

POLICY SUMMARY: H&R Breakdown Recovery

Some important facts about your H&R Breakdown Recovery policy are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the Insurance Policy Booklet to make sure you understand the cover it provides. All references below are to the relevant section of the Insurance Policy Booklet.

NAME OF INSURER:

Chaucer Insurance - a trading name of an authorised Lloyd's syndicate managed by Chaucer Syndicates Limited.

TYPE OF INSURANCE:

Standard Breakdown Recovery covers your vehicles when they suffer a breakdown during the course of a journey more than a one-mile radius from your home. Additional covers are available subject to payment of the appropriate additional premium and the cover which they provide are shown below.

Features & Benefits	Standard Breakdown Recovery	Home Assist Cover	European Assist Cover	Limits or Restrictions
Roadside assistance and if necessary the recovery of your vehicle, you and up to 6 passengers to a local garage	✓	✓	✓	<ul style="list-style-type: none"> • Breakdowns more than one mile away from your home address (Standard cover only) • No more than one hour assistance
Transport your vehicle, you and up to 6 passengers to your home or original destination	✓	✓	✓	<ul style="list-style-type: none"> • Available if your vehicle cannot be repaired at the roadside
The cost of alternative transport or emergency overnight accommodation	✓	✓	✓	<ul style="list-style-type: none"> • At our discretion if your vehicle cannot be repaired the same working day and it is left at the garage. • In the UK there is a limit of £50 for a lone traveller or £25 per person
Relay of two messages to your home or office	✓	✓	✓	<ul style="list-style-type: none"> • More than two messages
Home assistance and if necessary the recovery of your vehicle, you and up to 6 passengers to a local garage	✗	✓	✓	<ul style="list-style-type: none"> • Breakdowns outside of the UK unless European Assist Cover is purchased
Roadside assistance and recovery in any member of the European Union and Croatia, Lichtenstein, Norway and Switzerland	✗	✗	✓	<ul style="list-style-type: none"> • Any member of the European Union and Croatia, Lichtenstein, Norway and Switzerland for a maximum of 90 days in any one period of insurance

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS:

Your policy excludes some situations. Please refer to your Policy Booklet for full details, but the most significant or unusual exclusions and limitations are outlined below.

- Vehicles over 15 years old for cover in the UK or over 10 years old for cover in Europe. Refer to Exceptions to Sections 1, 2 and 3 (1)
- Any caravan/trailer where the total length (vehicle plus trailer) exceeds 7 metres (23 feet) recovered with the vehicle if the vehicle cannot be repaired roadside, and where it is not attached to the vehicle with a standard towing hitch. Refer to Exceptions to Sections 1 2 and 3 (2a).

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS (continued):

- Any breakdown occurring within 24 hours of the purchase of the insurance. Refer to Exceptions to Sections 1, 2 and 3 (4).
- We will not pay for the cost of parts, components or materials used to repair the vehicle. Refer to Exceptions to Sections 1, 2 and 3 (5).
- The cost of alternative transport not authorised by us. Refer to Exceptions to Sections 1, 2 and 3 (9).
- 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. If recovery takes effect we will only recover to one address in respect of any one breakdown. Refer to Exceptions to Sections 1, 2 and 3 (12).
- Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within an agreed time. Refer to Exceptions to Sections 1, 2 and 3 (13).
- Where service cannot be effected because the vehicle is able to but does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels. Refer to Exceptions to Sections 1, 2 and 3 (15).
- Any request for service if the vehicle is being used for motor racing, rallies, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities. Refer to Exceptions to Sections 1, 2 and 3 (17).
- Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability or consequential loss arising from any act performed in the execution of the assistance services provided. Refer to Exceptions to Sections 1, 2 and 3 (20).
- Any vehicle in excess of 3500kg (3.5 tonnes) in weight. Refer to Exceptions to Sections 1, 2 and 3 (25a).
- Any vehicle more than 5.18 metres (17 feet) long, 2.209 metres (7 feet 6 inches) wide and 2.44 metres (8 feet) high. Refer to Exceptions to Sections 1, 2 and 3 (25b).
- Non standard, customised or modified vehicles unless declared and agreed with us prior to taking out this Motor Breakdown Recovery Policy. Refer to Exceptions to Sections 1, 2 and 3 (25C)
- Any more than six call-outs within the period of insurance. Refer to Exceptions to Sections 1, 2 and 3 (27).
- Claims totalling more than £15,000 in any one period of insurance. Refer to Exceptions to Sections 1, 2 and 3 (28).

DURATION OF CONTRACT:

The same period of cover as the private car or motorcycle policy which runs concurrently with this policy but does not exceed 12 months

CANCELLATION:

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy documents or the start of the policy whichever is later, without giving any reasons. If that happens we will refund your premium in full provided that the service has not been used. H&R Insurance may charge a fee to cover their administration costs. If you cancel after this 14 day period or if the service has been used, you will not be due any refund. Additionally if the private car or motorcycle policy with which this policy runs concurrently is cancelled, this policy will also be cancelled and you will not be due any refund.

CLAIMS ADDRESS:

If your vehicle suffers a breakdown in the UK please call our 24 hour Control Room on **01206 714860**. If your vehicle breaks down in **Europe** please call us on **0044 1206 714860**. Please have your return telephone number, policy number and precise location available when calling.

COMPLAINTS PROCESS:

If you have a complaint about the service provided to you by Chaucer Insurance under the policy, you may write to the person at the address shown in the Insurance Policy Booklet. If you remain dissatisfied with the Chaucer Insurance response, you can refer the matter to the Complaints Department at Lloyd's (the address is shown in the Insurance Policy Booklet) and if you are still dissatisfied, the matter may be referred to the Financial Ombudsman Service (details will be made available at the appropriate stage of the complaints process).

COMPENSATION SCHEME:

Chaucer Insurance is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations.

You can get more information about compensation scheme arrangements from the FSCS.

H&R Breakdown Recovery

Welcome

We are pleased to welcome you as an H&R Breakdown Recovery Policyholder and thank you for choosing to insure your family's motor vehicles with Chaucer Insurance. We aim to provide the best cover and claims service for all our policyholders to give you peace of mind motoring. This policy booklet, together with your Policy Schedule, Certificate of Motor Insurance and the Proposal Form or Statement of Insurance, forms the contract between you and us. Please take the time to read and understand it and keep the documents together in a safe place. We have done everything we can to make your insurance documents as straightforward as possible. This policy booklet gives useful advice on how to make a claim and what you can do if you are unhappy with our service. If you have any questions, please call your insurance adviser who arranged this cover for you.

On behalf of everyone at Chaucer Insurance we wish you and your family an incident free year with H&R Breakdown Recovery.

Important information

This document is a legally binding contract of insurance between you and us. Please read the definitions on page 1 of this document. We have agreed to insure you under the terms, conditions and exceptions in this document or in any endorsements and you must have paid the premium shown in your Policy Schedule for the policy to be valid. This document has been issued by Chaucer Insurance under the authority granted by the Lloyd's Underwriting Byelaw 2003.

Signed



.....
K Barber
Practice Head –
UK Insurance

Definitions

We, us, our

Chaucer Insurance

You, your

The person named as the insured on the schedule

Your vehicle

The insured vehicle(s) shown on the schedule

Breakdown

An electrical or mechanical fault or failure to the vehicle, which immediately renders the vehicle immobilised

Period of insurance

The period of time covered by this insurance (as shown on the schedule) and any further period for which we accept your premium

United Kingdom or UK

England, Scotland, Wales, Northern Ireland, Isle of Man and the Channel Islands

The Schedule/amended schedule

The document showing the vehicle(s) we are insuring and the cover, which applies.

Suitable garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing

Cover

The cover you have

Your schedule shows you what cover you have. The different types of cover are listed below. Find the cover you have and see the sections that apply.

Standard Breakdown Cover	Section 1
Home Assist	Sections 1 and 2
European Assist	Sections 1, 2 and 3

Chaucer Insurance
Prospect House, Chaucer Business Park, Thanet Way, Whitstable, Kent CT5 3FD

Section 1 Standard Breakdown Cover

What we cover

If your vehicle suffers a breakdown which occurs during the course of a journey and more than a one-mile radius from your home, cover will be provided.

We will provide cover for breakdown and any costs involved with the roadside assistance or recovery (not including parts and labour to replace any parts) during the period of insurance (excluding the first 24 hours following the purchase of this insurance) and within the UK. We will provide up to and including six call-outs for your vehicle during the period of insurance.

Roadside assistance and recovery

We will send help to the scene of the breakdown and arrange to pay call out fees and mileage charges needed to repair or assist with the vehicle.

If, in the opinion of our Recovery Operator, they are unable to repair the vehicle at the roadside, we will assist in the following way:

- Arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest garage able to undertake the repair.
- If the above is not possible at the time or the repair cannot be made within the same working day, we will arrange for your vehicle, you and up to 6 passengers to be transported to your home or original destination.

Emergency overnight accommodation*

If we decide to provide alternative accommodation, we will pay a maximum of £50.00 for a lone traveller or £25.00 per person for one night for you and up to 6 passengers.

* Emergency overnight accommodation will be offered on a pay/claim basis, which means that you must pay initially and we will send you a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from our Rescue Controller. We will only reimburse claims when we are in receipt of a valid invoice/receipt.

Caravans and trailers

If your vehicle breaks down and your caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres (23 feet) in length, your caravan/trailer will be recovered with your vehicle at no extra cost.

Message service

If you require, following a breakdown, the Rescue Controller will pass on two messages to your home or office to let them know of your predicament and ease your worry.

What we do not cover

- a) A breakdown less than one mile from your home
- b) A breakdown outside of the UK

Section 2 Home Assist

Only applicable if shown on your schedule, this cover applies in addition to Section 1

Your vehicle will be covered at your home address or within a one-mile radius of your home address. All vehicles must be registered to one address within the UK.

What we do not cover

- a) A breakdown outside of the UK

Section 3 European Assist

Only applicable if shown on your schedule, this cover applies in addition to Sections 1 and 2

What we cover

We will provide service in any member of the European Union and Croatia, Lichtenstein, Norway and Switzerland for a maximum of 90 days per annum.

If, in the opinion of our Recovery Operator, they are unable to repair the vehicle at the roadside we will:

- Arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest garage able to undertake the repair.
- If the vehicle cannot be repaired within 48 hours or any other time that we can agree, arrange for your vehicle, you and up to 6 passengers to be transported either to your home or original destination. During the 48 hours we will pay for the costs of alternative accommodation and alternative transport (to be agreed and authorised with our Rescue Controller).

What we do not cover

- a) Service covered by European Assist where repatriation costs exceed the market value of your vehicle.
- b) Repatriation to the 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 UK.
- c) Repatriation if your vehicle can be repaired but you do not have adequate funds for the repair.
- d) The cost of recovery from a European motorway exceeding £60.00

General notes relating to Europe

- Please ensure that you carry your V5 registration document with you during your journey.
- Regulations are different when you breakdown in Europe and help may take longer in arriving. We will require detailed information from you regarding the location of your vehicle. We will need to know if you are on an outward or inward journey and details of your booking arrangements. When we have all the required information we will liaise with our European network. You will be kept updated and therefore, you will be asked to remain at the telephone from which you called. We will send help to the scene of the breakdown and arrange to pay call out fees and mileage charges needed to repair or assist with the vehicle.
- If you have broken down on a European motorway or major public road, we are generally unable to assist you and you will often need to obtain assistance via the SOS phones. The local services will tow you to a place of safety and you will be required to pay for the service immediately. You can then contact us for further assistance. We will pay a maximum of £150.00 towards reimbursement of the costs, but we will only reimburse claims when we are in receipt of a valid invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the breakdown.
- If you have broken down in a European Country during a Public Holiday, many services will be closed during the Holiday period. In these circumstances, you must allow us time to assist you and effect a repair to your vehicle. We will not be held liable for any delays in reaching your destination.

Exceptions to Sections 1, 2 and 3

What Sections 1, 2 and 3 do not cover

These exclusions apply to all levels of Motor Breakdown Recovery unless otherwise stated.

1. Vehicles over 15 years old for cover in the UK or over 10 years old for cover in Europe
2. a) Any caravan/trailer where the total length exceeds 7 metres (23 feet) and where it is not attached to the vehicle with a standard towing hitch.
b) Breakdowns or accidents to the caravan or trailer itself.
3. Vehicles not registered with us.
4. Any breakdown in the first 24 hours following the purchase of this insurance.
5. The cost of any parts, components or materials used to repair the vehicle.
6. Repair and labour costs other than one hour labour at the scene of the breakdown.
7. Any costs or expenses not authorised by our Rescue Controllers.
8. The cost of food, drinks, telephone calls or other incidentals.
9. The cost of alternative transport unless authorised by us.
10. The cost of fuel, oil or insurance for a hire vehicle.
11. Provision of motor breakdown service if you already owe us money.
12. 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. If recovery takes effect, we will only recover to one address in respect of any one breakdown.
13. Overnight accommodation or vehicle hire charges if repairs can be carried out at or near the scene of the breakdown within an agreed time.
14. Breakdowns caused by failure to maintain the vehicle in a roadworthy condition including maintenance or proper levels of oil and water.
15. Where service cannot be effected because the vehicle is able to but does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.
16. Any request for service if the vehicle cannot be reached or is immobilised due to snow, mud, sand or flood or where the vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
17. Any request for service if the vehicle is being used for motor racing, rallies, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
18. Claims not notified and authorised prior to expenses being incurred.
19. The charges of any other company other than our Recovery Operator or of vehicle hire or accommodation charges except those authorised by us, including police recovery and European motorway recovery charges.
20. Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability caused directly or indirectly from any act performed in the execution of the assistance services provided.
21. Failure to comply with requests by us or our Recovery Operator concerning the assistance being provided.
22. Fines and penalties imposed by courts.
23. Any charges where you, having contacted us, effect recovery or repairs by other means unless we have agreed to reimburse you.
24. Ferry and Toll charges outside of mainland UK.
25. Any claims relating to the following:
 - a) Vehicles in excess of 3,500 kg (3.5 tonnes).
 - b) Vehicles more than 5.18 metres (17 feet) long, 2.286 metres (7 feet 6 inches) wide and 2.44 metres (8 feet) high
 - c) Non standard, customised or modified vehicles unless declared and agreed with us prior to taking out this Motor Breakdown Recovery Policy.
26. Any subsequent call outs for any symptoms related to a claim which has been made within the last 28 days, unless your vehicle has been repaired at a suitable garage, declared fit to drive by our recovery operator, or is in transit to a pre-booked appointment at a suitable garage.

Exceptions to Sections 1, 2 and 3 continued on the next page

Chaucer Insurance

Prospect House, Chaucer Business Park, Thanet Way, Whitstable, Kent CT5 3FD

Exceptions to Sections 1, 2 and 3 (continued)

27. More than six call-outs per policy period.
28. Claims totalling more than £15,000 in any one year.
29. Any cost recoverable under any other insurance policy that you may have.
30. Storage charges.
31. Vehicles that are not secure or have faults with electric windows, sun roofs or locks not working, unless the fault occurs during the course of a journey and your safety is compromised.
32. Assistance if the vehicle is deemed to be illegal, untaxed, unroadworthy or dangerous to transport.
33. Recovery of the vehicle or your transport costs to return the vehicle to your home once it has been repaired.
34. Any cost that would have been incurred if no claim had arisen.
35. The cost of draining or removing contaminated fuel.
36. A request for service following any intentional or wilful damage caused by you or a member of your household to your vehicle.
37. Service where glass or windscreens have been damaged or broken as a result of an accident, theft or act of vandalism.
38. Any cover which is not specifically detailed within this policy.
39. Any vehicle which in our opinion or the opinion of our Recovery Operator was broken down before your cover commenced.
40. Any costs for cancelled or altered travel arrangements or any planned accommodation costs that you may incur as a result of a breakdown.
41. Repairs not carried out at the roadside are provided under a separate contract, which is between you and the garage.

General Conditions

1. The driver of the vehicle must remain with or nearby the vehicle until help arrives.
2. We can request proof of outbound and inbound travel dates.
3. We must be advised immediately at the time of contacting us for assistance, if your vehicle is fitted with alloy wheels. If we are not advised and we are unable to provide the service promptly or efficiently through the agent who will be assisting you, you will be charged for any additional costs incurred.
4. Other than motorcycles, vehicles unable to carry a serviceable spare wheel or an aerosol repair kit will be recovered to an appropriate local garage only. An excess of £40.00 must be paid immediately by credit card before assistance can be provided.
5. If we are able to repair your vehicle roadside, you must accept the assistance being provided and immediately pay for any parts supplied and fitted by credit card.
6. If a call-out is cancelled by you and a recovery operator has already been dispatched, you will lose a call-out from your policy. We recommend you wait for assistance to ensure the vehicle is functioning correctly. If you do not wait for assistance and the vehicle suffers a breakdown again within 12 hours, you will be charged for the second and any subsequent call-outs.
7. We have the right to refuse to provide the service if you or your passengers are being obstructive in allowing us to provide the most appropriate assistance or are abusive to our Rescue Controllers or our Recovery Operators.
8. The repair must be carried out if the vehicle is recovered to a dealership and the dealership can repair the vehicle within the terms stated. You must have adequate funds to pay for the repair immediately. If you do not have funds available, any further service related to the claim will be denied.
9. You must have adequate funds to pay for alternative transport or overnight accommodation costs immediately. If you do not have funds available, any further service related to the claim will be denied.
10. If the vehicle is beyond economical repair, we have the option to offer the market value of the vehicle to you and pay for alternative transport home.
11. The transportation of livestock (including dogs) will be at the discretion of the Recovery Operator. Alternative transport can be arranged but you will need to pay for this service immediately by credit card.
12. If you have a right of action against a third party, you shall co-operate with us to recover any costs incurred by us. If you are covered by any other insurance policy for any costs incurred by us, you will need to claim these costs and reimburse us. We reserve the right to claim back any costs that are recoverable through a third party.
13. Regardless of circumstances, we will not be held liable for any costs incurred if you are unable to make a telephone connection to any numbers provided.
14. We reserve the right to charge you for any costs incurred as a result of incorrect location details being provided.
15. You have the right to cancel this policy within 14 days of receiving the policy documents or the start of the policy whichever is later, without giving any reasons. If that happens we will refund your premium in full provided that the service has not been used. H&R Insurance may charge a fee to cover their administration costs. If you cancel after this 14 day period or if the service has been used, you will not be due any refund. Additionally if the private car or motorcycle policy with which this policy runs concurrently is cancelled, this policy will also be cancelled and you will not be due any refund.
16. If your vehicle cannot be repaired by our recovery operator and requires recovery, you must immediately inform our rescue controller of the address you would like the vehicle taken to. The recovery must take place at the same time as the initial callout otherwise you will have to pay for subsequent call out charges.

How to make a claim

If your vehicle breaks down in the UK please call our 24 hour Control Room on
01206 714860.
If your vehicle breaks down in **Europe** please call our 24 hour Control Room on
0044 1206 714860.

Please have the following information ready to give to our Rescue Controller, who will use this to validate your policy:

- Your return telephone number with area code.
- Your vehicle registration.
- The precise location of your vehicle (or as accurate as you are able in the circumstances)

We will take your details and ask you to remain by the telephone from which you are calling. Once we have made all the arrangements we will telephone to advise who will be coming out to you and how long they are expected to take. Your mobile phone must therefore be switched on and available to take calls at all times. You will then be asked to return to your vehicle.

Please remember to guard your safety at all times but remain with or nearby your vehicle until our Recovery Operator arrives. Once our Recovery Operator arrives at the scene, please be guided by their safety advice. If you have broken down on a motorway and have no means of contacting us or are unaware of your location, please use the nearest SOS box. Then advise the police of our telephone number and they will then 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 call us on your behalf.

To help us provide a quality service, your telephone calls may be recorded.

Customer care

About our service

We are committed to providing you with a high-quality service and we want to make sure that we maintain this at all times. If you feel that we have not provided a first-class service, or if you have any questions about your insurance, please contact the broker or intermediary who arranged cover for you.

If you are not satisfied with his or her response, please write, quoting the policy number shown on your schedule, to:

The Underwriter
Chaucer Insurance
Prospect House
Chaucer Business Park
Thanet Way
Whitstable
Kent
CT5 3FD

If you are still not satisfied If you remain dissatisfied, you can refer the matter to the Complaints Department at Lloyd's.
Their address is:

Complaints Department
Lloyd's
One Lime Street
London
EC3M 7HA
Phone: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

Complaints that the Complaints Department cannot resolve may be referred to the Financial Ombudsman Service. You can get further details from us at the appropriate stage of the complaints process.