

*recover*  
*cover*





## Motor Vehicle Breakdown Insurance

### Introduction

Thank you for buying this policy.

Inside this pack, you'll find important information about your coverage, as well as your policy certificate. It's really important that you print out your certificate and always keep it in the insured vehicle.

### Who do I need to call?

If you have any questions about your policy, need to make changes, or want to renew, you should call our customer assistance team at 0330 22 32 897. **0330 22 32 897**.

If **you** need to be rescued, then please call **our** 24hr emergency telephone number on **01206 812 811**.

We hope you're happy with the service we've provided so far, and we look forward to impressing you for many years to come.

A handwritten signature in black ink, appearing to read "Alex Mills", with a long horizontal line extending from the end of the signature.

Alex Mills  
Managing Director

## **IMPORTANT PLEASE READ**

### **Validation Steps for New Customers**

Our role as a broker is that we take on board the responsibility of arranging this insurance product for you with the insurer.

Although we do not provide any advisory service on whether this policy is right for you, our responsibility as broker means that we must ensure that you are eligible to receive the benefits of this insurance product.

We do this by asking you a number of questions and ask you to complete various declaration statements in order to establish that you are entitled to receive the benefit of such cover. We also carry out additional checks which include photo validation. The reason we do this is because we cannot provide a physical inspection, this allows us to carry out the necessary checks in order to ensure you qualify to receive a benefit under this policy.

**As a result, you will be required to submit a photo of the dashboard of your vehicle upon purchase in order to receive the benefit of this policy.**

### **Terms of this policy that require this.**

In order to qualify for benefit of this insurance policy your vehicle must:

- **Be in Road worthy condition prior to the start date of the policy**
- **Not be broken-down prior to the start date of this policy**
- **Not have any pre-existing faults prior to the start date of this policy**
- **Not have a lack of Oil or Coolant**

By submitting a photograph of your dashboard when the vehicle is on this demonstrates your ability to comply with these policy terms.

### **Who has to do this?**

Customers who do not have an existing motor policy with Dynamo Cover. We will only contact you if this is required, or else you will receive your document suite upon purchase automatically.

### **How to submit this.**

Upon purchase, you will be sent instructions and a link to our website portal where you can upload this photo from your phone/computer. Once submitted you will instantly receive your confirmation of cover.

### **What happens if I don't submit this?**

If you do not submit this photo your policy will be unable to begin. Should you not validate you will be contacted and informed of this and asked to re-attempt. If you decide you would not like to provide a required photograph then you may cancel the policy in-line with the cancellation section and receive a refund of premium.

### **Why does Dynamo do this?**

As a business which is Authorised and Regulated by the Financial Conduct Authority (FCA) we have a regulatory obligation to ensure we have adequate Anti-Fraud measures <https://www.fca.org.uk/firms/financial-crime/fraud> .

Insurance fraud occurs when an individual, group or business purchase an insurance policy in order to cover the costs incurred for an event/loss that has already happened, and so financially benefit. Insurance fraud drives up premiums for millions of customers every year in the UK. Dynamo Cover does not accept insurance fraud of any kind and puts in various checks and measures in place to actively prevent such instances, and ultimately passes on the benefit of better premiums to it's customers.

In 2023 the UK Government introduced **The Economic Crime and Corporate Transparency Bill 2022-2023** where 'Failure to Prevent Fraud' became a criminal offence for UK Businesses. Photo Validation is another way Dynamo Cover actively prevents fraud.

## Your Contract of Insurance – Road Rescue

This insurance is arranged by Dynamo Cover Limited and underwritten by Collinson Insurance.

Dynamo Cover Limited, Cardiff House, Cardiff Rd, Barry, CF63 2AW is authorised and regulated by the Financial Conduct Authority (FCA). Firm Reference No. 781314

Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the **United Kingdom**, under Firm Reference Number 202846. Registered in England number 01708613 These details can be checked on the Financial Services Register by visiting: [www.fca.org.uk](http://www.fca.org.uk).

### Consumer Insurance Act

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the **administrator** may ask as part of **your** application for cover under the policy;
- b) To make sure that all information supplied as part of **your** application for cover is true and correct;
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim, or **we** may not pay any claim in full.

### IMPORTANT

It's important that **you** read **your policy schedule** to make sure that everything **you've** told **us** is correct. Please read this policy carefully so that **you** understand the cover **we** are giving **you**. **You** must follow the terms and conditions set out in this policy wording. It's important that **you** keep this policy wording and **your policy schedule** in a safe place in case **you** need to look at them later.

### How to Make a Claim

If something goes wrong with **your vehicle**, it's important to report it to the **claims administrator** as soon as **you** can.

Here's what **you** need to do:

If **your vehicle** breaks down, call the 24-Hour Control Centre on **01206 812 811**.

When **you** call, please have the following information ready for the **claims administrator**:

- **Your** phone number so they can reach **you**.
- **Your** policy number and **vehicle** registration.
- The exact location of **your vehicle**, or as close as **you** can describe it.

If **you** are deaf, hard of hearing, or have trouble speaking, **you** can send a text message with **your** full name, policy number, **vehicle** registration, and policy postcode to 07537 404890.

Once **you've** given **us** all the necessary details, **we'll** make the arrangements and let **you** know which **roadside agent** will be coming to help and how long they are expected to take. It's important to keep **your** mobile phone available to receive calls in case **we** need to contact **you**. **You'll** need to be with **your vehicle** when the **roadside agent** arrives. If **you** don't want to wait with the **vehicle** or it's not safe to do so, let the **claims administrator** know, and they will arrange a call when the agent is approaching, giving **you** enough time to return to the **vehicle**.

**Your** safety is important, so it's **your** responsibility to stay safe and follow the rules of the Highway Code. If **you** feel it's not safe to stay within sight of the **vehicle**, please inform the **claims administrator**.

If **your vehicle** breaks down on a motorway and **you** can't contact **us** or don't know **your** exact location, look for the nearest SOS box and inform the Emergency Services of **our** telephone number. They will contact **us** to arrange assistance. If the Police or Highways Agency are already there, let them know that **you've** contacted **us** and provide them with **our** telephone number, so they can call **us** on **your** behalf.

### Period of Insurance

**Your** insurance policy can be purchased in two ways: either on an annual basis or on a monthly rolling basis. Here's what that means:

Annual policies: If **you** chose an annual insurance policy, it starts on the date **you** bought it or renewed it, and it lasts for 12 months. **You'll** need to pay **your** premium using a Credit/Debit Card.

Monthly rolling policies: If **you** chose monthly rolling **periods of insurance**, **your** policy starts on the date of purchase for one month. After that, it continues for one month at a time as long as **you** pay **your** monthly premium. **You'll** need to pay **your** premium through Direct Debit.

If **you** don't pay **your** monthly or annual premium, **your** insurance will be cancelled immediately.

To know which type of policy **you** have, **you** can check **your** policy schedule. It will indicate whether **your** policy is on an annual or monthly rolling basis.

## Definitions

The words or expressions detailed below have the following meaning whenever they appear in this **policy** in **bold**.

<b>Administrator:</b>	Dynamo Cover Limited, Cardiff House, Cardiff Road, Barry, CF63 2AW
<b>Breakdown:</b>	Any or all of the following happening to the <b>vehicle</b> within the <b>territorial limits</b> : <ul style="list-style-type: none"><li>• Unforeseen mechanical or electrical <b>breakdown</b>.</li><li>• Lack of fuel.</li><li>• <b>Misfuelling</b> of the <b>vehicle</b>.</li><li>• Flat battery.</li><li>• A puncture to the tyre(s) of the <b>vehicle</b>.</li></ul> Which immediately results in the <b>vehicle</b> being immobilised, illegal or dangerous to drive.
<b>Callout:</b>	When a <b>roadside agent</b> is sent to assist <b>your vehicle</b> .
<b>Claims Administrator:</b>	Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX.
<b>Duration:</b>	The period starting from when <b>you</b> leave the UK and ending upon <b>your</b> return, not exceeding 90 days. The <b>duration</b> depends on the chosen cover level and is specified in <b>your</b> policy schedule.
<b>Excess:</b>	If <b>your</b> policy has an <b>excess</b> , it means <b>you</b> need to pay a certain amount for each claim. Check <b>your</b> policy schedule for the specific <b>excess</b> amount.
<b>Home Address:</b>	The address <b>you</b> live in in the <b>United Kingdom</b> , Isle of Man or Channel Islands.
<b>Home Assist:</b>	Assistance within a 3/4 mile radius of <b>your home address</b> .
<b>Local Recovery:</b>	If <b>your vehicle</b> cannot be repaired on the same working day, <b>we</b> will arrange for <b>your vehicle</b> , <b>you</b> , and up to 6 passengers to be transported to a destination of <b>your</b> choice within a 20-mile radius.
<b>Misfuelling:</b>	Accidentally putting the wrong fuel in <b>your vehicle</b> .
<b>Nationwide Recovery:</b>	If <b>your vehicle</b> cannot be repaired within the same working day <b>we</b> will arrange to transport <b>your vehicle</b> , <b>you</b> and up to 6 passengers to be transported to <b>your home address</b> .
<b>Period of Insurance:</b>	The annual or monthly rolling period as confirmed in <b>your</b> policy schedule and defined in the <b>Period of Insurance</b> section above.
<b>Personal Silver Cover:</b>	If noted on <b>your</b> policy schedule and where the extra premium has been paid, <b>you</b> will be covered as a driver or passenger in any <b>vehicle</b> eligible for <b>breakdown</b> cover up to 15 years old at the start of the policy.
<b>Roadside Agent:</b>	The agent appointed by <b>us</b> to assist <b>you</b> .
<b>Specialist Equipment:</b>	Non-standard tools or recovery vehicles that the <b>roadside agent</b> deems necessary for <b>vehicle</b> recovery. This may include winches, skates, sliders, dolly wheels, donor wheels, and cranes.
<b>Suitable Garage:</b>	A qualified mechanic or garage capable of performing the necessary repairs and providing written evidence of the work done.
<b>Territorial Limits (Europe):</b>	Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands (not covered as a destination for Channel Islands residents), Corsica, Croatia, Cyprus, Czech Republic,

Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, all European Mediterranean islands, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland.

<b>Territorial Limits (UK):</b>	The <b>United Kingdom</b> , the Isle of Man and the Channel Islands.
<b>United Kingdom:</b>	England, Scotland, Wales and Northern Ireland.
<b>Vehicle:</b>	The motor <b>vehicle</b> detailed within <b>your</b> policy schedule, unless <b>you</b> have purchased <b>personal silver cover</b> .
<b>Waiting Period:</b>	The first 48 hours from the start of <b>your</b> policy.
<b>We/Us/Our/Insurer:</b>	Collinson Insurance.
<b>You/Your/Yourself:</b>	The person named on the policy schedule as the holder of this policy, any person driving a covered <b>vehicle</b> or any passengers in the covered <b>vehicle</b> .

## Cover Levels

### **UK 1 Call - Roadside Assistance & Nationwide Recovery, Home Assist, Overnight Accommodation & Onward Journey**

If **your vehicle** breaks down within the **territorial limits (UK)** during the **period of insurance**, **we** will arrange and pay for a **roadside agent** to come and try to repair the **vehicle** for up to 60 minutes.

If the **roadside agent** determines that the **vehicle** cannot be repaired at the roadside, **we** will provide assistance in the following ways:

- 1) **We** will arrange and pay for the **vehicle**, **you**, and the passengers to be taken to the nearest **suitable garage** that can fix the **vehicle**

Or

- 2) If it's not possible to take the **vehicle** to a garage at the time or if the repair cannot be completed on the same working day, **we** will arrange for the **vehicle**, **you**, and the passengers to be transported to **your** chosen destination

Please note that the **vehicle**, **you**, and the passengers must be recovered at the same time as the initial **callout** to avoid additional **callout** charges. If **your vehicle** requires recovery, **you** should inform the **claims administrator** immediately about the address where **you** want the **vehicle** to be taken.

Once the **vehicle** has been delivered to the nominated address, it will be **your** responsibility and at **your** own risk.

#### **Driver Illness or Injury**

If **you** become ill or injured while away from **your home address** and none of **your** passengers are qualified to drive, **we** will arrange and pay for **your vehicle** to be transported to **your home address** by a **roadside agent** or driven by a chauffeur. However, **you** need to provide a medical certificate stating that **your** illness or injury prevents **you** from driving before any claim can be authorised. **You** will be responsible for any costs related to obtaining the medical certificate.

#### **Alternative Transport**

**We** will pay up to £250 towards the reasonable cost of alternative transport or a hire vehicle to allow **you** to complete **your** original journey. **We** will also pay up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**.

#### **Emergency Overnight Accommodation**

If **your vehicle** needs to be repaired and **you** require overnight accommodation, **we** will pay up to £100 for a lone traveller or £75 per person for overnight accommodation, including breakfast, for the passengers. The maximum payment for emergency overnight accommodation per incident is £525.

The benefits of Emergency Overnight Accommodation and Alternative Travel are available under the following conditions:

- a) The **vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location.
- b) The **vehicle** cannot be repaired the same working day.
- c) The **breakdown** did not occur within 20 miles of **your home address**.

- d) **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most cost-effective option for **us**.

These services are provided on a pay/claim basis, which means **you** need to pay upfront, and **we** will send **you** a claim form for reimbursement. Before arranging these services, **you** must get authorisation from the **claims administrator**. **We** will only reimburse claims when **we** receive a valid invoice or receipt, and the hire vehicle provided must be suitable for **your** needs and available at the time of assistance.

#### **Message Service**

If **you** require, **we** will pass on two messages to a friend, a family member or work to let them know of **your breakdown**.

#### **Caravans and Trailers**

If **your vehicle** suffers a **breakdown** 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 (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your vehicle**.

### **UK Bronze - Roadside Assistance & Local Recovery, Home Assist, Onward Travel & Overnight Accommodation**

If **your vehicle** breaks down within the **territorial limits (UK)** during the **period of insurance**, **we** will arrange and pay for a **roadside agent** to come and try to repair the **vehicle** for up to 60 minutes.

If the **roadside agent** determines that the **vehicle** cannot be repaired at the roadside, **we** will provide assistance in the following ways:

- 1) **We** will arrange and pay for the **vehicle**, **you**, and the passengers to be taken to the nearest **suitable garage** that can fix the **vehicle**

Or

- 2) If it's not possible to take the **vehicle** to a garage at the time or if the repair cannot be completed on the same working day, **we** will arrange for the **vehicle**, **you**, and the passengers to be transported to **your** chosen destination within a 20 mile radius

Please note that the **vehicle**, **you**, and the passengers must be recovered at the same time as the initial **callout** to avoid additional **callout** charges. If **your vehicle** requires recovery, **you** should inform the **claims administrator** immediately about the address where **you** want the **vehicle** to be taken.

Once the **vehicle** has been delivered to the nominated address, it will be **your** responsibility and at **your** own risk.

Should **you** wish the **vehicle** to be recovered to a destination further than 20 miles, **you** will be required to pay any additional mileage costs of recovery.

#### **Misfuelling**

If **you** accidentally put the wrong type of fuel in **your vehicle**, **we** will arrange and cover the cost of draining the incorrect or contaminated fuel. **We** will also refill **your vehicle** with up to 10 litres of the correct fuel. This service can be carried out either at the roadside or at a garage.

Please note that **we** will not cover any additional labour costs beyond what is necessary to drain the inappropriate or contaminated fuel and replace it with the correct fuel.

#### **Alternative Transport**

**We** will pay up to £250 towards the reasonable cost of alternative transport or a hire vehicle to allow **you** to complete **your** original journey. **We** will also pay up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**.

#### **Emergency Overnight Accommodation**

If **your vehicle** needs to be repaired and **you** require overnight accommodation, **we** will pay up to £100 for a lone traveller or £75 per person for overnight accommodation, including breakfast, for the passengers. The maximum payment for emergency overnight accommodation per incident is £525.

The benefits of emergency overnight accommodation and alternative travel are available under the following conditions:

- a) The **vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location.
- b) The **vehicle** cannot be repaired the same working day.
- c) The **breakdown** did not occur within 20 miles of **your home address**.

- d) **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most cost-effective option for **us**.

These services are provided on a pay/claim basis, which means **you** need to pay upfront, and **we** will send **you** a claim form for reimbursement. Before arranging these services, **you** must get authorisation from the **claims administrator**. **We** will only reimburse claims when **we** receive a valid invoice or receipt, and the hire vehicle provided must be suitable for **your** needs and available at the time of assistance.

#### **Message Service**

If **you** require, **we** will pass on two messages to a friend, a family member or work to let them know of **your breakdown**.

#### **Caravans and Trailers**

If **your vehicle** suffers a **breakdown** 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 (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your vehicle**.

### **UK Silver - Roadside Assistance & Nationwide Recovery, Home Assist, Onward Travel & Overnight Accommodation**

If **your vehicle** breaks down within the **territorial limits (UK)** during the **period of insurance**, **we** will arrange and pay for a **roadside agent** to come and try to repair the **vehicle** for up to 60 minutes.

If the **roadside agent** determines that the **vehicle** cannot be repaired at the roadside, **we** will provide assistance in the following ways:

- 1) **We** will arrange and pay for the **vehicle**, **you**, and the passengers to be taken to the nearest **suitable garage** that can fix the **vehicle**

Or

- 2) If it's not possible to take the **vehicle** to a garage at the time or if the repair cannot be completed on the same working day, **we** will arrange for the **vehicle**, **you**, and the passengers to be transported to **your** chosen destination

Please note that the **vehicle**, **you**, and the passengers must be recovered at the same time as the initial **callout** to avoid additional **callout** charges. If **your vehicle** requires recovery, **you** should inform the **claims administrator** immediately about the address where **you** want the **vehicle** to be taken.

Once the **vehicle** has been delivered to the nominated address, it will be **your** responsibility and at **your** own risk.

#### **Misfuelling**

If **you** accidentally put the wrong type of fuel in **your vehicle**, **we** will arrange and cover the cost of draining the incorrect or contaminated fuel. **We** will also refill **your vehicle** with up to 10 litres of the correct fuel. This service can be carried out either at the roadside or at a garage.

Please note that **we** will not cover any additional labour costs beyond what is necessary to drain the inappropriate or contaminated fuel and replace it with the correct fuel.

#### **Driver Illness or Injury**

If **you** become ill or injured while away from **your home address** and none of **your** passengers are qualified to drive, **we** will arrange and pay for **your vehicle** to be transported to **your home address** by a **roadside agent** or driven by a chauffeur. However, **you** need to provide a medical certificate stating that **your** illness or injury prevents **you** from driving before any claim can be authorised. **You** will be responsible for any costs related to obtaining the medical certificate.

#### **Alternative Transport**

**We** will pay up to £250 towards the reasonable cost of alternative transport or a hire vehicle to allow **you** to complete **your** original journey. **We** will also pay up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**.

#### **Emergency Overnight Accommodation**

If **your vehicle** needs to be repaired and **you** require overnight accommodation, **we** will pay up to £100 for a lone traveller or £75 per person for overnight accommodation, including breakfast, for the passengers. The maximum payment for emergency overnight accommodation per incident is £525.

The benefits of emergency overnight accommodation and alternative travel are available under the following conditions:

- a) The **vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location.
- b) The **vehicle** cannot be repaired the same working day.



- c) The **breakdown** did not occur within 20 miles of **your home address**.
- d) **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most cost-effective option for **us**.

These services are provided on a pay/claim basis, which means **you** need to pay upfront, and **we** will send **you** a claim form for reimbursement. Before arranging these services, **you** must get authorisation from the **claims administrator**. **We** will only reimburse claims when **we** receive a valid invoice or receipt, and the hire vehicle provided must be suitable for **your** needs and available at the time of assistance.

#### Message Service

If **you** require, **we** will pass on two messages to a friend, a family member or work to let them know of **your breakdown**.

#### Caravans and Trailers

If **your vehicle** suffers a **breakdown** 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 (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your vehicle**.

### UK & European Gold - Roadside Assistance & Nationwide Recovery, Home Assist, Onward Travel, Overnight Accommodation and European Cover

If **you** have chosen and paid for European cover, it includes all the benefits of the UK Silver cover, plus assistance within the **territorial limits (Europe)**. This coverage applies as long as each individual trip does not exceed 90 days within a consecutive 12-month policy period.

**We** will send help to the scene of the **breakdown** and arrange to pay **callout** fees and mileage charges needed to repair or assist with the **vehicle**.

If, in the opinion of the **roadside agent**, they are unable to repair the **vehicle** at the roadside within 60 minutes, **we** will assist in the following way: -

- 1) **We** will arrange and pay for the **vehicle, you**, and up to 6 passengers to be taken to the nearest **suitable garage** that can fix the **vehicle**

Or

- 2) If the **vehicle** cannot be repaired within 72 hours or by the time **you** intend to return, whichever is later, **we** will make arrangements to transport **your vehicle**, along with **you** and up to 6 passengers, either to **your home address** or, if it is closer, to **your** original destination within the **territorial limits (Europe)**

#### Alternative Travel Territorial Limits (Europe)

In the event of a **breakdown** within the **territorial limits (Europe)**, **we** will pay up to £500 towards the reasonable cost of alternative transport or a hire vehicle to allow **you** to continue **your** trip in the **territorial limits (Europe)** whilst the **vehicle** remains unroadworthy. **We** will also pay up to £200 towards the reasonable cost of alternative travel for two people to return and collect the repaired **vehicle**.

#### Emergency Overnight Accommodation (Territorial Limits (Europe))

If **your vehicle** breaks down within the **territorial limits (Europe)** and cannot be repaired on the same working day, causing **you** to be unable to stay at **your** pre-booked accommodation, **we** will cover the reasonable cost of overnight accommodation, including breakfast, for **you** and **your** passengers. For a lone traveler, **we** will pay up to £150, and for each person in a group, **we** will pay up to £100 per night. The maximum payment for emergency overnight accommodation per incident within **territorial limits (Europe)** is £700.

These services are provided on a pay/claim basis, which means **you** need to pay upfront, and **we** will send **you** a claim form for reimbursement. Before arranging these services, **you** must get authorisation from the **claims administrator**.

**We** will only reimburse claims when **we** receive a valid invoice or receipt, and the hire vehicle provided must be suitable for **your** needs and available at the time of assistance.

#### Special Conditions Applying to the Territorial Limits (Europe)

- If **you** have broken down on a motorway or major public road in France and some other European countries, **you** will need to seek assistance from the roadside SOS phones, which will be answered by the police. They will arrange for local services to tow **you** to a place of safety, and **you** will be required to pay for the service immediately. **You** can then contact the **claims administrator** for further assistance. **We** will pay a maximum of £150 towards reimbursement of the costs, but **we** will only reimburse claims when **we** are in receipt of a valid invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the claim.
- If **you** have broken down in a European country during a public holiday, many services will be closed during the holiday period. In these circumstances, it may take more time for **us** to assist **you** and repair **your vehicle**. **We** cannot be held liable for any delays in reaching **your** destination;
- **We** will provide service in the **territorial limits (Europe)** where the maximum **duration** of any single trip does not exceed the period which is noted on **your** policy schedule. However short-term policies (those with a **period of**

insurance lasting one month or less) will be limited to a single trip not exceeding the **period of insurance**.

#### General Information Regarding European Breakdown

Remember to take **your** V5C vehicle registration document with **you** during **your** journey. **You** will need to carry the original, as proof of ownership of the **vehicle**. If **you** are not the owner of the **vehicle**, **you** will need a letter of authority from the owner and a Vehicle on Hire Certificate (VE103) instead.

If **your** V5C registration document or VE13 document is not immediately available, **you** must pay any costs.

Regulations are different when **you** **breakdown** in Europe and help may take longer in arriving. **We** will need as much information as possible from **you** about 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. When **we** have all the required information **we** will liaise with **our** European network, **you** will be kept updated. For this reason, **we** ask that **you** remain at the telephone number **you** called from.

#### Message Service

If **you** require, **we** will pass on two messages to a friend, a family member or work to let them know of **your** **breakdown**.

#### Caravans and Trailers

If **your** **vehicle** suffers a **breakdown** 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 (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your** **vehicle**.

### General Exclusions

The **insurer** will not pay for:

- 1) Claims related to the transportation of livestock.
- 2) Any **excess** payable on a claim.
- 3) **Vehicles** over 20 years old at the start of the policy.
- 4) **Vehicles** over 15 years old at the start of the policy, if **personal silver cover** has been purchased.
- 5) Claims made within the **waiting period** of the policy, unless there was no gap between **your** previous like-for-like policy with another supplier.
- 6) Caravans/trailers exceeding a total length of 7 meters/23 feet (excluding A-frame and hitch) and not attached with a standard towing hitch.
- 7) **Callouts** for damaged glass or windscreens.
- 8) **Vehicles** that are insecure or have faults with electric windows, sunroofs, or locks, unless the fault occurs during a journey and compromises safety.
- 9) **Breakdowns** caused by failure to maintain the **vehicle** in a roadworthy condition, including insufficient oil or water levels.
- 10) Costs incurred due to the absence of a legal spare wheel(s) and tire(s), space saver wheel, emergency flat tire repair kit (if supplied with the **vehicle**) or locking wheel nut key and tools. Any assistance provided will be on a pay-per-use basis only.
- 11) Costs incurred for **specialist equipment**, additional manpower, or recovery vehicles.
- 12) Costs incurred for recovery beyond 10 miles from the **breakdown** scene if the **vehicle** is immobilised due to snow, mud, sand, water, ice, or flood.
- 13) Overloading the **vehicle** or carrying more passengers than its designed capacity.
- 14) **Vehicle** faults or symptoms not remedied or repaired by a **suitable garage** within the last 28 days, when a **callout** has been requested.
- 15) **Vehicle** and passenger recovery if repairs can be carried out at or near the **breakdown** scene within the same working day. If recovery is necessary, it will be to one address for each **breakdown** incident.
- 16) Any **vehicle** not listed on the policy schedule as eligible for **breakdown** cover, unless **personal silver cover** has been purchased.
- 17) **Breakdowns** occurring during motor racing, rallies, rental/hire, public hire, private hire, courier services, racing, off-road driving, track days, time or contest, or speed trials or practice for any of these activities.
- 18) Excluded **vehicles**:
  - Minibuses, commercial vehicles, motorhomes, horseboxes, or limousines.
  - **Vehicles** exceeding 3,500 kg (3.5 tons) gross vehicle weight.
  - **Vehicles** exceeding 7 meters (17 feet) in length, 2.25 meters (6 feet 3 inches) in width, and 3 meters (8 feet) in height.
- 19) Assistance if the **vehicle** is in an illegal condition, untaxed, uninsured, or unroadworthy.
- 20) Assistance if the **breakdown** location is inaccessible or poses a danger or is illegal to transport.
- 21) The cost of parts, components, or materials used to repair the **vehicle**.
- 22) Repair and labour costs, except for the cost of 60 minutes of roadside labour at the **breakdown** scene.
- 23) The use of **specialist equipment** if the **vehicle** has modifications that impede the usual recovery method.
- 24) Storage charges.
- 25) **Breakdowns** occurring:
  - Before the policy start date or within the first 48 hours of the policy start date.

- Before the **vehicle** was placed on cover.
  - Before the policy was upgraded.
- 26) More than one **callout** for 1Call cover.
  - 27) Claims exceeding £3,500 in any 12-month **period of insurance**.
  - 28) Costs or expenses not authorised by the **insurer**.
  - 29) The cost of food (except breakfast when overnight accommodation is provided), drink, telephone calls, or other incidental costs.
  - 30) Expenses incurred prior to a claim being agreed and authorised by the **insurer**.
  - 31) Charges made by any other company (including police recovery) other than the **roadside agent's** costs, a car hire agency, or accommodation charges that have been authorised by the **insurer**.
  - 32) Any charges where **you**, after contacting the **insurer**, arrange for recovery or repairs through other means, unless the **insurer** has agreed to reimburse **you**.
  - 33) Any costs that would have been incurred if no claim had arisen.
  - 34) The cost of alternative transport other than to **your** destination and a return trip to collect **your** repaired **vehicle**.
  - 35) The cost of fuel, oil, or insurance for a hire vehicle.
  - 36) Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
  - 37) Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
  - 38) The **insurer** will not pay for any losses that are not directly covered by the terms and conditions of this policy, including the cost of collecting **your vehicle** from a repairer or costs incurred by **you** having to take time off work due to a **breakdown**.
  - 39) Failure to comply with requests made by the **insurer** or the **claims administrator** regarding the assistance being provided.
  - 40) A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
  - 41) Fines and penalties imposed by a court.
  - 42) Any direct or indirect consequence of war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or confiscation, nationalization, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
  - 43) Any direct or indirect consequence of:
    - Irradiation or contamination by nuclear material.
    - The radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter.
    - Any device or weapon employing atomic or nuclear fission or fusion or any comparable reaction or radioactive force or matter, loss or damage caused by irradiation or contamination by nuclear material, or the radioactive, toxic, explosive, or other hazardous or contaminating properties of any radioactive matter, or any device or weapon employing atomic or nuclear fission or fusion or any comparable reaction or radioactive force or matter.

### Additional Exclusions applying to the European Cover

The **insurer** will not pay for claims arising from or associated with:

- 1) Service where repatriation costs exceed the market value of the **vehicle**.
- 2) The cost of recovery from a European motorway exceeding £150.
- 3) Repatriation to the UK within 72 hours of the original **breakdown**, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments **you** have made within the UK.
- 4) Repatriation if the **vehicle** can be repaired but **you** do not have adequate funds for the repair.
- 5) Any claim where the **duration** of a single trip exceeds 90 days.

### Claims Conditions

The following conditions apply to all sections of this policy. If **you** haven't given **us** details about **your** coverage before **you** need assistance, **we** will help **you**, but **we'll** first ask for payment on a credit or debit card for the estimated cost. If **we** later find out **you** have adequate coverage, **we'll** refund the payment. If **you** don't have adequate coverage, **we'll** charge **you** for any costs not covered.

- 1) Stay with or near **your vehicle** until help arrives, as long as it's safe to do so.
- 2) Take out **your** personal belongings from the **vehicle** before it's taken away for recovery.
- 3) If **you** cancel a **callout** after a **roadside agent** has been sent, it will still count towards **your** policy usage. It's recommended to wait for assistance to ensure the **vehicle** works properly. If **you** don't wait and the **vehicle** breaks down again within 12 hours, **you'll** be charged for the second and subsequent **callouts**.
- 4) **We** may charge **you** for any costs resulting from giving **us** incorrect location details.
- 5) **We** can refuse to provide service if **you** or **your** passengers are not cooperative in allowing **us** to assist or if **you** are abusive to the **claims administrator** or **roadside agent**.
- 6) **Your vehicle** must be registered and normally kept at an address within the **United Kingdom**, Isle of Man or Channel Islands.
- 7) If **your vehicle** requires an MOT certificate, make sure it has a valid one.
- 8) **Your vehicle** must always be covered under a valid motor insurance policy.

- 9) **Your vehicle** must be in the **United Kingdom**, Isle of Man or Channel Islands when **you** purchase and start the coverage.
- 10) If requested, provide proof of **your** travel dates.
- 11) **We** will only pay for ferry and toll fees within the UK.
- 12) If **we** can repair **your vehicle** at the roadside, **you** must immediately pay for any parts provided and installed using a debit or credit card.
- 13) If the **vehicle** is taken to a garage that can repair it as stated in the terms, the repair must be done there. **You** must have enough funds to pay for the repair immediately. If **you** don't have the funds, further service related to the claim will be refused.
- 14) **You** must have enough funds to pay for alternative transportation or overnight accommodation costs right away. If **you** don't have the funds, further service related to the claim will be refused.
- 15) If **you** use the service but later find out that the claim is not covered by **your** policy, **we** have the right to take back any money **we** paid **you** to cover the uninsured service.
- 16) **We** can refuse to provide service if **you** owe **us** money.
- 17) If **you** have a claim against someone else, **we** have the right to recover any costs **we** incurred, and **you** must cooperate with **us** in doing so.
- 18) If **you** have another insurance policy that covers costs **we** incurred, **you** must claim those costs from **your** other insurer and reimburse **us**. **We** have the right to claim back any costs that can be recovered from a third party.
- 19) **Roadside agents** must follow the law and regulations that limit their driving hours. They may need regular breaks and shifts when transporting **your vehicle**.
- 20) **We** are not responsible for any costs **you** incur if **you** can't connect to the phone numbers provided, no matter the circumstances.
- 21) This policy cannot be transferred to another person.
- 22) If the **roadside agent** determines that **your vehicle** is not roadworthy due to lack of maintenance, **we** may immediately terminate **your** policy by sending a letter to **your home address**, unless **you** can provide up-to-date service records.

## Fraud

**You** must not act in a fraudulent way. If **you** or anyone acting for **you**:

- Fails to reveal or hides a fact likely to influence whether **we** accept **your** proposal, **your** renewal, or any adjustment to **your** policy.
- Fails to reveal or hides a fact likely to influence the cover **we** provide.
- Makes a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- Sends **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- Makes a claim under the policy, knowing the claim to be false or fraudulent in any way.
- Makes a claim for any loss or damage **you** caused deliberately or with **your** knowledge.

If **your** claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**, and **we** may cancel **your** policy immediately and backdate the cancellation to the date of the fraudulent claim. **we** may also take legal action against **you** and inform the appropriate authorities.

## Sanctions

**We** shall not provide cover or be liable to pay any claim or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, **United Kingdom**, and/or all other jurisdictions where **we** transact business.

## Cancellation Section

**You** have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. **We** will refund to **you** any premium **you** have paid to **us** minus any cancellation fee as outlined in **your** terms of business agreement with RecoverCover.

**You** may cancel the insurance cover after 14 days however no refund of premium will be payable.

**We** do not have to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to **you** at **your** last known address.

Valid reasons may include but are not limited to:

- a) Where **we** reasonably suspect fraud.
- b) Non-payment of premium.
- c) Threatening and abusive behaviour.
- d) Non-compliance with policy terms and conditions.
- e) **You** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.
- f) **You** do not or are not willing to co-operate in the event of a claim.

Where **our** investigations provide evidence of fraud or a serious non-disclosure, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information, which may result in **your** policy being cancelled from the date **you** originally took it out.

If **we** cancel the policy and/or any additional covers **you** will receive no refund of any premiums **you** have paid for the cancelled cover, and **we** will charge any associated fees as outlined in **your** terms of business agreement with RecoverCover.

To cancel **your** policy please contact the **administrator**:

Dynamo Cover Limited  
Cardiff House  
Cardiff Road  
Barry  
CF63 2AW

Tel: **0330 22 32 897**

## Renewal of This Policy

### Annual Policies

To make sure **you** have continuous coverage, **we** have an automatic renewal system. **We** will contact **you** via the email address **you** provided **us** before **your** policy expires, 21 days in advance, to talk about renewing **your** policy. **We** will let **you** know if **you** won't be offered a renewal and provide the end date of **your** current coverage, or **we** will offer **you** a renewal.

**Our** renewal offer will include **your** policy documents and details about the renewal premium. **You** can cancel or make changes to the renewal by informing **us**. If **you** don't take any action, the policy will automatically renew, and payment will be taken within 7 days after the new policy starts.

If **you** don't want **your** policy to automatically renew, **you** must contact the **administrator**. In that case, **you** will be notified 21 days before **your** policy expires.

### Monthly Policies

If **you** selected monthly rolling periods of cover, the insurance starts at the date of purchase for a period of one month and will continue by periods of one month upon receipt of each monthly premium from **you**.

## Customer Service/Complaints

**We** always strive to provide excellent service. However, if **you** have a complaint, please follow these steps.

If **your** complaint is regarding sale of the policy, please contact:

Dynamo Cover Limited – Complaints  
Cardiff House  
Cardiff Road  
Barry, CF63 2AW

Tel: **0330 22 32 897**

Email: [complaints@dynamocover.com](mailto:complaints@dynamocover.com)

For complaints about the handling of a road rescue claim, please contact:

Call Assist Limited  
Axis Court  
N Station Rd  
Colchester, CO1 1UX

Tel: **01206 771 788**

Email: [customerservice@call-assist.co.uk](mailto:customerservice@call-assist.co.uk)

**We** will respond to **your** complaint within four weeks of receiving it. **Our** response will be **our** final decision based on the information provided. If there's a delay in **our** investigations, **we'll** explain the reason and give **you** an estimated timeframe for reaching a decision.

If, for any reason, **you**'re still dissatisfied or haven't received a final answer within eight weeks, **you** have the right to escalate **your** complaint to an independent authority called the Financial Ombudsman Service (FOS). **You** can contact them using the details below:

The Financial Ombudsman Service  
Exchange Tower  
1 Harbour Exchange Square, London  
E14 9SR  
Telephone: 08000 234 567 (free for people calling from a landline) or 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Following this complaints procedure does not stop **you** from taking legal action.

## Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the **United Kingdom** in which **your** main residence is situated.

## Financial Services Compensation Scheme

The Financial Services Compensation Scheme covers this policy. **You** may be entitled to compensation from this scheme if **We** cannot meet **our** liabilities under this policy. Further information about compensation scheme arrangements is available at [www.fscs.org.uk](http://www.fscs.org.uk) or by telephoning 0207 741 4100.

## Collinson Insurance – Privacy Notice

### How we use the information about you

As a data controller, **we** collect and process information about **you** so that **we** can provide **you** with the products and services **you** have requested. **We** also receive personal information from **your** agent on a regular basis while **your** policy is still live. This will include **your** name, address, risk details and other information which is necessary for **us** to:

- Meet **our** contractual obligations to **you**.
- Issue **you** this insurance policy.
- Deal with any claims or requests for assistance that **you** may have.
- Service **your** policy (including claims and policy administration, payments, and other transactions).
- Detect, investigate, and prevent activities which may be illegal or could result in **your** policy being cancelled or treated as if it never existed.
- Protect **our** legitimate interests.

In order to administer **your** policy and deal with any claims, **your** information may be shared with trusted third parties. This will include members of The Collinson Group, third party administrators, contractors, investigators, crime prevention organisations and claims management organisations where they provide administration and management support on **our** behalf. Some of these companies are based outside of the European Union where different data privacy laws apply. Wherever possible, **we** will have strict contractual terms in place to make sure that **your** information remains safe and secure.

**We** will not share **your** information with anyone else unless **you** agree to this, or **we** are required to do this by **our** regulators (e.g., the Financial Conduct Authority) or other authorities.

The personal information **we** have collected from **you** will be shared with fraud prevention agencies and databases who will use it to prevent fraud and money-laundering and to verify **your** identity. If fraud is detected, **you** could be refused certain services, finance, or employment. Further details of how **your** information will be used by **us** and these fraud prevention agencies and databases, and **your** data protection rights, can be found by visiting <https://cifas.org.uk/fpn> and <https://insurancefraudbureau.org/privacy-policy>

### Processing your data

**Your** data will generally be processed on the basis that it is:

- Necessary for the performance of the contract that **you** have with **us**.
- Is in the public or **your** vital interest: or.
- For **our** legitimate business interests.

If **we** are not able to rely on the above, **we** will ask for **your** consent to process **your** data.

### How we store and protect your information

All personal information collected by **us** is stored on secure servers which are either in the **United Kingdom** or European Union.

**We** will need to keep and process **your** personal information during the **period of insurance** and after this time so that **we** can meet **our** regulatory obligations or to deal with any reasonable requests from **our** regulators and other authorities.

**We** also have security measures in place in **our** offices to protect the information that **you** have given **us**.

**How you can access your information and correct anything which is wrong**

**You** have the right to request a copy of the information that **we** hold about **you**. If **you** would like a copy of some or all of **your** personal information, please contact **us** by email or letter as shown below:

Email address: [data.protection@collinsongroup.com](mailto:data.protection@collinsongroup.com)

Postal Address: 3 More London Riverside, London, SE1 2AQ

This will normally be provided free of charge, but in some circumstances, **we** may either make a reasonable charge for this service or refuse to give **you** this information if **your** request is clearly unjustified or excessive.

**We** want to make sure that **your** personal information is accurate and up to date. **You** may ask **us** to correct or remove information **you** think is inaccurate.

If **you** wish to make a complaint about the use of **your** personal information, please contact **our** Complaints manager using the details above. **You** can also complain directly to the Information Commissioner's Office (ICO). Further information can be found at <https://ico.org.uk/>