

You should keep this Policy Document in a safe place.

Welcome to SilverKnight Rescue

For Assistance in the UK call Our Emergency Centre on
01904 809895

and quote this policy number

SKRS150401PRBF

Please refer to **SECTION 9: REQUESTING ASSISTANCE**

This is a legally binding contract of insurance between **You** (the **Policyholder**) and **Us** (the insurer). This contract does not give, or intend to give, rights to anyone else. No one else has the right to enforce any part of this contract. **We** reserve the right to cancel or change any part of this contract without getting anyone else's permission by giving fourteen days' notice to the **You**. **We** agree to cover the person named by **Your Agent** under the terms and conditions of this policy, as long as the premium has been paid.

MEANING OF WORDS

The following definitions apply to this policy where the word appears in bold text:

1. **AGENT** means the intermediary from whom **You** have purchased this insurance
2. **COVERHOLDER** means Composite Legal Expenses Limited trading as General Legal Protection who administers this insurance and handles claims under this insurance on **Our** behalf
3. **GEOGRAPHICAL LIMITS** means The United Kingdom, the Isle of Man and the Channel Islands.
4. **INSURED INCIDENT** means Mechanical breakdown, accident, vandalism, fire, theft or attempted theft, loss or breakage of keys, flat battery, lack of fuel, misfuelling or accidental damage to tyres, occurring within the **Geographical Limits** during the **Period of Insurance**.
5. **INSURED PERSON (S)** means the **Policyholder** whilst an occupant/driver of the **Insured Vehicle**, and up to 6 passengers travelling in the **Insured Vehicle**.
6. **INSURED VEHICLE** means the make, model and registration number of the motor vehicle/motorcycle declared to **Us** at inception of this insurance by **Your Agent** and normally kept at the **Policyholder's** home address which is a private motor vehicle or motorcycle including any sidecar or trailers of proprietary make or caravan or light van or trailer caravan owned by the **Policyholder** not used for hire or reward or any other commercial purpose; registered in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands; in good roadworthy condition; maintained and operated in accordance with manufacturers recommendations; each not exceeding (including any load carried) the following Gross Vehicle Weight and dimensions: 3500kg, length 7m, height 3m, width 2.25m.
7. **PERIOD OF INSURANCE** means the 12 month period which commences either at the start of the underlying motor insurance or at the expiry of the previous breakdown policy. This period will not exceed the 12 months from commencement.
8. **POLICYHOLDER, YOU** or **YOUR** means the person advised to **Us** as the owner of the **Insured Vehicle**.
9. **WE, OUR, US** means AmTrust Europe Limited, the insurer of this policy.

SECTION 1: ROADSIDE ASSISTANCE

If the **Insured Vehicle** is immobilised or rendered unroadworthy at the roadside as a result of an **Insured Incident**, **We** will arrange and pay for roadside assistance for up to one hour to try and get the vehicle working again. If necessary we will arrange and pay for the

towing of the **insured vehicle**, and **insured person(s)** to a suitable repairer.

Specific Exclusions applying to Section 1

What is not covered:

- a) Labour charges in excess of one hour.
- b) The cost of replacement parts or other materials used in the repair. **You** will be responsible for paying these costs directly to the repairer.
- c) **Insured Incidents** occurring outside the **Geographical Limits**.
- d) **Insured Incidents** occurring either at or within 1 mile of **Your** home address.

SECTION 2: MESSAGE RELAYS

If **We** have been contacted in connection with an **Insured Incident** occurring away from **Your** home address, **We** will relay up to 2 telephone messages within the United Kingdom to **Your** family members, friends or business associates to advise of unforeseen travel delays.

SECTION 3: VEHICLE RECOVERY / ONWARD TRANSPORTATION

In the event of loss of use of the **Insured Vehicle** caused by an **Insured Incident**, and it is apparent repairs cannot be effected by the end of the working day in which the **Insured Incident** occurred, then provided **Our** services were requested at the time of the **Insured Incident**:

- 3.1. **We** will arrange and pay for transport of the **Insured Person(s)**, and if appropriate, the **Insured Vehicle**, and in any event, the method of recovery will be at **Our** discretion:
 - 3.1.1. to **Your** home address or
 - 3.1.2. to the original destination within the **Geographical Limits** or
 - 3.1.3. to a repairer in the vicinity of either of the above locations.

Specific Exclusions applying to Section 3

What is not covered:

- a) Any costs which would have been incurred in the course of a journey if the incident giving such rise to a claim had not occurred.
- b) **We** will not be responsible for any damage to or theft of objects or accessories which are left in or outside any **Insured Vehicle**.
- c) The cost of replacement parts or other materials used in the repair. **You** will be responsible for paying these costs directly to the repairer.

SECTION 4: UK MEDICAL RECOVERIES

The provision of car or private ambulance as appropriate to transfer **You**, hospitalised away from **Your** home, to a hospital near **Your** home. Provision of a chauffeur to bring the **Insured Vehicle** to **Your** home if **You** become ill. **You** will be responsible for Insurance cover and fuel costs. Confirmation of **Your** medical condition will be required by a medical practitioner.

Specific Exclusions applying to Section 4

What is not covered:

- a) **We** will not provide this cover whilst the **Policyholder** is travelling between home and his/her regular place of work
- b) Claims costs over £2,500

SECTION 5: FREE ROUTE MAPS FOR UK

For **Your** free route maps anywhere in the UK, please call the Helpline on 01904 683300 and quote **Your** name, address, policy number and agent details. **You** are entitled to 4 routes during the **Period of Insurance**.

SECTION 6: GENERAL EXCLUSIONS

No cover shall apply in respect of:

- 6.1. Vehicles which have not been maintained and operated in accordance with the manufacturers recommendations; a previous

inadequate repair; unsuccessful D.I.Y dismantling and/or reassembly; any recurring claim due to the same cause, where action has not been taken to correct the fault.

6.2. Vehicles which the **Policyholder** has not repaired even though **We** have told the **Policyholder** to get it repaired. If the **Policyholder** fails to repair the **Insured Vehicle**, **We** will not provide any part of **Our** service the next time the **Insured Vehicle** breaks down.

6.3. Garages, recovery operators or emergency services carrying out work that **We** have not agreed to.

6.4. Vehicles being used for hire or reward or any other commercial purpose, or for motor rallies, speed or duration tests, or practicing such events.

6.5. The provision of service to **Insured Vehicles** stranded by floods, snow, sand or mud.

6.6. Vehicles not in a roadworthy condition at the time cover is effected.

6.7. Vehicles not holding a valid MOT certificate.

6.8. Any breakdown if **We** think the **Insured Vehicle** is dangerous or illegal to repair or transport.

6.9. Any wilful act of an **Insured Person**.

6.10. Claims arising from loss or damage to contents of the **Insured Vehicle**.

6.11. Any claim resulting from war, invasion, act of foreign enemy, hostilities (whether war may be declared or not), terrorist activity, civil war, rebellion, revolution, insurrection, military or usurped power, or taking part in civil commotion or riot of any kind.

6.12. Loss or destruction or damage, or any loss or expenses whatsoever resulting from:

6.12.1. Ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.

6.12.2. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.

6.13. Any expense which at the time of incurring such expense is insured by or would but for the existence of this policy be insured by any other existing policy or policies or under any motoring organisation's service or other service.

6.14. Any loss or damage or expense or liability howsoever occurring unless specifically stated as being insured under this policy.

6.15. Consequential loss of any kind arising from the provision of, or delay in providing, the services to which this policy relates.

6.16. Any ferry and toll fees and/or any storage, release or police fees.

6.17. The collection of the **Insured Vehicle** from the garage after **We** have taken it there.

6.18. Any claim occurring while the **Insured Vehicle** is towing or carrying more weight/persons than for which it is designed as stated in the manufacturer's specifications, or in any event carrying more than 8 persons unless previously approved by **Us** and any additional premium paid.

6.19. Any person who drives the **Insured Vehicle** who does not hold a valid driving licence issued by a competent Authority.

6.20. More than:-

6.20.1. 2 claims of any one type during any one **Period of Insurance**, OR

6.20.2. 6 claims in total during any one **Period of Insurance**

6.21. Any costs arising from the failure of the **Insured Person** to comply with **Our** requests or those of the representative appointed by **Us** to assist **You**.

6.22. The cost of recovery of the **Insured Vehicle** to more than one location in respect of any one **Insured Incident**.

6.23. The loss or breakage of keys to the **Insured Vehicle**.

6.24. Any self-drive vehicle costs or onward travel costs or overnight accommodation costs.

SECTION 7: GENERAL CONDITIONS

7.1. The **Policyholder** shall take all ordinary and reasonable precautions to prevent or minimise any loss, damage or breakdown covered under this Certificate;

7.1.1. The **Policyholder** shall take all steps necessary to expedite the completion of repairs;

7.1.2. The **Policyholder** shall not abandon the **Insured Vehicle** or any parts thereof to **Us** without authorisation.

7.2. **We** will not accept liability for expenses incurred without prior knowledge or consent and the Emergency Centre must be contacted immediately when an incident arises that may be the subject of the claim.

7.3. **You** must comply in full with all the terms and conditions of this policy before a claim will be paid. **You** must make no admission offer, promise or payment without prior consent. In order to benefit from the cover, an **Insured Person** other than the **Policyholder** must agree to abide by all the relevant terms, conditions and exclusions of this policy.

7.4. **We** may at **Our** own expense take proceedings in **Your** name to recover compensation or secure an indemnity from any third party in respect of any expenses paid under this policy and any amount so recovered or secured shall belong to **Us**.

7.5. If any fraudulent claim is made or if any fraudulent means of devices are used to obtain benefits under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be re-paid to **Us**.

7.6. **You** will be required to reimburse **Us**, within seven days of **Our** request to **You**, any costs or expenses **We** have paid out on **Your** behalf which are not covered under the terms of the insurance.

7.7. A garage or specialist undertaking repair work on **Your** instructions and which is not specifically covered under the insurance will be acting as **Your** representative for such repair work.

7.8. Service will be provided only to the **Insured Vehicle** (together with any trailer) declared to **Us** or a vehicle that has been notified to **Us** by the **Agent** as being the permanent substitute for the original **Insured Vehicle**. The **Policyholder** should therefore ensure that such notification is made immediately when a substitution occurs to avoid service being withheld.

SECTION 8: COMPLAINTS PROCEDURE

We always aim to provide a first class service. However, if **You** have any complaint, please notify the **Coverholder** at: Complaints Department, General Legal Protection, Kings House, King Street, York, YO1 9WP. Tel: 01904 683300, Fax: 01904 656950.

The **Coverholder** will contact **You** within five days of receiving your complaint to inform **You** of what action is being taken. The **Coverholder** will try to resolve the problem and give **You** an answer within four weeks. If it will take longer than four weeks the **Coverholder** will tell **You** when **You** can expect an answer.

If **Your** complaint remains unresolved after eight weeks, **You** may request that the Financial Ombudsman Service review the case provided that the complaint falls within its jurisdiction. The Financial Ombudsman Service can normally deal with complaints from private individuals and micro-enterprises" (an EU term covering smaller businesses) as long as they have an annual turnover of *less than* two million euros and *fewer than* ten employees. The Financial Ombudsman Service can also help with complaints from charities with an annual income of less than £1 million, and from trusts with a net asset value of less than £1 million. The address is: Financial Ombudsman Service, Exchange Tower, London, E14 9SR Telephone number 0800 023 4567 or 0300 123 9 123. Website: www.financial-ombudsman.org.uk

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends upon the type of business and circumstances of the claim. Further information about compensation scheme arrangements is available from the FSCS at: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100

If You take any of the action mentioned above it will not affect Your right to take legal action.

SECTION 9: REQUESTING ASSISTANCE

IN AN EMERGENCY, FIRST CHECK THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE OUR EMERGENCY CENTRE STATING YOUR NAME, POLICY NUMBER, AND BROKER NAME AND ADDRESS. ON MOTORWAYS USE THE NEAREST EMERGENCY TELEPHONE AND PROVIDE THE POLICE WITH OUR VEHICLE ASSISTANCE EMERGENCY NUMBER AND YOUR POLICY DETAILS. REMEMBER, TO COMPLY WITH THE POLICY TERMS AND CONDITIONS YOU MUST CONTACT US BEFORE INCURRING SUBSTANTIAL EXPENSES IN ORDER TO OBTAIN OUR PRIOR AUTHORISATION.

SECTION 10: PRIVACY AND DATA PROTECTION NOTICE

Data Protection

Composite Legal Expenses Limited (the Data Controller) are committed to protecting and respecting Your privacy in accordance with the current Data Protection Legislation ("Legislation"). Below is a summary of the main ways in which We process Your personal data, for more information please visit Our website at www.glpgroup.co.uk

How We Use Your Personal Data and Who We Share It With

We may use the personal data We hold about You for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide You with information, products or services that You request from Us or which We feel may interest You. We will also use Your data to safeguard against fraud and money laundering and to meet Our general legal or regulatory obligations.

Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by Us for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for Us to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in Our notice.

Disclosure of Your Personal Data

We may disclose Your personal data to third parties involved in providing products or services to Us, or to service providers who perform services on Our behalf. These include Our group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

International Transfers of Data

We may transfer Your personal data to destinations outside the European Economic Area ("EEA"). Where We transfer Your personal data outside of the EEA, We will ensure that it is treated securely and in accordance with the Legislation.

Your rights

You have the right to ask Us not to process Your data for marketing purposes, to see a copy of the personal information We hold about You, to have Your data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask Us to provide a copy of Your data to any controller and to lodge a complaint with the local data protection authority.

Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with Our data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or Our business relationship with You, unless We are required to retain the data for a longer period due to business, legal or regulatory requirements.

If You have any questions concerning Our use of Your personal data, please contact The Data Protection Officer, Composite Legal Expenses - please see website for full address details.

Marketing

We will not use Your data for Marketing purposes. All information provided is used to manage Your insurance policy only.

Fraudulent Claims

1) If the Insured Person makes a fraudulent claim under this insurance contract, We:

- a) Are not liable to pay the claim; and
- b) May recover from the Insured Person any sums paid by Us to the Insured Person in respect of the claim; and
- c) May by notice to the Insured Person treat the contract as having been terminated with effect from the time of the fraudulent act.

2) If We exercise Our right under clause (1)(c) above:

- a) We will not be liable to the Insured Person in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the Our liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- b) We need not return any of the premiums paid.

Conditions Precedents

If the Insured Person breaches a condition precedent in this insurance contract, Our liability under the contract shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). We will have no liability to the Insured Person for any loss which occurs, or which is attributable to something happening, during the period when Our liability is suspended.

**AmTrust Europe Limited underwrite these policies that Composite
Legal Expenses Limited trading as General Legal Protection
administer on their behalf**

General Legal Protection
King's House, King Street
York
YO1 9WP
Tel: 01904 683300 Fax: 01904
656950
E-mail:
contact@glpgroup.co.uk
Web: www.glpgroup.co.uk

Composite Legal Expenses
Limited trading as General
Legal Protection is authorised
and regulated by the Financial
Conduct Authority.
Financial services register
number 308969.

AmTrust Europe Limited,
whose registered office is at
Market Square House, St
James's Street, Nottingham,
NG1 6FG, is authorised by the
Prudential Regulation Authority
and regulated by the Financial
Conduct Authority and the
Prudential Regulation
Authority.

Financial services register
number 202189. These details
can be checked on the Financial
Services Register by visiting:
www.fca.org.uk or by
contacting the Financial
Conduct Authority on 0800 111
6768.