

- (b) arrange emergency overnight accommodation;
- (c) arrange alternative transport (for example a hire car, taxi, coach, train etc.);
- (d) arrange transport (non-medical) to a medical facility for unforeseen and non-urgent medical treatment during absence from home.

2. 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:

- (a) 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;
- (b) completion of journey by replacement hire car or taxi or alternative accommodation, or such other solution that **we** shall consider appropriate.

3. 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 national frontiers and it may be necessary to change hire cars at national borders.
- 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 option, within a mile, by public highway, from **your home**.
- For new policies **We** will not pay for any claims within the first 48 hours of the start of the policy. This does not apply to renewing policies.
- 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 undertaken 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.

15. **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 might 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.

26. Any costs which may be recoverable elsewhere.

27. 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.

28. Any repair costs whatsoever or any labour costs other than for one hour at the scene of the **breakdown**.

29. 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.

30. The charges of any company or person other than the recovery agent called out by the **ETA** for car hire or accommodation charges other than those sanctioned by the **ETA**.

31. Claims where the **ETA's** helpline has not been notified promptly of the **breakdown** prior to expenses being incurred and authorised.

32. Claims where charges incurred have not been settled promptly by **you** before requesting reimbursement.

33. Any charges arising from **your** failure to comply with the requests of the **ETA** or its agents concerning the assistance being provided to **you**.

34. 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.

35. 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**.

36. Any charges where, having contacted the **ETA**, **you** effect recovery or repair by other means unless **we** have agreed to reimburse **you**.

37. **Vehicles** over fifteen years old at the start of the policy are not covered outside **Britain**.

38. Any charges incurred resulting from **your breakdown** on a road where **our** rescuing **you** would be unlawful.

39. Transportation of horses or livestock. The transportation of pets will be at the discretion of the recovery operator.

40. Any costs incurred if **you** are unable to make a telephone connection to the numbers provided.

41. 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. If **we** do cancel this insurance **you** will receive a refund of premium equal to the unexpired period of cover remaining at the time **we** cancel.

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 0044 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.

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 **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 always quote **your ETA** number in any correspondence, this may be found at the top of **your ETA** customer statement.

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

If having received a response from **us** **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 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

DATA PROTECTION ACT 1998

Please note that any information provided to **us** 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

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.

Your cover is valid until the date specified on **your ETA** customer statement, to a maximum of twelve months in all. Please refer to **your ETA** customer statement, which is given to **you** when the policy is issued or amended, this will detail the type, level and period of cover provided.

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. 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

You may take out this insurance in one of the three following forms, Personal, Vehicle or Corporate **breakdown**. There are eight cover options (**Breakdown**, Home, National Recovery, Hotel & Car Hire, Europe, Trailer & Caravan, Second

Call Out and Cycle **Breakdown**); the cover **you** receive is dependent upon which option **Or** combination of cover options **you** choose.



Breakdown- 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.

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

Home- features and benefits included automatically:

Includes all the features and benefits offered by **our Breakdown** cover (see above) if you break down at or within one mile of **your home**.

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

National Recovery- features and benefits included automatically:

- Includes all the features and benefits offered by **our Breakdown** cover (see above).
- In addition if **we** cannot get **you** moving that day **we** will, at **our** discretion transport **you** and all passengers within the legal carrying capacity of the **vehicle**, to one single destination in **Britain**.

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

Hotel & Car Hire- features and benefits included automatically:

Includes all the features and benefits offered by **our Breakdown** cover (see above). In addition if **we** cannot get **you** moving that day **we** will, at **our** discretion provide **you** and all passengers within the legal carrying capacity of the **vehicle**, to one of the following:

- One night's accommodation whilst the **vehicle** is repaired at a maximum of £60 per person or
- Onward travel to complete **your** journey and a return journey for the driver to collect the repaired **vehicle** or
- Car hire for up to five days to a maximum of £40 per day whilst **your vehicle** is being repaired.

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

Europe- features and benefits included automatically:

- Extends all the features and benefits offered (if purchased) by **our Breakdown**, National Recovery, Hotel & Car Hire, Trailer & Caravan, Second Call Out and Cycle **Breakdown** cover for to all states of the **European Union** for up to ninety days within one policy year.
- If **you** have purchased Hotel & Car Hire the Europe option extends car hire to up to fourteen days to a maximum of £60 per day whilst **your vehicle** is being repaired.

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

Trailer & Caravan- features and benefits included automatically:

- **We** will extend **your** recovery (not repair) of trailers and caravans with standard 50mm couplings with the **vehicle** that has broken down. The maximum combined length of vehicle and trailer must not exceed 7m.

Second Call out- features and benefits included automatically:

- **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 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 at a convenient time. 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– features and benefits included automatically

If you suffer a **breakdown** to your **pedal cycle** irreparable at the scene, over one mile from your **home** we will at our discretion transport you and your cycle to:

- The nearest railway station, or
- The nearest cycle repair shop, or
- The nearest car hire agency, or
- The nearest overnight hotel accommodation, or
- your vehicle within a 25 mile radius or **your home** if nearer.

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

SIGNIFICANT EXCLUSIONS (full details within your breakdown policy wording)

- Any incident, unless **you** have the **home** rescue option, within a mile, by public highway, from **your home** address.
- **Vehicles** greater than 3.5t gross laden weight, taxis or private hire **vehicles**. Recovery of caravans and trailers that do not have standard 50mm tow couplings.
- Claims that exceed the value of the **vehicle** at any time.
- For new policies claims within the first 48 hours of the start of the policy.
- 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**.

Special exclusion applicable only to Cycle Breakdown cover

- 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.

Please refer to page five 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.

The insurer 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. If the policy is cancelled by the Insurer you will receive a refund of premium equivalent to the unexpired period of cover remaining at the time of cancellation.

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 0044 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 always 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, by telephone on 0845 389 1010 or by email via 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

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

ETA Services Ltd, UK Underwriting Limited, and Fortis Insurance Limited 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, and 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 has been registered with the DVLA..
13. **Vehicle breakdown** is a service that covers a specific **vehicle**, which **you** have registered with the **ETA**.
14. **We/Our/Us/Insurer** means UK Underwriting Ltd on behalf of Fortis Insurance Limited.
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

You may take out **breakdown** cover 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, for example, a photo driving licence
- **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.

There are eight cover options (**Breakdown**, Home, National Recovery, Hotel & Car Hire, Europe, Trailer & Caravan, Second Call Out and Cycle **Breakdown**); the cover **you** receive is dependent upon which option and combination of cover options **you** choose.

Weight and size restrictions

All cover options are limited to cars and car-based vans under 2.5t laden unless the extension has been paid to extend the cover to up to 3.5t laden.

Vehicles:

Maximum **vehicle** weight: 3.5t
gross **vehicle** weight

Maximum **vehicle** length: 5.18m

Maximum **vehicle** width: 1.91m

Maximum **vehicle** 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 weight and size restrictions. These will be detailed under the relevant cover descriptions.

BREAKDOWN

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.

HOME

Includes all the features and benefits offered by **our Breakdown** cover (see above) if you break down at or within one mile of your **home**.

NATIONAL RECOVERY

- Includes all the features and benefits offered by **our Breakdown** cover (see above).
- In addition if **we** cannot get **you** moving that day **we** will, at **our** discretion transport **you** and all passengers within the legal carrying capacity of the **vehicle**, to one single destination in **Britain**.

HOTEL & CAR HIRE

Includes all the features and benefits offered by **our Breakdown** cover (see above). In addition if **we** cannot get **you** moving that day **we** will, at **our** discretion provide **you** and all passengers within the legal carrying capacity of the **vehicle**, to one of the following:

- One night's accommodation whilst the **vehicle** is repaired at a maximum of £60 per person or

- Onward travel to complete **your** journey and a return journey for the driver to collect the repaired **vehicle** or
- Car hire for up to five days to a maximum of £40 per day whilst **your vehicle** is being repaired.

EUROPE

- Extends all the features and benefits offered (if purchased) by **our Breakdown**, National Recovery, Hotel & Car Hire, Trailer & Caravan, Second Call Out and Cycle **Breakdown** cover for to all states of the **European Union** for up to ninety days within one policy year.
- If **you** have purchased Hotel and Car Hire, the Europe option extends car hire to up to fourteen days to a maximum of £60 per day whilst **your vehicle** is being repaired.

TRAILER & CARAVAN

- **We** will extend **your** recovery (not repair) of trailers and caravans with standard 50mm couplings with the **vehicle** that has broken down. The maximum combined length of vehicle and trailer must not exceed 7m.

SECOND CALL OUT

Includes all the features and benefits offered by **our Breakdown** cover (see 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 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 at a convenient time. 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 hire 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:

1. Any costs other than the call-out charge and transportation of **you** and **your** cycle to one of the above destinations.
2. 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.
3. Medical and other expenses arising out of injury sustained by **you**.

OPTIONAL ADD ONS

Puncture Cover - **You** can take out this option as an extension to **your** Cycle Rescue cover. **We** will provide cover to **you** if **you** have a puncture regardless of whether or not it may be repaired with a puncture repair kit.

RAPID RESPONSE PLEDGE

If the repair/recovery 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.

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 per 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 callouts 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 the **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 phones. 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** break down in another European member state 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.

ETA HELPLINE

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

Details of Cover

1. 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:
 - (a) notify up to two people of the delay/cancellation of the trip;