



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 Your vehicle breaking down.

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 10am – 2pm.





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**

If your breakdown is as a result of a flat, punctured or blown tyre we will require you to have the following;

1. The locking wheel nut key (where applicable).
2. A fully serviceable spare, or space saving, wheel.

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. We will then arrange for a Recovery Operator to attend to the given location as quickly as possible.



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. With annual European cover You must inform Us 24 hours in advance of Your travel dates during the Term of the Policy.
3. 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.
4. 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. If any of the above applies and You are in Europe the cancellation fee is £168.00.
5. 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 3 above.
6. Any repair carried out by a Recovery Operator is deemed a Temporary Repair. We therefore insist that Vehicle is taken to a garage immediately and any permanent repairs are made. We reserve the right to request evidence of any permanent repairs.
7. 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.
8. If You have purchased Personal Cover You and the person(s) stated on the Policy Schedule are covered in any eligible Vehicle.
9. 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.
10. 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.
11. If any of Your details change during the Term of the Policy, such as Your address, please notify Us immediately.
12. 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.

If the local Police call for a recovery vehicle to tow You from the motorway, and You are asked to pay on the spot for this service, You should send Us the original receipt.



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

- **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, Loss of, 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:
 - **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 Policy Schedule.
- **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 Policy Schedule as being covered under this Policy.
- **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 be transported to one destination within the United Kingdom subject to the terms of your policy.
- **Non-Commercial Use** – Means the Vehicle is used solely for personal reasons. In the below definitions of usage, non-commercial use is classed as parts 1, 2, 3 or 4 below. Any other form of use is prohibited under this Policy;

1. Social, Domestic & Pleasure Only (SDP)

With this type of usage, the Vehicle is used by the Policyholder and persons allowed to legally drive the Vehicle for non-work-related driving only. This is also known as social, domestic and pleasure use only.

2. Social, Domestic, Pleasure & Commuting (SDP&C)

This extends Social, Domestic & Pleasure Only cover to allow the Policyholder and persons allowed to legally drive the Vehicle to commute to one, permanent, fixed place of work.

3. Business Use – Class 1

Mean to travel to more than one permanent place of work. This is deemed as Class 1 Business Use. Class 1 Business Use does not permit commercial use, such as deliveries or courier use, or door to door selling.

4. Business Use – Class 2

Class 2 Business Use is very similar to Class 1 Business Use. It does, however, also permit an additional driver, to that of the Policyholder, to use the vehicle for travelling to more than one location in conjunction with their job.

5. Business Use – Class 3

This is an extension of Class 2 Business Use in that it allows commercial travelling and the carriage of goods, but not for delivery.

6. Commercial

Anything not covered by a category above will be deemed as commercial usage (including, but not limited to courier services, driving tuition and use for hire or reward)

- **Policy** – Means the terms and conditions contained in this document, along with Your Policy Schedule, which forms the basis of the agreement between Us and You.
- **Policyholder** – Means the person named on the Policy Schedule.
- **Policy Schedule** – Means the document containing Your name, address, Vehicle details, period of cover and other important information about Your Policy which must be read in conjunction with the Policy Wording.
- **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. Any running out of fuel claim that is not due to a mechanical issue will be subject to a £50 excess.
- **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 to 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 cover.
- **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	5.5 metres (18 feet)	2.3 metres (7.5 feet)

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)

- **Policyholder** – Means the person named on the Policy Schedule.
- **Policy Schedule** – Means the document containing Your name, address, Vehicle details, period of cover and other important information about Your Policy which must be read in conjunction with the Policy Wording.
- **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 Policy Schedule 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. 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 Period of Insurance 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 – SECTION A: Roadside and Local Cover in the UK

Your Policy includes assistance if Your Insured Vehicle should Breakdown at the roadside. You are permitted to make an unlimited number of claims during the Term of this Policy across all sections of this Policy, apart from misfuelling which is limited to two per policy term. The maximum payable for any claim from any one Breakdown, including any reimbursement costs, is £1500.00, or the current Market Value of the vehicle, whichever is lower.

What is covered

The maximum payable for any Claim from any one Breakdown, including any reimbursement costs, is £1500.00, or the current Market Value of the vehicle, whichever is lower

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.

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 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. Labour charges in excess of one hour of the Recovery Operator arriving at the scene of the Breakdown.
2. The Excess as shown in your Policy Schedule
3. Any Breakdown which occurs at or within one (1) mile from Your Home
4. The cost of any parts required to repair Your Vehicle
5. The first £50 of any Out of Fuel claim that is not related to a mechanical fault.
6. Any Breakdown as a result of an accident, fire, flood, theft or act of vandalism.
7. Any Breakdown from a fault where We have previously attended for that same fault, or a related fault and which followed a Temporary Repair, or We told You that garage attention is immediately required, and further garage attention or subsequent repairs have not been sought. This does not apply in the event of a secondary Breakdown during the same journey.
8. Any Claim for any broken glass
9. Any Claim resulting from the Insured Vehicle's lights, radio or any chargers being left on unintentionally, or otherwise, by anyone.
10. 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.
11. Recovery of You, Your passengers and Your Insured Vehicle to more than one destination.
12. Any Insured Vehicle which is already at a garage or other place of repair
13. 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 Vehicle.
14. Any Claim where a known fault existed with the Vehicle prior to the Inception Date.
15. Any Claim relating to a Caravan or Trailer which Breaks Down. If Your Vehicle Breaks Down while towing a Caravan or Trailer, We will also arrange for Your Caravan or Trailer to be recovered to the same location as Your Vehicle.
16. Any labour charges incurred at the repairer's premises.
17. Toll and sea transit charges for the Insured Vehicle.
18. A breakdown which occurs outside of the UK.



SECTION B: Homestart in the UK

Your Policy includes assistance if your Insured Vehicle should Breakdown at Home or within one (1) mile of Your Home.

The maximum payable for any claim from any one Breakdown, including any reimbursement costs, is £1500.00, or the current Market Value of the Insured Vehicle, whichever is lower.

What is covered

If Your Insured Vehicle has Broken Down within the United Kingdom, and is within one (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 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. Labour charges in excess of one hour of the Recovery Operator arriving at the scene of the Breakdown.
2. The Excess as shown in your Policy Schedule
3. Any Breakdown which occurs more than 10 mile from Your Home.
4. The cost of any parts required to repair Your Vehicle.
5. Any Breakdown as a result of an accident, fire, theft, flood or act of vandalism.
6. Any Breakdown from a fault where We have previously attended for that same fault, or a related fault and which followed a Temporary Repair, or We told You that garage attention is immediately required, and further garage attention and subsequent repairs have not been sought. This does not apply in the event of a secondary Breakdown during the same journey.
7. Any Claim for any broken glass.
8. Any Claim resulting from the Insured Vehicle's lights, radio or any chargers being left on unintentionally, or otherwise, by anyone.
9. 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.
10. Recovery of You, Your passengers and Your Insured Vehicle to more than one destination.
11. Any Vehicle which is already at a garage or other place of repair.
12. Any Claim where this Policy is being used by the Policyholder or any other driver of the Vehicle to avoid the cost of repairing or recovering the Vehicle.
13. Any Claim where a known fault existed with the Vehicle prior to the Inception Date.
14. Any Claim relating to a Caravan or Trailer which Breaks Down. If Your Insured Vehicle Breaks Down while towing a Caravan or Trailer, We will also arrange for Your Caravan or Trailer be recovered to the same location as Your Vehicle.
15. Any labour charges incurred at the repairer's premises.
16. Toll and sea transit charges for the Insured Vehicle.
17. A breakdown which occurs outside of the UK.



SECTION C: Onward Travel and National Recovery

Your Policy includes Onward Travel and National Recovery (if detailed on your schedule of cover) for the driver and up to 4 passengers should Your Insured Vehicle not be able to be repaired on the same calendar day as recovery taking place.

The maximum payable for any claim from any one Breakdown, including any reimbursement costs, is £1500.00, or the current Market Value of the vehicle, whichever is lower.

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. Transport for Your Insured Vehicle, You and up to 4 passengers to be transported to one destination within the United Kingdom subject to the terms of your policy. OR
2. 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
3. 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
4. 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.

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.



SECTION D: Roadside in Europe

Your Policy includes assistance if Your Insured Vehicle should Breakdown at the roadside during a Trip in Europe. 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 £1500.00, or the current Market Value of the Vehicle, whichever is lower.

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 Excess as shown in your Policy Schedule.
4. The cost of any parts required to repair Your Vehicle.
5. Any Breakdown as a result of an accident, fire, flood, theft or act of vandalism.
6. Any Breakdown from a fault where We have previously attended for that same fault, or a related fault and which followed a Temporary Repair, or We told You that garage attention is immediately required, and further garage attention or subsequent repairs have not been sought. This does not apply in the event of a secondary Breakdown during the same journey.
7. Any Claim for any broken glass.
8. Any Claim resulting from the Insured Vehicle's lights, radio or any chargers being left on unintentionally, or otherwise, by anyone.
9. Any Claim as a result of Misfuelling.
10. 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.
11. Recovery of Your Vehicle to more than one destination.
12. Any Vehicle which is already at a garage or other place of repair.
13. Any Claim where this Policy is being used by the Policyholder or any other driver of the Vehicle to avoid the cost of repairing or recovering the Vehicle.
14. Any Claim where a known fault existed with the Vehicle prior to the Inception Date.
15. 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 to be recovered to the same location as Your Vehicle.
16. We will not pay any amounts for making the vehicle secure or any other costs relating to the repair of your vehicle once you have returned to the UK.
17. Any labour charges incurred at the repairer's premises
18. Toll and sea transit charges for the Insured Vehicle.
19. Anything mentioned in the general exclusions. (Please see section H.)



SECTION E: Onward Travel in Europe

Your Policy includes onward travel for the driver and up to 4 passengers should Your Vehicle not be able to be repaired on the same calendar day as recovery taking place.

The maximum payable for any claim from any one Breakdown, including any reimbursement costs, is £1500.00, or the current Market Value of the vehicle, whichever is lower.

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 up to 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 your vehicle back to the UK. It is important to note that:
 - a) **any repatriation is solely at the discretion of Us; this is not at Your dictation**
 - b) **the costs do not exceed the Market Value of Your Vehicle in its current state of repair**
 - c) **that the overall incurred costs of Your Breakdown do not exceed the £1500.00 policy limit**

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 the address or email on page 3 of this document.



What is not covered

- 1 Any onward transportation costs where there has not been a valid Claim made under Section D 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 We will not cover the cost of any food and/or drink incurred by You or any other driver or any passengers.
- 8 Any costs you would have paid anyway for travelling to Your destination in Europe.
- 9 Any misfuelling which occurs outside the UK.
- 10 Anything mentioned in the general exclusions. (Please see section G.)
- 11 Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum.
- 12 The cost of onward transportation, hiring an alternative vehicle or overnight accommodation in the event mechanical or component damage.
- 13 Any defect which is deemed NOT to be a direct result of misfuelling or a defect which existed before the incident of misfuelling.
- 14 More than two misfuellings in any Policy Term



Section F: Misfuel Plus

(Optional cover, subject to additional premium)

Please refer to Your Policy Schedule which outlines whether Your Policy includes cover for Misfuelling as set out within this section.

What is covered

If the specific Vehicle stated on your Schedule is accidentally Misfuelled, We will arrange for the:

1. Draining and flushing the fuel tank on site using a specialist roadside assistance.
2. 10 litres, or £20.00 (whichever is lower), of the correct fuel type to be replenish the fuel tank.

Please note that in certain scenarios a fuel drain and flush at the scene of the incident will not remedy the problem. In these instances the Claim Handler will advise accordingly and We will recover the Vehicle straight to a place of repair within 25 miles of the incident.

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 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. More than two misfuellings in any Policy Term.
7. Anything mentioned in the general exclusions. (Please see section G.)



Section G: General Exclusions

The following exclusions apply to all sections of Your Policy;

1. Any Claim which occurred before You bought this Policy or within the Inception Period.
2. Any Claim involving any Vehicle which is not an Insured Vehicle as shown in Your current Policy Schedule.
3. Any payment of more than £1,500 or the current Market Value of the Vehicle, whichever is the lower, in respect of any one Breakdown, including any reimbursement costs.
4. Any Claim if the Insured Vehicle is not in a Roadworthy Condition at the time of Breakdown.
5. Any Claim where the Breakdown occurred as a result of an accident, fire, theft, flood or act of vandalism.
6. Any Vehicle that is being used, or has been modified for use, in motor racing, rallies, speed or endurance events, or for anything other than Non-Commercial Use.
7. Any Vehicle which is being used for, or has been modified for use for motor racing (whether against the clock or other competitors), rallies, speed or duration tests and Track Days, or practicing for such events.
8. Any Vehicle which requires specialist repairs as a result of modification of any kind unless previously agreed by Us.
9. Any direct or indirect loss of any kind arising from the provision of, or delay in providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated. An example of this would be the loss of wages as a result of a Breakdown.
10. Any Claim where the excess has been waived, or is recoverable from another person responsible for the accident
11. Any payment more than our proportionate share if You have excess protection cover under any other insurance policy.
12. A garage or other place of repair undertaking work on Your Vehicle will be acting as an agent on Your behalf and as such We have no responsibility or liability for any advice, work or action undertaken, or given, by them.
13. Any charges incurred by You prior to notifying Us of a Breakdown.
14. More than two misfuelling claims in any Policy Term
15. The reimbursement of any charges for food, drink, telephone calls, fuel, oil or any other incidental expenses.
16. Any charges incurred by You where providing assistance under this Policy would be deemed unlawful.
17. Any Breakdown where Your Vehicle is not accessible when We have been informed otherwise.
18. The cost of any specialist recovery equipment required as a result of Your Vehicle being in an inaccessible location
19. Recovery of Your Vehicle which cannot be undertaken in a safe and legal manner.
20. Any Claim for, or arising from, loss or damage to the contents of, or within, Your Vehicle.
21. Any toll charges, ferry charges, parking charges or traffic congestion charges incurred as a result of recovering Your Vehicle.
22. Any charges or costs incurred by You as a result of You deciding to scrap Your Vehicle.



23. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
24. Loss or destruction or damage, or any loss or expense whatsoever resulting from:
- ionising radiations or contamination by radioactivity from any nuclear waste
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
25. The cost of paint-work and other cosmetic items.
26. Any call-out or recovery costs after a breakdown where the police or other emergency services insist on the vehicle being picked up immediately by another organisation. You will have to pay any fees to store or release the vehicle.
27. Loss or damage to personal possessions you leave in your vehicle.
28. We will not be liable for the cost of replacing or reprogramming of any key or device used to secure or gain access to and/or from Your Vehicle which enables Your Vehicle to be started and driven.
29. Any claim that comes from:
- any person driving the vehicle, if you know they do not have a valid UK/EEA licence to drive in the UK; or
 - any person driving the vehicle, if they are not authorised by you to drive the vehicle or are not keeping to the conditions of their driving licence.
30. Any claim that comes from:
- any person driving the vehicle, if you know they do not have a valid UK/EEA licence to drive in the UK; or
 - any person driving the vehicle, if they are not authorised by you to drive the vehicle or are not keeping to the conditions of their driving licence.



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 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 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 Your complaint is about the Policy please contact:

Complaints Manager
Building Block Insurance PCC Limited
Vision Exchange Building
Triq it-territorjals, Zone 1 Central Business District,
Birkirkara,
CBD1070,
Malta

Telephone: 0800 912 1464

Email: complaints@buildingblockpcc.com

If You remain dissatisfied after following the above complaints procedures in full in relation to matters concerning the Policy You can ask the Consumer Complaints Manager to review Your case. Their contact details are:

Office of the Arbiter 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



To enable Us to remedy the situation in a speedy and efficient manner, We have a documented, formal complaints procedure, a summary of which is outlined below.

1. Upon receipt of Your complaint, We will acknowledge Your complaint promptly to reassure You that We will be dealing with the issue as a matter of urgency, giving You the details of who will be handling the matter in our office.
2. After having considered the issue, We will advise what action We intend to take and the expected timescales for this. At this time We will give You details of the Financial Ombudsman Service. These can also be found further on in this document along with their guidelines.
3. In the event that Your complaint relates to activities or services provided by a third party, We will advise You of this in writing giving their contact details and the reasons for Our decision, whilst also ensuring that Your complaint is promptly forwarded to the appropriate party in writing.
4. We will aim to make a final response to You as soon as possible and keep You reasonably informed as to progress of this. We anticipate that We will be able to provide a substantive response to most complaints within eight Weeks.
5. By the end of eight Weeks from the receipt of Your complaint, We will issue You with Our final response, or issue a response that gives the reasons for the delay and indicates when We will be able to provide a final response. If You are dissatisfied with Our response or if We have not issued a final response at this time, You may be able to refer the matter to the Financial Ombudsman Service (FOS).

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision You must have completed the above Procedure before the FOS will consider Your case.



Financial Ombudsman Service

In the event that We cannot resolve Your complaint to Your satisfaction under the process outlined above, You may in certain circumstances be entitled to refer Your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service provides consumers with a free, independent service for resolving disputes with financial firms and We will fully co-operate with them in respect of any complaints referred to them. Your legal rights are not affected.

When We provide Our final response letter, We will endeavour to ensure that We have taken into consideration any financial losses or material inconvenience You may have suffered. If We do not feel that Your complaint is justified, We will advise You of the reasons for Our decision and We will also advise how You may pursue the complaint if You remain dissatisfied.

The Financial Ombudsman Service (FOS) provides consumers with a free, independent service for resolving disputes with financial firms and We will fully co-operate with them in respect of any complaints referred to them.

The Financial Ombudsman Service can be contacted on their helpline of; **0800 023 4567**, or at their address;

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

More information on the scope and service provided by the Financial Ombudsman Service is available on their Website at www.financial-ombudsman.org.uk



Online Dispute Resolution Service

The European Commission has an online dispute resolution for consumers who have a complaint about a product or service bought online. If You choose to submit Your complaint this way, it will be forwarded to an Alternative Dispute Resolution (ADR) entity which will handle the case entirely online and reach an outcome within 90 days.

The web address for this Online Dispute Resolution Service is shown below. You are required to quote Our email address – admin@covermy.co.uk – when submitting Your complaint to the ADR entity and please be aware that they will only be able to consider Your complaint after You have provided Us with the opportunity to consider and resolve the complaint.

Web: <https://webgate.ec.europa.eu/odr/main/index.cfm?event=main.home.show&lng=EN>

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
Vision Exchange Building,
Triq it-Territorials, Zone 1,
Central Business District,
Birkirkara, CBD1070,
Malta

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

buildingblockpcc.com

This Breakdown Insurance is underwritten by Building Block Insurance PCC Limited ('BBI') and administered by Reach Financial Services Limited trading as Cover My on behalf of BBI's authorised representative 2Gether Insurance FCA reference No. 579333.

Building Block Insurance PCC Limited, is a registered company, with registration number C 63128.

Building Block Insurance PCC Limited is a cell company authorised under the Insurance Business Act, 1998 to carry on general insurance business and is regulated by the Malta Financial Services Authority. The non-cellular assets of the company may be used to meet losses incurred by the cells in excess of their assets. No recourse may be made by you however in connection with any losses relating to this Policy against the cellular assets of any protected cell of BBI.