

## MULSANNE Roadside Assistance UK only Including Local Recovery – Complete Cover Group

### BREAKDOWN COVER POLICY SUMMARY

Please read the following summary, as it contains some important facts about your Breakdown Insurance. It does not contain all the policy terms and conditions. These are contained in the policy document and will be issued to you if you decide to purchase cover, which you will need to take time to read. A copy is available on request.

Breakdown and recovery services are available for vehicles under 20 years old when cover is arranged, and in the UK, Channel Islands and the Isle of Man. We cover the driver and up to 7 passengers. You are responsible for the cost of any parts fitted.

SIGNIFICANT FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS AND LIMITATIONS
<p>In the event of an insured incident we will attempt to solve the problem at the roadside. If the vehicle cannot be repaired at the roadside we recover the vehicle to a place of safety or a garage premises to facilitate repair, up to a maximum of 10 miles.</p> <p>Recovery (to the destination you choose) – if your vehicle cannot be repaired the same day we will take you, your vehicle and up to 7 passengers to a destination of your choice, up to a maximum of 10 miles.</p>	<p>This policy does not provide assistance if your vehicle is within half a mile of your address shown on our records.</p> <p>Recovery to your home address, a place of safety or garage premises more than 10 miles away will be at your own expense.</p> <p>The cost of all parts or supplies used or provided to you or for your vehicle.</p> <p>The cost of any labour other than provided by our agent at the scene of the breakdown or accident.</p> <p>Assistance if our mechanic reports to us that it is evident you have not maintained your vehicle in a state fit to complete your intended journey.</p> <p>If the vehicle is un-roadworthy or broken down prior to the start date of the policy then the vehicle is not covered by this policy.</p> <p>A vehicle will not be towed unless it displays a valid tax disc.</p> <p>All things covered under our General Conditions and General Exclusions.</p>
<p><b>IMPORTANT:</b> If we are called out SIX times in any period of insurance, then any subsequent incidents or call outs are not covered by this policy, and assistance will only be provided on the basis that you pay for the costs.</p>	

#### HOW TO CONTACT US

Call us for assistance on **033 34 009 245**, available 24 hours a day, for 365 days of the year.  
Before calling for assistance, check that you have your policy number, location, nature of breakdown and any special requirements.

#### COMPENSATION

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) should your insurer be unable to meet its liabilities. You can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk)

#### INSURER INFORMATION

The benefits of this policy are underwritten by Mulsanne Insurance Company Limited.  
Mulsanne Insurance Company Limited is licensed by the Chief Executive of the Gibraltar Financial Services Commission under the Insurance Companies Act to carry on insurance business.  
Address: PO Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

#### DURATION OF CONTRACT

The policy will start from 48 hours after the day we receive your premium payment/validation of payment, for a period of insurance which is the same as your motor insurance policy.

#### COMPLAINTS PROCEDURE

Any complaint **You** have regarding Your policy should be addressed to the policy administrator: Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX. Please include the details of **Your** policy and in particular **Your** policy number, to help **Your** enquiry to be dealt with speedily.

We promise to:

- acknowledge Your complaint within five working days of receiving it;
- have Your complaint reviewed by a senior member of staff;
- tell You the name of the person managing Your complaint when We send Our acknowledgement letter; and
- respond to **Your** complaint within 20 working days. If this is not possible for any reason, **We** will write to You to let You know when We will contact **You** again.

If **You** remain dissatisfied, short of court action, You can ask The Financial Ombudsman Service to review **Your** case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. The Financial Ombudsman Service can be contacted at the following address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.  
Or by telephoning: 0800 023 4567 (free from landlines) or 0300 123 9 123 (charged the same as numbers beginning with 01 or 02 from mobile phones).