



MOTOR BREAKDOWN ASSISTANCE COVER

HOW TO CLAIM

How to claim in the UK

To get emergency help phone: **0800 0113783**

How to claim outside the UK

To get emergency help phone: **+44(0)1737 815435**

You should have the following information available:

- The **vehicle's** registration number.
- **Your** name, **home** postcode and contact details.
- **Your** policy number.
- The make, model and colour of the **vehicle**.
- The location of the **vehicle** and an idea of what the **problem is**.
- Travel dates (where they apply).
- SOS Box number (where applicable).

You will only be able to claim the services **we** provide by phoning the emergency helpline number.

Motor Breakdown Assistance Cover

This policy is administered by:

R.A. Rossborough (Insurance Brokers) Limited is regulated by the Jersey Financial Services Commission. Registered Office: 41 La Motte Street, St Helier, Jersey, JE4 8NS. Registered in Jersey. Company Number : 1944.

R.A. Rossborough (Guernsey) Limited is licensed by the Guernsey Financial Services Commission. Registered Office: Rossborough House, Bulwer Avenue, St Sampsons , Guernsey, GY2 4LF. Registered in Guernsey. Company Number : 2873.

Rossborough Insurance (IOM) Limited is registered with the Insurance and Pensions Authority in respect of General Business. Registered Office : 1st Floor, Viking House, St Pauls Square, Ramsey IM8 1GB. Registered in the Isle of Man. Company Number : 110231C.

The above legal entities are members of the Arthur J. Gallagher group.

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

AXA Assistance (UK) Limited operates the 24-hour motoring assistance helpline.

This insurance is governed by the laws of England and Wales.

This document sets out the terms and conditions of your cover and it is important that you read it carefully.

Each section of cover explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all sections of the cover, and there are general conditions that you must follow for the policy to work.

Cancellation

If **you** find that the cover provided under this policy does not meet **your** needs, please contact **us** on Jersey 01534 500500, Guernsey 01481 241555 or Isle of Man 01624 631631 within 14 days of receiving this document and **we** will cancel this policy. **You** will receive a full refund of **your** premium as long as **you** have not made any claims.

If **you** cancel the policy outside the 14-day period, as long as **you** have not made any claims, **you** will receive a refund of **your** premium for the amount of time left to run on the policy, less an administrative charge of £20.

We may cancel this policy by giving **you** at least 14 days written notice at **your** last-known address if:

- **You** fail to pay the premiums after **we** have sent **you** a reminder to do so. If **we** have been unable to collect a premium payment, **we** will contact **you** in writing requesting payment to be made by a specific date. If **we** do not receive payment by this date **we** will cancel your policy by immediate effect and notify **you** in writing that such cancellation has taken place.
- **You** refuse to allow **us** reasonable access to your property (vehicle and so on) to provide the services **you** have asked for under this policy or if you fail to co-operate with **our** representatives;
- **You** otherwise stop keeping to the terms and conditions of this policy in any significant way; or
- The cost of providing this policy becomes prohibitive

Meaning of words

Wherever the following words and phrases appear in bold in this document and in the Motor Breakdown Assistance Schedule, they will always have the following meanings.

1 **We, Us, Our**

Inter Partner Assistance SA, or AXA Assistance (UK) Ltd, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK. . The registered branch number of Inter Partner Assistance is FC008998. AXA Assistance UK Ltd registered number is 2638890. Within the Data Protection section can also mean Rossborough.

2 **You, Your, Driver**

The policyholder or any person driving with **your** permission, and any passenger in the insured **vehicle** (**We** will only cover up to seven people including the **driver**).

3 **Vehicle(s)**

For Sections A and B **Vehicle** means the private car, light commercial vehicles or motorcycle which does not exceed 3,500 kg in gross weight, is no longer than 5.1 metres; higher than 1.95 metres; or wider than 2.1 metres and is insured under **your** policy, as shown on the Motor Breakdown Assistance Schedule, details of which have been provided to Inter Partner Assistance SA and for which, the appropriate premium has been paid and received by Inter Partner Assistance SA.

For section C, vehicle means the private car, light commercial vehicle or motorcycle which does not exceed 3,500kg in gross vehicle weight, is not greater than 5.1m in length, 1.95m in height and 2.1m in width, is insured under your policy as shown in the Motor Breakdown Assistance Policy Schedule, details of which have been provided to Inter Partner Assistance SA and for which the appropriate premium has been paid and received by Inter Partner Assistance SA.

For all sections, if **your vehicle** breaks down whilst towing a caravan or trailer **we** will recover **your vehicle** together with the caravan or trailer providing they do not exceed the following dimensions: 8m in length, 3m in height and 2.25m in width. **You** must carry a serviceable spare tyre and wheel for **your vehicle**, caravan or trailer, if it is designed to carry one and a key that will let **us** remove a wheel secured by wheel nuts for **your vehicle**, caravan or trailer

4 **Your Home**

The last address in the **Channel Islands** or **Isle of Man** you gave to Rossborough as being where **you** permanently live or where **you** keep **your vehicle**.

5 **Breakdown**

Immobilisation of the **vehicle** as a result of mechanical breakdown, accident, act of vandalism, fire or attempted/recovered theft, flat tyre, lack of fuel, flat battery, misfueling occurring within the **Channel Islands** or **Isle of Man** (or Western European territorial limits as described in Section C if the appropriate premium has been paid) during the period of cover.

6 **UK**

England, Scotland, Wales, Northern Ireland.

7 **Channel Islands/Isle of Man**

Jersey, Guernsey, Isle of Man

8 **Period of cover**

The period of time which the insurance applies to and that is given on **your** Motor Breakdown.

The cover provided under each section will only apply if it is shown on your current Motor Breakdown Assistance Schedule. Cover is subject to the General Conditions and General Exclusions detailed in sections E and F

Help on motorways

1. In the UK

If **you** break down on the motorway, go to the nearest SOS emergency phone box. Ask the police to contact the 24-hour emergency helpline on the above number.

2. Outside the UK

On many European motorways or AutoRoute's, particularly in France, if **you** break down the police will answer the emergency phone. They will arrange for the **vehicle** to be picked up, and tow **you** and **your vehicle** off the motorway to a local garage or a motorway service station; **You** will have to pay for this help on the spot. If this happens **you** should get a receipt and keep it, and **we** will pay **you** the money back provided it is within policy limits. Or, once **you** and **your vehicle** are towed to a safe place, call **us**. The organisation that has picked **you** up may accept **our** guarantee to pay them. At this stage **we** will also arrange any other help **you** may need

Section A - Roadside help and local recovery in the Channel Islands and Isle of Man

What is covered

- 1 If **your vehicle** breaks down, **we** will arrange and pay for a **breakdown vehicle** to come to the **vehicle** where **you** are for up to one hour to try to get it working again.
- 2 If **your vehicle** cannot be made safe to drive at the place **you** have broken down within that hour, **we** will arrange and pay for **your vehicle**, the **driver** and up to six passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired. **You** must pay the costs of any repairs.

What is not covered

- 1 If **your vehicle** breaks down within one mile of **your home**.
- 2 Anything mentioned in the general exclusions. (Please see section E.)

Section B – Home recovery in the Channel Islands and Isle of Man

The cover in this section will only apply if it is shown on **your** current Motor Breakdown Assistance Schedule.

What is covered

- 1 If **your vehicle** breaks down at or within one mile of **your home**, **we** will arrange and pay for a **breakdown vehicle** to come to where **you** are for up to one hour to try to get the **vehicle** working again.
- 2 If **your vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for **your vehicle**, the **driver** and up to six passengers to be taken to a suitable local garage (normally within 15 miles), for it to be repaired. **You** must pay the costs of any repairs.

What is not covered

- 1 Anything mentioned in the general exclusions. (Please see section E.)

Section C – Help in UK and Europe

The cover in this section will only apply if it is shown on **your** current Motor Breakdown Assistance Schedule. Wherever the following words and phrases appear in bold in this document and **your** Motor Breakdown Assistance Schedule, they will always have the following meanings.

Journey

A trip **you** make in **your vehicle** between **your home** in the **Channel Islands** or **Isle of Man** and a place abroad, within the territorial limits listed in section C below. The trip must not be longer than 31 days in a row, or not more than 90 days in total during the period of cover.

Cover in section C only applies in the countries listed below.

UK, Andorra, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, Malta, the Republic of Cyprus, the Vatican City and other islands that belong to these countries and that are in Europe.

C1 Before travel abroad starts

The benefits shown under section C4 below also apply in the **Channel Islands** and **Isle of Man**, as long as **you** break down during **your journey**.

C2 Help at the roadside and towing

What is covered

- 1 If **your vehicle** breaks down, **we** will arrange and pay for a **breakdown vehicle** to come to where the **vehicle** is for up to one hour to try to get the **vehicle** working again.
 - 2 If **your vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for **your vehicle**, the **driver** and up to six passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired. **You** must pay the costs of any repairs.
- C3** After the theft or attempted theft of the **vehicle** or its contents, **we** will pay the costs of repairing the damage or pay for replacement parts up to £200, which are needed for emergency roadside repairs to make **your vehicle** secure. **We** will not pay for the cost of paint-work and other cosmetic items.

What is not covered

- 1 **We** will not pay any amounts for making the **vehicle** secure once **you** have returned to the **Channel Islands** and **Isle of Man**.
- 2 Anything mentioned in the general exclusions. (Please see section E.)

C4 Delivering replacement parts

What is covered

- 1 If replacement parts are not available locally to repair the **vehicle** after a **breakdown**, **we** will arrange and pay to have the parts delivered to **you** or an agreed place as quickly as reasonably possible.

What is not covered

- 1 The actual cost of replacement parts and any customs duty. **You** must pay **us** this using a credit card or debit card or any other payment method **we** agree is suitable.
- 2 Any amount for getting parts, if the replacement parts can be bought locally.
- 3 Anything mentioned in the general exclusions. (Please see section E.)

C5 Not being able to use your vehicle

What is covered

If during **your journey** **your vehicle** breaks down and it is not safe to drive, and it will take at least eight hours to repair, or if it is stolen and not recovered within eight hours, **we** will arrange and pay for the most appropriate solution from one of the following options:

- 1 To move **you**, **your** passengers and luggage to where **you** were originally travelling to, and then, once **your vehicle** has been repaired, take **you** back to **your vehicle** or bring **your vehicle** to **you**: or
- 2 The cost of hiring another car while **your vehicle** is being repaired. **We** will pay up to £70 a day and £750 in total, as long as **you** are able to meet the conditions of the hire-car company: or
- 3 **We** will pay for bed and breakfast costs of up to £30 for each person each day (£500 in total for everyone in **your** group) while **your vehicle** is being repaired, as long as **you** have already paid for **your** original accommodation and **you** can't get **your** money back.

What is not covered

- 1 The cost of fuel or lubricants **you** use in the hire **vehicle**.
- 2 Any insurance **you** have to pay to the hire-car company.
- 3 Anything mentioned in the general exclusions. (Please see section E.)

C6 If you become ill or injured and can't drive

What is covered

- 1 If **you** become ill or injured during a journey and can't drive **and** no one else in **your** group can drive **you home**, **we** will pay for a qualified **driver** to bring **you**, **your** passengers and **your vehicle home**. **We** may ask for medical proof of inability to drive.

What is not covered

- 1 Anything mentioned in the general exclusions. (Please see section E.)

C7 If you can't use your own vehicle to get home

What is covered

If after a **breakdown your vehicle** is still not repaired or safe to drive when it is time for **you** to go **home**, **we** will pay for suitable transport to get **you**, **your** passengers and **your** luggage **home**, and up to £150 towards other travel costs in the UK and Europe while **you** wait for **your own vehicle**. **We** will choose one of the following options:

- 1 Take **your vehicle** to **your home** or **your** chosen repairer in the **Channel Islands** or **Isle of Man**; or
- 2 Pay the cost of one economy rail or sea ticket (or an air ticket if the rail or sea trip would take more than 12 hours) for **you** to go to get **your vehicle** once it has been repaired or found; and
- 3 Pay any storage charges (up to £100) while **your vehicle** is waiting to be repaired, collected or taken **home**.

What is not covered

- 1 Any costs **you** would have paid anyway for travelling **home**.
- 2 Loss or damage to personal possessions **you** leave in, on or near **your vehicle**.
- 3 The costs of returning **your vehicle** to the **Channel Islands** or **Isle of Man** if **we** believe that the cost of doing so would be greater than the market value of **your vehicle** in the **Channel Islands** or **Isle of Man**.
- 4 The costs of returning **your vehicle** to the **Channel Islands** or **Isle of Man** if repairs can be done locally and **you** are not willing to allow this to happen.
- 5 Anything mentioned in the general exclusions. (Please see section E.)

Section D Misfuelling in the UK, Channel Islands or Isle of Man

The cover in this section applies in addition to the cover shown in Sections A, B and C.

What is covered

1. Draining and flushing the fuel tank on site using a specialist roadside **vehicle** or
2. Recovery of the **vehicle**, the driver and up to six passengers to the nearest repairer to drain and flush the fuel tank.
3. Replenishing the fuel tank with 10 litres of the correct fuel.
4. Up to a maximum number of 3 claims per period of cover, per **vehicle**.
5. Up to a maximum value of £250 per claim.

What is not covered

1. **You** will be responsible for paying any costs in excess of £250 per claim.
2. Fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel.
3. Where misfuelling occurs outside the UK, Channel Islands or Isle of Man.
4. Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum;
5. Mechanical or component damage to **your vehicle** whether or not caused as a result of **misfuelling** or the cost of hiring an alternative **vehicle** in the event mechanical or component damage is sustained.
6. Any defect which is deemed NOT to be a direct result of **misfuelling** or a defect which existed before the incident of **misfuelling**.
7. Any **vehicle** or **vehicles** other than the **vehicle** or **vehicles** listed on the policy schedule.
8. Anything mentioned in the general exclusions. (Please see section E.)

Section E – General exclusions that apply to all parts of this policy

What is not covered

- 1 Any **breakdown** that happens during the first 24 hours after **you** take out cover for the first time, except for benefits shown under section A, which are available immediately.
- 2 The cost of fuel or any spare parts needed get **your vehicle** working again, or any costs that arise from not being able to get replacement parts.
- 3 Labour costs of more than one hour of roadside help.
- 4 If **we** think that a locksmith, bodywork, glass or tyre specialist is needed, **we** will try to arrange these for **you**, but **you** will have to pay for their services, unless **your vehicle** is covered under section C2,3.
- 5 The cost and guaranteeing the quality of repairs when **your vehicle** is repaired in any garage the **vehicle** is taken to.
- 6 Any costs for **vehicles**, which have not been maintained and used in line with the manufacturer's recommendations.
- 7 Any call-out or recovery costs in the **Channel Islands** or **Isle of Man** after a **breakdown** where the police or other emergency service insists on the **vehicle** being picked up immediately by another organisation. **You** will have to pay any fees to store or release the **vehicle**.
- 8 Help or recovery if **your vehicle** is partly or completely buried in snow, mud, sand or water.
- 9 Damage or costs that arise from **us** trying to get into **your vehicle** after **you** have asked for help.
- 10 Any loss of any kind that comes from providing, or delaying providing, the services this cover relates to (for example, a loss of earnings, the cost of food and drink and costs **we** have not agreed beforehand.)
- 11 Moving animals. **We** will decide whether or not to move any animal in **your vehicle**, and if **we** agree to do this it will be completely at **your** own risk.
- 12 Any costs for vehicles that have broken down or are not safe to drive when cover was taken out.
- 13 The costs of getting a spare wheel or tyre for a roadside repair if **you** do not have one. **We** will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if **you** are not able to provide a key to do this.
- 14 Any cost that **you** can get back under any other insurance policy or under the service provided by any motoring organisation.
- 15 Recovering **your vehicle** when it is carrying more than a **driver** and the recommended number of passengers according to the manufacturers, if there is more weight in the **vehicle** than it was designed to carry or **you** are driving on unsuitable ground.
- 16 Recovery or help if **your vehicle** is:
 - heavier than 3,500 kilograms;
 - longer than 5.1 metres;
 - higher than 1.95 metres; or
 - wider than 2.1 metres.
- 17 Recovery or help if **you** are hiring **your vehicle** out to carry people in return for money, unless **we** have agreed this with **you**.
- 18 Any claim that comes from:
 - any person driving **your vehicle** with **your** permission, if **you** know they do not have a valid licence to drive in the UK, **Channel Islands** or **Isle of Man**; or
 - any person driving **your vehicle** with **your** permission, if they are not keeping to the conditions of their driving licence.
- 19 Any claim that comes from a poor-quality repair or a repair that has been attempted without **our** permission during the same trip.
- 20 Any loss or damage caused to **your vehicle** or any loss or cost arising from or contributed to by:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
- 21 Loss or damage caused by war, revolution or any similar event.
- 22 Any loss or damage caused by a riot or public demonstration.
- 23 Mobile phone, phone call and postage costs are not covered under **your** policy in any circumstances.
- 24 The cost of paint-work and other cosmetic items.
- 25 Loss or damage to personal possessions **you** leave in **your vehicle**.
- 26 Delays or failure in delivering service to **you** due to any extraordinary event or circumstance which are outside our reasonable control, such as severe weather conditions.

Section F – General conditions applying to all parts of this policy

- 1 **Your vehicle** must be permanently registered in the UK, **Channel Islands** or **Isle of Man**, and, if appropriate, have a current MOT certificate and valid road fund licence/tax disc on display. **You** must keep the **vehicle** in a good condition and have it serviced regularly in line with the manufacturer's recommendations.
- 2 If **we** arrange for temporary roadside repairs to be carried out after damage to **your vehicle**, or **we** take **your vehicle** to **your** chosen place, **we** will not be legally responsible for any more help in the same incident.
- 3 **We** will not pay **you** any benefit unless **you** contact **us** using the emergency phone numbers provided. **You** must not try to contact any agent or repairer direct.
- 4 **You** are responsible for keeping **your vehicle** and its contents safe, unless **you** are not able to or **you** have an arrangement with **us** or **our** agent. **You** must be with **your vehicle** at the time **we** say **we** expect to be there.
- 5 **You** must quote **your** policy number when **you** call for help and have the relevant documents needed by the repairer, recovery specialist or **our** chosen agent.
- 6 **You** will have to pay the cost of moving **your vehicle** or a repair **vehicle** coming out to **you** if, after asking for help which **you** are entitled to, **your vehicle** is moved or repaired in any other way.
- 7 **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **your** instructions or the instructions of any person acting on **your** behalf.
- 8 If **we** pay a claim under any cover provided by this insurance, **we** will be entitled to ask for all reasonable help from **you** to take action in **your** name to get back **our** costs from another organisation.
- 9 **You** must carry a serviceable spare tyre and wheel for **your vehicle** and any caravan or trailer attached to **your vehicle**. This condition does not apply if **your vehicle** is not designed to carry a spare wheel. If the **vehicle** is not designed to carry a spare wheel, **you** will need to carry the appropriate aerosol repair kit.
- 10 **We** have the right to choose a suitable garage that is able to carry out a repair. **You** must pay for the cost of repair.
- 11 If **we** arrange for temporary roadside repairs to be carried out to **your vehicle**, **you** must then immediately arrange for any permanent repair that may be needed.
- 12 If **your vehicle** needs to be taken to a garage after a **breakdown**, **your vehicle** must be in a position that makes it easy for a recovery **vehicle** to pick it up. If this is not the case, **you** will have to pay any specialist recovery fees.
- 13 **You** will have to pay for any parts or other products used to repair **your vehicle**.
- 14 **We** will not arrange for help if **we** think that it would be dangerous or illegal to repair or move **your vehicle**.
- 15 During any 12-month period **we** will not be responsible for more than two claims which arise from a common fault, and no more than four claims in total. If **you** need **our** help more than four times in a 12-month period of cover, **you** will have to pay for the services **we** provide. **We** will ask for a credit-card number or debit-card number before **we** help **you**.
- 16 If **you** are covered for **breakdown** by any other insurance policy or warranty, **you** must tell **us**.
- 17 If **you** are not willing to accept **our** decision or **our** agents' decision on the most suitable type of help, **we** will not pay more than £100 (for any one **breakdown**).
- 18 **We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available. **We** will do **our** best to arrange a **vehicle** of the same size as yours, but **we** cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. **You** must meet the conditions of a hire-car company to hire a **vehicle**. In most parts of Europe, hire cars are not allowed to cross national frontiers or to be brought back to the UK.
- 19 This insurance contract is between **you** and **us**. Any person or company who is not party to this insurance policy has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any condition of this insurance policy. This does not affect any other rights another organisation has apart from under that act.
- 20 **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Our promise

We want to give **you** the best possible service. If **you** are not happy with **our** service, the procedure below explains what **you** should do.

Complaints procedure

You can write to the Quality Manager at:

Quality Manager, Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK or, **you** can phone 01737 815215.

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to:

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

Or **you** can phone 0800 023 4567.

E-mail: complaint.info@financial-ombudsman.org.uk

These procedures do not affect **your** right to take legal action.

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. **You** can get more information at www.fscs.org.uk.

Alternative Format

Please contact Rossborough if you would like a copy of these terms and conditions in alternative format such as large print or audio.

Data Protection Act

Use of Your Personal Data

Please read the paragraphs below, which define how **we** (*client name*) and the insurer (Inter Partner Assistance SA) use information about **you** for the purpose of providing **you** with insurance services and additional products and services.

We appreciate the importance of the protection, confidentiality and security of **your** information.

Personal Information

By purchasing **our** products and services, **you** agree that **we** may:

- a) disclose and use information about **you** and **your** insurance cover to companies within the **AXA** group of companies, to its service providers and agents in order to administer and service **your** insurance cover, collect payments for fraud prevention and otherwise as required by applicable law.
- b) monitor and/or record **your** telephone calls in relation to cover to ensure consistent servicing levels and account operation;
- c) undertake all of the above within and outside the United Kingdom and the European Union. This includes processing **your** information in other countries in which data protection laws are not as comprehensive as in the European Union. However, **we** have taken appropriate steps to ensure the same (or equivalent) level of protection for **your** information in other countries, as there is in the European Union.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, please write to **us** at:

Data Protection Officer
AXA Assistance (UK) Limited
The Quadrangle
106-118 Station Road
Redhill RH1 1PR

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly. Information about **you** is only held for so long as it is appropriate for the above.

We monitor and record phone calls to help maintain **our** quality standards and for security purposes.

Automatic renewal

To make sure **you** continue to be covered after **you** renew the policy, **we** will aim to automatically renew **your** insurance, as long as **you** have chosen this option. In all cases, **we** will contact **you** before **your** renewal date to tell **you** about the cost of **your breakdown** cover, including any changes to the policy that will apply from when **you** renew the policy. Automatically renewing **your** policy means **we** will keep **your** payment details securely on **our** files so that **we** can take **your** premium at **your** next renewal. Each year **we** will contact **you** beforehand to remind **you** that this is happening. If **you** do not want to renew **your** policy or want to change any of **your** details, please let **us** know at least 15 days before **your** renewal date.