

Policy Summary

This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

Insurer: (also referred to as 'we', 'us' and 'our')

The insurer of this policy is Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568. Benefits and services under this policy are provided by Intana a trading style of Collinson Insurance Services Limited. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Type of insurance cover provided

This is Motor breakdown insurance providing roadside assistance and vehicle recovery services in the United Kingdom and continental Europe.

Significant limitations regarding eligibility for cover

Cover only applies to:

- For Roadside Assistance and Comprehensive Gold, vehicles aged 10 years or under at Inception or Renewal of the Policy (or between 11 to 20 years old or between if the appropriate supplement has been paid) – see **Insured Vehicle**.
- For Total Protection vehicles aged 10 years or under at Inception or renewal of the Policy, whichever is the later only – see **Insured Vehicle**.
- Vehicles up to 3,500kg, length 7m, height 3m, width 2.25m – see **Eligible Vehicles**.
- Vehicles carrying not more than the number of seats in the vehicle up to a maximum of eight persons including the driver – see **Eligible Vehicles**.
- A maximum of six assistances in any one year – see **Insured Incident**.
- Countries within the specified geographical limits of the policy – see **Geographical Limits**.
- Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for us to provide our normal assistance services. In this event, our immediate priority is to ensure that you are taken to a place of safety, meaning that it may be necessary for us to attend to your vehicle later – see **1.1 roadside assistance**.

Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document:

- Dedicated 24 hour telephone number for assistance 365 days a year.
- Call out and up to one hour's assistance at your home or the roadside, and if necessary, transportation of you and your vehicle to the nearest suitable repairer (limited to 20 miles round trip within the UK Area). See Section 1.1 for full definition.
- If the vehicle can not be repaired the same day, whilst in the UK Area, transportation of you and your vehicle to your home or your original destination within the UK Area or a repairer of your choice within the UK Area, or up to £100 for; a hire car for 24 hours or public transport or overnight bed and breakfast accommodation.
- Up to £750 for a hire car for your trip abroad should your vehicle breakdown and not be repaired within seven days prior to your departure.
- Up to £250 for roadside assistance abroad and if necessary, transportation of you and your vehicle to the nearest suitable repairer.
- If the vehicle can not be repaired the same day whilst abroad, transportation of you with your luggage to your original destination or a hire car to enable you to continue your trip.
- Repatriation of you and your vehicle to your home if the vehicle can not be repaired by the end of your trip.
- Up to £175 to secure your vehicle if broken into.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part.

Full details of these are given in the policy document.

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

Cover does **not** include:

- The cost of replacement parts or other materials used in the repair – **Section 1 What Is Not Covered – Item d**
- Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased - **Section 12 Items 1 & 6**
- The use of specialist off-highway-recovery equipment or winching costs – **Section 12 Item 14**
- For continental cover each individual trip made must not exceed 31 days. The total number of days abroad in any one 12 month period must not exceed 91 days – see definition of **Trip**

Duration of cover

This policy of insurance will run for the period shown on your policy schedule.

Your right to cancel

You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and will recover from you any payments we have made.

Making a claim under your policy

In the event of a motor breakdown emergency please phone **0844 338 5560** (or 01444 442772) when inside the UK or firstly dial the UK code **0044** or +44 then **844 338 5561** (or 1444 442744) from abroad.

To obtain a claim form, log onto the www.intana-assist.com/claims website or, alternatively, phone 01444 442277.

Return the completed claim form to the Claims Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Making a complaint

If you are unhappy with the service that has been provided by Rias (including information or documentation issued to you), you should contact RIAS as follows:

In writing:

Customer Relations Manager,
Deansleigh House,
Deansleigh Road,
Bournemouth,
Dorset
BH7 7DU

By telephone: 0345 045 0059

Or by email: customerrelations@rias.co.uk

If your complaint is about the service provided by Intana, you can contact them in the following ways:

In writing:

The Quality Department,
Intana,
Sussex House,
Perrymount Road,
Haywards Heath,
West Sussex,
RH16 1DN

By telephone: 01444 442 010

Or by email: quality@intana-assist.com

Intana/Rias will try to resolve your complaint by the end of the third working day and they will send you a summary resolution letter. If they are unable to do this, they will write to you within five working days to let you know what they are doing to resolve your complaint and let you know who is dealing with the matter. Within eight weeks of them receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review your complaint, free of charge, if for any reason you are still dissatisfied with either the summary resolution or final response letter, or if Intana/Rias have not issued their final response within eight weeks from you first raising the complaint. However, you must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service as follows:

In writing:

Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR

By telephone: 0800 023 4567 or 0300 123 9123

Or by email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have Intana/Rias' permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

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

Financial Services Compensation Scheme

Both Collinson Insurance Services Limited and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations you may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claims with no upper limit. More information can be obtained from www.fscs.org.uk