



Breakdown Assistance Insurance



Policy Wording



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Welcome

Thank You for choosing Cover My Breakdown.

Our aim is to remove worry at a time of distress for You and provide peace of mind in the event of Your vehicle breaking down.

This Breakdown insurance policy is an annual contract and in return for Your premium, We will indemnify You in the event of an insured event occurring in accordance with the terms of this Policy document and Your Schedule of Insurance.

This Policy document, Your Insurance Product Information Document and Schedule of Insurance should be read together as one document. Please keep these documents together in a safe place.

It is important You read them carefully to make sure they meet Your needs. Please also check Your Schedule of Insurance carefully to make sure the information You have given Us is correct.

You must therefore tell Us if this information is wrong, or if it changes. You have responsibility to take reasonable care not to make a misrepresentation, should You be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately or recklessly make a misrepresentation then it may be that this affects Our decision to pay a claim or keep the Policy in force.

If any of the information We have recorded is incorrect, or if You have any questions about this insurance Policy, please contact Us.

Got any questions or need a hand?

If you are having problems logging in, or you have any issues with, or questions about, your account or policy you can contact us by calling **0800 980 5134** or emailing **admin@covermy.co.uk** and we will be more than happy to help.

Our offices and phone lines are open 9am – 5pm from Monday to Friday, and Saturday 9am - 3pm.





Demands and Needs

Cover My Breakdown Insurance enables You to choose from a range of cover levels and benefits that are designed to meet Your demands and needs. The Schedule of Insurance that accompanies this Policy Wording states the cover level You have selected and the appropriate section(s) from this Policy Wording that apply to You. The choices You have made will depend on Your personal circumstances and therefore, please check Your Schedule of Insurance to ensure that the cover You have chosen meets Your requirements.

Cover Level	Policyholder Needs
Local Cover	Customers who need assistance in the event of a breakdown at the roadside when travelling outside of a 1 mile radius from their home address. In the event that a temporary repair is not possible they will be recovered to a single destination within a 25 mile radius from the breakdown location.
Local Cover and Homestart	Includes the benefits of Local Cover, along with inclusion of cover at the customers home address and within a 1 mile radius of the home address. If the breakdown occurs under Homestart and a temporary repair is not possible we will recover the vehicle to a chosen destination within a 25 mile radius of the breakdown location.
National Cover	Customers who need assistance in the event of a breakdown at the roadside when travelling outside of a 1 mile radius from their home address. In the event a temporary repair is not possible, the vehicle will be recovered to a local garage. If the vehicle is unable to be repaired the same day, the customer will be recovered to their home address or chosen location, or reimbursed public transport, overnight accommodation or hire car costs to continue their journey.
National Cover and Homestart	Includes the benefits of National Cover, along with inclusion of cover at the customers home address and within a 1 mile radius of the home address. If the breakdown occurs under Homestart and a temporary repair is not possible we will recover the vehicle to a chosen destination within a 25 mile radius of the breakdown location.
European Cover	Includes the benefits of National Cover and Homestart, along with the inclusion of cover in Europe for up to 90 days in the policy year with no single trip exceeding 30 days.
Single Trip European Cover	Customer who need assistance when travelling to Europe during a specific dates for up to 31 days. Includes National Cover in the UK during the selected dates.



How to make a claim

If you have broken down and wish to make a claim then please call the breakdown service on the following details.

In the UK call us on: **01945 425307**

In Europe call us on: **+44 1945 425307**

For policyholders or driver who are deaf, we recommend you use the services of Relay UK more information can be found on their website at www.relayuk.bt.com, Or by downloading the Relay UK app.

We also recommend using [What3Words](#) to help us to pinpoint your location. More information on What3Words can be found on our website

What our operators will need if you breakdown

1. Your name and breakdown insurance policy number.
2. The vehicle's make, model and registration number.
3. The exact location of the vehicle, such as the road you are on, the nearest junction, identifiable landmark etc.
4. What you suspect the nature of the fault is.
5. The telephone number you are calling from.
6. If your breakdown is as a result of a flat, punctured or blow tyre we will require you to have the locking wheel nut or key (where applicable).

Please note

1. Prior to travelling to Europe You must inform Us at least 46 hours in advance of Your travel dates and intended country(s) of destination.
2. If you have purchased annual European cover Your Policy allows You up to 90 days European cover with a maximum single trip duration of 30 days. Any Breakdown that occurs after 30 continuous days in Europe will not be permitted under this Policy. If you have purchased a Single Trip European policy Your policy allows cover for the Period stated on the schedule of Insurance.
3. If You cancel Your recovery after initially calling Us or You are not with the Vehicle when a Recovery Operator arrives or the Vehicle is not in an accessible location when You have informed Us otherwise, or no fault is found with the Vehicle upon inspection by a Recovery Operator, then You will be charged a cancellation fee of £98.40 if within the United Kingdom or £168 if You are in Europe.
4. Please ensure prior to calling Us in the event of a Breakdown that a Recovery Operator will be able to lawfully access the Vehicle if the Vehicle is on private land, such as a campsite, otherwise You will be liable for a cancellation charge as per point 4 above.
5. Any repair carried out by a Recovery Operator is deemed a Temporary Repair. We therefore insist that the Vehicle is taken to a garage immediately and any permanent repairs are made. We reserve the right to request evidence of any permanent repairs.
6. If You have purchased Vehicle cover or Single Trip Cover You are only covered for the Vehicle that is registered upon taking out the Policy unless You have notified Us of a change during the Term of the Policy and that change has been accepted by Us.
7. If You have purchased Personal Cover You and the person(s) stated on the Schedule of Insurance are covered in any eligible Vehicle.
8. You may change the Vehicle on Your Policy up to 4 times during the Term, however, temporary changes of Vehicle are not permitted within this Policy.
9. If a change of Vehicle takes place during the Term of the Policy the Inception Period will apply from the date the change takes effect. Please allow a minimum of 46 hours before You, or anyone driving the Vehicle, is able to make a Claim on this Policy.
10. If any of Your details change during the Term of the Policy, such as Your address, or vehicle registration please notify Us immediately.
11. In the event of a breakdown a message forwarding service is available where We can contact someone on Your behalf to inform them of your situation should You wish.

IMPORTANT – Breakdowns on a motorway in Europe

On motorways always use the Emergency telephones as these pinpoint Your exact location. The Police may arrange for Your recovery from the motorway. In this case contact Us when You reach an ordinary phone or use a mobile. We will assist You from the location where the authorised recovery services have taken You to.



Conditions of Your Policy

The following conditions apply to Your Policy. Please note, if You do not satisfy the below policy conditions it may result in Us being unable to attend to a Breakdown and We may cancel Your Policy. If You are uncertain on any of the policy conditions

- The Vehicle must be maintained to a good state of mechanical and electrical repair and is of a Roadworthy Condition.
- We do not accept any liability for any pets, animals or livestock within the Vehicle at the point of Breakdown or during any subsequent recovery (where applicable). If You are travelling with a pet You must inform the Claims Handler prior to any recovery.
- If requested You must provide evidence of Your Vehicle's MOT (where applicable) and/or receipts/invoices for any work that has been undertaken as a result of a Breakdown or in the recent past.
- Any Breakdown as a result of inadequate repair, unsuccessful DIY or any previous Breakdown We have attended in the last 60 days where the fault may be the same, related or similar, and where no remedial action has been taken to correct the fault, shall be attended on a Paid Basis only.
- Any subsequent Breakdown for a fault that We have attended previously and where a repair may not have been undertaken to rectify the original cause of Breakdown. In this scenario We may offer the service on a Paid Basis. If You opted for Paid Basis recovery service and You are subsequently able to provide evidence that the original breakdown cause had been repaired, or it is established that the breakdown cause is unrelated, We will reimburse the cost under the terms of this Policy.
- Attendance by a Recovery Operator cannot be used as a reason by the Policyholder or any other driver of the Vehicle to avoid the cost of repairing or recovering the Vehicle.
- We reserve the right to refuse, and/or cancel a Policy if anyone behaves inappropriately towards any employee or representative of Ours by, including but not limited to, acting in a threatening or abusive manner, whether physically or verbally or;
- Deliberately mislead or omit to tell Us important details or facts about a Breakdown in order to obtain assistance. If in doing so results in Us attending a Breakdown where We otherwise would not have, You will be retrospectively charged for the attendance.

We will always decide on the best possible way of offering assistance, after taking into account individual circumstances. If the assistance that We offer does not suit Your requirements then You may request alternative assistance on a Paid Basis



Definition of Words

Within this Policy Wording certain words have a special or specific meaning. These words will appear throughout this Policy Wording with a capital letter

- **Accident** – Means where the vehicle is involved in an incident that happens unexpectedly and unintentionally.
- **Administrator** - The Administrator of Your Policy is CoverMy
- **Breakdown / Broken Down** - Means the Insured Vehicle has ceased to function as a result of an electrical or mechanical failure, misfuelling, or running out of fuel, including the failure of the Insured Vehicle’s battery and/or tyres, but not as a result of accident, fire, flood, theft or act of vandalism. Locking within the Insured Vehicle, or Loss of, or Damage to or the failure to operate of any key or device used to secure or gain access to the Vehicle which enables Your Vehicle to be started and driven.

Please Note:

- 1) The failure of a component (e.g. heating or air condition system) does not constitute a Breakdown unless it results in the Vehicle ceasing to function.
 - 2) The illumination of any of the Vehicle’s warning lights will only constitute a Breakdown if the manufacturer’s handbook confirms that immediate attention is required, and the Vehicle should not be driven. In all other cases, You need to make Your way to a place of repair, and any Breakdown cover within this policy will not apply.
- **Caravan / Trailer** - Means any caravan or trailer that adheres to the following specifications:

Caravan or Trailer		
Max Weight (gross)	Max Length	Max Width
3.5 tonnes	7.0 metres (23 feet) excluding draw bar and coupling	2.44 metres (8 feet)

- **Claim** - Means any request for assistance, service or a benefit under any section of this Policy.
- **Claim Handler** - Means Emergency Assist Limited acting as Claim Handler of Your Policy
- **Excess** - Means the first amount that You must pay towards any claim.

Please Note: In the event of a breakdown You will be charged the amount of excess shown on Your Policy Schedule for each call out in order for one of our Recovery Operators to attend. Additional information can be found on Your policy Schedule.

- **Europe** - For the purpose of this Policy means; Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland
- **Inception Date** - Means the date with which Your Policy starts as stated on Your Schedule of Insurance.
- **Inception Period** - Means a period of 46 hours from the Inception Date , or in the event of a change of vehicle, the date the change takes effect from before You, or anyone driving the Vehicle, is able to make a Claim on this Policy.



- **Insured Vehicle** - Means the Vehicle which We have agreed to cover and which is shown on Your current Schedule of Insurance as being covered under this Policy or if You have selected the personal cover type the Vehicle that You are driving at the time of Breakdown
- **Insurer** - Building Block Insurance PCC Limited authorised and regulated by Malta Financial Services Authority. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority, financial services register reference number 616033. The nature and extent of consumer protections may differ from those firms those in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.
- **Market Value** - Means a reasonably determined value for Your Vehicle, using recognised industry data, based upon, but not limited to, vehicles of an equivalent age, make, model and mileage.
- **Misfuel / Misfuelling** - Means where the Vehicle has been fuelled with an incorrect fuel type (e.g. by putting diesel in a petrol Vehicle or petrol in a diesel Vehicle).
- **National Recovery** - If Your insured Vehicle cannot be repaired within the same working day We will arrange to transport Your Insured Vehicle, You and up to 4 passengers to one destination within the United Kingdom subject to the terms of Your Policy.
- **Paid Basis** – Means assistance that You will have to pay for separately outside the terms of this Policy because the circumstances aren't covered under Your Policy. Assistance on this basis constitutes a separate agreement outside the Policy.
- **Policy** - Means the terms and conditions contained in this document, along with Your Schedule of Insurance, all of which forms the basis of the agreement between Us and You.
- **Policyholder** - Means the person named on the Schedule of Insurance.



- **Policy Wording** - Means this document including all terms and conditions.
- **Recovery Operator** - Means any person appointed or instructed by Us to provide breakdown assistance services on Our behalf.
- **Roadworthy Condition** - Means that the Vehicle has been maintained in line with the manufacturer’s guidelines, holds a current UK MOT certificate where appropriate and there are no known faults with the Vehicle.
- **Running Out of Fuel / Out of Fuel** - Means where the vehicle cannot be driven due to running out of fuel, including but not limited to Petrol, Diesel, Electrical Charge or Hydrogen.
- **Schedule of Insurance** - Means the document containing Your name, address, Vehicle details, the Term of cover and other important information about Your Policy which must be read in conjunction with the Policy Wording.
- **Temporary Repair** - Means a repair undertaken at the roadside by a Recovery Operator that will allow the Vehicle to be driven safely but which will still need additional investigation or work to prevent a further Breakdown.
- **Term** - Means the duration of this Policy, which is for period of time between the Inception Date and Expiry Date as stated on the Schedule of Insurance.
- **Track Day** - Means when Your Vehicle is being driven for any reason on a racing track, on an airfield or at an off-road event. Examples of racing tracks that are included in this definition are the Nurburgring in Germany and Cadwell Park in the UK.
- **Trip** - A journey abroad in Your Vehicle to the countries of Europe, commencing and ending in the UK.

Please Note: Cover only applies to Trips that do not exceed 30 consecutive days or 90 days in total in any Term of this Policy.

- **United Kingdom / UK** - Means England, Scotland, Wales, Northern Ireland,
- **Vehicle** - Means any private car, van or motor bike which is owned by You or is Your responsibility, is up to and including 21 years old, is registered in the United Kingdom, complies with the following specifications and is used for Non-Commercial Use. Please note that Campervans and Motorhomes are excluded from this Policy:

Car, Van or Motorbike		
Max Weight (gross)	Max Length	Max Width
3.5 tonnes	6.0 metres	2.3 metres

- **We / Us / Our** - Building Block insurance PCC Limited acting as the Insurer, CoverMy acting as the Administrator and Emergency Assist Limited acting as the Claims Handler.
- **You / Your** - Means the person named on the Schedule of Insurance and/or any other authorised occupant of the Insured Vehicle (other than a hitch hiker).



Policy Types

The Policy type will be stated on Your Schedule of Insurance.

Personal Cover

Following a Breakdown, We will provide assistance in accordance with the terms of this policy to the Policyholder or any Named Person stated in the Schedule of Insurance whilst they are the driver or passenger of any Vehicle.

Vehicle Cover

Following a Breakdown, We will provide assistance in accordance with the terms of this policy for any Vehicle or Vehicles stated in the Schedule of Insurance subject to the terms of this policy. We reserve the right not to offer assistance under the terms of this Policy in respect of any Vehicle or Vehicles not stated in the Schedule of Insurance. Should any Vehicle be acquired during the Policy Term for which cover under this Policy is required You must inform Us immediately.

Single Trip Cover

We will provide You with assistance in the UK and Europe for the Term stated on Your Schedule of Insurance.

Your Cover

You are permitted to make an unlimited number of claims during the Term of this Policy across all sections of this Policy. The maximum payable for any claim from any one Breakdown, including any reimbursement costs, is £2000.00, or the current Market Value of the Vehicle, whichever is lower.

Your selected cover will be detailed on Your Schedule of Insurance.

We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.



Local Cover

Local cover includes up to 60 minutes roadside labour and/or recovery within a 25 mile radius of the Breakdown location.

What is covered

If Your Insured Vehicle has Broken Down within the United Kingdom, more than 1 mile from Your Home, We will instruct a Recovery Operator to attend the scene of the Breakdown and where possible carry out a Temporary Repair to Your Vehicle. If a Temporary Repair is not possible, We will also arrange for You, Your Vehicle and up to four passengers to be taken to the nearest suitable garage or chosen location within a 25 mile radius of the Breakdown location.

If it is clear when You call Us that a Temporary Repair will not be possible at the roadside, We will instead arrange to recover You, Your Insured Vehicle and up to four passengers to the nearest suitable garage or chosen location within a 25 mile radius from the Breakdown location.

This decision will be based on a number of factors, including the time of day, type of repair required, number of passengers, Your location and the safety of You, Your passengers and Our Recovery Operator.

In the event that the Breakdown is as a result of a flat, blown or punctured tyre the following will apply:

1. If You have an accessible and serviceable spare, or space saver wheel, along with any relevant locking wheel nut key (where applicable), a Recovery Operator will replace the wheel.
2. If neither the relevant locking wheel nut key is present or an accessible and serviceable spare, or space saver wheel, then We shall source a mobile tyre fitter (where available) to attend. The call out charge of this shall be covered within Your Policy up to a maximum of £70, but the cost of any parts or tyre(s) required will be at Your cost.
3. Where a mobile tyre fitter is unable to be sourced We shall recover Your Vehicle to the nearest garage able to effect a repair. This is where Our assistance will end.

What is not covered

Labour charges in excess of one hour of the Recovery Operator arriving at the scene of the Breakdown.

1. A breakdown which occurs outside of the UK.
2. The exclusions detailed within the General Exclusions section of this Policy Wording also apply.



Homestart

Homestart includes assistance if Your Insured Vehicle should Breakdown at Home or within (1) mile of Your

What is covered

If Your Insured Vehicle has Broken Down within the United Kingdom, and is within 1 mile of Your Home We will instruct a Recovery Operator to;

1. Attend the scene of the Breakdown and where possible carry out a Temporary Repair, and/or,
2. Recover the Vehicle to a suitable garage. The garage maybe chosen by You however must be within a 25 mile radius of the site of the Breakdown.

In the event that the Breakdown is as a result of a flat, blown or punctured tyre the following will apply:

1. If You have an accessible and serviceable spare, or space saver wheel, along with any relevant locking wheel nut key (where applicable), a Recovery Operator will replace the wheel.
2. If neither the relevant locking wheel nut key is present or an accessible and serviceable spare, or space saver wheel, then We shall source a mobile tyre fitter (where available) to attend. The call outcharge of this shall be covered within Your Policy up to a maximum of £70, but the cost of any parts or tyre(s) required will be at Your cost.
3. Where a mobile tyre fitter is unable to be sourced We shall recover Your Vehicle to the nearest garage able to effect a repair. This is where Our assistance will end.

What is not covered

1. Labour charges in excess of one hour of the Recovery Operator arriving at the scene of the Breakdown.
2. A breakdown which occurs outside of the UK.
3. The exclusions detailed within the General Exclusions section of this Policy Wording also apply.



National Cover

National Cover includes all the benefits of local cover, along with additional benefit options should it not be possible to complete repair to Your Vehicle the same day.

What is covered

In the event repairs to Your Vehicle cannot be carried out the same day, You will be covered for either;

1. Recovery for You, Your Vehicle and up to four passengers to your home address or chosen location Or;
2. Onward Travel as explained in the Onward Travel section of this wording.

What is not covered

3. A Breakdown that occurs outside of the UK.
4. The exclusions detailed within the General Exclusions section of this Policy Wording also apply.

Please Note: In the event the attending Recovery Operator is unable to transport You or any Passengers within the recovery vehicle, You are able to arrange Your own alternative travel arrangements, subject to the Policy limits as set out in the 'Onward Travel in the UK' section of this document. In the instance of opting for taxi transportation however, in the event of a recovery agent not being able to transport You or any passengers, the maximum amount We would reimburse is £40.00.



Onward Travel

Onward Travel includes alternative transport or overnight accommodation in addition to National Recovery.

What is covered

In the event that Your Insured Vehicle is recovered to a suitable garage and repairs cannot be carried out on the same calendar day, then, provided Our services were requested at the same time as the Breakdown, You will be covered for either,

1. The cost of alternative second class rail travel (or the equivalent road travel) for the driver and up to 4 passengers to one destination within the United Kingdom. This will also include a return journey for one person to collect the Vehicle upon completion of repairs. OR
2. If the Breakdown occurred more than 25 miles from Your Home, We will reimburse You the cost of one night's hotel accommodation, excluding all food and drink, for the driver and up to 4 passengers. This is limited to a maximum of £40 per person or £200 for all persons. OR
3. The cost of a suitable self-drive hire car for up to 72 hours, up to a maximum of £250 to allow You to complete Your journey.
4. The cost of a taxi fare to transport the driver and any passengers up to a maximum of £40 per person, subject to the total being reimbursed being no greater than that of the total taxi fare.
5. The recovery of Your Vehicle and up to four passengers to Your Home address or chosen location

Important: Options 2, 3 and 4 are subject to our prior approval. Each of the available options is on a reimbursement basis only and will not be paid for in advance by Us. Receipts and/or invoices can be sent to us at admin@covermy.co.uk or you can send them to Cover My, Kempton House, Kempton Way, PO Box 9562, Grantham, Lincolnshire, NG31 0EA

What is not covered

1. Any hire car where You do not comply with the usual terms and conditions of the hire car company.
2. We will not cover the cost of;
 - I. delivery or collection of the hire car including the cost of any fuel in doing so
 - II. any fuel consumed by You or any other driver during the period of hire
 - III. any insurance excess payable under insurance for the replacement car
3. Any costs which would have been incurred in the course of a journey if the Breakdown had not occurred.
4. Fines, parking charges, tolls and any congestion charges arising from the use of a hire car.
5. We will not supply a hire car of any specific make, model or type, or specially adapted vehicles or those with a tow bar.
6. We will not cover the cost of any food and/or drink incurred by You or any other driver or any passengers.
7. The exclusions detailed within the General Exclusions section of this Policy Wording also apply.



European Cover

European cover includes assistance if Your Insured Vehicle should Breakdown during a Trip in Europe.

For annual European Cover, You are covered for up to 90 days of travel within Europe with no single trip exceeding 30 days.

What is covered

If Your Insured Vehicle has Broken Down during a Trip within Europe We will instruct a Recovery Operator to attend the scene of the Breakdown and where possible carry out a Temporary Repair to Your Vehicle. If a Temporary Repair is not possible, We will also arrange for You, Your Insured Vehicle and up to four passengers to be taken to the nearest suitable garage.

If it is clear when You call us that a Temporary Repair will not be possible at the roadside, We will instead arrange to recover You, Your Vehicle and up to four passengers to the nearest suitable garage straight away.

This decision will be based on a number of factors including the time of day, type of repair required, number of passengers, Your location and the safety of You, Your passengers and Our Recovery Operator.

In the event that the Breakdown is as a result of a flat, blown or punctured tyre the following will apply:

1. If You have an accessible and serviceable spare, or space saver wheel, along with any relevant locking wheel nut key (where applicable), a Recovery Operator will replace the wheel.
2. If neither the relevant locking wheel nut key is present or an accessible and serviceable spare, or space saver wheel, then We shall source a mobile tyre fitter (where available) to attend. The call out charge of this shall be covered within Your Policy, but the cost of any parts or tyre(s) required will be at Your cost.
3. Where a mobile tyre fitter is unable to be sourced We shall recover Your Vehicle to the nearest garage able to effect a repair. This is where Our assistance will end.

What is not covered

1. Any Breakdown which occurs more than 30 days after the start of a Trip, or more than 90 days of cover in Europe in any Term of this Policy.
2. Labour charges in excess of one hour of the Recovery Operator arriving at the scene of the Breakdown.
3. The exclusions detailed within the General Exclusions section of this Policy Wording also apply.



SECTION E: Onward Travel in Europe

Onward Travel in Europe includes alternative transport or overnight accommodation whilst travelling in Europe.

What is covered

In the event that Your Insured Vehicle is recovered to a suitable garage and repairs cannot be carried out on the same calendar day, then, provided Our services were requested at the same time as the Breakdown, We will pay for one of the following;

1. The cost of alternative second class rail travel (or the equivalent road travel) for the driver and upto 4 passengers to one destination within Europe. This will also include a return journey for one person to collect the Insured Vehicle upon completion of repairs. This is limited to a maximum of £40 per person or £200 for all persons.
2. The cost of up to three night's hotel accommodation, excluding food and drink, for the driver and up to 4 passengers while Your Insured Vehicle is being repaired. This is limited to a maximum of £40 per person or £600 for all persons.
3. The cost of a suitable hire car for up 7 days while Your Insured Vehicle is being repaired, up to a maximum rate of £50 per day (£350 in total).
4. In event that the Vehicle cannot be repaired within 7 days We shall consider repatriating the Insured Vehicle back to the UK. It is important to note that:
 - a) **any repatriation is solely at the discretion of Us;**
 - b) **the costs do not exceed the Market Value of Your Vehicle in its current state of repair**

Important: The above options are subject to our prior approval. Each of the available options is on a reimbursement basis only and will not be paid for in advance by Us. Receipts and/or invoices can be sent to us at admin@covermy.co.uk or you can send them to Cover My, Kempton House, Kempton Way, PO Box 9562, Grantham, Lincolnshire, NG31 0EA



What is not covered

1. Any onward transportation costs where there has not been a valid Claim made under The European Cover section of this Policy.
2. Any hire car where You do not comply with the usual terms and conditions of the hire car company.
3. We will not cover the cost of;
 - I. delivery or collection of the hire car including the cost of any fuel in doing so
 - II. any fuel consumed by You or any other driver during the period of hire
 - III. any insurance excess payable under insurance for the replacement car.
4. Any costs which would have been incurred in the course of a journey if the Breakdown had not occurred.
5. Fines, parking charges, tolls and any congestion charges arising from the use of a hire car.
6. We will not supply a hire car of any specific make, model or type, or specially adapted vehicles or those with a tow bar.
7. Any misfuelling which occurs outside the UK.
8. The exclusions detailed within the General Exclusions section of this Policy Wording also apply.



Misfuel

Misfuel includes assistance in the event of a misfuelling incident.

What is covered

If Your Vehicle is accidentally Misfuelled, We will pay on a Reimbursement basis for the:

1. Draining of tank up to a maximum cost of £250.
2. 10 litres, or £20.00 (whichever is lower), of the correct fuel type to be replenish the fuel tank.

To arrange a reimbursement of costs incurred within this section of the policy, please send an email with a copy of the invoice from attending agent to support@emergencyassitedltd.co.uk

If You have selected the £30 excess on Your Policy, this will not apply to a Misfuel claim including any roadside assistance or local recovery required as part of a misfuel claim.

What is not covered

1. Fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel.
2. Any misfuelling which occurs outside the UK.
3. Any claim resulting from foreign matter entering the fuel system except for the intended fuel type.
4. The cost of onward transportation, hiring an alternative Vehicle or overnight accommodation in the event of mechanical or component damage.
5. Any defect which is deemed NOT to be a direct result of misfuelling or a defect which existed before the incident of misfuelling.
6. Any reimbursement greater than £250 or the cost of services provided, whichever is lower.



General Exclusions

The following exclusions apply to all sections of Your Policy;

1. Any Claim made within the Inception Period.
2. If the Insured Vehicle is not in a Roadworthy Condition at the time of Breakdown.
3. Any Claim for broken glass.
4. Any Claim resulting from the Insured Vehicle's lights, radio, chargers or any third party electronic devices being left on unintentionally, or otherwise, by anyone.
5. Any Insured Vehicle that is being used, or has been modified for use, in motor racing, rallies, speed or endurance events.
6. Any Insured Vehicle which requires specialist repairs as a result of modification of any kind unless previously agreed by Us.
7. Any liability or consequential loss being placed, or charged, upon Us or the Insurer as a result of assistance being provided by a Recovery Operator.
8. Any Claim where this Policy is being used by the Policyholder or any other driver of the Insured Vehicle to avoid the cost of repairing or recovering the Insured Vehicle.
9. Any Insured Vehicle which is already at a garage or other place of repair.
10. Any Insured Vehicle which does not have a current, valid, MOT (where applicable) and/or is not taxed.
11. Any Claim relating to a Caravan or Trailer which Breaks Down. If Your Insured Vehicle Breaks Down whilst towing a Caravan or Trailer, We will also arrange for Your Caravan or Trailer be recovered to the same location as Your Insured Vehicle.
12. Recovery of Your Insured Vehicle to more than one destination including a second recovery or attendance by a Recovery Operator as the original destination was not able to accept Your Insured Vehicle for any reason.
13. A garage or other place of repair undertaking work on Your Insured Vehicle will be acting as an agent on Your behalf and as such We bear no responsibility or liability for any advice, work or action undertaken, or given, by them.
14. Any charges incurred by You prior to notification of Breakdown to Us.
15. Any campervan or motorhome.
16. Where We can evidence that this Policy is being used by the Policyholder or any other driver of the Insured Vehicle to avoid the cost of repairing or recovering the Insured Vehicle or where a known fault existed with the Insured Vehicle prior to the Inception Date,
17. Any Claim where the Insured Vehicle is immersed in mud, snow, sand or water. This also extends to any Breakdown as a result of contact with the above.
18. Any Breakdown as a result of a slipped chain on a motorcycle, moped, scooter or other chain driven Vehicle.
19. Any Insured Vehicle being used for, or in conjunction with, any private or public hire, or any courier or delivery services, including removal services.
20. The cost of any parts, components, lubricants or materials required to repair Your Insured Vehicle
21. The reimbursement of any charges for food, drink, telephone calls, fuel, oil or any other incidental expenses.
22. Any charges incurred by You where providing assistance under this Policy would be deemed unlawful.
23. Any Breakdown where Your Insured Vehicle is not accessible when We have been informed otherwise.
24. The cost of any specialist recovery equipment required as a result of Your Vehicle being in an inaccessible location
25. Recovery of Your Insured Vehicle which cannot be undertaken in a safe and legal manner.
26. Any Claim for, or arising from, loss or damage to the contents of, or within, Your insured Vehicle.
27. Any toll charges, ferry charges, parking charges or traffic congestion charges incurred as a result of recovering Your Insured Vehicle.

Attention! Call out number **01945 425307**



28. Any charges or costs incurred by You as a result of You deciding to scrap Your Insured Vehicle.
29. We are not chargeable, or liable, as the result of a Breakdown for any financial loss You may incur, such as, but not limited to, loss of earnings, missed appointments or missed flights, trains or other pre-purchased transport tickets.
30. Any Claim where money is owed to Us under this Policy



Nature of Emergency Breakdown Cover

Recovery Operators are trained and equipped to undertake temporary roadside repairs where applicable and are not in a position to comment on the general roadworthiness or safety of a vehicle, before, during or after a Breakdown or repair.

Furthermore, the completion of an emergency repair cannot be taken to signify, or in any way guarantee, the general roadworthiness of the Insured Vehicle concerned and attention should always be sought from a garage or alternative place of repair.

What to do if you have a Complaint

We realise that things can go wrong and there may be occasions when You feel that We have not provided the Policy or service You expected. When this happens We want to hear about it so that We can try to put the matter right. It is important You know that We are committed to providing an exceptional level of service and customer care.

If Your complaint is about the sale or administration of this Policy, please contact:

Cover My
Kempton House
Kempton Way
Dysart Road
Grantham
NG31 7LE

Telephone: 0800 980 5134 Email:
admin@covermy.co.uk

If You are not satisfied with the complaint decision issued by Cover My You have the right to refer Your complaint to the Financial Ombudsman Service. Full details are included in any complaint decision.

If Your complaint is about the handling of a Claim, please contact:

Emergency Assist Limited
Complaints Department
Emergency Assist Limited
Exchange Square Wisbech
Cambridgeshire
PE13 1EF

Telephone: 01945 586200

If You are not satisfied with the complaint decision by the Claim Handler You have the right to refer Your complaint to the Financial Ombudsman Service and/or the Office for Arbitration for Financial Services. Full details are included in any complaint decision. Please note the Claim Handler act on behalf of the Insurer.

If Your complaint is about the Policy please contact:

Complaints Manager
Building Block Insurance PCC Limited
c/o Willis Towers Watson Management
(Malta) Limited
Development House
St. Anne Street
Floriana,
Malta
FRN 9010

0800 912 1464

Email: complaints@buildingblockpcc.com

If You are not satisfied with the complaint decision issued by Building Block Insurance PCC Limited You have the right to refer your complaint to the Financial Ombudsman Service and/or the Office for Arbitration for Financial Services. Full details are included in any complaint decision.

The Financial Ombudsman Service
Exchange Tower London, E14 9SR

Telephone: 0800 0234567 or 0300 1239123

Web: www.financial-ombudsman.org.uk

Office of the Arbitration for Financial Services 1st Floor
St. Calcedonius Square Floriana
FRN 1530, Malta

Email: complaint.info@financialarbiter.org.mt

Telephone: +356 21242945 (overseas call charges apply)

Web: www.financialarbiter.org.mt



Financial Services Compensation Scheme

Building Block Insurance PCC Limited and Reach Financial Services Limited are covered by the Financial Services Compensation Scheme (FSCS).

Further information about the compensation scheme and FSCS arrangements is available from their Website www.fscs.org.uk or by writing to;

Financial Services Compensation Scheme 10th Floor Beaufort House

15 St Botolph Street London

EC3A 7QU



Data Protection

We will only collect and use Your personal data in the following circumstances.

Policy set up and management

We may collect and use Your name, identity and contact information, and personal information associated with

Your Vehicle and its use for the purpose of deciding whether to enter and then performing the agreement between Us to provide Your Policy.

We may use automated decision making procedures to decide on the availability of an Insurance Policy and its terms. You may express Your views and request an individual review of an automated decision by contacting Us at review@buildingblockpcc.com.

We may share personal data collected for these purposes with the Administrator to manage the Policy. We may also share personal data collected for these purposes with third parties for identity and credit checking purposes and to identify potential fraud.

We will retain the personal data used to decide whether to enter a Policy for 6 years. We will retain the personal data used to manage and administer a Policy for the duration of the Policy plus 6 years.

Claims

If You make a claim under Your Policy, We will collect personal data relevant to the circumstances of the claim for the purpose of investigating and responding to the claim. We may share this personal data with the Claim Handler to manage the claim. We may use automated decision making procedures to decide claims. We will notify You if this occurs and give You an opportunity to express Your views and request an individual review of an automated decision.

We may also share personal data collected for these purposes with other insurers, regulatory bodies and the police to investigate claims and prevent fraud.

We will retain personal data collected in relation to a claim for 6 years from the conclusions of the claim.

Service information

We may use Your personal information to inform You of updates and changes to Our services. We will not share Your personal data with any third parties for marketing purposes without Your agreement.

Your personal data rights

We will keep Your personal data secure. We will not transfer your personal data outside the European Economic Area without first notifying you and informing you of the safeguards We will use to protect Your personal data. The most likely reason for such a transfer would be to assist the investigation of claim occurring outside the European Economic Area.

You have the right to have access a copy of the personal data We hold about You.

You have the right ask us to correct Your personal data if it is inaccurate or incomplete.

You have the right to ask Us to erase Your personal data. We will provide You with a written response to any such request, including any reasons why We do not agree to the request.



Data Protection

You have the right to stop us processing Your personal data in certain ways, e.g. for marketing purposes. If We do not agree to erase Your data because it might be needed for a future legal claim, We might instead agree to restrict its processing to these reasons alone.

You have the right to obtain a copy of Your personal data for Your own purposes and to move, copy or transfer it from one environment to another.

You have the right to object to processing for purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, You damage or distress unless there is another legitimate reason for the processing.

You can exercise the above rights by contacting: review@buildingblockpcc.com

If You have any questions or concerns about how We handle Your personal data You should contact: review@buildingblockpcc.com

Please note We record telephone calls for training and evidentiary purposes.


Cancellation of Your Policy

You can cancel Your policy within the first 14 days of the Policy Inception Date, or upon receipt of these terms and conditions, whichever happens later. Unless You have made a claim during this period We shall refund your premium in full, outside of this period no refund is available.

We will automatically cancel Your Policy without refund if You make more than the maximum number of permissible claims during the Policy Term.

If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Period of Insurance by giving You 14 days written notice of cancellation to the last address You provided Us with.

Examples of when We might do this includes You not paying any amount when due, Us discovering that Your vehicle is no longer eligible for cover, etc. If You have made a claim during the first 14 days, or cancel Your policy after this period, then there will be no refund of premium due to You.



Building Block Insurance PCC Limited
c/o Willis Towers Watson Management (Malta) Limited
Development House
St. Anne Street
Floriana,
Malta
FRN 9010

Calling from the UK **0800 912 1464**
Calling from outside the UK **(+44) 1476 581 276**

[buildingblockpcc.com](https://www.buildingblockpcc.com)

This Breakdown Insurance is underwritten by Building Block InsurancePCC Limited ('BBI') and administered by Reach Financial Services Limited trading as Cover My.