



Motor Breakdown Solutions

Key Facts Summary

This document is a summary of cover. The full terms and conditions can be found in the policy document.

Why choose ARAG?

ARAG UK is part of ARAG SE, a global leader in legal expenses and assistance insurance which generates annual premium income in excess of €1.5 billion.

We recognise that we will only grow by ensuring that we provide responsive products and an excellent service to our customers. We are committed to providing our Motor Breakdown Solutions customers with a rapid response and faultless customer service if they suffer a motor breakdown.

Claims procedure

What to do if your vehicle breaks down.

1. If your vehicle breaks down contact the Call Assist 24 hour control centre on the number which was provided to you by the agent you purchased this cover from 0333 000 2084.
2. If you are unable to make a connection, telephone 0044 1206 785846.
3. Please have the following information ready as it will be needed to check your policy cover:
 - your return telephone number
 - your vehicle registration
 - the precise location of your vehicle (or as accurate as you are able in the circumstances).
 - Tell Call Assist if your vehicle is fitted with alloy wheels.
4. Call Assist will take your details and ask you to stay by the phone you are calling from. Once arrangements have been made to rescue you Call Assist will contact you to advise who will be coming out and how long they are expected to take.
5. Your mobile phone must therefore be switched on and available to take calls at all times. To help Call Assist to provide a quality service, your calls will be recorded.
6. Stay safe but remain with or near to your vehicle until the recovery operator arrives. Once the recovery operator arrives at the scene please be guided by their safety advice.
7. If you have broken down on a motorway and have no means of contacting Call Assist or are unaware of your location, you should use the nearest SOS box and advise the police of Call Assist's telephone number; they will contact Call Assist to arrange assistance. If the police are present at the scene please advise them that you have contacted Call Assist or give them Call Assist's telephone number to make contact on your behalf.

What happens if the insurer cannot meet its liabilities?

AmTrust Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation up to 90% of the cost of your claim, in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available from the FSCS.

Significant Features & Benefits	Significant Exclusions or Limitations	Where Found
<p>If your vehicle suffers a breakdown the insurer will pay in a 12 month period for the assistance services described below. This is an annually renewable policy therefore unless cover is cancelled early you are covered for one year from the start date of cover.</p>	<ul style="list-style-type: none"> The breakdown must occur during the period of insurance. You must comply with requests by Call Assist or their recovery operators concerning the assistance being provided. You are not covered for a breakdown caused by failure to keep the vehicle in a roadworthy condition including maintaining proper levels of oil and water or carrying enough fuel for your journey. You are covered for up to six call outs in the same period of insurance. 	<p>Insured Event covered</p> <p>When this policy does not cover you</p> <p>3.</p> <p>5.</p> <p>6.</p>
<p>1 ROADSIDE ASSISTANCE & RECOVERY Call Assist will send help to the scene of the breakdown and the insurer will pay for</p> <ul style="list-style-type: none"> the recovery operator's call-out charge labour at the scene of the breakdown recovery of your vehicle to a suitable garage for repair if roadside repair is not possible the cost of recovering your vehicle, you and your passengers back home or if you would prefer and it is closer on to your destination, if a repair cannot be carried out the same day. 	<ul style="list-style-type: none"> The scene of the vehicle breakdown must be at least one mile from your home. Labour time is up to one hour at the scene of the breakdown. 	<p>How we help you</p> <p>1</p> <p>1</p>
<p>2 ALTERNATIVE TRAVEL If your vehicle cannot be recovered and or repaired locally the same day and or is at least 20 miles away from your home the insurer will pay towards the cost of alternative transport or for car hire and if your vehicle is being repaired at least 20 miles away from your home, rail fare to return and collect the vehicle.</p>	<ul style="list-style-type: none"> The most the insurer will pay towards alternative transport costs is £250. Car hire is group 1 rate. Rail ticket is a standard single ticket for one person. You will have to pay at the time and claim back these costs from Call Assist. 	<p>How we help you</p> <p>2</p> <p><u>Conditions of service</u></p>
<p>3 EMERGENCY OVERNIGHT ACCOMMODATION If your vehicle cannot be repaired until the following day and the best way of assisting you is to provide overnight accommodation the insurer will pay the costs of this.</p>	<ul style="list-style-type: none"> Your vehicle must be at least 20 miles away from your home. The most the insurer will pay is £150 for a lone traveller or £75 per person for one night for you and up to six passengers up to a maximum of £500. You will have to pay at the time and claim back these costs from Call Assist. The cost of food (other than breakfast this cover is provided), drink, telephone calls or other incidentals 	<p>How we help you</p> <p>3</p> <p><u>Conditions of service</u> What is not covered by this policy 4.</p>
<p>4 MESSAGE SERVICE Call Assist can pass on messages to your home or place of work to inform others of your breakdown.</p>	<p>Up to two messages can be passed on.</p>	<p>How we help you</p> <p>4</p>
<p>5 HOME ASSIST Your vehicle will be covered at your home address or within a one mile radius of your home address. If your vehicle cannot be repaired at your home, Call Assist will arrange for you and your vehicle to be recovered to the nearest suitable garage.</p>	<p>The recovery must take place at the same time as the initial call out.</p>	<p>How we help you</p> <p>5</p>
<p>6 KEYS If you lose, break, or lock your vehicle keys within your vehicle and can't obtain a spare set the insurer will pay the call out fee and mileage charges to a secure storage facility, or your home if it is nearer.</p>	<p>You will have to pay for all other costs such as the cost of any specialist equipment needed to move your vehicle.</p>	<p>How we help you</p> <p>6</p>
<p>7 MISFUELLING The cost of a drain and flush if your vehicle's fuel tank is filled with the incorrect type of fuel.</p>	<p>Subject to the claim limit, 10 litres of correct fuel. Up to £250 for each claim.</p>	<p>How we help you</p>
	<p>You are not covered for the cost of</p> <ul style="list-style-type: none"> parts, or materials used to repair the vehicle labour other than at the scene of your vehicle breakdown draining or removing contaminated fuel (but Call Assist will recover your vehicle) the use of winching or other specialist equipment expenses or charges of any other company (including police recovery) not authorised by Call Assist fuel, oil or insurance for a hire vehicle. <ul style="list-style-type: none"> Where the vehicle does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. If the vehicle cannot be reached or is immobilised due to weather conditions or it cannot be transported safely using a standard transporter. Overloading of the vehicle. 	<p>What is not covered by this policy</p> <p>1.</p> <p>7.</p> <p>8.</p> <p>10.</p>
	<p>The United Kingdom of Great Britain and Northern Ireland.</p>	<p>Meaning of Words & terms</p> <p>Territorial limits</p>

How we handle complaints

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you rang to report your claim. The staff handling your claim should be able to resolve it. If in the course of speaking with Call Assist it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint.

Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways:



0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays, for our mutual protection and training purposes, calls may be recorded)



customerrelations@arag.co.uk



ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN

If the matter is not concluded to your satisfaction, you may refer it to the Financial Ombudsman Service provided that it falls within their jurisdiction. They can be contacted at:



0800 023 4567 if calling from a landline or **0300 123 9123** if calling from a mobile



complaint.info@financial-ombudsman.org.uk



Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR

The Financial Ombudsman Service's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

ARAG plc Registered in England number 02585818. Registered Office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

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Call Assist Limited's is authorised and regulated by the Financial Conduct Authority firm Reference Number 304838. Registered company number 3668383 and registered office Axis Court, North Station Road, Colchester, Essex, CO1 1UX

ARAG plc and AmTrust Europe Limited are covered by the Financial Ombudsman Service.

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