

recover
cover



95% of
Customers
Rate Us: ★★★★★



Roadside Rescue
Cover



Motor Vehicle Breakdown Insurance

Introduction

Firstly; We'd like to thank you for purchasing this policy,

In this pack are some important details of your cover along with your policy certificate. It's important that you print off your certificate, and keep it in the insured vehicle at all times.

Who do I need to call?

Should you have a policy query, need to change something or want to renew, then you'll need to call our lovely customer assistance team on: **0330 22 32 897**

Should you need to be rescued, then please call our 24hr emergency telephone number on: **02921 660 541**

I hope you have been pleased with our service so far, and hope that we'll continue to impress you for years to come...

Alex Mills
Operations Director

Motor Vehicle Breakdown Insurance



Schedule of Insurance

Cover Option Please refer to your policy wording for full details	<i>Your <u>Scheme Code</u> will appear here</i>
Policy Number	<i>Your <u>Policy Number</u> will appear here</i>

Agent/Broker	DCL Insurance F34 Cardiff House Cardiff Rd Barry CF63 2AW
---------------------	--

Insured/Policyholder	<i>Your <u>Name</u> will appear here</i> <i>Your <u>Address</u> will appear here</i>
Period of Insurance	From <i>Your <u>Start Date</u> will appear here</i> To <i>Your <u>Expiry Date</u> will appear here</i>

Vehicle Registration	<i>Your <u>Vehicle Reg</u> will appear here</i>
Premium	£ <i>Your <u>Premium</u> will appear here</i>

This schedule includes the information you gave us. It shows you who is insured, the period of Insurance, your level of cover, your vehicle details, and the premium you have paid. This policy is made up of this schedule, the key facts document and the policy wording.

Customer Assistance:	0330 22 32 897
Motor Breakdown Assistance:	02921 660 541
Scheme Code:	<i>Your <u>Scheme Code</u> will appear here</i>
Please keep this document with you at all time as the recovery operator will need sight of this document.	

Motor Vehicle Breakdown Insurance



Policy Summary

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy documentation is available on request if it is not provided to you with this summary.

What Makes up this Policy?

This policy wording and the Certificate of Insurance or Confirmation of Coverage must be read together as they form Your insurance contract.

Features & Benefits

	1Call	Basic	Silver	Gold
Roadside Assistance at the roadside if your Vehicle has broken down	✓	✓	✓	✓
Recovery National recovery for you and up to 4 passengers with the territorial Limits(UK)	✓	✓	✓	✓
Home Assist Assistance at your home address if your vehicle has broken down	✓		✓	✓
Alternative Travel Alternative transport or car hire to enable you to complete your journey			✓	✓
Overnight Emergency overnight accommodation for you and up to 4 passengers			✓	✓
European Breakdown Emergency assistance whilst in the European territorial limits				✓

Insurer

This policy is underwritten by Evolution Insurance Company Limited. Evolution Insurance Company Limited is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority in respect of underwriting insurance business in the UK (FCA Number 227649).

Cooling Off Period

Dynamo Cover Ltd T/a RecoverCover.com will refund your premium in full if, within 14 days, should you decide that it does not meet Your needs or that You do not want this policy, provided You have not reported a claim. The 14 day statutory cancellation right applies from the date the contract is entered into, or from the date that contract documents are received, whichever is the later. Once the 14 days has expired, You have the right to cancel this insurance; however, no refund of premium will be due to you

Significant Exclusions and Limitations

- 1Call Cover is limited to one call out per policy year. Basic, Silver and Gold cover is limited to 4 call outs per policy year. Additional call outs will not be covered under this policy.
- **Vehicles** over 15 years old will not be covered.
- Assistance following an accident, theft or vandalism.
- Breakdowns caused by insufficient fuel.
- Any costs should **you** opt to use an alternative **breakdown and recovery** provider.
- **You** are not entitled any benefits within the first 72 hours of effecting **your** policy.
- Any costs or expenses not authorised by our rescue controller.
- Breakdowns outside of the **territorial limits**.
- **Vehicles** that are not secure or have faults with electric windows, sun roofs or locks not working.
- Where service cannot be affected because the **vehicle** does not carry a spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels.
- Assistance whereby **your** vehicle dashboard warning lights are activated, however **your vehicle** has not broken down and is not immobilised.

Excess

If you have selected a policy where an excess is payable, you will be required to pay this amount before you will receive our breakdown service. Should we fail to collect this amount prior to your breakdown service, then we will aim to collect the outstanding amount within the following 48 hours – Should we fail to collect this, then we reserve the right to cancel your policy.

How to Make a Claim

If you require assistance, **you** should call our 24 hour Rescue Control Centre on **02921 660 541**.

Motor Vehicle Breakdown Insurance

Introduction

Thank you for choosing Motor Vehicle Breakdown Insurance. The information in this policy wording contains important information and We have made it as easy as possible to understand. Please take time to read through it and contact Us if You need any further information.

Selling Broker

An FCA authorised intermediary, who is acting on behalf of the customer and able to advise upon, sell and administer general insurance products in the UK. Please check the **Certificate of Insurance or Confirmation of Coverage** for details of the selling broker.

Marketing Intermediary

Premier Insurance Consultants Ltd T/a Nova Insurance (FCA 307128), which is authorised and regulated by the Financial Conduct Authority to carry out general insurance mediation business activities in and from within the United Kingdom. Premier Insurance Consultants Ltd T/a Nova Insurance deals with the selling broker and clients direct in relation to this insurance.

Insurer

This policy is underwritten by Evolution Insurance Company Limited. Evolution Insurance Company Limited is regulated by the Gibraltar Financial Services Commission and subject to a limited regulation by the Financial Conduct Authority in respect of underwriting insurance business in the UK (FCA Number 227649).

What Makes up this Policy?

This policy wording and the **Certificate of Insurance or Confirmation of Coverage** must be read together as they form Your insurance contract.

Insuring Clause

In consideration of payment of premium, the insurer will indemnify or otherwise compensate **You** against financial loss as described in and subject to the terms, conditions, limits and exclusions of this policy, occurring or arising during the **Period of insurance** or any subsequent period for the insurer agrees to accept a renewal premium.

Cooling Off Period

Premier Insurance Consultants Ltd T/a Nova Insurance will refund your premium in full if, within 14 days, You decide that it does not meet Your needs or that **You** want this policy, provided **You** have not reported a claim. The 14 day statutory cancellation right applies from the date the contract is entered into, or from the date that contract documents are received, whichever is the later. Once the 14 days has expired, **You** have the right to cancel this insurance; however, no refund of premium will be due to you.

Jurisdiction and Law

This insurance policy will be governed by the laws of England, whose courts alone shall have the jurisdiction in any dispute arising from this insurance.

Emergency Overnight Accommodation*

What to Do If you Breakdown

If **your vehicle** breakdowns please call **our** 24 hour Control Centre on **02921 660 541**

Please have the following information ready to give to our Rescue Controller, who will use this to validate your cover.

- **Your return telephone number with area code**
- **Your Vehicle Registration and Policy Details**
- **The precise location of your vehicle (or as accurate as you can be under the circumstances)**

We will take **your** details and ask **you** to remain by the telephone **you** are calling from. Once **we** have made all the arrangements **we** will contact **you** to advise who will be coming out to **you** and how long they are expected to take. **Your** mobile phone must be switched on and available to take calls at all times.

If we are unable to validate your cover you may be asked to make a small payment (which will be returned once cover is validated) prior to assistance being provided.

Please remember to guard **your** safety at all times but remain with or nearby **your vehicle** until our breakdown and recovery operator arrives. Once **our** breakdown operator arrives at the scene please be guided by their safety advice.

If **you** are broken down on a motorway and have no means of contacting **us** or are unaware of **your** location, please use the nearest SOS box and advise the police of our telephone number, they will then contact us to arrange assistance. If the police are present at the scene please advise them that **you** have contacted us or give them our telephone number to call **us** on **your** behalf.

Your Cover

If **your** vehicle suffers a breakdown which occurs during the course of a journey, service will be provided. **We** will provide cover for any breakdown in accordance with the policy wording and any costs involved with the roadside assistance or recovery to the nearest **suitable garage** (not including parts and labour) during the period of cover and within the territorial limits

Roadside Assistance and Recovery

We will send help to the scene of the of the breakdown and arrange to pay call out fees and mileage charges needed to repair or assist with the vehicle. If, in the opinion of our **breakdown and recovery** operator, they are unable to repair the vehicle at the roadside we will assist in the following way:-

- Arrange and pay for **your** vehicle, you and up to 4 passengers to be recovered to the nearest suitable garage able to undertake the repair.
- If the above is not possible at the time or the repair cannot be made within the same working day, **we** will arrange for **your** vehicle, **you** and up to 4 passengers to be transported to your home or original destination, whichever is nearer.

The recovery must take place at the same time as the initial callout otherwise **you** will have to pay for the subsequent callout charges. If **your** vehicle requires recovery, **you** must immediately inform our Rescue Controller of the address **you** would like the vehicle taken to. Once the vehicle has been delivered to the nominated address, the vehicle will be left at **your** risk.

Alternative Travel*

If **our** repairing Breakdown and Recovery operator is unable to repair **your** vehicle within the same working day or a period agreed between **you** and **our** Rescue Controller, **we** will pay up to £75.00(maximum) towards the cost of alternative transport or car hire. **We** will also pay the cost of a single standard rail ticket for one person to return and collect the vehicle. This service can only be used to complete a journey whilst **your** vehicle is being repaired a minimum

of 30 miles away from your home address.

If **we** decide to provide alternative accommodation **we** will pay a maximum of £40.00 for a lone traveler of £40.00 per person for one night for **you** and up to 4 passengers. The maximum payment per incident is £200.00.

*These services will be offered on a pay/claim basis, which means that **you** must pay initially and claim the costs back directly back from **us**. Before arranging these services, authorisation must be obtained from **our** Rescue Controller. The cover will only pay for a group 1 hire car rate. **We** will only reimburse claims when **we** are in receipt of a valid invoice/receipt.

Home Assist

Your Vehicle will be covered at your registered home address or within a one mile radius of **your** home address.

If **your** vehicle cannot be repaired at **your** home address, **we** will arrange for **you** and **your** vehicle to be recovered to the nearest **suitable garage**. The recovery must take place at the same time as the initial call out.

Caravans and Trailers

If selected, and If **your** vehicle breaks down and **your** caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres (23 Feet) in length, **your** caravan/trailer will be recovered with **your** vehicle subject to an £80.00 fee payable to the operator prior to recovery. Caravan/Trailer recovery operates within the **UK Territorial Limits** only.

European Breakdown

Cover under this policy operates within the European Geographical Limits provided your Cover Confirmation/Schedule of Insurance states that European Breakdown Operates under the terms of the policy.

Definitions

Accident a collision immediately rendering the **vehicle** immobile or unsafe to drive

Breakdown an electrical or mechanical failure which immediately renders the **vehicle** immobilised

Our, Us, We Means Premier Insurance Consultants t/a Nova Insurance

Period of Insurance the duration of this policy that either runs in conjunction with **your** motor insurance policy for a period of not exceeding twelve months.

Suitable Garage any appropriately qualified mechanic or garage which is suitable for the type of repair required and where he remedial work undertaken can be evidenced in writing.

Territorial Limits(UK) means England, Scotland and Wales

European Geographical Limits means France, Germany, Belgium, Luxembourg, and the Netherlands. Andorra, Austria, Balearics, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Malta, Monaco, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Spain, Sweden, Switzerland, The Republic of Ireland and the channel Islands.

Vehicle means the vehicle detailed in your Motor Insurance Policy.

You, Your means the person named as the 'policyholder' in the cover confirmation or schedule of insurance.

Exclusions *applying to all sections unless otherwise stated*

This policy does not cover the following:-

- Any caravan/trailer where the total length exceeds 7 metres(23 feet) and where it is not attached to the vehicle with a standard towing hitch.
- **Breakdown or Accidents** to the caravan/trailer itself
- If a caravan/trailer must be no more than 7 metres (23 Feet) in length as the time of breakdown and is subject to an £80 fee for recovery payable to the operator prior to assistance.
- Any caravan/trailer that is within the European Geographical Limits.
- Vehicles not registered with **us**
- **Breakdowns** occurring outside **Territorial Limits(UK)** and **European Geographical Limits**.
- Minibuses, limousines, horseboxes, motor homes.
- Any campervans or converted vehicles providing living accommodation.
- The costs of any parts, components or materials used to repair the vehicle.
- Repair and labour costs other than half an hour roadside labour at the scene.
- Any costs or expenses not authorised by **our** Rescue Controllers.
- The cost of food, drinks, telephone calls or the incidentals.
- The cost of alternative transport other than to **your** destination and a return trip to collect **your** repaired **vehicle**.
- The cost of fuel, oil, or insurance for a hire vehicle.
- Service if **you** already owe **us** money.
- The recovery of the **vehicle** and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect **we** will only recover to one address in respect of any one **breakdown**.

- Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within an agreed time.
- **Breakdowns** caused by failure to maintain the vehicle in a roadworthy condition including maintenance of proper levels of oil, water and tyres.
- **Breakdowns** caused by insufficient fuel
- Where service cannot be effected because the vehicle does not carry a serviceable spare wheel, aerosol repair kits, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels.
- Any request for service if the **vehicle** cannot be reached or is immobilised due to snow, mud, sand or flood or where the **vehicle** is not accessible or cannot be transported safely and legally using a standard transporter.
- Any request for service if the **vehicle** is being used for motor racing, rallies, contest, speed trial or practice for any of these activities.
- Overloading of the **vehicle** or carrying more passengers than it is designed to carry.
- Claims not notified and authorised prior to expenses being incurred.
- The charges of any other company (including police recovery) other than **our breakdown and recovery** operator or of car hire or accommodation charges except for those authorised by **us**.
- Any damage to **your vehicle** or its contents whilst being recovered, stored or repaired and any liability arising from any act performed in the execution of the assistance services provided. **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**.
- Direct or indirect loss, damage, or liability caused by, contributed to or arising from **1**. Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from a nuclear waste from the combustion of nuclear fuel. **2**. The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof. **3**. Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.
- Any false or fraudulent claims.
- Failure to comply with requests by us or our breakdown and recovery operators concerning the assistance being provided.
- Fines and penalties imposed by courts.
- Any charges where **you**, having contacted **us**, effect recovery or repairs by other means unless we have agreed to reimburse **you**.
- Ferry and Toll charges outside of mainland UK.
- Any claims relating to the following **1**. Vehicles in excess of 3,500kg (3.5 tonnes). **2** Vehicles more than 5.18 metres(17 Feet) long, 1095 metres(6 feet 3 inches) wide and 2.44 metres (8 Feet) high. **3**. Any additional charges incurred as a result of any aftermarket modification to **your vehicle**.
- Subsequent call outs for any symptoms related to a claim which has been made within the last 28 days, unless **your vehicle** has been fully repaired at a **suitable garage**, declared fit to drive by **our breakdown and recovery** agent or is in transit to a pre-booked appointment at a **suitable garage**.
- Claims totaling more than £2000.00 in any one year.
- Any cost recoverable under any insurance policy that **you** may have.
- Storage charges.
- Vehicles that are not secure or have faults with electric windows, sun roofs or locks not working, unless the fault occurs during the course of a journey and **your** safety is compromised.
- Assistance if the vehicle is deemed to be illegal, not displaying a current tax disc, without a valid MOT certificate, uninsured, unroadworthy or dangerous to transport.
- Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your** home once it has been inspected or repaired.
- Any cost that would have been incurred if no claim had arisen.
- The cost of draining or removing contaminated fuel.
- A request for service following any intentional or willful damage caused by **you** to **your vehicle**.
- Service where glass or windscreens have been damaged or broken as a result of an **accident**, theft or act of vandalism.
- Any cover which is not specifically detailed within this policy
- Any claim within 72 hours of the commencement of the policy
- Assistance following an **accident**, theft, or vandalism.
- Any winching charges or the use of specialist equipment.
- **Vehicles** that are older than 15 years old.
- **We** will exclude any more than one call out if you have 1Call cover and more than 4 call outs for Basic, Silver and Gold Covers.
- The cost of ferry crossings and/or toll fees for the policyholder's **vehicle** and the return ferry costs and/or toll fees of the accompanying recovery **vehicle** if required to enable a successful recovery.
- The cost of a locksmith if **you** lose, break or lock **your** keys in **your vehicle**. If **we** are unable to open **your vehicle** for any reasons, **we** will arrange for a locksmith to attend where available, but **you** will be responsible for the costs. If a locksmith is not available, **we** will arrange for **your vehicle** to be taken to a nearby garage for assistance but **you** will have to pay for any work carried out on the **vehicle**. Any other recovery may be arranged but you will be liable for any additional costs.
- Any claim if the **vehicle** suffers a breakdown at a motor traders premises or garage offering **vehicle** repair.
- The cost of a glass or tyre specialist. **We** will arrange for **your vehicle** to be taken to a nearby garage for assistance but **you** will have to pay for any work carried out on the **vehicle**. Any other recovery may be arranged but **you** will be liable for any additional costs.
- Assistance whereby **your vehicle** dashboard warning lights are activated, however **your vehicle** has not broken down and is not immobilised.

General Conditions *applying to all sections*

- **We** will provide cover if **1**. **You** have met all the terms and conditions within this policy. **2**. The information provided to **us**, as far as **you** are aware, is correct.
- The policy is not transferable to another person
- The driver of the **vehicle** must remain with or nearby the **vehicle** until help arrives.
- **We** may cancel this policy this policy by sending 7 days notice to **your** last registered address.
- **We** may decline service if **you** have an outstanding debt with **us**.
- **We** must be advised immediately at the time of contacting **us** for assistance, if **your vehicle** is fitted with alloy wheels. If **we** are not advised and **we** are unable to provide the service promptly or efficiently through the agent who will be assisting **you**, **you** will be charges for any additional costs incurred.
- If **we** are able to repair **your vehicle** at the roadside, **you** must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card.

- **We** have the right to refuse to provide the service if **you** or **your** passengers are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to our Rescue Controllers or **our** breakdown and recovery operators.
- If, in **our** opinion, the **vehicle** is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, **we** may cancel **your** policy notifying **you** by letter to **your** registered address, of what action **we** have taken.
- In the event **you** use the service and the fault is subsequently found not to be covered by your policy you have purchased or the cover is invalid, **we** reserve the right to reclaim any monies from **you** in order to pay for the out of cover service.
- The repair must be carried out if the **vehicle** is recovered to a dealership and the dealership can repair the **vehicle** within the terms stated. **You** must have adequate funds to pay for the repair immediately. If **you** do not have funds available, any further service related to the claim will be denied.
- **You** must have adequate funds to pay for the alternative transport or overnight accommodation costs immediately. If **you** do not have fund available, any further service relating to the claim will be denied.
- If the **vehicle** is beyond economical repair **we** have the option to offer the market value of the **vehicle** to **you** and pay for alternative transport home.
- **We** reserve the right to recover **your** immobilised **vehicle** in accordance with and subject to any legislation, which affects drivers' working hours.
- The transportation of livestock (including dogs) will be at the discretion of the **breakdown and recovery operator**. Alternative transport can be arranged but **you** will need to pay for this service immediately by credit or debit card.
- If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by an insurance policy for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
- Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided.
- **You** may cancel the policy within 14 days of the date of issue of this policy with a full refund of the premium paid (if applicable). However please note that should either party cancel the policy after the 14 days period then the policy becomes a non refundable policy.
- **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.

- If a call out is cancelled by **you** and a breakdown and a breakdown and recovery operator has already been dispatched, **you** will lose a call out from **your** policy. If **you** do not wait for assistance and the **vehicle** breaks down again within 12 hours, **you** will be charged for the second and subsequent call outs.

Complaints Procedure

We do everything possible to make sure that You receive a high standard of service. If **You** are not satisfied with the service that **You** receive, **You** should address **Your** enquiry/complaint to :-

Nova Insurance
3 Redwing Court Business Centre
Ashton Road
Romford
Essex RM3 8QQ

Please provide full details of **Your** policy and in particular **Your** policy/claim number to help **Your** enquiry to be dealt with speedily.

If **Your** complaint is not resolved You may be able to refer Your complaint to the Financial Ombudsman Service (Ombudsman):-

The Financial Ombudsmans Service
South Quay Plaza
183 Marsh Wall
London E14 9SR
0800 023 4567
Complaint.info@financial-ombudsman.org.uk

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

Compensation Scheme

Most policies issued by Evolution Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk)

Data Protection

We may store, use and process **Your** personal information in order to administer **Your** policy and provide **You** with **Our** services; identify other products and services that might be suitable for **You**; renew **Your** policy with **Us** and keep **Our** records about **You** up to date. **We** may also use this information to prevent and detect fraud and/or money laundering or similar activity.

Under the Data Protection Act 1998 **You** are entitled to a copy of the information **We** hold about **You** on request, upon payment of the relevant fee. Please let **Us** know if **You** think any information **We** hold about **You** is inaccurate so that **We** can correct it. The information **We** hold about **You** is confidential. **We** will only ever disclose it to another party with **Your** consent, for the purposes of contacting **You** about other products or services, if the law requires **Us** to disclose it and/or to **Our** agents providing services to **You**.

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