

Emergency Breakdown

Your policy schedule will show if you have selected this cover

(Underwritten by **Ageas Insurance Limited**)

This emergency breakdown service is provided by Call Assist LTD and underwritten by **Ageas Insurance Limited**.

To make sure that **you** get the most from **your** cover, please take the time to read the documentation sent to **you**, which explains the policy between **you** and **us**. **We** suggest **you** keep this document in a safe place as **you** will need to refer to it in the event of a **breakdown** or accident. If **you** have any questions or would like more information, please contact Castle Cover.

How we can help

We are here to help **you** 24 hours a day, 365 days a year.

In the event of a **breakdown** in the UK, call **our** Motor Assistance helpline on 0800 952 3184.

If section 3 is operative and **you** have a **breakdown** in Europe, call **our** Motor Assistance helpline on +44 (0)1206 812705.

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, policy number, **vehicle** registration and policy postcode to 07537 404890.

Please refer to **your** documentation for operative sections.

When calling please provide the following information:

- Policyholder's name
- Registration number of the **vehicle**
- Make, model and colour of the **vehicle**
- Nature of the **breakdown** and location of the **vehicle**.

A Motor Assistance operator will arrange for one of **our** approved agents to come to **your** assistance as quickly as possible.

It is important that **you** contact **our** Motor Assistance centre as soon as possible after the **breakdown**. **We** will not cover any call-out charges and labour costs unless **we** have given **our** agreement.

All telephone calls to **us** are monitored and recorded as part of **our** training and quality assurance programmes.

When we cannot help

Our approved agents cannot always work on **your vehicle** if it is unattended. Please do not arrange assistance before **we** have agreed. If **you** do, **we** will not pay the costs involved.

Cancellation Provisions

You may cancel **your** policy within 14 days of either receipt of **your** policy documents or the inception/renewal date of **your** policy (whichever is later) with a full refund of premium (providing no claims have been made). In order to cancel, please telephone the Customer Services number 0800 519 1030 or write to Customer Services, Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth BH7 7DU. **You** can also cancel **your** policy at any other time and **you** will receive a partial refund of premium proportionate to the unexpired period of **your** policy providing **you** have not made a claim.

Complaints Procedure

If **you** are unhappy with the service that has been provided by Castle Cover (including information or documentation issued to **you**), **you** should contact them as follows:

In writing:
Customer Relations Manager
Castle Cover
Deansleigh House
Deansleigh Road
Bournemouth
Dorset
BH7 7DU

By telephone: 0800 519 1020

Or by email: customerrelations@castlecover.co.uk

If **your** complaint is about the service provided by Call Assist LTD **you** can contact them in the following ways:

In writing:
Customer Services
Call Assist LTD
Axis Court
North Station Road
Colchester
Essex
CO1 1UX

By telephone: 01206 771788

Or by email: customerservices@call-assist.co.uk

Castle Cover /Call Assist LTD will try to resolve **your** complaint by the end of the third working day and they will send **you** a summary resolution letter. If they are unable to do this, they will write to **you** within five working days to let **you** know what they are doing to resolve **your** complaint and let **you** know who is dealing with the matter. Within eight weeks of them receiving **your** complaint, **you** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review **your** complaint, free of charge, if for any reason **you** are still dissatisfied with either the summary resolution or final response letter, or if Castle Cover/Call Assist LTD have not issued their final response within eight weeks from **you** first raising the complaint. However, **you** must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service as follows:

In writing:
Financial Ombudsman Service
Exchange Tower
London
E14 9SR

By telephone: 0800 023 4567 (free from landlines) or 0300 123 9 123 (free from some mobile phones)

Or by email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Please note that if **you** do not refer your complaint within the six months, the Ombudsman will not have Castle Cover or Call Assist LTD's permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect **your** right to take legal proceedings.

Governing Law

This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

Language

The contractual terms and conditions, and other information relating to this contract will be in the English language.

Financial Services Compensation Scheme (FSCS)

Call Assist Ltd and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claims with no upper limit. More information can be obtained from www.fscs.org.uk.

Definitions

These definitions replace those found on page 5 in **your** policy and apply only to the Emergency Breakdown.

We/Us/Our

Call Assist Limited, Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Call Assist Limited, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited

Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Ageas Insurance Limited registered in England and Wales No. 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You/Your

The person who has taken out this policy.

Insured person(s)

You, and any passenger or driver who is in the **vehicle** with **your** permission at the time of the **breakdown**.

Vehicle

The vehicle declared to **us**. Cover extends to include any caravan or trailer attached to the vehicle at the time of the **breakdown**. The vehicle, excluding any caravan or trailer, must not weigh more than 3.5 tonnes gross vehicle mass or be over 5.5 metres (18 feet) in length, over 3 metres (9 feet 10 inches) high, or over 2.3 metres (7 feet 6 inches) wide. Any caravan or trailer attached to the vehicle must not weigh more than 3.5 tonnes gross mass, exceed 7.6 metres (25 feet) in length, exceed 3 metres (9 feet 10 inches) in height or exceed 2.3 metres (7 feet 6 inches) in width and must be fitted with a standard 50mm ball coupling.

Territorial limits:

UK area

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

European area

Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents) Hungary, Iceland, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.

Breakdown

1. Mechanical or electrical failure; or
2. Accidental damage, or damage caused by vandalism, fire, theft or attempted theft; which stops **your vehicle** moving.

Period of cover

The period for which **we** have agreed to cover **you**. Please note that there is no cover for any **breakdown** within the first 48 hours following **your** initial purchase of this policy.

Replacement parts

Those mechanical or electrical components that are essential to return the **vehicle** to a roadworthy condition.

Trip

A journey abroad in the **vehicle** to the countries of the **European area**, commencing and ending in the **UK area**.

Please note: Cover under Part B applies door-to-door, so all the appropriate benefits apply within the **UK area** during **your** direct journeys between home and the port or international rail terminal. **You** will be asked to demonstrate that **you** are planning or undertaking a journey abroad, for example by quoting a Channel crossing or accommodation booking reference.

Hire or reward

Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried, excluding car sharing schemes.

Cover

You are covered for the assistance services in this policy for a maximum of six **breakdowns** during the **period of cover** if **you** have paid **your** premium. **We** agree to provide the assistance services in this policy keeping to the terms, conditions and exclusions as long as the **breakdown** happens during the **period of cover** and within the **territorial limits**.

After **we** have dealt with **your** sixth **breakdown**, **your** policy becomes void. In such circumstances or if the service **you** require is not provided for under the terms of this policy, **we** will try if **you** wish to arrange it at **your** expense. The terms of any such assistance are a matter for **you** and **your** supplier.

Assistance services under this policy

PART A

For motoring within the **UK area** only. Cover applies as described in Sections 1 & 2.

Section 1 - Motor Recovery

Cover under this section is also available to Motor Recovery Plus and Motor Recovery Gold policies.

1. Emergency roadside repairs

We will pay the call-out charge and up to one hour's roadside labour costs for one of **our** approved repairers. The **breakdown** must occur at least one mile from **your** home.

2. Vehicle recovery

If **your vehicle** cannot be repaired within one hour at the scene of the **breakdown**, **we** will pay for the cost of transporting **your vehicle** and **insured person(s)** to a single destination, being either:

- a) the nearest repairer; or
- b) if the **insured person** wishes, their home address, provided it is nearer.

What is not covered:

- a) roadside labour charges in excess of one hour
- b) any labour charges incurred at the repairer's premises
- c) the cost of **replacement parts** or other materials used in the repair
- d) toll and sea transit charges for the **vehicle**.

3. Emergency message service

We will forward a message to a member of **your** family, friend or work colleague if **you** would like in the event of a claim under this policy.

Section 2 - Motor Recovery Plus

Cover under this section is also available to Motor Recovery Gold policies.

What is covered:

1. Doorstep Cover

Doorstep provides all benefits and exclusions as stated under Section 1 'Emergency roadside repairs' at or within a mile of **your** home address.

2. Getting you to your destination

If **your vehicle** cannot be repaired on the same day as the **breakdown**, **we** will either:

- a) **onward travel** – pay the cost of transporting **your vehicle** or **insured person(s)** or both to a destination(s) within the **UK area** provided that the **insured person(s)** are transported to the same destination;
or
- b) **temporary hire car** – arrange and pay the cost of hiring a category A vehicle for up to 24 hours, to allow the **insured person(s)** to continue their journey to a destination within the **UK area**. **We** will pay for rental charge of up to a Category A vehicle only, collision damage waiver and any necessary drop-off charge, but **you** remain responsible for the cost of any fuel used. **Please note: You** will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider.
You must be able to satisfy the requirements of the hire car providers, as to an acceptable driving licence and minimum driver age. They will also require sight of **your** credit/charge card before releasing the replacement vehicle to **you**; or
- c) **while the vehicle is being repaired** – arrange transport for **insured person(s)** to travel to a hotel. **You** will have to pay for the cost of this, and the hotel costs; but **we** will reimburse **you** up to £50 per person per night for accommodation. The most **we** will pay for transport to the hotel and the cost of hotel accommodation is £300 for any one **breakdown**.

You must pay the hotel bill, but **we** will pay **you** back on receipt of the relevant bill(s) subject to the £300 limit for any one **breakdown**. **You** must send **us** all the relevant invoice(s) before **we** will reimburse **you**.

At all times **we** decide on the best way of providing help.

What is not covered:

- a) any costs which **you** would have had to pay during **your** journey if **you** had not claimed under this section of the policy. For example, the cost of meals and other food or hotel costs which **you** had already planned to pay.
- b) toll and sea transit charges for the **vehicle**.
- c) long-distance transport of the **vehicle** to the premises where the **vehicle** was purchased or previously repaired, solely to claim under a Warranty scheme, when a suitable alternative repairer is nearer to hand.
- d) fines, parking charges and any congestion charges arising from use of a replacement vehicle.

PART B

Motor Recover Gold. For motoring within the **European area** only, or **your** direct journeys between **your** home and **your** port or international rail terminal. Cover applies as described in Sections 3.

Section 3 - Motor Recovery Gold

Cover under this section is available to Motor Recovery Gold policies only. Cover included under Motor Recovery and Motor Recover Plus is also available to Motor Recovery Gold policy holders.

This Section only applies if your vehicle is under 10 years old.

The most we will pay for all claims arising from any one breakdown is £3,000.

What is covered:

1. Cover prior to departure

If the **vehicle** is immobilised or rendered unroadworthy as a result of a **breakdown** occurring during the seven days immediately preceding

your arranged date of departure for a **trip**, and it cannot be repaired or is not recovered prior to the arranged date of departure, **we** will pay up to £750 in total under this policy to enable **you** to continue **your** originally planned **trip**. **We** will pay for the following:

- a) The hire of a suitable replacement vehicle, where available, for the purpose of carrying out the original **trip** (including rental charge, collision damage waiver and any necessary drop-off charge). **Please note: you** will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider.

OR

- b) The additional cost of rebooking any sea crossing missed as a result of the **breakdown** giving rise to a claim (or, where the original route is unavailable, the nearest suitable alternative sea crossing).

Any claim involving the hire of a replacement vehicle must have **our** prior approval. **You** must contact **us** as soon as **you** know **your vehicle** may be unavailable for the planned **trip**.

Your claim must be supported by a letter from a garage confirming:

- the regular maintenance and servicing of **your vehicle**;
- precise details of the **breakdown**;
- the **breakdown**, when occurring, was sudden and unforeseen;
- repairs cannot be effected before the date planned for **you** to begin **your trip**.

What is not covered:

- a) any claim under this section resulting from a **breakdown** if **you** have purchased this cover less than **TEN** days before the planned date of departure of **your trip**.
- b) any claim under this section when actual or imminent **breakdown of your vehicle** is discovered or diagnosed in the course of a service carried out less than **TEN** days prior to **your** planned date of departure.
- c) loss of use of a vehicle hired to **you**.
- d) the cost of fuel and oil used in any replacement vehicle.
- e) the cost of any Personal Accident insurance or other benefit not specifically covered under this policy.
- f) fines, parking charges and any congestion charges arising from use of a replacement vehicle.
- g) **Trips** solely within the **UK area**.

2. Emergency roadside assistance

We will pay the call-out charge and up to one hour's roadside labour costs for one of **our** approved agents to attend the scene of the **breakdown**, and where possible, carry out emergency repairs.

3. Vehicle recovery

If **your vehicle** cannot be repaired within one hour at the scene of the **breakdown**, **we** will pay for the cost of transporting **your vehicle** and **insured person(s)** to the nearest repairer.

4. Getting you to your destination

If **your vehicle** cannot be repaired on the same day as the **breakdown**, **we** will either:

- a) **onward travel** – pay the cost, up to the value of **your vehicle**, of transporting the **insured person(s)** to a destination within the **European area** provided that the **insured person(s)** are transported to the same destination; or
- b) **temporary hire car** – arrange and pay the cost of hiring a replacement vehicle while the **vehicle** is being repaired, but the most **we** will pay for any one claim is £750; or
- c) **hotel accommodation** – arrange transport for the **insured person(s)** to travel to a hotel. **You** will have to pay for the cost of this, and the hotel costs; but **we** will reimburse **you** up to £50 per person per night for accommodation while the vehicle is being repaired. The most **we** will pay for transport to the hotel and the cost of hotel accommodation is £500 for any one **breakdown**. **You** must pay the hotel bill, but **we** will pay **you** back on receipt of the relevant bill(s) subject to the £500 limit for any one **breakdown**.

You must send **us** all the relevant invoice(s) before **we** will reimburse **you**.

5. Vehicle Repatriation

In addition to Section 4, if the vehicle is lost, immobilised or rendered unroadworthy during a **trip** as a result of a breakdown, **we** will pay:

- a) The cost of transporting **you**, with **your** hand luggage and valuables, to **your** home address in the **UK area** if the **vehicle** cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the intended time of **your** return home. The means of transport to be employed shall be at **our** discretion and subject to availability.
- b) The cost of transporting the **vehicle** to **your** home address or repairer in the **UK area** if repairs cannot be carried out abroad (or the **vehicle**, if stolen, has been recovered but not in a roadworthy condition), by the intended time of **your** return home.
- c) **We** will pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs.

OR

When agreed in advance by **us**, **we** will pay the cost of one person to travel to the location of the **vehicle** by public transport to drive the repaired **vehicle** to **your** home address in the **UK area**.

The maximum **we** will pay under this policy to repatriate the **vehicle** will be limited to its current market value in the **UK area**.

Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in the **UK area**, and when you confirm to **us** that these repairs will be put in hand.

If you are repatriated by **us**, **we** will pay the cost of transporting **your** personal possessions, other than hand luggage and valuables, to **your** home address either together with or separately from the **vehicle**.

If a replacement vehicle has been provided, once the vehicle has returned to the policyholders home address within the **UK area**, it will no longer be covered irrespective of whether the original **vehicle** is still in the process of repatriation.

What is not covered:

- a) charges for any labour not incurred at the roadside.
- b) the cost of **replacement parts** or other materials.
- c) any winching costs or the use of specialist off-highway-recovery equipment.
- d) the cost of fuel and oil used in any replacement vehicle.
- e) the cost of any optional Personal Accident insurance or other benefit not specifically covered under this policy.
- f) costs incurred outside the period of the **trip**.
- g) fines, parking charges and any congestion charges arising from use of a replacement vehicle.
- h) trips solely within the **UK area**.
- i) repatriation of **vehicle** occupants injured in an accident involving the **vehicle**.

At all times **we** decide on the best way of providing help

6. Replacement Parts Despatch

If the **vehicle** needs **replacement parts** during a **trip** outside the **UK area** and these are not available locally, then on receipt of **your** instructions **we** will undertake to obtain them elsewhere, and will pay all freight charges involved in despatching them to the location of the **vehicle**. The maximum **we** will pay under this section will be £600. Please be aware there may be some delay in despatching **replacements parts**.

We will endeavour to provide the **replacement parts** required but **we** can give no guarantee that they will be available, especially in the case of older **vehicles** where parts may be impossible to locate.

We will pay the cost of location and transport of the **replacement parts**. The actual cost of the parts and any Customs Duty must be paid to **us** by **you** by a debit to **your** credit or charge card or by a prior deposit of funds in the **UK area**.

When **you** are invoiced for a surcharge subject to the return of the old unit or part, **you** must return the defective part at **your** own expense to the supplier.

If **you** instruct **us** to obtain **replacement parts** and these are not subsequently required, or **you** do not await their arrival, or **you**

have instructed **us** to order incorrect **replacement parts**, **you** will be responsible for the net cost of such parts, including all forwarding charges arising from their return and also any further delivery charges for the correct part.

If **you** request a repairing garage or dealer to specify replacements parts then the instructions from the garage or dealer will be treated as coming from **you**.

What is not covered:

- a) the actual costs of any parts.
- b) **trips** solely within the **UK area**.
- c) Forwarding charges in excess of the market value of the **vehicle**.
- d) Forwarding charges for non-essential **replacement parts**.
- e) Any costs that exceed £600.

General Exclusions applying to all sections

What is not covered:

1. The **breakdown** of **your vehicle**:

- occurring within 48 hours following **your** initial purchase of this policy, or;
- if it has knowingly been driven in an unsafe or unroadworthy condition; or
- which has resulted from lack of oil, fuel or water; or
- which occurs while **your vehicle** is being used for motor racing, trials, rallying or is used for **hire or reward** or courier services.

2. The cost of:

- any storage charges. **You** will be responsible for any **vehicle** storage charges incurred when **you** are using **our** services; or
- spare or **replacement parts**, fluids or fuel or any other materials used in repairing **your vehicle**; or
- any other repairs except those at the scene of the **breakdown**; or
- replacing broken windows or keys or finding missing keys; or
- ferry crossings (under sections 1 & 2), parking charges, congestion charges, fines or toll charges.
- loss of or damage to contents of the **vehicle**; or
- telephone calls when contacting **us**. Wherever possible **we** will call **you** back as soon as possible; or
- any direct or indirect loss of any kind arising from the provision of, or any delay in providing, the services which this policy relates, unless negligence on **our** part can be demonstrated. An example of this would be the loss of wages as a result of a **breakdown**; or
- of draining or removing contaminated fuel or other fluids. **We** will arrange local recovery, but it will be **your** responsibility to pay for any work carried out; or
- locksmiths, glass replacement or tyre specialists; or
- any costs which **you** would have had to pay during **your** journey if **you** had not claimed under this section of the policy. For example, the cost of meals and other food or hotel costs which **you** had already planned to pay.

3. Any charges arising from an **insured person's** failure to comply with **our** instructions in respect of the assistance being provided.

4. Any costs incurred before **you** have notified **us** of the **breakdown**.

5. Any **vehicle** which cannot be recovered by a standard trailer or transporter.

6. The recovery of a caravan or trailer on tow which exceeds 3.5 tonnes gross vehicle mass, 7.6 metres (25 feet) in length, 3 metres (9 feet 10 inches) in height, 2.3 metres (7 feet 6 inches) in width or is not fitted with a standard 50mm ball coupling.

7. **Breakdowns** caused by, contributed to by or arising from:

- ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from burning nuclear fuel; or
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it; or
- war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup; or
- pressure waves caused by aircraft or any other airborne devices

travelling at sonic or supersonic speeds.

8. Apart from **us**, the **insured person** is the only person who may enforce all or any part of this **policy** and the rights and interests arising from or connected with it. This means that the Contracts (Rights of Third Parties) Act 1999 does not apply to any third party rights or interests.
9. Any claim directly or indirectly caused by or indirectly caused by or resulting from any device failing to recognise, interpret, or process any date as its true calendar date.
10. Any subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless **your vehicle** has been fully repaired at a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage.
11. Specialist Equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the **breakdown** if **your** vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
12. Any deliberately careless or deliberately negligent act or omission by **you**.
13. Any winching costs or specialist off-highway-recovery equipment. Any vehicle or equipment used other than a standard recovery vehicle which is required to move a **vehicle** which has left the highway or is overturned or without wheels, would be considered as specialist. Once the **vehicle** has been recovered to a suitable location, normal service will be provided.
14. Assistance following a **breakdown** or accident attended by the police or other emergency services until they have authorised the **vehicles** removal.

Conditions

1. **You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **us** straight away if anything that **you** have already told **us** changes. If **you** do not tell **us**, **your** policy may be cancelled and any claim **you** make may not be paid.
2. An **insured person** must keep to the terms and conditions of this **policy**. **You** must make no admission, offer, promise or payment without **our** prior consent. In order to benefit from the cover, an **insured person** or member other than the Policyholder must agree to abide by all the relevant terms, conditions and exclusions of this policy.
3. At all times during the **period of cover**, the **vehicle** must be maintained in a roadworthy condition and regularly serviced.
4. If **you** fail to satisfy the terms of **your policy**, **we** may choose to cancel **your** policy during the **period of cover** by giving **you** 14 days written notice of cancellation to the last address **you** provided **us** with. Examples of when **we** might do this includes **you** not paying a premium instalment when due, **us** discovering that **your vehicle** is no longer eligible for cover, etc. **You** can cancel this policy at any time. If the policy is cancelled because **we** have covered **you** for six **breakdowns** in the **period of cover**, **we** or **Ageas Insurance Limited** will not refund any premium **you** have paid.
5. An **insured person** must be present with the **vehicle** when the approved agent arrives.
6. **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.
7. The transportation of any animal or livestock is undertaken solely at **our** discretion and **we** accept no liability for the safety or welfare of any animal or livestock during its transportation.
8. **We** or **Ageas Insurance Limited** will not pay for any loss that is not directly covered by the terms and conditions of this policy. For example **we** or **Ageas Insurance Limited** will not pay for loss of income from taking time off work because of a **breakdown**, or loss from cancelled or missed appointments.
9. **We** or **Ageas Insurance Limited** will not pay any claim covered under any other policy, or any claim that would have been covered by any other policy if this policy did not exist.

10. Nothing in this policy limits **our** liability for death or personal injury caused by the negligence of **us** or **our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
11. This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.
12. **You** must contact the Emergency Centre and obtain **our** prior consent before agreeing or incurring any costs in relation to any incident which may be the subject of a claim. **We** will not accept liability for expenses incurred without **our** prior knowledge or consent. **Please telephone us first.**
13. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to **us**.
14. **You** will be required to reimburse to **us**, within seven days of **our** request to **you**, any costs or expenses **we** have paid out on **your** behalf which are not covered under the terms of the insurance.

Your information and what we do with it – Putting your mind at rest

You trust us to look after **your** personal information when **you** buy **our** products and **we** know **we** have a responsibility to protect this information. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information.

For full details of our Privacy Notice, please go to www.ageas.co.uk/privacy-policy or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing thedpo@ageas.co.uk.

For the following information only, please note that references to 'we', 'us' or 'our' refers to Ageas Retail Limited, your Broker, the underwriter and the product provider.

Collecting your information

We collect a variety of information about you, such as:

- your name, address, contact details and date of birth
- information about what and/or who you want to insure, such as vehicle details, named drivers, travel details and companions
- your claims and credit history
- any criminal offences
- information about your use of our website such as your IP address which is a unique number identifying your computer
- special categories of personal information (previously known as 'sensitive personal information'), such as details regarding your health.

We also use a number of different sources to collect this information from, including:

- you or someone connected with you, as well as publically available sources of information like social media and networking
- third parties' databases that have been made available to the insurance industry, as well as where you have given your permission to share information with third parties like us
- price comparison websites, if you have used them to obtain a quotation for a policy.

Using your information

We use your personal information to not only provide you with our products and services, but to better understand and predict your needs and preferences, so that we can continue to improve our products and services to give you insurance that is right for you. These uses include:

- providing you with services relating to an insurance quotation or policy, for example:
 - assessing your insurance application and arranging your insurance policy including checking databases showing no claims discount entitlement and driving licence records
 - managing your insurance policy including claims handling and issuing policy documentation to you.

Our assessment of your insurance application may involve an automated decision to determine whether we are able to provide you with a quotation and/or the price. If you object to this being done, then we will not be able to provide you with insurance.

- where we believe we have a justifiable reason to do so, such as
 - keeping information about your current and past policies
 - preventing and detecting fraud, financial crime and anti-money laundering
 - carrying out processes such as research and analysis which may include computerised processes that profile you
 - providing sales information to third parties (for example price comparison websites) so that we fulfil our legal obligations to them
 - recording and monitoring calls for training purposes
 - contacting you if you fail to complete an online quotation to see if we can offer you any help with this.
- Please note, if you have given us information about someone connected to you, you would have confirmed that you have their permission to do so.

Use of your personal information when using our websites and email communications

When you visit one of our websites we may collect information which includes your email and/or IP address. We may also use cookies and/or pixel tags on some pages of our website. Useful information about cookies, including how to remove them, can be found on our websites.

Sharing your information

We share your information with a number of different organisations such as:

- other companies or brands within the Ageas group.
- other insurers, business partners, agents or carefully selected third parties providing a service to us or on our behalf.
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where we have a duty to or are permitted to disclose your personal information to them by law.
- fraud prevention and credit reference agencies.
- third parties we use to recover money you may owe us or to whom we may sell your debt.
- other companies when we are trialling their products and services which we consider may improve our services to you or our business processes.

Unless required to by law, we would never share your personal data without the appropriate and necessary care and safeguards being in place.

Keeping your information

We will keep your information only for as long as is reasonably necessary to provide our products and services to you and to fulfil our legal and regulatory obligations. Please see our full privacy notice on our website for more details.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We or our service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store your information) to which foreign law enforcement agencies may have the power to access. However, we will not transfer your information outside the EEA unless it is to a country which is considered to have sound data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

Dealing with others acting on your behalf

We will deal with individuals you nominate, including third parties we reasonably believe to be acting on your behalf providing they are able to answer our security questions. For your protection though, we will need to speak to you, your legal representative, someone that you have specifically given us permission to speak to or a power of attorney should you want to change your contact address or policy coverage or cancel your policy.

Your rights

You have a number of rights in relation to the information we hold about you, including:

- asking for access to and a copy of your personal information.
- asking us to correct, delete or restrict or you can object to the use of your personal information.
- withdrawing any previously provided permission for us to use your personal information.
- complaining to the Information Commissioner's Office at any time if you object to the way we use your personal information.

Please note that there are times when we will not be able to delete your information, such as where we have to fulfil our legal and regulatory obligations or where there is a minimum statutory period of time for which we have to keep your information. If this is the case, then we will let you know our reasons.