

MULSANNE Breakdown policy for public and private hire vehicles



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 that are not more than 15 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 and any labour charges other than those incurred by our Agent unless otherwise stated.

IMPORTANT: If we are called out FOUR times in any period of insurance (or TWO times for the same fault), 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.

SIGNIFICANT FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS AND LIMITATIONS
Roadside Recovery and Assistance Service	
<p>In the event of an insured incident we will attempt to solve the problem at the roadside for up to one hour.</p> <p>In circumstances where we consider roadside repair is unsafe or inadvisable (e.g. motorways), the insured vehicle may be taken to a place of relative safety or to premises to facilitate repair, usually up to a maximum of 10 miles.</p> <p>If the fault or damage is, in our opinion not capable of being remedied at the scene of the breakdown or locally on the same calendar day we will, at our option, choose the most appropriate one of the following services to provide to you;</p> <ul style="list-style-type: none"> the vehicle, contents, driver and up to 7 passengers will be transported to your original destination or to your home address and then, at your request take your vehicle to a repairer within 10 miles of either your home address, your original destination or your base office address. This option must be completed as though it were one journey and no further service will be provided. Or Pay the cost of one night's bed and breakfast accommodation (up to £40 per person) for the driver and up to 7 passengers (up to a maximum of £320) 	<p>This section does not provide assistance if your vehicle is within one 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>Assistance cannot be provided on commercial garage premises which are not our Agents premises.</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>Mis-fuelling</p> <p>Loss, theft or breakage of your keys or if your keys have been locked in your vehicle. 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 specified under our General Conditions and General Exclusions.</p>
Homecall	
<p>In the event of an insured incident occurring at or less than one mile from your home address, we will attend and try for up to one hour to rectify the fault.</p> <p>In circumstances where we consider roadside repair is unsafe or inadvisable (e.g. motorways), the insured vehicle may be taken to a place of relative safety or to premises to facilitate repair, usually up to a maximum of 10 miles.</p> <p>If the fault or damage is, in our opinion not capable of being remedied at the scene of the breakdown we will arrange and pay for you and the insured vehicle to be taken to your home address or to a repairer within 10 miles of either your home address or the scene of the breakdown.</p>	<p>This section does not provide assistance if your vehicle is more than one 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>Assistance cannot be provided on commercial garage premises which are not our Agents premises.</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>Mis-fuelling</p> <p>Loss, theft or breakage of your keys or if your keys have been locked in your vehicle.</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 specified under our General Conditions and General Exclusions.</p>
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Key Service	
<p>In the event that your vehicle cannot be driven because your keys are locked inside your vehicle or broken in a lock of your vehicle, we will attend and try for up to one hour to rectify the fault.</p> <p>If we are unable to rectify the fault at the scene we will reimburse you for the cost of replacement keys and if necessary replacing your locks up to a maximum of £350.</p>	<p>The cost of spare parts, fuel, oil or other materials required to repair the insured vehicle.</p> <p>The cost of any labour other than provided by our agent at the scene of the breakdown or accident or as necessary to replace your locks.</p> <p>More than the actual cost of replacing your keys or locks and in any event, not more than £350.</p> <p>Any service in the event that your keys have been lost or stolen.</p> <p>All things specified under our General Conditions and General Exclusions</p>
Mis-fuelling	
<p>In the event that your vehicle's fuel tank is filled with an incorrect or inappropriate grade of fuel, we will attend and try for up to one hour to rectify the fault.</p> <p>If we are unable to rectify the fault at the scene we will reimburse you for the cost of draining and flushing your vehicle's fuel tank and system and filling it with up to 10 litres of the correct fuel up to a maximum of £250.</p>	<p>Any mechanical damage to the insured vehicle whether caused by mis-fuelling or not.</p> <p>The cost of any labour other than provided by our agent at the scene of the breakdown/accident. Or as necessary to drain, flush and clean your vehicle's fuel tank and fuel system.</p> <p>More than the actual cost of draining, flushing and cleaning your vehicle's fuel tank and fuel system and in any event, not more than £250.</p> <p>Any service if your fuel system has been contaminated by anything other than diesel or petroleum.</p> <p>More than one episode of mis-fuelling in any period of insurance.</p> <p>All things specified under our General Conditions and General Exclusions</p>

HOW TO CONTACT US

Call us for assistance on **033 34 009 246**, 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

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. For claims against the insurers, 90% of the insurance claim is covered, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS by telephoning 0800 678 1100 or by visiting www.fscs.org.uk Nothing in this process will affect your legal rights.

INSURER INFORMATION

The benefits under the Call Assist policy are underwritten by Mulsanne Insurance Company Ltd. Mulsanne Insurance Company is a private company limited by shares incorporated in Gibraltar and registered with the Registrar of Companies of Gibraltar under company number 101673. Registered Office PO Box 13438, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. Mulsanne Insurance Company Ltd is licensed by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 to carry out insurance business.

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).

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