the time of issue of the hire car.
- > Production of a credit or debit card with sufficient funds for the supplier to take a deposit.
- > Meeting the supplier's required age limitations.
- > Payment of any excess due under any insurance for the hire car.

Accident Assistance – For breakdowns in the UK

In the event of a non-fault road traffic accident within the **UK** and within the **period of insurance**, **we** may be able to assist in arranging a hire **vehicle** and the recovery of any uninsured losses via a panel of specialist representatives or solicitors.

We can help **you** pursue a claim against the third party for:

- > Damage caused to **your vehicle**
 - > Claims for injury or death
 - > Claims for uninsured losses (for example **policy** excesses, loss of earnings, travel expenses.)
 - > **Vehicle** repairs.
-

Emergency Overnight Accommodation

What is covered

If **we** agree it is necessary to provide alternative accommodation, **we** will:

- > Pay up to £150 for each **passenger** (including the **driver**) up to an overall maximum of £500 for each **breakdown**.

Please note: This service is offered for **National Recovery**. **You** will have to pay and then claim the costs from **us** for emergency overnight accommodation. **We** will only reimburse claims when **we** receive a valid receipt (which must be produced within 30 days of the claim) and where **we** have agreed it was necessary to offer this service. The maximum payment for each **breakdown** will be £500.

Caravans and Trailers

If your **vehicle** breaks down with your caravan or trailer attached, we will recover the caravan or trailer to the same place as your **vehicle** provided that it:

- > Is fitted with a standard towing hitch and
- > Is not longer than 7 metres.

There will be no extra cost to **you** for this.

What is not covered

- > Breakdowns or accidents to the caravan or trailer itself.
-

Misfuelling

If the incorrect fuel has been added to **your vehicle**, **we** will arrange for the draining and disposal of incorrect or contaminated fuel and provide up to 10 litres of the correct fuel.

If this does not resolve the **breakdown**, **we** will recover **your vehicle** up to 10 miles to a destination of **your** choice.

Where **we** are unable to provide this service at the time of **breakdown** **we** will:

- > Complete the fuel drain another day, if the **vehicle** can be left where it is safely, or
 - > Provide a 10 mile recovery to a **local garage**, or
 - > **We** will pay up to £155 for **you** to organise **your** own fuel drainage, providing this has been pre-approved. **You** will have to pay and claim the costs from **us**. **You** will need to provide proof of the receipts.
-

How we use your data

Data Protection

When **we** say '**we/our/us**' this means Jigsaw Insurance Services Limited in this sub-section.

You must inform all **named individual(s)** on the **policy** that their personal information has been provided to **us** and ensure they know where to find **our** Privacy Notice.

For a full copy of **our** Privacy Notice, which outlines in detail how **we** and any other parties (including, but not limited to, Wakam UK Limited) may use any personal data, together with all of **your** rights and how to exercise these, just follow this link: <https://www.pibgroup.co.uk/privacy>

To find out how Wakam UK Limited will use **your** personal data, please go to this link which will detail their Privacy Notice. <https://www.wakam.com/en/privacy-policy-wakam-uk/>.

Your privacy is important to **us**, and **we** assure **you** and any **named individual(s)** that **we** will respect any personal data and only use it as specified in **our** Privacy Notice.

All phone calls, emails and any other written or electronic communications with **us** may be monitored and recorded and the recordings used for fraud prevention and detection, training and quality control purposes.

For details about **your** rights and how to exercise them, please visit the link to the Privacy Notice above.

You can ask **us** at any time for details of the information that **we** hold about **you**. **You** can submit a request through Jigsaw Insurance Services Limited, 59 Copthall Bridge, Station Parade, Harrogate, HG1 1TT.

Information on products and services

If **you** have confirmed that **you** are happy to be contacted, **we** may send **you** information about other products or services. **We** may contact **you** by letter, email, telephone or SMS. Please be reassured that **we** will not make **your** personal details available to any companies other than those that are contracted by **us** to provide services relating to **your policy** with **us**. If **you** would prefer not to receive information from **us** or wish to change **your** contact preferences, please contact **us**.

Credit searches

To help **us** to prevent fraud and to check **your** identity, **we** may search files made available to **us** by credit reference agencies, who may keep a record of that search.

Fraud Prevention and Detection

In order to prevent and detect fraud **we** may at any time:

- Share information about **you** with other organisations and public bodies including the Police
- Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this. **We** and other organisations may also search these agencies and databases to
- Help make decisions about the provision and administration of insurance, credit and related services for **you** and members of **your** household
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or insurance policies
- Check **your** identity to prevent money laundering, unless **you** show **us** other satisfactory proof of identity
- Undertake credit searches and additional fraud searches.

If any claim made by **you** or anyone acting on **your** behalf under this **policy** is fraudulent, deliberately exaggerated or intended to mislead, **we** may:

- Not pay **your** claim; and
- Recover (from **you**) any payments **we** have already made in respect of that claim; and
- Terminate **your** cover from the time of the fraudulent act; and
- Inform the police of the fraudulent act.

If **your** cover is terminated from the time of the fraudulent act, **we** will not pay any claim for any **breakdown** which happens after that time and may not return any of the premium(s) already paid.

Other Insurers

We may pass information about **you** and this **policy** to other insurance companies with which **we** either reinsure **our** business or who are dealing with a claim made under this **policy**. In addition, information may be passed to other insurance related organisations in common with industry practice.



NCI Roadside Assistance is a trading style of NCI Consultants Limited. Claims are managed by Vehicle Rescue Network Limited. NCI Consultants Limited and Vehicle Rescue Network Limited are Appointed Representatives of Jigsaw Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 307654. Jigsaw Insurance Services Limited is registered in England and Wales. Company Registration Number 05052874. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, United Kingdom DN22 7SW. NCI Consultants Limited and Vehicle Rescue Network Limited are wholly owned subsidiaries of Jigsaw Insurance Services Limited and are part of the PIB Group.