

## ETA HELPLINE

Where not already covered under your specific policy limits ETA policy holders are entitled to the additional benefits outlined in this document. These benefits however do not apply to corporate members.

### Details of Cover

- If an unforeseen emergency outside your control occurs anywhere within **Britain** and results in your failure to complete a non-commuting journey and as long as the journey exceeds a distance of five miles from your home address, **we** will, within the terms of cover, by means of our 24-hour emergency helpline, seek to arrange the following assistance:
  - notify up to two people of the delay/cancellation of the trip;
  - arrange emergency overnight accommodation;
  - arrange alternative transport (for example a hire car, taxi, coach, train etc.);
  - arrange transport (non-medical) to a medical facility for unforeseen and non-urgent medical treatment during absence from home.
- If any private motor car in which **you** are travelling is immobilised following accident or breakdown, **we** will arrange at your request the appropriate vehicle assistance services, which might include the following:
  - attendance of a suitable and competent vehicle recovery specialist to provide roadside repairs and/or recovery of vehicle and passengers to the nearest suitable garage or destination;
  - completion of journey by replacement hire car or taxi or alternative accommodation, or such other solution that we shall consider appropriate.
- If the windscreen or other windows of your vehicle are damaged following accident, fire or theft, replacement/repair will usually be covered by your motor insurance and might be free of charge. Therefore, it might be in your interests to contact your motor insurance company in the first instance. Upon request, **we** will give you the telephone number of a suitable windscreen replacement or repair company as appropriate for the particular damage sustained.

**You** are responsible for any costs not covered under your policy.

### TERMS AND CONDITIONS

- Your compliance with the terms and conditions of this insurance is a

condition precedent to any liability of **ours** to making any payment.

- Your vehicle must be maintained in a safe and roadworthy condition and serviced in accordance with the manufacturer's guidelines.
- Your vehicle must have a valid excise license unless it is exempt under section 5 of the Vehicle Excise and Registration Act 1994.
- Your vehicle, unless otherwise exempt, must have a valid MOT certificate.
- You shall take all reasonable steps to have permanent repairs carried out on your vehicle following a breakdown. If you fail to take such steps then the **ETA** may refuse to pay for assistance if the same fault recurs.
- If you have a right of action against a third party **you** shall co-operate with the **ETA** to recover any costs incurred by the **ETA**. If **you** are covered by any other insurance policy for any costs incurred by the **ETA** you shall claim these costs and reimburse the **ETA**.
- We** are not liable for any obligation that **we** have not expressly and specifically authorised **you** to undertake.
- You** must keep all receipts for any reclaimable expenditure.
- We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available.
- No guarantee can be made that there will be tow bars; roof racks, roof boxes, bike racks or other accessories on hire cars. Similarly **we** cannot guarantee the availability of comfort features such as air conditioning. In most parts of Europe, hire vehicles are not permitted to cross member state frontiers and it may be necessary to change hire cars at the state border.
- We** may take credit card details if for reasons outside our control **we** are unable to confirm your coverage.

### GENERAL EXCLUSIONS

**We** shall not be liable for:

- Any incident occurring outside the period of insurance.
- Vehicles, which were broken down or un-roadworthy at the time of joining or upgrading.
- Any incident brought about by an avoidable, wilful or deliberate act.
- Any claim **you** make under the policy knowing the claim to be false or fraudulent in any respect. Such claims shall deem the policy void and all claims under it shall be forfeited.
- Any incident if **you** owe **us** money.
- Any incident, unless **you** have the Home Rescue option, within a mile, by public highway, from your home.
- Vehicles that have broken down more than three times with no remedial action being taken, although

assistance may be arranged at your own expense - as defined in our equitable rescue policy.

- Vehicles greater than 3.5t gross laden weight, taxis or private hire vehicles. Caravans and trailers that do not have standard 50mm tow couplings.
- The cost of recovery of a caravan or a trailer that has broken down. **We** will only recover a caravan or a trailer being towed by a vehicle that has broken down provided it is fitted with a standard 50mm tow coupling.
- Breakdowns where prompt service cannot be effected because the vehicle does not have a serviceable spare wheel, aerosol repair kit, appropriate jack, or unlocking mechanisms for the wheels, with the exception of vehicles that are not manufactured to carry a spare wheel, or have been modified so that they are unable to carry a spare wheel
- Caravans or trailers that exceed 7m in length, Vehicles that exceed 5.18m in length, 1.91m in width and 2.43m in height.
- Any claim arising where the vehicle is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturer's specifications, or arising directly out of the unreasonable driving of the vehicle on unsuitable terrain.
- The recovery of the vehicle and passengers if repairs can be carried out at or near the point of the breakdown within that day.
- Breakdowns where the vehicle is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer.
- Instances where the vehicle has not broken down but has become immobilised in mud, sand, snow or water.
- Breakdowns occurring while the vehicle is being used or has been modified for motor racing, rallies, speed or endurance test or practices for those activities or for self drive hire.
- We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for you to collect your vehicle from a repairer or for any time that has to be taken off work because of a breakdown.
- Fines or penalties imposed by courts.
- Call-out charges the police may charge.
- Ferry charges, road tolls, parking charges and motoring fines.
- Claims that exceed the value of the vehicle at any time.
- 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 including theft of objects or accessories left in or outside your vehicle.

- Any claim for reimbursement of car hire, hotel or travel expenses not agreed by us.
- The cost of any parts, components, lubricants or materials, food (other than breakfast in the case of overnight hotel accommodation), drinks, telephone calls, petrol, oil, or insurance for a hire vehicle or other incidental expenses.
- Any expenses you would have had to pay anyway as part of the journey or any cost that would have occurred had no claim arisen.
- Any costs which may be recoverable elsewhere.
- Overnight accommodation costs and car hire charges if repairs can be carried out at or near the point of the breakdown within a previously agreed time.
- Any repair costs whatsoever or any labour costs other than for one hour at the scene of the breakdown.
- The cost of recovery of the vehicle to more than one address in respect of any one breakdown unless you have purchased the optional cover for second recovery.
- The charges of any company or person other than the recovery agent called out by the **ETA** for car rental or accommodation charges other than those sanctioned by the **ETA**.
- Claims where the **ETA's** helpline has not been notified promptly of the breakdown prior to expenses being incurred and authorised.
- Claims where charges incurred have not been settled promptly by you before requesting reimbursement.
- Any charges arising from your failure to comply with the requests of the **ETA** or its agents concerning the assistance being provided to you.
- Claims in the case of vehicle breakdown where the registration number of the vehicle has not been registered with the **ETA** prior to breaking down.
- Claims in the case of personal breakdown with European cover outside of Britain where the **ETA** does not have the registration number and date of registration of the vehicle.
- Any charges where, having contacted the **ETA**, you effect recovery or repair by other means unless **we** have agreed to reimburse you.
- Vehicles over fifteen years old at the start of the policy are not covered outside Britain.
- Any charges incurred resulting from your breakdown on a road where our rescuing you would be unlawful.

- Transportation of horses or livestock. The transportation of pets will be at the discretion of the recovery operator. Any costs incurred if you are unable to make a telephone connection to the numbers provided.
- Claims in the case of personal breakdown if a secure photographic identification is not supplied.

### CANCELLATION RIGHT

**We** hope you are happy with the cover this policy provides.

**You** have the right to cancel it without giving any reasons within fourteen days of the start date of the policy and **you** will receive a full refund.

Should you cancel after fourteen days **we** will credit your **ETA** customer account with an amount proportionate to the unexpired period remaining on the policy as detailed on your **ETA** customer statement. **We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance documentation by sending fourteen days notice to you at your last known address.

### MAKING A CLAIM

If you have a claim, please ring the claims administrator as soon as possible to tell them about it. The 24 hour emergency helpline number is 08000 RESCUE or 08000 737 283.

If in the unfortunate event of a failure on this number, please call 0870 77 44 565. If you are outside Britain then the emergency helpline number is 00 44 870 77 44 565, call charges may be reversed to this number.

SMS text messaging is available for use by deaf, hard of hearing or speech-impaired members in a breakdown situation. **You** may text us on 07876 557 244 to receive assistance.

UK Underwriting Ltd is an insurer's agent and in the matters of a claim acts on behalf of the insurer.

### WHAT TO DO IF YOU ARE NOT SATISFIED

**We** do everything **we** can to make sure that **ETA's** customers get the high standard of service they expect. If you feel you have cause for complaint regarding the information and advice about your policy, you should contact **ETA**. Please remember to quote your **ETA** number in any correspondence, this may be found at the top of your **ETA** customer statement.

**You** can contact **ETA** by writing to the Member Services Manager, **ETA** Services Ltd, 68 High Street, Weybridge, KT13 8RS, telephone 0845 389 1010 or by email via feedback@eta.co.uk.

If having received a response from **ETA** you remain dissatisfied you should write to the Head of Claims, UK Underwriting Ltd, 2 Gibraltar House, Bowcliffe Road, Leeds LS10 1HB. Please ensure you quote your **ETA** number and where the insurance was purchased.

If it is not possible to reach an agreement, **you** have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity but have a group annual turnover of less than £1 million, or are a charity with an annual income of less than £1 million, or are a trustee of a trust with a net asset value of less than £1 million. **You** may contact the Financial Ombudsman Service by letter to Financial Ombudsman Service, 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800.

Your statutory rights are not affected if you choose to follow the complaints procedure above. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

### COMPENSATION SCHEME

Fortis Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

### DATA PROTECTION ACT 1998

Please note that any information provided to **ETA** and our agents about you will be processed by us in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims. This may necessitate providing such information to third parties.

This policy wording relates to any policy renewed on or between: 1 June 2009 and 31 May 2010 inclusive.

**We** may monitor all telephone conversations with the aim of improving our service. At **ETA** our literature is printed on 100% recycled paper from post consumer waste, is fully recyclable and biodegradable, totally chlorine free, elemental chlorine free, NAPM approved, long life archival usage approved, Nordic Swan environmental awarded and is produced in a mill that holds ISO 14001 certification.

## Breakdown Policy

### POLICY SUMMARY

(for products originally purchased on or before 31 May 1999)

Some important facts about the breakdown insurance are summarised below. This summary does not describe all the terms and conditions of the policy, please take time to read the attached full breakdown policy document to make sure you understand the cover provided. This summary does not form part of your contract of insurance.

**KEY CHANGES** from the breakdown insurance you might have purchased last year are:

- The insurance is underwritten by UK Underwriting Ltd on behalf of Fortis Insurance Limited, registered in England number 354568; registered office: Fortis House, Tollgate, Eastleigh SO53 3YA.
- Since 31 May 2008 ETA no longer offer ETA membership. The ETA helpline membership benefit is now included in this policy. This policy does not cover Legal advice or legal expenses. Please contact ETA if cover is needed.
- Personal cover options, requires the member to be in possession of secure photographic identification, for example, a photo driving licence at the time of the breakdown.
- We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for you to collect your vehicle from a repairer or for any time

that has to be taken off work because of a breakdown.

- The definition of a pedal cycle now includes any mechanically or electronically assisted cycle weighing less than 40kg and with an output not exceeding 250w/15.5mph.
- Cycle Breakdown now includes return to your vehicle within a 25 mile radius.

Your cover is valid until the date specified on your **ETA** customer statement, to a maximum of twelve months in all. The products mentioned are only available to renewing customers that originally purchased the product on or before 31 May 1999. Please refer to your **ETA** customer statement, which is given to you when the policy is amended or renewed, this will detail the type, level and period of insurance.

The insurance is underwritten by UK Underwriting Ltd on behalf of Fortis Insurance Limited. Policies are administered by ETA Services Ltd, 68 High Street, Weybridge KT13 8RS, claims are administered by Call Assist Ltd of Axis Court, North Station Road, Colchester, CO1 1UX.

### ABOUT YOUR BREAKDOWN COVER

The insurance described will be in one of the three following forms, Personal, Vehicle or Corporate breakdown. There are four levels of cover (Roadside Assistance, Home Rescue, Recovery Plus and Full Rescue); the cover you receive is dependent upon which option and level of cover you have chosen.

### Roadside Assistance Cover - features and benefits included automatically

If your vehicle breaks down or is involved in a crash over one mile from your home:

- We** will offer up to one hour's free labour at the roadside in order to get your vehicle moving again.
- If **we** cannot get your vehicle moving again **we** will take you, your vehicle; and all passengers within the legal carrying capacity of the vehicle to the nearest suitable garage within fifteen miles or your home if nearer.
- The following extensions also apply to the cover:
- Vehicles up to 3.5t laden.
- Recovery of trailers and caravans with standard 50mm tow couplings.

Please refer to page 3 of the policy for full details of cover.

### Home Rescue Cover - features and benefits included automatically

Includes all the features and benefits offered by our Roadside Assistance cover (see above). And in addition the Home Rescue extension (see page 2 under cover extensions) is included automatically.

Please refer to page 3 of the policy for full details of cover.

### Recovery Plus Cover - features and benefits included automatically

Includes all the features and benefits offered by our Roadside Assistance cover (see above) with the following extensions to the cover:



ETA

Your green peace of mind

- Recovery to one single destination in **Britain**.
- One night's accommodation whilst the **vehicle** is repaired at a maximum of £60 per person.
- Onward travel to complete **your** journey and a return journey for the driver to collect the repaired **vehicle**.
- Car hire for up to two days to a maximum of £80 whilst **your vehicle** is being repaired.

In addition the extension to the rest of **Europe** (see below under cover extensions) is included automatically for **vehicles** under fifteen years of age at the start of the policy. If **you break down** in the rest of **Europe** the following extensions to the cover apply:

- Provision of an alternative driver.
- Car hire for up to fourteen days to a maximum of £60 per day whilst **your vehicle** is being repaired.
- The sourcing and cost of shipping spare parts.

Please refer to page 3 of the policy for full details of cover.

#### Full Rescue – features and benefits included automatically

Includes all the features and benefits offered by **our** Recovery Plus cover (see above). And in addition the Home Rescue extension (see below under cover extensions) is included automatically.

Please refer to page 4 of the policy for full details of cover.

#### Cover Extensions – included automatically where mentioned above

**Home Rescue** - Where this extension is included cover will be extended to within one mile of your home.

**European Rescue** - Where this extension is included cover will be extended for a maximum of ninety days to the rest of the **European Union**.

Please refer to page 4 of the policy for full details of cover.

#### SIGNIFICANT EXCLUSIONS (full details within your breakdown policy wording)

- **Vehicles** greater than 3.5t gross laden weight, taxis or private hire **vehicles**. Caravans and trailers that do not have standard 50mm tow couplings.
- Claims that exceed the value of the **vehicle** at any time.
- The cost of recovery of the **vehicle** to more than one address in respect of any one **breakdown** unless **you** have second recovery cover.
- Claims in the case of **vehicle breakdown** where the registration number of the **vehicle** has not been

registered with the **ETA** prior to breaking down.

- Claims in the case of personal **breakdown** with European cover outside of **Britain** where the **ETA** does not have the registration of the **vehicle**.
- **Vehicles** over fifteen years old at the start of the policy are not covered outside Britain where this cover is provided.

Please refer to page 5 of the policy for full details of cover.

#### CANCELLATION RIGHT

**We** hope **you** are happy with the cover this policy provides.

**You** have the right to cancel it without giving any reasons within fourteen days of the start date of the policy and **you** will receive a full refund.

Should **you** cancel after fourteen days **we** will credit **your** **ETA** customer account with an amount proportionate to the unexpired period remaining on the policy as detailed on **your** **ETA** customer statement.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending fourteen days' notice to the **Insured** at their last known address.

#### MAKING A CLAIM

If **you** have a claim, please ring the **claims administrator** as soon as possible to tell them about it. The 24 hour emergency helpline number is 08000 RESCUE or 08000 737 283.

If in the unfortunate event of a failure on this number, please call 0870 77 44 565. If **you** are outside **Britain** then the emergency helpline number is 00 44 870 77 44 565, and call charges may be reversed to this number.

SMS text messaging is available for use by deaf, hard of hearing or speech-impaired members in a **breakdown** situation. **You** may text **us** on 07876 557 244 to receive assistance.

#### WHAT TO DO IF YOU ARE NOT SATISFIED

**We** do everything **we** can to make sure that **our** customers get the high standard of service they expect. If **you** feel **you** have cause for complaint regarding the information and advice about **your** policy, **you** should contact **us**. Please remember to quote **your** **ETA** number in any correspondence, this may be found at the top of **your** customer statement.

**You** can contact **us** by writing to the Member Services Manager, **ETA** Services

Ltd, 68 High Street, Weybridge, KT13 8RS, telephone 0845 389 1010 or alternatively **you** can email feedback@eta.co.uk.

If **you** are still not happy with the response **you** have received, **you** have the right to ask the Financial Ombudsman Service to review **your** case.

#### COMPENSATION SCHEME

Fortis Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk

#### BREAKDOWN INSURANCE POLICY

*(for products purchased on or before 31 May 1999)*

**BREAKDOWN INSURANCE** arranged by ETA Services Ltd with UK Underwriting Ltd on behalf of Fortis Insurance Limited, registered in England number 354568; registered office: Fortis House, Tollgate, Eastleigh SO53 3YA.

ETA Services Ltd, UK Underwriting Ltd, and Fortis Insurance Ltd are authorised and regulated by the Financial Services Authority. This can be checked on the FSA's register by visiting the FSA's website at www.fsa.gov.uk/register or by contacting them on 0845 606 1234

#### GENERAL DEFINITIONS

The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear in bold print:

1. **Breakdown** means an electrical or mechanical failure or a road traffic crash or damage caused by vandalism or theft or fire, which immediately renders the **vehicle** immobilised or dangerous to drive. This definition shall also include lost, snapped or stolen keys, lack of fuel and putting the wrong fuel in the **vehicle**.
2. **Britain** means Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.
3. **Claims administrator** means Call Assist Ltd of Axis Court, North Station Road, Colchester CO1 1UX.
4. **Corporate member** means a registered business that has taken out corporate membership of the **ETA**.
5. **ETA** means ETA Services Ltd, the policy administrators of this scheme.
6. **European Union** means territories of the member states that are governed by European Union law, Norway and Switzerland.
7. **Home** means the address last notified to the **ETA** as **your home** or, if a **corporate member**, the address to where **your vehicle** is registered.
8. **Pedal cycle** means any bicycle, adult tricycle or tandem, including any mechanically or electronically assisted cycle weighing less than 40kg and with an output not exceeding 250w/15.5mph.
9. **Period of insurance** means the period specified on **your** **ETA** customer statement from the date of acceptance by us of the insurance, provided that the appropriate premium has been paid.
10. **Personal breakdown** is a service that covers **you** in any **vehicle** provided **your** details are registered with the **ETA** for personal **breakdown**. **You** are covered for any **vehicle** in which **you**

may be travelling, provided that you are in possession of secure photographic identification at the time of the **breakdown**.

11. **Suitable garage** means a garage that is able to undertake the repair of the **vehicle**.
12. **Vehicle** means a motorised means of transport, which **you** have registered with the DVLA.
13. **Vehicle roadrescue** is a service that covers a specific **vehicle**, which has been registered with **ETA**.
14. **We/Our/Us** shall mean UK Underwriting Ltd on behalf of Fortis Insurance Ltd
15. **You/Your/Insured** means the owner or driver (provided that such driver has the permission and consent of the owner) together with all non-fare paying passengers (travelling legally) in accordance with the limits specified under **your** level of cover. This definition also extends to a company.

#### DETAILS OF COVER

**Your breakdown** cover will be in one of three forms:

- **Personal breakdown** - covers a nominated person so that they may be covered in any **vehicle** even if they are only a passenger. A secure photographic identification is required.
- **Vehicle breakdown** - covers a nominated **vehicle** for any driver. If you have opted to have **vehicle** based cover you must notify **us** immediately of any change to **your** registered **vehicle**. Failure to do so before breaking down may result in **you** being charged to use the service.
- **Corporate breakdown** - covers nominated **vehicles** within a corporate membership.

#### Weight and size restrictions

<b>Vehicles:</b>
Maximum <b>vehicle</b> weight: 3.5t gross <b>vehicle</b> weight
Maximum <b>vehicle</b> length: 5.18m
Maximum <b>vehicle</b> width: 1.91m
Maximum <b>vehicle</b> height: 2.43m
Caravans and trailers (subject to the caravan or trailer being fitted with a standard 50mm tow coupling): Maximum length: 7m

Please note that the limits detailed above are the maximum covered by any of **our** cover levels: certain cover levels may have different limits. These will be detailed under the relevant cover descriptions.

There are four levels of service: Roadside Assistance, **Home** Rescue, Recovery Plus and Full Rescue.

#### ROADSIDE ASSISTANCE

If **your vehicle** breaks down or is involved in a crash over one mile from **your home**:

**We** will offer one hour's service at the roadside to get **you** moving again.

If **we** are unable to do so within one hour, **we** will transport **you**, all passengers within the legal carrying capacity of the **vehicle**, and the **vehicle** to a **suitable garage** within fifteen miles or take **you home**, if nearer and if this is **your** preferred option.

**We** will also provide recovery (not repair) of trailers and caravans with standard 50mm couplings with the **vehicle** that has broken down.

Once the **vehicle** has been taken to a **suitable garage** it is then **your** responsibility to instruct the repairer to make any repairs required. Any contract for repair will be between **you** and the repairer. **We** do not guarantee that any local recovery to a **suitable garage** will be within the opening hours of the repairer or that the repairer will be immediately available to undertake any required repair.

#### HOME RESCUE

This service includes the Roadside Assistance service level and, in addition cover is extended to within one mile of **your home**.

#### RECOVERY PLUS

This service includes the Roadside Assistance service level and, in addition, if **we** cannot repair the **vehicle** at the roadside or repair it locally that day, **we** will offer **you** and all passengers within the legal carrying capacity of the **vehicle** one of the following options at **our** discretion:

- Recovery of the **vehicle**, driver and passengers to **your** chosen destination, or
- To pay for one night's accommodation at a maximum of £60 per person whilst **your vehicle** is being repaired\*, or
- Arrange onward travel by paying for standard tickets by rail so **you** may complete **your** journey and a return ticket for the driver so they may return to collect the repaired **vehicle\***, or
- Car rental for two periods of 24 hours up to a value of £80 whilst **your vehicle** is being repaired\*.

**You** will not be offered overnight hotel accommodation, car hire or onward travel if the **breakdown** occurs within 25 miles of **your home**. \*The services 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 **us**. The policy will only pay for a group one hire car rate. **We** will only reimburse claims when **we** are in receipt of a valid invoice/receipt.

In addition the European extension (see page 4) is included automatically for **vehicles** under fifteen years of age at the start of the policy. If **you breakdown** in the rest of Europe the following extensions to the cover apply:

- Provision of an alternative driver.
- Car hire for up to fourteen days to a maximum of £60 per day whilst **your vehicle** is being repaired.
- The sourcing and cost of shipping spare parts.

**Personal Recovery Plus** includes cycle rescue (see page 3)

#### FULL RESCUE

This service includes the Recovery Plus service level and, in addition cover is extended to within one mile of **your home**.

**Personal Full Rescue** includes cycle rescue (see page 3).

#### COVER EXTENSIONS (included automatically where specified)

**Home Rescue** - Extends cover if **you breakdown** at or within one mile of **your home**. **We** will provide assistance to get **your** car going at the roadside or tow **you** to a nearby garage.

**European Cover** - This option extends **your** specified level of service to all member states of the **European Union** for up to ninety days within one policy year.

**Second Recovery** - **You** can take out this option as an extension to **any of the covers outlined above**. **We** will extend **your** cover to include a second recovery if **we** are unable to fix **your vehicle** at the roadside and a suitable repairer cannot accept the **vehicle** until the following day provided that the appropriate premium has been paid. **We** will take **you, your vehicle** and passengers to **your home** or overnight accommodation and will arrange direct with **you** to collect the **vehicle** and take it to a suitable repairer. This service is limited to **our** taking **your vehicle** to a repairer within 25 miles of the previous destination and must be linked to the previous call-out.

#### CYCLE BREAKDOWN

This is a personal cover option, which requires the member to be in possession of a secure photographic identification, for example, a photo driving licence at the time

of the **breakdown**. If **you** suffer a **breakdown** to your **pedal cycle** irreparable at the scene, occurring one mile or more from your home, the **ETA** undertakes to pay for the transport of the cycle and **you** (if appropriate) to:

- the nearest appropriate railway station; or
- the nearest suitable cycle repair shop; or
- the nearest car rental agency; or
- the nearest overnight accommodation; or
- your vehicle within a 25 mile radius
- or
- **home**, if nearer.

#### Special Exclusions Applicable to Cycle Breakdown

Cycle Breakdown does not cover:

- Any costs other than the call-out charge and transportation of **you** and **your** cycle to one of the above destinations
- Damage to tyres by road punctures capable of being repaired by a cycle emergency kit available to **you** at the time of the incident unless the additional puncture cover has been purchased.
- Medical and other expenses arising out of injury sustained by **you**.

#### RAPID RESPONSE PLEDGE

If the repair/recovery **vehicle** operator does not arrive within sixty minutes of **our** receipt of **your** request for assistance (except for any delay beyond the control of the driver such as road closure, snow, mud, sand, flood, if the **vehicle** is inaccessible, or adverse weather conditions or because **you** did not provide accurate information concerning the location of the **vehicle**), **we** pledge to pay **you** £10 within twenty eight days of receiving **your** written claim. Claims must be made to the **ETA** membership department within fourteen days of the call-out. The rapid response pledge only applies to **breakdowns** occurring in **Britain**.

#### Special Exclusions Applicable to the Rapid Response Pledge

The rapid response pledge does not apply to:

- **ETA corporate members**, or
- Any recovery arranged by the Police, or
- Members who owe the **ETA** money currently or at the time of the incident.

If a complaint has been made to **us** regarding the incident, payment may be made on resolution of the complaint.

#### EQUITABLE RESCUE POLICY

Should **you** have more than three **breakdown** call-outs (or claims) per policy year, **we** will request documentary evidence that the **vehicle** in question is being properly serviced and maintained. In the case of personal **breakdown** cover, where documentary evidence cannot be obtained for all **vehicles** for which call-outs have been made, documentary evidence of the **vehicle** used most will be required. Payment for further call-outs will then be provided at our discretion. **We** would never refuse to assist an **ETA** member.

#### NO CLAIM DISCOUNTS

This discount is only available on selected levels of cover if **you** have not claimed for a full policy year. **You** will be informed of any discount on **your** renewal statement.

#### ROAD TRAFFIC ACCIDENT

If the incident has been caused by a road traffic accident **ETA** will cover costs of the call-out, however the service provided will be dependent upon the level and type of cover **you** have purchased. **You** should contact **your** motor insurer in the first instance to confirm that **your** cover will not be compromised by a recovery by the **ETA**.

#### TRAVEL IN THE REST OF EUROPE

In several parts of **Europe**, if **you** break down on a motorway or other major public road the police will answer the phone. They will arrange for a local recovery company to send a recovery truck to **you** without contacting **us**. **You** will be required to pay for their service on the spot. These charges are not covered under the terms of this policy. **We** recommend that **you** request recovery to the next slip road; **we** are then able to provide assistance once the **vehicle** is off the motorway.

Please ensure that **you** carry **your** V5 registration document with **you** during **your** journey. Regulations might be different if **you breakdown** in other parts of **Europe** and help may take longer to arrive. **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.

If **you** have broken down in another European member state 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.