


This document is a summary of cover highlighting the services as well as the main conditions / exclusions of this policy. For the full terms and conditions, please refer to the policy document and policy schedule. Please take time to read the policy document and schedule when you receive them.

What is this type of insurance?

This insurance provides 24-hour cover for breakdowns. It will arrange and pay for the services as shown below up to any limits as stated in the policy document.

 **What is insured?**

Definition:

- ✓ A breakdown means mechanical or electrical failures/breakages; flat batteries; punctures; out of fuel; contaminated or wrong fuel used; ignition keys lost, stolen or locked in the vehicle; or damage caused by accident, vandalism, theft or attempted theft which renders the vehicle immobile.

Services:


- ✓ **Roadside**
If the vehicle breaks down more than one mile from the home address, we will arrange service at the scene of the breakdown and pay call-out fees and labour costs in an attempt to repair it. If it cannot be repaired quickly at the scene of the breakdown, we will arrange and pay the cost of taking it, the driver and the passenger(s) from the scene of the breakdown to the nearest repairer.
- ✓ **Recovery**
If the vehicle breaks down more than one mile from the home address and it cannot be repaired at the scene of the breakdown or the nearest repairer the same day, we will arrange and pay the cost of taking it, the driver and the passenger(s) from the scene of the breakdown to any one place you choose. **This service is not covered during the first 48 hours of cover commencing.**
- ✓ **Home**
If the vehicle breaks down at the home address or within one mile of the home address, we will arrange service at the scene of the breakdown and pay call-out fees and labour costs in an attempt to repair it. If it cannot be repaired at the scene of the breakdown, we will arrange and pay the cost of taking it, the driver and the passenger(s) from the scene of the breakdown to the nearest repairer, up to a maximum of 20 miles.
- ✓ **Alternative Travel or Overnight Accommodation**
If the vehicle breaks down more than 25 miles from the home address, and it cannot be repaired the same day, and it cannot be recovered to any one place you choose, we will refund the cost of either alternative travel arrangements or overnight accommodation for the driver and the passenger(s).
- ✓ **Caravan or Trailer**
Any attached small general purpose trailer no more than 3 metres/10 feet long (unless previously notified and accepted by us) or any attached caravan will be entitled to the same service as the vehicle, as long as it is attached by a standard 50 millimetre/2 inch towing coupling.

(continued)

- ✓ **Messages**
On request we will pass a message on to family or colleagues to let them know about the breakdown.
- ✓ **European Cover**
This insurance also provides 24-hour cover for breakdowns in Europe.

 **What is not insured?**

- ✗ Any costs for any service which is not arranged or agreed by the Breakdown Control Centre and/or Complaints/Quality team.
- ✗ Any costs other than recovery of the vehicle as a result of contaminated or wrong fuel used.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Any ferry fares, congestion charges and/or toll fees.
- ✗ Any request for service if the vehicle cannot be reached due to snow, mud, sand, flood or being off road.
- ✗ Any request for service if the vehicle has no traction other than as a result of a breakdown.
- ✗ Claims totalling more than £3500 in any year.

 **Are there any restrictions on cover?**

- ! The vehicle must not be used outside the UK if the Foreign and Commonwealth Office advises against all, or all but essential international travel.
- ! If temporary repairs are carried out, such fault must then be immediately rectified before commencing a new journey.
- ! Passenger(s) means up to a maximum of 7 passenger(s) being transported by the vehicle.
- ! This insurance only covers the vehicle specified in the policy schedule. You must tell the administrators about any change of vehicle immediately.
- ! You must keep a spare set of keys for the vehicle at the home address. However, when away overnight with the vehicle, you must take both sets with you.
- ! You must make sure that the vehicle is in a safe and roadworthy condition at all times and it has been regularly maintained and serviced in accordance with the manufacturer’s recommendations. You must keep all vouchers, invoices and receipts as evidence.
- ! You must take all reasonable steps to prevent a breakdown, and the vehicle must not be used in an unsafe or unroadworthy condition or until any necessary repairs have been carried out.
- ! You must carry a roadworthy and accessible spare wheel with the vehicle at all times, except where one is not fitted as standard manufacturers equipment. The spare wheel must be fitted with a roadworthy tyre. If locking wheel nuts are fitted you must also carry the key/tool to remove them.

 **Where am I covered?**

You are covered for breakdowns which occur within the following:

- United Kingdom – the mainland countries of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

- Europe – the mainland countries of Andorra, Austria, Belgium, Croatia, Czech Republic, Denmark, France, Germany, Gibraltar, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, San Marino, Slovakia, Slovenia, Spain (including Balearics), Sweden, Switzerland and the Vatican City.



What are my obligations?

- The vehicle must have an MOT (unless exempt), be taxed, insured and registered in the UK.
- If a breakdown occurs (whether or not you need assistance), you must immediately call the 24-hour Breakdown Control Centre on 01245 408 492 or 0330 123 0724.
- Breakdown assistance or recovery will only be provided if you or a driver stays with the vehicle until a rescue vehicle arrives.
- If recovery is required, the vehicle must be accessible.



When and how do I pay?

The administrators will discuss what payment options are available to you.



When does cover start and end?

The period of time covered by this insurance is shown in the policy schedule.



How do I cancel the contract?

If this insurance does not meet your needs, you may cancel it by sending written notice and returning the policy document and policy schedule to the administrators within 14 days of receiving them. The 14-day period applies to new policies and the renewing of existing policies. During this time, and providing a claim has not occurred, we will send a full refund of premium to the administrators. After this time, there is no refund of premium, irrespective of circumstances.

Your Insurer

Trinity Lane Insurance Company Limited - is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Regulations 2020 to carry on the business of general insurance.

Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

How To Obtain Assistance

- Breakdowns in the UK

Call 01245 408 492 or 0330 123 0724

If you have hearing/speech difficulties, you can use our SMS text messaging service on 07860 057 893.

- Breakdowns in Europe

Call 01245 408 480 or 00 33 426 737 952

Complaints

We, Trinity Lane Insurance Company Limited, are authorised and regulated by the Gibraltar Financial Services Commission ("GFSC") to underwrite General Insurance business.

We want to provide you with a high-quality service at all times. If you want to make a complaint about your insurance, or us, the complaints procedure is as follows.

The first step is to contact our Quality Department who will review your case. The address is: Hadleigh Breakdown, Unit 6, Lake Meadows Business Park, Woodbrook Crescent, Billericay, Essex CM12 0EQ. Telephone 0330 123 1305. Email:

quality@hadleighbreakdown.co.uk

Trinity Lane Insurance Company Limited has appointed Hadleigh Breakdown to manage claims and complaints on their behalf.

If you are not satisfied with their response you should email: quality@trinitylane.net. Alternatively you can write to: General Manager, Trinity Lane Insurance Company Limited, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. When you do this, please quote your document number as it will help us deal with your complaint quickly.

If we cannot settle the complaint to your satisfaction, you can contact: The Financial Ombudsman Service, Customer Contact Division, Exchange Tower E14 9SR. Phone: 0800 023 4 567. Email: complaint.info@financial-ombudsman.org.uk

We are bound by the Financial Ombudsman's decision, but you are not.

Following the complaints procedure does not affect your right to take legal action.

What happens if we can't meet our liabilities?

As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance. This depends on the type of policy and the circumstances of the claim. The FSCS will pay 90% of the claim for non-compulsory insurance (insurance you do not need by law). For compulsory classes of insurance (insurance you need to have, such as motor insurance), the FSCS will pay the claim in full. You can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk

We are authorised and regulated by the Gibraltar Financial Services Commission to carry on general insurance business in the UK. Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.