

# Motor Breakdown Solutions



## Policy Document

Exclusive rates for Funeral Directors (UK)



# Motor Breakdown Solutions



Please read this document carefully to familiarise yourself with the terms and conditions, and how you can contact us if your vehicle breaks down.

This section summarises the policy cover only; the policy wording starts at page 5 and provides full terms, conditions and exclusions of the insurance contract between you and the insurer.

If you are unsure about anything in this document please contact whoever you purchased your policy from.

## Save this number in your mobile to make a claim

To claim under this policy telephone **0330 303 1937** (lines are open 24/7 hours a day, 365 days a year).

For more information about making a claim, please see the "Claims procedure".

Provided we accept your claim, we will arrange to get help to you as quickly as possible.

## Main benefits of Motor Breakdown Solutions

Your 24/7 breakdown cover provides nationwide vehicle roadside assistance and/or recovery by a local operator if your vehicle breaks down unexpectedly due to any of the following as standard:

- an electrical or mechanical failure
- a flat battery
- a puncture
- damage caused by a collision or vandalism (if your motor insurance policy will not cover you for assistance)
- lack of fuel or misfuelling.m

Breakdown cover can be extended to include trips of up to 90 days in Europe.

## Who is ARAG?

ARAG is the largest family enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. Specialising in legal insurance as the leading legal insurer worldwide, ARAG also offers its customers attractive, needs-based products and services from a single source.

Active in a total of 19 countries – including the US, Canada and Australia – ARAG is also represented by international branches, subsidiaries and shareholdings in numerous international markets in which it holds a leading position as a provider of legal insurance and legal services. With almost 4,700 employees, the Group generates revenue and premium income totalling more than €2.0 billion.

# Important information

We record and monitor calls for training purposes, to improve the quality of our service, to help us deal with queries or complaints from you and to prevent and detect fraud and financial crime.

## Claims procedure

What to do if you breakdown.

1. If your vehicle breaks down contact the 24 hour control centre on **0330 303 1937**.
2. Please have the following information ready as it will be needed to check your policy cover:
  - your vehicle registration
  - the precise location of your vehicle (or as accurate as you are able in the circumstances)
  - your return telephone number.
3. Our operator will take your details and make the necessary arrangements to assist you. Your mobile phone must therefore be switched on and available to take calls at all times.
4. Stay safe but remain with or near to your vehicle until the recovery operator arrives. Once the recovery operator arrives at the scene please be guided by their safety advice.
5. If you breakdown on a UK motorway and have no means of contacting us or are unaware of your location, you should use the nearest SOS box and advise the police of our telephone number; they will contact us to arrange assistance. If the police are present at the scene please advise them that you have contacted us or give them our telephone number to make contact on your behalf.
6. If you breakdown on a motorway or major public road outside of the UK, the local highway authority may require you to use a local private towing service. You will need to use the SOS phones to call for assistance. The private towing service will tow the vehicle to a place of safety and you will be required to pay for the service immediately. You can then contact us for further recovery and assistance. Please retain your receipts.

## If you change your vehicle

You must notify SEIB Insurance Brokers as soon as possible on **01708 850 000** if you change your vehicle. Please include the existing registration, the new registration, make, model and colour of your new vehicle and the date you wish to make the change.

If you do not notify new vehicle details our operator may be unable to supply you with a service.

## Important information *(continued)*

### Privacy statement

This is a summary of how we, on behalf of the insurer, collect, use, share and store personal information. To view our full privacy statement, please see our website [www.arag.co.uk](http://www.arag.co.uk). The insurer's full privacy notice may be found at the following link: <https://www.hdi-specialty.com/int/en/legals/privacy>

### Collecting personal information

ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. We will hold and process this information in accordance with all relevant data protection regulations and legislation. Should we ask for personal or sensitive information, we undertake that it shall only be used in accordance with our privacy statement.

We may also collect information for other parties such as suppliers we appoint to process the handling of a claim.

### Using personal or sensitive information

The reason we collect personal or sensitive information is to fulfil our contractual and regulatory obligations in providing this insurance product, for example to process premium or handle a claim. To fulfil these obligations, we may need to share personal or sensitive information with other organisations.

We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to our full privacy statement for full details.

### Keeping personal information

We shall not keep personal information for any longer than necessary.

### Your rights

Any person insured by this policy has a number of rights in relation to how we hold personal data including; the right to a copy of the personal data we hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted.

For a full list of privacy rights and when we will not be able to delete personal data, please refer to our full [privacy statement](#).

## What happens if the insurer cannot meet its liabilities?

The insurer is covered by the Financial Services Compensation Scheme (FSCS). The insured may be entitled to compensation of up to 90% of the cost of their claim in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk)

# Motor Breakdown Solutions

This policy is proof of the contract between **you** and the **insurer**.

Words that appear in bold type have special meanings. Please read **Meaning of words & terms** for more information.

## How we help you

**Our** operator will help **you** in accordance with the terms and conditions of this policy and the **insurer** will pay any costs covered by this policy.

### UK Cover

#### 1. Roadside assistance and recovery

**Our** operator will send help to the scene of **your vehicle breakdown** and the **insurer** will cover the cost of call-out fees and mileage charges needed to make a repair at the roadside or recover **your vehicle**; provided that **your vehicle breakdown** is at least one mile away from **your base**.

If, in the opinion of **our recovery operator**, it is not possible to repair **your vehicle** at the roadside within one hour:

- a) **our** operator will arrange for **your vehicle, you** and **your** passengers to be recovered to the nearest **suitable garage** able to undertake the repair, or
- b) if the above is not possible at the time or the repair cannot be made within the same day **our** operator will arrange for **your vehicle, you** and **your** passengers to be transported to **your base** or if **you** would prefer and it is closer, **your** original destination within the **territorial limits (UK)**.

The **insurer** will pay the reasonable cost of assistance provided that the recovery is made at the same time as the initial call-out otherwise **you** will have to pay for subsequent call-out charges.

If **your vehicle** requires recovery, **you** must immediately inform **our** operator of the address **you** would like **your vehicle** taken to. Once **your vehicle** has been delivered to that address, **your vehicle** will be left at **your** own risk.

#### 2. Alternative travel

If **your vehicle** cannot be repaired locally on the same day or within a period agreed between **you** and **our** operator, to allow **you** to complete **your** original journey, the **insurer** will pay:

- a) the cost of alternative road or rail travel for up to six passengers including the driver to travel from the scene of the **breakdown** to one destination within the **territorial limits (UK)** and the costs of a return journey for one person to collect the **vehicle** after repair
- b) the costs of a suitable hire car for a maximum of two 24 hour periods. The first period is to take the passengers to their destination within the **territorial limits (UK)**, the second is to recover the repaired **vehicle** if travel to recover the **vehicle** cannot be achieved by other means.

#### 3. Emergency overnight accommodation

The **insurer** will pay the costs of one night's emergency hotel accommodation in the vicinity of the **breakdown** for up to six passengers including the driver. Any costs for items other than accommodation are not included.

The maximum payment will be £320 per **breakdown**.

#### Conditions of service for covers 2. and 3. above

**Your vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location.

Where available these services will be offered on a pay/claim basis, which means that **you** must pay initially and the **insurer** will reimburse **you** when **we** are in receipt of a valid invoice/receipt. Before arranging these services, authorisation must be obtained from **our** operator.

## How we help you *(continued)*

### 4. Base assist

**Your vehicle** will be covered at **your base** or within a one mile radius of **your base**. If **your vehicle** cannot be repaired at **your base**, **our** operator will arrange for **you** and **your vehicle** to be recovered to the nearest **suitable garage**. The recovery must take place at the same time as the initial call-out.

### 5. Misfuelling

If **your vehicle**'s fuel tank is filled with the incorrect type of fuel, it may be necessary to carry out a drain and flush of **your vehicle**'s fuel tank at the roadside if possible or at a **suitable garage** where this is not possible.

Occasionally misfuelling **your vehicle** can cause extensive damage which a fuel drain and flush will not rectify. If **you** would prefer for the fuel drain and flush to be carried out by **your** preferred repairer, **our** operator will arrange for **your vehicle**, **you** and **your** passengers to be recovered to a repairer of **your** choice within 10 miles of the **breakdown**. **You** must pay initially and the **insurer** will reimburse **you** when **we** are in receipt of a valid invoice/receipt. The most the **insurer** will pay is the cost of 10 litres of correct fuel and not more than £250 in total for each claim under Misfuelling.

This policy will pay any otherwise covered claim involving the use of or inability to use a computer, including devices such as smart phones, tablets and wearable technology. This cover is subject to all other policy terms.

# How we help you (continued)

## Optional - European cover (the schedule will show if this cover applies)

### 1. Roadside assistance

**Our** operator will send help to the scene of **your vehicle breakdown** within the **territorial limits (Europe)** and the **insurer** will cover the cost of call-out fees and mileage charges needed to make a repair at the roadside if this is possible within one hour. Due to differing national standards and infrastructures abroad, assistance may take longer to arrive.

### 2. Recovery

If, in the opinion of **our recovery operator**, it is not possible to repair **your vehicle** within one hour **we** will arrange and pay for **your vehicle, you** and **your** passengers to be recovered to the nearest **suitable garage** able to undertake the repair.

### 3. Alternative travel abroad

If **your vehicle** cannot be repaired locally on the same day or within a period agreed between **you** and **our** operator or if **your vehicle** is stolen, the **insurer** will pay:

- a) up to £500 towards the cost of alternative transport or
- b) for the use of a hire **vehicle** up to 1600 cc

whilst **your vehicle** remains unroadworthy. The **insurer** will pay up to £200 towards of alternative transport for two people to return and collect **your** repaired **vehicle**.

### 4. Emergency overnight accommodation abroad

Where alternative travel (described above) would have been available to **you**, but it is more practical or cost effective to provide emergency accommodation for a single night (or as agreed in advance between **you** and **our** operator), the **insurer** will pay up to £150 for a lone traveller or £75 per person towards the cost of overnight accommodation including breakfast for **you** and **your** passengers whilst **your vehicle** is being repaired. The **insurer** will not pay more than £1,000 for each claim under Emergency overnight accommodation.

### 5. Repatriation service

If **your vehicle** cannot be repaired within 48 hours of the original **breakdown** or by **your** intended return, whichever is due to occur later, **we** will arrange and pay for **your vehicle, you** and **your** passengers to be transported either to **your base**, or if **you** would prefer and it is closer, **your** original destination within the **territorial limits (Europe)**.

**We** will need to know details of **your** itinerary and if requested proof of both **your** outbound and inbound travel dates must be provided to validate **your** claim.

### Conditions of service for covers 3. and 4. above

**Your vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location.

Where available these services will be offered on a pay/claim basis, which means that **you** must pay initially and the **insurer** will reimburse **you** when **we** are in receipt of a valid invoice/receipt. Before arranging these services, authorisation must be obtained from **our** operator.

At all times please ensure **you** carry **your** driving licence and V5C registration document (logbook) with **you** during **your** journey. Due to local regulations and customs, **you** may be required to provide copies of **your** driving licence or V5C registration document. **You** will be held liable for any costs incurred if copies of **your** driving licence or V5C registration document are not immediately available.

# When this policy does **not cover** you

If **your** claim is not covered under the terms of this policy **our** operator can usually help. All costs must be paid for immediately by credit or debit card. If **you** wish to use this service please call the number at the beginning of this policy and request the "pay on use service".

## What is **not** covered (applicable to European cover only)

1. The cost of recovery from a European motorway exceeding £150.
2. Repatriation to the **territorial limits (UK)** within 48 hours of the original **breakdown**, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments **you** have made within the **territorial limits (UK)**.
3. Any **trip** which was planned to or subsequently finishes outside the **period of insurance**.
4. Any **vehicle** over 10 years old.

## What is **not** covered (applicable to both UK and European cover)

This insurance does not cover the following:

1. the cost of
  - a) any parts, components or materials used to repair **your vehicle**
  - b) a **breakdown** which occurs within the first 24 hours of the initial **period of insurance**
  - c) labour other than labour at the scene of **your vehicle breakdown** (other than a claim for Misfuelling)
  - d) the use of specialist equipment occasionally required because **your vehicle** is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of assistance
  - e) additional charges incurred as a result of any aftermarket modification to **your vehicle**
  - f) **vehicle** storage, expenses or charges of any other company (including police recovery) not authorised by **our** operator, or where **you** arrange for recovery or repairs by other means
  - g) fuel, oil or insurance for a hire vehicle
2. a claim if **you** already owe **our** operator money
3. **your** failure to comply with requests by **our** operator or **our recovery operator** concerning the assistance being provided
4. subsequent call-outs 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 **our recovery operator** or is in transit to a pre-booked appointment at a garage
5. a **breakdown** caused by failure to maintain **your vehicle** in a roadworthy condition including maintenance or proper levels of oil and water
6. more than £10,000 for all claims during the same **period of insurance**
7. costs incurred in addition to a standard call-out where service cannot be undertaken at the roadside because **your vehicle** is not carrying a serviceable spare wheel, an aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles or scooters
8. 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



## When this policy does **not cover** you *(continued)*

9. **your vehicle** being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities
10. claims caused by overloading of **your vehicle** or carrying more passengers than it is designed to carry
11. damage to **your vehicle** or its contents whilst being recovered, stored or repaired and any liability arising from assistance services provided
12. assistance where **your vehicle** is not secure or has faults with electric windows, sun roofs or locks, unless the fault occurs during the course of a journey and **your** safety is compromised
13. assistance where **your vehicle** is deemed to be illegal, untaxed, without a valid MOT certificate, uninsured, or dangerous to transport
14. assistance following any intentional or wilful damage caused by **you** to **your vehicle**
15. a **breakdown** caused by a systems outage of **your vehicle's** manufacturer
16.
  - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
  - b) radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
  - c) war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
  - d) pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed
  - e) any terrorist action (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, funding preventing or suppressing terrorist action. If the **insurer** alleges that by reason of this exclusion any liability or loss is not covered by this policy, the burden of proving the contrary shall be upon **you**
  - f) a dispute where providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

# Policy conditions

Failure to keep to any of these conditions may lead the **insurer** to cancel **your** policy, or refuse to provide assistance.

## 1. Your responsibilities

- a) The driver of **your vehicle** must remain with or nearby **your vehicle** until help arrives.
- b) If **your vehicle** cannot be repaired at the roadside, **you** must accept the assistance being provided
  - i) where **your vehicle** is recovered to a **suitable garage** and it can be repaired **you** must have adequate funds to pay for the repair including replacement parts immediately. If **you** do not have funds available, any further assistance will be denied
  - ii) repairs are provided under a separate contract, which is between **you** and the repairer.
- c) **You** should wait for assistance to ensure **your vehicle** is functioning correctly. If **you** do not wait for assistance and **your vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent call-outs.

## 2. Our rights

- a) **Our** operator will refuse to provide assistance if **you** or **your** passengers are being obstructive in allowing them to provide the most appropriate assistance or are abusive to **our recovery operator**.
- b) If **you** use the service and the claim and/or fault is subsequently found not to be covered by this policy, **we** reserve the right to reclaim any costs that have been incurred from **you**.
- c) If **your vehicle** is beyond economical repair **we** have the right to offer the market value of **your vehicle** to **you** and pay for alternative transport to **your base** or if **you** would prefer and it is closer to **your** intended destination.
- d) **Our** operator reserves the right to recover **your** immobilised **vehicle** in accordance with and subject to any legislation, which affects drivers' working hours.

## 3. Other insurance

The **insurer** will not pay for more than their fair share (rateable portion) for any claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist. **We** reserve the right to claim back any costs that are recoverable through a third party.

## 4. Disputes

If any dispute between **you** and **us** arises from this policy, **you** can make a complaint to **us** as described on the back page of this policy and **we** will try to resolve the matter. If **we** are unable to satisfy **your** concerns **you** can ask the Financial Ombudsman Service to arbitrate over the complaint.

## 5. Fraudulent claims

If **you** make any claim which is fraudulent or false, the policy may become invalid and all benefit under it may be lost.

## 6. Cancellation

- a) **You** may cancel this policy within 21 days of the date of its issue and receive a full refund of **your** premium paid unless **you** have notified a claim which has been accepted under this policy in which case no return of premium shall be allowed.
- b) **You** may cancel this policy at any time by giving at least 21 days written notice to **us**. At **your** request the **insurer** will refund **your** premium that applies to the unexpired period unless **you** have received assistance under this policy in which case no return of premium shall be allowed.
- c) Where there is a valid reason for doing so, the **insurer** has the right to cancel the policy at any time by giving at least 21 days written notice to **you**. The **insurer** will refund **your** premium that applies to the unexpired period. **We** will set out the reason for cancellation in writing. Valid reasons may include but are not limited to
  - i) where the party claiming under this policy fails to co-operate with or provide information to **us** in a way that materially affects **our** ability to process a claim, or **our** operator's ability to provide suitable assistance or to protect the **insurer's** interest,
  - ii) where the party claiming under this policy uses threatening or abusive behaviour or language, intimidates **us**, **our** operator or the **recovery operator**,
  - iii) where **we** reasonably suspect fraud.

## Policy conditions *(continued)*

d) If, in the opinion of the **recovery operator**, **your vehicle** is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, **your** policy may be cancelled immediately and **you** will be notified in writing of the cancellation. The **insurer** will refund the premium that applies for the unexpired period.

### 7. Acts of Parliament & Jurisdiction

All Acts of Parliament within the policy shall include any subsequent amendment or replacement legislation. This policy will be governed by English Law.

### 8. Contracts (Rights of Third Parties) Act 1999

Except for **our** operator, a person who is not party to this contract has no right to enforce the terms and conditions of this policy under the Contracts (Rights of Third Parties) Act 1999.

# Meaning of words and terms

Each time any of the following words or phrases appear in this document in bold type they will take the specific meaning shown below. Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply.

## **Base**

**Your** premises where **your vehicle** is normally based overnight which is located in the **territorial limits (UK)**.

## **Breakdown**

- An electrical or mechanical failure, lack of fuel, flat battery or puncture or
- damage caused by a collision or act of vandalism (if **your** motor insurance policy will not cover **you** for assistance)

which immobilises **your vehicle** or makes it unsafe to drive.

## **Insurer**

HDI Global Specialty SE (commercial register number: HRB 211924), (FRN: 659331).

## **Period of insurance**

The period shown in the schedule not exceeding twelve months.

## **Recovery operator**

The independent technician **our** operator selects to attend **your vehicle breakdown**.

## **Suitable garage**

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and who can confirm in writing the remedial work undertaken.

## **Territorial limits (Europe)**

Where **you** have opted for European Cover **you** are covered in Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Northern Cyprus, Czechia, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, 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 and Vatican City.

## **Territorial limits (UK)**

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

## **Trip**

Commences from the date of **your** departure from the **territorial limits (UK)** and ceases upon **your** return to the **territorial limits (UK)** for a period not exceeding 90 days.

## **Vehicle**

The **vehicle** declared to **us**, not exceeding 7 metres (23 feet) in length.

## **We/us/our**

ARAG plc who is authorised under a binding authority agreement to administer this insurance on behalf of the **insurer**.

## **You/your**

The person named as the "insured" in the schedule to which this policy attaches and anyone legally driving **your vehicle** with their consent.

Signed by



Managing Director  
ARAG plc

# How we handle complaints



## Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you rang to report your claim. The staff handling your claim should be able to resolve it. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department, where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint.

Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways:



**0117 917 1561** (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).



[customerrelations@arag.co.uk](mailto:customerrelations@arag.co.uk)



**ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.**

## Step 2

If we are not able to resolve the complaint to your satisfaction, then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. They can be contacted at



**0800 023 4567 or 0300 1239 123**



[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)



**Financial Ombudsman Service, Exchange Tower, London, E14 9SR.**

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

You can read more about our complaints procedure on our website by clicking here:

<https://www.arag.co.uk/contact/making-a-complaint>

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority firm registration number 452369.

ARAG plc is authorised to administer this insurance on behalf of the insurer HDI Global Specialty SE. Registered address: Roderbruchstraße 26, 30655 Hannover, Germany.

HDI Global Specialty SE is authorised and regulated by the Bundesanstalt für Finanzdienstleistungsaufsicht (BaFin). Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. (FRN: 659331).