

Breakdown Policy

Key facts

please note this page is just an overview of your cover – please read the attached policy documents for complete cover terms.

Your Breakdown Cover

You may take out this insurance in one of the three following forms, **Personal, Vehicle or Corporate breakdown**.

There are nine cover options, you can pick and mix these options to suit your needs;

- **Breakdown**
Breakdown anywhere in Britain and we'll give you an hour's roadside assistance. And if we can't get you moving, we will recover you to a local garage
- **Home**
Covers you should you breakdown at home
- **National Recovery**
We will recover you and your passengers to anywhere in Britain
- **Hotel & Car Hire**
Five-day car rental, train tickets or hotel stay
- **Europe**
Extends your cover to the rest of Europe
- **Trailer & Caravan recovery**
Essential if you tow a trailer or caravan
- **Trailer & Caravan repair**
Breakdown cover for your trailer or caravan
- **Second Call Out**
Takes you and your car home if the garage is closed and then takes you back the next day
- **Cycle Breakdown**
Extend your breakdown cover to include your bike

The cover you receive is dependent upon which option or combination of cover options you choose.

IMPORTANT NUMBERS:

If you breakdown in Britain call **0800 0737 283 or 08000 RESCUE**

If you breakdown in Europe call **0044 870 77 44 565**

If you require legal advice call **0845 389 1050**

If you are hard of hearing you can TEXT us on **07876 577 244**

If you need to make a claim call **0845 389 1010**



**Green Reliable
Travel Services**

SIGNIFICANT EXCLUSIONS (full details within your Breakdown insurance policy wording)

- **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.
- Costs other than **vehicle** recovery, which exceed £2,000 per claim
- For new and upgraded policies claims within the first 48 hours of the start of the policy will not be covered.
- 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.
- **Vehicles** over fifteen years old at the start of the policy are not covered outside **Britain**.

THE LEGAL BIT

Please take time to read the attached full 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. 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 General a trading name of UK Underwriting Ltd, on behalf of Ageas Insurance Limited, registered in England number 354568; registered office: Ageas 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.

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

COMPENSATION SCHEME

Ageas 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 90% of the claim with no upper limit. **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 General** a trading name of **UK Underwriting Limited** on behalf of: **Ageas Insurance Ltd**, registered in England, number 354568, registered office: **Ageas House, Tollgate, Eastleigh SO53 3YA**.

ETA Services Ltd, **UK Underwriting Limited**, and **Ageas 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:

- 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**.
- Britain** means Great Britain and **Northern Ireland**, the Channel Islands and the Isle of Man.
- Claims administrator** means **Call Assist Ltd** of **Axis Court, North Station Road, Colchester CO1 1UX**.
- Corporate member** means a registered business that has taken out **corporate** membership of the **ETA**.
- ETA** means **ETA Services Ltd**, the policy administrators of this scheme.
- European Union** means territories of the member states that are governed by **European Union** law, and **Norway** and **Switzerland**.
- 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.
- Pedal cycle** means any bicycle, adult tricycle or tandem, including any mechanically or electronically assisted cycle weighing less than 60kg and with an output not exceeding 250w/15.5mph.

- Period of insurance** means the period specified on **your ETA** customer statement from the date of acceptance by **us** of the **breakdown** insurance, provided that the appropriate premium has been paid.
- 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 identification at the time of the **breakdown**.
- Suitable garage** means a garage that is able to undertake the repair of the **vehicle**.
- Vehicle** means a motorised means of transport, which has been registered with the **DVLA**.
- Vehicle breakdown** is a service that covers a specific **vehicle**, which **you** have registered with the **ETA**.
- We/Our/Us/Insurer** means **UK Underwriting Ltd** on behalf of **Ageas Insurance Limited**.
- 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. Identification will be 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.

There are nine cover options (**Breakdown, Home, National Recovery, Hotel & Car Hire, Europe, Trailer & Caravan recovery, Trailer & Caravan repair, 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

Vehicles:

Maximum **vehicle** weight: 3.5t
gross **vehicle** weight
Maximum **vehicle** length: 5.19m
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

BREAKDOWN

If **your vehicle** suffers a **breakdown** 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 breakdown** 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.

Any **breakdown** that occurs within 25 of your **home** address will not be eligible for national recovery or overnight hotel accommodation; **you** will be recovered to **your home** address or to the nearest **suitable garage** within a 25 miles radius.

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.
- If **your vehicle** cannot be repaired within 72 hours **we** will arrange for **your vehicle** to be repatriated to **your home** (this can take up to several weeks).

We will reimburse the reasonable transportation costs for **you** and **your** passengers to return **home** separately from **your vehicle** and also for one person to return to the **vehicle** once it has been repaired.

TRAILER & CARAVAN RECOVERY

- **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 12.19m.

TRAILER & CARAVAN REPAIR

- **We** will extend **your** level of **breakdown** to include 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 12.19m.

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 service requires the member to be in possession of identification 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. Medical and other expenses arising out of injury sustained by **you**.

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, there are 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 COLLISION

If the incident has been caused by a road traffic collision 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 breakdown** 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 breakdown** 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;
 - (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.

FREE LEGAL ADVICE

For advice in the event of an accident or on any personal legal problem at any time, telephone Access Legal on 0845 389 1050, and quote **your** **ETA** membership number.

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 08786 557 244 to receive assistance.

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

TERMS AND CONDITIONS

1. **Your** compliance with the terms and conditions of this insurance is a condition precedent to any liability of **ours** to making any payment.
2. **Your vehicle** must be maintained in a safe and roadworthy condition and serviced in accordance with the manufacturer's guidelines.
3. **Your vehicle** must display a valid excise license unless it is exempt under section 5 of the Vehicle Excise and Registration Act 1994.
4. **Your vehicle**, unless otherwise exempt, must have a valid MOT certificate.
5. **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.
6. If **you** have a right of action against a third party **you** shall co-operate with 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**.
7. **We** are not liable for any obligation that **we** have not expressly and specifically authorised **you** to undertake.
8. **You** must keep all receipts for any reclaimable expenditure.
9. **We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available.
10. 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.
11. **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:

1. Any incident occurring outside the **period of insurance**.
2. **Vehicles**, which were broken down or un-roadworthy at the time of joining or upgrading.

3. Any incident brought about by an avoidable, wilful or deliberate act.
4. 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.
5. Any incident if **you** owe **us** money.
6. Any incident, unless **you** have the **Home** option, within a mile, by public highway, from **your home**.
7. For new and upgraded policies **we** will not pay for any claims within the first 48 hours of the start of the policy. This does not apply to renewed policies.
8. **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.
9. **Vehicles** greater than 3.5t gross laden weight, taxis or private hire **vehicles**. Caravans and trailers that do not have standard 50mm tow couplings.
10. The cost of recovery of a caravan or a trailer that has broken down unless **you** have the Trailer & Caravan repair option.
11. **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.
12. **Breakdowns** on 'run-on-flat' tyres unless the **vehicle** has been installed with the appropriate tyre monitoring system or if **you** have exceeded **your** manufacturer's mileage guidelines.
13. Caravans or trailers that exceed 7m in length. **Vehicles** that exceed 5.18m in length, 1.91m in width and 2.43m in height.
14. 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.
15. The recovery of the **vehicle** and passengers if repairs can be carried out at or near the point of the **breakdown** within that day.
16. **Breakdowns** where the use of any specialist or non standard recovery equipment such as skates or a specialist winch is needed to load or unload the **vehicle**. Where needed, prompt payment will be required in order to qualify for further assistance.
17. Instances where the **vehicle** has not broken down but has become immobilised in mud, sand, snow or water.
18. **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.
19. **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**.
20. Fines or penalties imposed by courts.
21. Call-out charges the police might charge.
22. Ferry charges, road tolls, parking charges and motoring fines.
23. Costs other than **vehicle** recovery, which exceed £2,000 per claim.
24. Claims that exceed the market value of the **vehicle** where assistance is required.
25. 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**.
26. Any claim for reimbursement of car hire, hotel or travel expenses not agreed by **us**.
27. 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.
28. 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.
29. Any costs which may be recoverable elsewhere.
30. 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.
31. Any repair costs whatsoever or any labour costs other than for one hour at the scene of the **breakdown**.
32. 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.
33. 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**.
34. Claims where the **ETA's** helpline has not been notified promptly of the **breakdown** prior to expenses being incurred and authorised.
35. Claims where charges incurred have not been settled promptly by **you** before requesting reimbursement.
36. Any charges arising from **your** failure to comply with the requests of the **ETA** or its agents concerning the assistance being provided to **you**.
37. 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.
38. 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**.
39. Any charges where, having contacted the **ETA**, **you** effect recovery or repair by other means unless **we** have agreed to reimburse **you**.
40. **Vehicles** over fifteen years old at the start of the policy are not covered outside **Britain**.
41. Any charges incurred resulting from **your breakdown** on a road where **our** rescuing **you** would be unlawful.
42. The transportation of horses or livestock.
43. The transportation of pets. This will be at the discretion of the recovery operator and any additional costs that would have otherwise been unnecessary will not be covered.
44. Any costs incurred if **you** are unable to make a telephone connection to the numbers provided.
45. Claims in the case of personal **breakdown** if 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.

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 Customer Relations Manager, UK General, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

Tel: 0845 218 2685

Email: customerrelations@ukgeneral.co.uk

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 and have an annual turnover of less than €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: 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

Ageas 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 90% of the claim with no upper limit. **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 purchased or renewed on or between: 1 June 2011 and 31 May 2012 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.

