

WELCOME TO ALDIUM BREAKDOWN

Aldium Breakdown operates 24 hours a day, 365 days a year to provide *you* with a fast and efficient service. This insurance is written in English and all communications about it will be in English. Unless *we* have agreed otherwise with *you*, in writing, this insurance is governed by English Law.

PREAMBLE

This *policy* is a legally binding contract of insurance between *you* and *Equity Red Star*. The contract is based on the proposal or statement of fact *you* have provided to *us*. *We* have agreed to insure *you* under the terms, conditions and exceptions contained in this booklet or in any *endorsement* applying to this booklet. The insurance provided by this *policy* covers any liability, loss or damage that occurs during any *period of insurance* for which *you* have paid, or agreed to pay the premium.

Signed for and on behalf of
EQUITY RED STAR



UNDERWRITER

WHAT TO DO IF YOUR VEHICLE BREAKS DOWN

IN THE UK

Call the 24 hour Rescue Control Centre on

0800 389 9904
or
01277 720 776.

If *you* have hearing difficulties, call the Minicom number

0800 174 647.

IN EUROPE

Call IMA UK Assistance Ltd
Emergency 24 hour telephone numbers

00 44 (0)1277 235 999

00 0800 999 00 999

IMPORTANT INFORMATION

Please have the following information available when *you* phone:

- *Your* name and policy number.
- The phone number (including area code) *you* are calling from.
- The location of the broken down *vehicle* including road numbers or names and landmarks.
- The registration number, make, model and colour of *your vehicle*.
- Any modifications which may be relevant to the recovery of *your vehicle*.

IMPORTANT CONDITIONS

These are conditions of *your policy*:

- Stay with *your vehicle* until a rescue vehicle arrives.
- If calling from a landline, try to call from a place where it is easy to call *you* back.
- If claiming for any refunds keep all vouchers, invoices and receipts and other documents which may be relevant to *your* claim.
- If claiming for refunds following illness, a doctor's report will be required.
- Any claims for refunds must be notified in writing as soon as possible and, in any event, within 14 days of the occurrence to ALDIUM Breakdown, Rescue Control Centre, Equity Red Star, Library House, Brentwood, Essex, CM14 4GD.

UK BREAKDOWN SERVICES

If the *vehicle* cannot be driven as a result of a *breakdown* which occurs during the course of a journey or holiday

1. within the *United Kingdom* and
2. more than one mile from *your home* and
3. after expiry of the deferred period (shown in the policy schedule) from the start date of the *period of insurance*

we will provide the services shown on the schedule to any person driving the *vehicle*, as long as *you* have paid the appropriate premium. Details of each service are shown below.

ROADSIDE ASSISTANCE

We will arrange help at the scene of a *breakdown* and will arrange and pay call-out fees and labour charges needed to start the *vehicle*.

REPAIR REFERRAL

If the *vehicle* cannot be repaired quickly at the scene of a *breakdown* we will arrange and pay the reasonable cost of taking the *vehicle*, *you* and up to 4 passengers from the place where the *vehicle* has broken down to the nearest available garage.

VEHICLE RECOVERY

If the *vehicle* cannot be repaired at the scene of a *breakdown* and cannot be repaired the same day at a suitable garage, we will arrange and pay the reasonable cost of taking the *vehicle*, *you* and up to 4 passengers from the place where the *vehicle* has broken down to any one place *you* choose.

CARAVAN & TRAILER

If the *vehicle* breaks down, any attached caravan or small trailer used for private purposes will be entitled to the same service as the *vehicle* as long as it is attached to the *vehicle* by a standard 50 millimetre (2 inch) towing coupling.

UK BREAKDOWN SERVICES

continued

MESSENGER SERVICE

If the *vehicle* breaks down and help is arranged by the Rescue Control Centre, they will contact persons of *your* choosing to let them know about the situation.

ONWARD TRAVEL

If the *vehicle*

1. cannot be driven as a result of a *breakdown* which occurs more than 25 miles away from *your home* and
 2. cannot be repaired at the roadside or at a garage during the same day and
 3. is not recovered to *your home* or alternative destination
- then, subject to *our* prior approval, we will refund the costs incurred by *you* for onward travel arrangements or necessary emergency overnight accommodation.

The maximum amount we will pay is £250 for:

- alternative road or rail travel or car hire to allow *you* and up to 4 passengers to reach *your* destination or
- one night's hotel accommodation (The amount we will refund will only be for rooms. We will not pay for food and/or drinks) for *you* and up to 4 passengers.

Before *you* arrange Onward Travel, *you* must call the Rescue Control Centre for their agreement.

HOME ASSISTANCE

This cover only applies if stated in the policy schedule.

If the *vehicle* breaks down at *your home* or within one mile of *your home*, we will arrange help and pay call-out fees and labour charges needed to start the *vehicle*. If the *vehicle* cannot be repaired quickly at the scene of the *breakdown*, we will pay the reasonable cost of taking the *vehicle* to the nearest available garage.

EUROPEAN BREAKDOWN SERVICES

This cover only applies if stated in the policy schedule.

Please read the details carefully to ensure that *you* are fully covered and remember to follow any rules and procedures laid down, especially in respect of servicing the *vehicle* and making a claim.

This *policy* is designed to help keep *you* and *your* party mobile during any journey or holiday period.

It is not a routine maintenance policy and therefore does not cover the parts or the cost of non-emergency repair work such as routine servicing or diagnostic tuning nor is it a replacement for a motor insurance policy and it does not provide cover for the costs of bodywork repairs.

You must ensure that the *vehicle* is in an efficient and roadworthy condition at the start of the journey or holiday and it has been regularly serviced by a garage or *you* in accordance with the manufacturer's recommendation.

If the *vehicle* cannot be driven as a result of a *breakdown* which occurs during the course of a journey or holiday and as long as *you* have paid the appropriate premium and the deferred period (as shown in the policy schedule) has expired, we will arrange and pay for the services as shown below to any person driving the *vehicle*.

Such *breakdown* must occur within the countries of: Andorra, Austria, Belgium, Czech Republic, Denmark, France, Germany, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Slovak Republic, Spain, Sweden or Switzerland.

EUROPEAN BREAKDOWN SERVICES

continued

ROADSIDE ASSISTANCE

We will pay for the costs *you* incur in arranging immediate emergency roadside help following a *breakdown* subject to a maximum of £250.

REPAIR REFERRAL

If the *vehicle* cannot be repaired quickly at the scene of a *breakdown* we will arrange and pay the reasonable cost of taking the *vehicle*, *you* and up to 4 passengers from the place where the *vehicle* has broken down to the nearest available garage.

ADDITIONAL BENEFITS

If the *vehicle* is out of use for a period of more than 8 hours as a direct result of a *breakdown* or due to the death, injury or serious illness of the only available driver, we will refund the following costs and expenses as long as they are as a direct result of the *breakdown* or illness and are paid immediately after the *breakdown* or illness:

1. the cost of recovery of the *vehicle* to the nearest garage or railway.
2. freight costs to obtain any replacement part which is not available locally.
3. the cost of one of the following:
 - a) hiring one replacement vehicle up to £70 per day and £800 in total or
 - b) hiring one chauffeur in the event of serious illness of the only available driver in *your* party, up to £100 per day (£500 in total) or
 - c) second class rail fares so that *you* and *your* party can finish *your* journey or return *home* or
 - d) extra hotel accommodation costs for *you* and each member of *your* party up to £30 per person per day incurred during the journey to and from the holiday location up to a maximum of 5 days (The amount we will refund will only be for rooms. We will not pay for food and/or drinks) or

EUROPEAN BREAKDOWN SERVICES

continued

- e) the cost of emergency repairs to secure the *vehicle* in the event that it is damaged by attempted theft or break-in up to a maximum of £100 (A police report will be required) or
- f) the cost of hiring a replacement vehicle up to £150 if *your* own *vehicle* is still out of use when *you* return to the *United Kingdom* but excluding the cost of returning the hire vehicle to the hire company or
- g) the cost of recovering the *vehicle* to *your* *home* if it cannot be repaired before *your* planned return date or costs incurred in travelling from *your* *home* or holiday location to the scene of the *breakdown* to collect *your* *vehicle* after repair.
 - i) Such cost must not be considered more than economy class airfare plus miscellaneous additional expenses not exceeding £50.
 - ii) If the *vehicle* suffers damage and it is considered to be a write-off (i.e. the cost of repairs is greater than the market value of the *vehicle*) this cover will not apply where the *vehicle* has comprehensive motor insurance.
 - iii) Where the *vehicle* has third party insurance, cover will be limited to the market value of the *vehicle*.
 - iv) If this situation arises, we reserve the right to conduct negotiations direct with the motor insurers of the *vehicle*.

EXCEPTIONS

This section does not cover:

1. Any *vehicle* more than 10 years old at the start of the *period of insurance*.
2. *Breakdown* due to lack of petrol, oil, or water.
3. *Breakdown* due to frost.

CHANGING YOUR VEHICLE

This insurance only covers the *vehicle* specified in the policy schedule or reported to and accepted by *us*. So *you* must tell *ALDIUM* as soon as possible (in writing, by phone or by fax) about any change of *vehicle*, including details of the registration number, registration date, make and model.

ALDIUM can be contacted as follows:

Vehicle Breakdown Team
ALDIUM Insurance Services Ltd
Viscount House
High Street
Neston
Wirral
CH64 9AD

Tel: 0151 336 5881
Fax: 0151 336 2141
Email: breakdown@aldium.co.uk

Cover will only apply to the *vehicle* shown in the policy schedule. If *you* do not tell *ALDIUM* about a change of *vehicle*, the services will not apply to the new *vehicle*.

DEFINITIONS

The following words and expressions have the same meaning throughout:

<i>We, us, our</i>	<i>Equity Red Star.</i>
<i>Equity Red Star</i>	Lloyds Underwriters who have insured <i>you</i> under this contract. Each underwriter is only liable for their own share of the risk and not for any other's share. <i>You</i> can ask <i>us</i> for the names of the underwriters and the share of risk each has taken on.
<i>ALDIUM</i>	ALDIUM Insurance Services Ltd, Viscount House, High Street, Neston, Wirral, CH64 9AD.
<i>You, your</i>	The person named as the 'Insured Name' in the policy schedule.
<i>Policy</i>	This document together with the policy schedule and any <i>endorsement</i> attaching thereto.
<i>Endorsement</i>	A written amendment to the <i>policy</i> .
<i>Period of insurance</i>	The period of time covered by this insurance as shown in the policy schedule.

DEFINITIONS

continued

<i>Breakdown</i>	Mechanical or electrical breakdown (failure or breakages), flat batteries, punctures, lack of fuel, lost ignition keys or damage that is caused by an accident, vandalism, fire or theft and results in <i>you</i> not being able to drive the <i>vehicle</i> .
<i>Vehicle</i>	The 'Insured Vehicle' stated in the policy schedule or notified to and accepted by <i>us</i> .
<i>Home</i>	The place in the <i>UK</i> where <i>your vehicle</i> is normally kept.
<i>UK/United Kingdom</i>	The mainland of England, Scotland, Wales and Northern Ireland.

ABOUT EQUITY RED STAR

Equity Red Star is managed by Equity Syndicate Management Ltd., which is authorised and regulated by the Financial Services Authority.

The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/pages/register.

Alternatively the Financial Services Authority can be contacted on 0845 606 1234.

Equity Syndicate Management Ltd is registered in England and Wales No. 426475.
Registered Office: Library House,
New Road, Brentwood, Essex, CM14 4GD.

GENERAL EXCLUSIONS

This insurance does **not** cover the following:

1. If the *vehicle* is recovered by sea or air, any amount which is more than the cost of taking the *vehicle* to the nearest port or airport.
2. Any ferry fares or tolls.
3. Compensation due to delays to transport services.
4. Loss or damage to the *vehicle* or its contents or any valuables carried in the *vehicle*.
5. Damage or costs incurred as a direct result of gaining access to the *vehicle* following *your* request for assistance.
6. The cost of taking the *vehicle* and its passengers to more than one address after any one *breakdown*.
7. The cost of recovering the *vehicle* and its passengers if the *vehicle* can be repaired within a reasonable period of time at or near the place where it has broken down.
8. The cost of any parts, emergency windscreens, components or materials used to repair the *vehicle*.
9. Any expenses incurred in ordering incorrect replacement parts where this is due to insufficient or the wrong information being given by *you*.
10. The costs or expenses for any service which is not arranged by the Rescue Control Centre.

GENERAL EXCLUSIONS

continued

11. Any cost or expense if the *breakdown* is covered by any other insurance or recovery service.
12. Any request for service if the *vehicle* has been used (from the time *you* bought it) for private hire, public hire, racing, rallying, pacemaking or in any contest or speed trial or any rigorous reliability testing.
13. Any request for service if the *vehicle* is off road or cannot be reached due to snow, mud, sand or flood.
14. Any request for service if the *vehicle* is considered to be dangerous or illegal to repair or transport.
15. Any results of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power.
16. Claims totalling more than £3,000 per year.
17. Direct or indirect loss, damage or liability caused by, contributed to by or arising from:
 - i. ionising radiation or contamination from any radioactive nuclear fuel or from nuclear waste from burning nuclear fuel.
 - ii. the radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear plant or part of that assembly.
 - iii. pressure waves caused by aircraft or other flying object.

GENERAL CONDITIONS

1. We will only provide the cover detailed in this *policy* if *you* have met all the terms and conditions of this document of insurance and the information *you* have given *us* is, as far as *you* know, correct and complete.
2. This insurance only applies to *you* and cannot be transferred to anyone else.
3. *You* must not use *your vehicle* outside the *United Kingdom* for more than 31 days in a row or more than 60 days in total during the *period of insurance*.
4. If *your vehicle* breaks down (whether or not *you* need immediate service) *you* must immediately tell the Rescue Control Centre.
5. Roadside help or recovery will only be provided if *you* or *your* driver stays with the *vehicle* until a rescue vehicle arrives.
6. If a claim is made which *you* or anyone acting on *your* behalf knows is false, fraudulent or exaggerated, we will not pay the claim and cover under this insurance will end.
7. *You* must take all reasonable steps to prevent a *breakdown* and *your vehicle* must not be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out.
8. *You* must carry a roadworthy spare tyre with *your vehicle* at all times and a spare set of *vehicle* keys.
9. *Your vehicle* must display a valid road tax disc.

GENERAL CONDITIONS

continued

10. *You* must keep *your vehicle* properly maintained and serviced.
11. This insurance only covers the *vehicle* specified in the policy schedule. *You* must tell *ALDIUM* about any change of *vehicle* immediately.
12. *You* must take all reasonable steps to avoid or minimise any loss arising out of a claim under this insurance. Claims arising directly out of financial incapacity will not be covered.
13. *You* must keep all vouchers, invoices and receipts and other documents which may be relevant to *your* claim. Any claims must be notified in writing as soon as possible and in any event within 14 days of the occurrence to the Rescue Control Centre whose address is on Page 3 providing full information as to the time, place and circumstances.
14. Any documentary evidence and details *we* may require must be provided at *your* expense (or *your* legal representative's expense). *You* must also have a medical examination if requested to do so.
15. *You* must take all reasonable care for the safety and supervision of the *vehicle* and if loss or damage occurs whilst it is in the care of a transport company, authority, garage or hotel, the loss or damage must be reported in writing to the transport company, authority, garage or hotel.
16. *You* must take all reasonable and practical steps to recover the *vehicle* if lost or stolen or to discover the guilty person or persons.

GENERAL CONDITIONS

continued

17. *We* may, at *our* choosing
 - a. take over, conduct, defend or settle any claim and/or
 - b. take proceedings at *our* own expense or in the name of anyone else covered by this insurance.
18. *You* or the person whose name *we* use must cooperate with *us* on any matter which affects this insurance.
19. If *we* incur additional costs beyond the scope of cover which applies, *you* must reimburse these costs on demand and within 14 days.
20. If assistance is requested whilst cover is not in force, *our* costs will include a handling charge of £200.
21. If *we* accept *your* claim but disagree with the amount due to *you* the matter will be passed to an arbiter who *we* and *you* agree to. When this happens the arbiter must make a decision before *you* can start proceedings against *us*.
22. If *you* decline to accept *our* decision on the most suitable course of action, then *we* may limit *our* liability in respect of any one incident to a maximum of £100.

POLICY CANCELLATION

You may cancel this *policy* at any time by sending *ALDIUM* or *us* written notice.

If *you* cancel this *policy* before cover has commenced *we* will refund the whole of the premium *you* have paid.

If *you* cancel this *policy* within 14 days of cover having commenced *we* will refund that part of the premium *you* have not used subject to a minimum premium of £15 plus Insurance Premium Tax.

If *you* cancel this *policy* more than 14 days after cover has commenced there is no return of premium allowable irrespective of circumstances.

We may cancel this *policy* by sending 7 days notice by recorded delivery to *your* last known address.

(In these circumstances *we* will refund the part of the premium which applies to the remaining *period of insurance*).

OUR PROMISE TO YOU

We aim to provide a first class service.

If *you* have cause to complain, please contact the Customer Service Manager of *Equity Red Star* at the address shown below.

If *you* are not happy with the way the matter is dealt with, *you* should write to the Chief Executive of *Equity Red Star* at Library House, New Road, Brentwood, Essex, CM14 4GD quoting *your* policy number.

After this action, if *you* are not satisfied with the way a complaint has been dealt with, *you* may ask the Policy and Market Assistance department at Lloyd's to review *your* case. The address is Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA.

Having followed this procedure and, if *you* remain unsatisfied, *your* complaint can be referred to the Financial Ombudsman Service (FOS). The address is The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

(These procedures do not affect *your* right to take legal action if necessary).

Financial Services Compensation Scheme (FSCS). We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk

NOTES

To help us provide a first class service we may record your phone calls.

Use this page for your notes including, if you are unfortunate enough to break down, your location and/or any reference numbers you are advised of.