

MOTOR BREAKDOWN ASSISTANCE INSURANCE POLICY



Welcome to BDElite

Thank you for choosing BDElite Ltd. to provide your Motor Breakdown Assistance Insurance Policy, which is underwritten by Financial & Legal Insurance Company Limited. As a BDElite customer you now have breakdown assistance insurance to protect you as set out in this Policy. A summary of the cover provided by this Policy is shown in your.

Insurance Product Information Document. You are entitled to cancel your Policy with a full premium refund within 14 days of it starting, provided that there have been no claims. Please see the cancellation condition under the Conditions.

Our Agreement

This insurance is a contract between **Us** (Financial & Legal Insurance Company Limited) and **You** (the Policyholder shown in the Certificate of Insurance). This is a claims made policy which means that for there to be a valid claim under the Policy, claims must be reported to us during the Period of Insurance.

We will, subject to What IS Insured, What IS NOT Insured and the Conditions of this Policy, provide you with the insurance set out in this Policy and the Insured Assistance shown as included in the Certificate of Insurance, in respect of claims reported during the Period of Insurance shown in the Certificate of Insurance and for any subsequent period for which we may accept a renewal premium.

The Policy, Certificate of Insurance and any endorsements must be read together as one document.

Signed on our behalf

A handwritten signature in black ink, appearing to read "Nick Garner".

Nick Garner, Chief Executive Officer
Financial & Legal Insurance Company Limited

How to make a claim

If you require assistance please call the 24 hour Breakdown Assistance helpline number which can be found on your

Certificate of Insurance

and provide your name, policy details, policy number, contact number, vehicle details, the vehicle fault, registration number and location.

Please note that we will not pay any costs of whatsoever nature incurred by any other Breakdown or similar organisation whether or not their services have been mandated by the police or any emergency service.

The Meaning of Words in this Policy

Each of the words or terms shall have a specific meaning which applies wherever they appear in **bold** type in this Policy.

Certificate of Insurance:

the document which shows details of **You** and this insurance is attached to and forms part of this Policy.

Hire or Reward:

means the taking of payment for the commercial carriage of goods, and the title of said goods being not that of the Policyholder, or any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried.

Incident:

means mechanical breakdown, vandalism, fire, theft or attempted theft, key breakage, flat tyre or puncture, the use of incorrect fuel or flat battery, occurring during the Period of Insurance within the **Territorial Limits**.

Insured Person(s):

means **You** whilst an occupant of the **Insured Vehicle**, and/or any other authorised occupant of the **Insured Vehicle** (other than a hitch hiker).

Insured Vehicle:

means the following types of vehicles, details of which have been supplied to **Us** and where such vehicles are normally kept at **Your** address shown in the **Certificate of Insurance**:

1. private vehicles and commercial vehicles up to 3.5t and under 21 years old;
2. taxis under 16 years old owned by or the responsibility of **You** provided that such vehicles:
 - a. are authorised by the DVLA to be driven on a public highway including caravans and trailers;
 - b. are not used by an **Insured Person** for **Hire or Reward** unless shown in the **Certificate of Insurance**;
 - c. are registered in the **Territorial Limits**;
 - d. are in a roadworthy condition and maintained and operated in accordance with the manufacturer's recommendations and hold a current valid MOT certificate if applicable;
 - e. do not exceed (including any load carried) the gross vehicle weight shown in the **Certificate of Insurance**;
 - f. do not carry more than the number of persons recommended by the manufacturer and for whom seats are available, with a maximum of 8 persons, including the driver.

Replacement Parts:

means those mechanical or electrical components that are essential to return the **Insured Vehicle** to a roadworthy condition.

Territorial Limits:

means Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

You/Your:

means the person or persons shown as the Policyholder in the **Certificate of Insurance** attached to this Policy.

We/Us/Our

means Financial & Legal Insurance Company Limited and BDElite Ltd.

What IS Insured

We will, subject to What IS NOT Insured and the Conditions of this Policy, provide the insurance in relation to the Insured Assistance shown as included in the **Certificate of Insurance** and which are set out below.

Provided that:

1. The claim is reported to **Us**
 - a. during the Period of Insurance, and
 - b. immediately after the **Insured Person** became aware of circumstances which may give rise to a claim.
2. The **Insured Person** follows the advice provided to them by the Breakdown Assistance Helpline.
3. The **Insured Person** seeks and continues to follow the advice from the Breakdown Assistance Helpline.
4. The Insured Assistance required is within the **Territorial Limits**.
5. The **Insured Person** takes all reasonable precautions to reduce or remove the risk of a claim and does not take any deliberate acts, which will result in a claim.

We will not pay any claim or provide assistance:

- a. which occurs within 24 (twenty four) hours following the inception date of this insurance policy unless:
 - **You** have held similar insurance immediately prior to commencement of this policy; or
 - this is a renewal of an existing BDElite motor breakdown assistance insurance policy.
- b. For more than the number of callouts shown in the **Certificate of Insurance** in any one Period of Insurance.
- c. In relation to an **Incident** which the **Insured Person** knew about or ought reasonably to have known about before the start of this Policy.

Insured Assistance

1. Roadside Assistance and Local Recovery

If the **Insured Vehicle** is immobilised or rendered unroadworthy as the result of an **Incident**, **We** will arrange and pay for:

- callout and up to one hour's labour for assistance at the roadside and, if necessary
- the transportation of the **Insured Person(s)** and the **Insured Vehicle** to the nearest repairer within a 15 mile radius.

The choice of repairer shall be at **Our** discretion. **You** will be responsible for paying any costs which are not covered, directly to the repairer, the toll authority or the sea transit carrier as appropriate.

We will not pay or provide assistance in relation to:

- Attendance at, or within one mile of **Your** address (unless **You** have purchased Homestart Assistance as shown in **Your Certificate of Insurance**).
- Any roadside labour charges in excess of 1 (one) hour.
- Any labour charges incurred at the repairer's premises.
- The cost of **Replacement Parts** or other materials used in the repair.
- Toll and sea transit charges for the **Insured Vehicle**.
- Any winching costs or the use of specialist off highway recovery equipment.

2. Homestart Assistance

This Insured Assistance applies only when You have purchased Homestart Assistance as shown in Your Certificate of Insurance.

The cover provided under Insured Assistance 1. Roadside Assistance above is extended to provide assistance in relation to an **Incident** which occurs within 1 (one) mile of **Your** address as shown in the **Certificate of Insurance**.

3. Nationwide Recovery / Onward Travel

In the event of assistance being provided under Insured Assistance 1. Roadside Assistance and where repairs to the **Insured Vehicle** are required which cannot be effected by the end of the working day in which the **Incident** occurred:

We will provide one of the following benefits after consulting with **You** on the most appropriate option to suit **Your** circumstances.

- We** will arrange and pay for the transportation of the **Insured Person(s)** in the **Insured Vehicle** to:
 - Your** address as shown in the **Certificate of Insurance**, or
 - Your** original destination within the **Territorial Limits**, or
 - a repairer either in the vicinity of the above locations or to a repairer of **Your** choice.The means of transport shall be at **Our** discretion.

Or

- If the **Insured Vehicle** is not transported within the terms of a) above and repairs are effected locally.

We will if necessary and if requested on the day of the **Incident**, arrange and pay up to £100 for a replacement self-drive rental vehicle up to a 1600 cc (including any collision damage waiver and any necessary drop off charges) for up to 24 hours to either continue the journey or return to **Your** address shown in the **Certificate of Insurance**.

We will also pay up to £100 for the cost of one single standard class rail ticket and/or bus fares to enable the **Insured Vehicle** to be collected following repair.

We will not pay for the:

- Cost of any fuel used.
- Cost of any damage to the replacement vehicle.
- Cost of any excess imposed by the hire car provider.

You must be able to satisfy the requirements of the hire car providers, as to an acceptable driving licence and minimum driver age. They may also require sight of **Your** credit/charge card before releasing the vehicle to **You**.

Or

- If, under b) above, **We** are unable to arrange a replacement self-drive rental vehicle because **Your** travelling party in the **Insured Vehicle** is too large, or where a replacement self-drive rental vehicle it is not available under the suppliers hire terms.

We will arrange and pay up to £150 per **Insured Person** (£500 in total) for 1 (one) of the following benefits:

- The cost for the **Insured Person(s)** to either continue the journey or return to **Your** address as shown in the **Certificate of Insurance** within the **Territorial Limits** by public transport. The means of such public transport shall be at **Our** discretion.
- The cost of providing necessary bed and breakfast overnight accommodation for the **Insured Person(s)** in a local hotel whilst awaiting repairs, when the **Incident** has occurred at a late hour more than 25 miles from **Your** address shown in the **Certificate of Insurance**.

We will also pay up to £100 for the cost of one single standard class rail ticket and/or bus fares to enable the **Insured Vehicle** to be collected following repair.

Or

- If the **Insured Vehicle** is stolen and not recovered by the end of the working day in which the **Incident** occurred, **We** will pay up to £100 for the cost of one single standard class rail ticket and/or bus fares to **Your** address as shown in the **Certificate of Insurance** or original destination within the **Territorial Limits**.

Emergency Driver:

In addition to the benefits above, if the driver cannot drive, because of an injury or illness acquired during a journey and there is no one else able or qualified and insured to drive the vehicle, **We** will provide and pay for a driver to finish the journey or return the vehicle and passengers to the place **You** were originally travelling from. **You** will need to provide a medical certificate for the driver before we provide this benefit.

We will not pay under a),b),c),d) and Emergency Driver for:

- Any costs which would have been incurred in the course of a journey, if the **Incident** giving rise to a claim had not occurred.
- Toll and sea transit charges for the **Insured Vehicle**.
- Long-distance transport of the **Insured Vehicle** to the premises where the **Insured Vehicle** was purchased or previously repaired, solely to claim under a Warranty scheme, when a suitable alternative repairer is nearer.
- Fines, parking charges and any congestion charges arising from use of a replacement vehicle.
- A breakdown within 1 mile of **Your** address shown in the **Certificate of Insurance**.

4. Misfuelling

In the event of assistance being provided under Insured Assistance 1. Roadside Assistance, or 2. Homestart Assistance in relation to incorrect fuel being inserted into the **Insured Vehicle**.

We will:

- Drain and flush the fuel tank on site using a specialist contractor.
- If appropriate, recover the **Insured Vehicle**, driver and up to 8 passengers including the driver to the nearest repairer to drain and flush the fuel tank.
- Replenish the fuel tank with 10 litres of the correct fuel.
- In the event, the misfuelling has damaged the engine, **We** will arrange the recovery of the **Insured Vehicle** to a repairer for assessment of the damage. **We** will liaise with **You** on the most suitable choice of repairer dependent on the circumstances. Once a repairer has been chosen, **We** will liaise with the repairer and **You** over the remedial repairs necessary. Once repair costs have been agreed **We** will settle the repair costs (including VAT) relating solely to misfuelling with the repairer up to the amount shown in the **Certificate of Insurance**. **You** will be responsible for repair costs over the amount shown in the **Certificate of Insurance**. In the event **Your** motor insurer arranges and pays for repairs, **You** may have to pay an excess on **Your** motor policy. Where **We** have attended **Your** claim for misfuelling, **We** will reimburse this excess to **You**, up to the amount shown in the **Certificate of Insurance**, upon receipt of an original excess paid receipt and signed satisfaction note from the repairing garage.

We will not pay for;

- Fuel in addition to the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel.
- Any costs resulting from a claim involving foreign matter entering the fuel system except diesel or petroleum.
- The cost of hiring an alternative vehicle or overnight accommodation in the event of engine damage.
- Any defect which is deemed not to be a direct result of misfuelling or a defect which existed before the misfuelling.
- Repair costs over the amount shown in the **Certificate of Insurance**.

5. Lost or Broken Keys and Locks

In the event of assistance being provided under Insured Assistance 1. Roadside Assistance or 2. Homestart Assistance, where the key to the **Insured Vehicle** has been lost, stolen or broken, or a lock has been damaged, **We** will organise to access the **Insured Vehicle** and attempt to start it or at **Your** request and **Your** cost, arrange for new keys to be cut or programmed or broken lock repaired. If this is not possible, **We** will take the **Insured Vehicle** to a main dealer to facilitate. **We** will contribute (upon production of an original receipt for payment) towards the cost of repair to or the replacement of a key or lock. **Our** contribution will be up to the amount shown on **Your Certificate of Insurance**.

We will not pay for damage or costs resulting from any fix for lost vehicle keys.

What IS NOT Insured

We will not pay for any claim or provide any Insured Assistance for any of the following;

1. **Failure to Maintain**
Any **Insured Vehicle** which has not been maintained and operated in accordance with the manufacturer's recommendations; a previous inadequate repair; unsuccessful D.I.Y. dismantling and/or reassembly; and kit cars.
2. **Permanent repairs not effected**
Any recurring claim due to the same cause within the last 28 days, where a permanent repair has not been undertaken to correct the fault.
3. **Emergency services and Police removal**
Assistance following a breakdown attended by the police or other emergency services until they have authorised the removal of the **Insured Vehicle**.
4. **Rallying and Racing**
Any **Insured Vehicle** being used for motor racing (whether against the clock or other competitors), rallies, speed or duration tests and track days, or practising for such events.
5. **Flood/Snow/Sand/Mud**
Assistance in relation to an **Insured Vehicle** being temporarily immobilised by floods, snow-affected roads, sand or mud, situated in areas to which **Our** agents have no right of access, or on Motor Traders' premises.
6. **Unroadworthy Vehicles**
Any **Insured Vehicle** not in a roadworthy condition at the time of the **Incident**.
7. **Undamaged tyres**
Any **Incident** as a result of undamaged tyres which have been allowed to run flat or those which are below the legal tread limit.
8. **DVLA**
Vehicles not registered with the DVLA to a private individual or business.
9. **Punctures**
Any **Incident** as a result of punctures where no serviceable spare is available. Except for those **Insured Vehicles** that have not been designed and built by the manufacturer to support the carriage of a serviceable spare tyre.
10. **Lack of spare tyre**
Any costs incurred as a result of not carrying a serviceable spare tyre and wheel for **Your** vehicle, caravan or trailer, except for those **Insured Vehicles** that have not been designed and built by the manufacturer to support the carriage of a serviceable spare tyre. This applies equally to full size and/or space saver, alternatives.
11. **Deliberate Acts**
Any deliberately careless or deliberately negligent act or omission by **You**.
12. **Contents**
Claims arising from loss of or damage to contents including animals in or on the **Insured Vehicle** and the recovery or removal of the contents including animals in or on the **Insured Vehicle**.
13. **War Risks**
Any claim arising from any consequence of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power, confiscation, requisition, terrorism or alleged acts of terrorism as set out in the Terrorism Act 2000 or damage to property by or under the authority of any government, public or local authority.

14. Radiation, Contamination and Pressure Waves

Any claim, which arises from or is directly or indirectly caused by, contributed to, by or arising from any of the following, or from any similar reaction or event:

- a. Ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- b. The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of such assembly.
- c. Pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

15. Other Insurance

Any expense which at the time of the incurring of 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.

16. Computer Software

Immobilisation of, or damage to, the **Insured Vehicle** or any component, or travel delay or any subsequent loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date.

17. Contacting Us

The cost of telephone calls when contacting **Us**. Whenever possible **We** will call **You** back as soon as possible.

18. Costs of other Breakdown or similar organisations

Any costs of whatsoever nature incurred by any other Breakdown or similar organisation whether or not their services have been mandated by the Police or any emergency service.

19. Negligence

Any direct or indirect loss of any kind arising from the provision of, or any 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 an **Insured Incident**.

20. Fines/Penalties/Charges

Any tolls, fines, parking charges or congestion charges arising under this Policy.

21. Specialist Recovery

Any winching costs or specialist off highway recovery equipment. Any vehicle or equipment used other than a standard recovery vehicle which is required to move a vehicle which has left the highway or is overturned or without wheels, would be considered as specialist. Once the **Insured Vehicle** has been recovered to a suitable location, normal service will be provided.

22. Locksmiths/Glass/Tyres

Any costs for locksmiths, glass replacement or tyre specialists are **Your** responsibility.

23. Prior Faults

Claims arising from faults which were known to **You** at the time of applying for this insurance or at any time prior to the commencement of the Period of Insurance.

24. Waiting Period

Any claim which occurs within 24 (twenty four) hours following the inception date of this insurance policy unless:

- **You** have held similar insurance immediately prior to commencement of this Policy or
- This is a renewal of an existing BDElite motor breakdown assistance insurance policy.

25. Reasonable Costs

Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which **You** would have paid for in any case).

26. Replacement Parts

The cost of replacement parts or other materials used in the Repair.

27. Abnormal Loads

We will not pay any claim where the **Insured Vehicle** is a horsebox, is transporting livestock, requires an escort or is carrying an abnormal load, hazardous chemicals or radioactive materials.

28. **Incorrectly Loaded**
We will not pay any claim where the **Insured Vehicle** has not been loaded correctly.
29. **Trailer Faults**
We will not pay for any fault with the internal workings of a trailer unit, internal refrigeration unit, hydraulics, double decking or walking floors.
30. **Recovery or Removal of Goods**
We will not be responsible for any goods the vehicle is carrying and it is **Your** responsibility to organise the recovery or removal of these goods if required.

Conditions

1. Observance of Terms

Anyone making a claim under this Policy must have observed the terms under this Policy.

2. Cancellation

You may cancel this Policy within 14 days of its inception and the premium paid will be returned provided that there have been no claims. Thereafter **You** may cancel the Policy at any time however no refund of premium will be available. If **You** wish to cancel the Policy **You** must contact **Your** insurance adviser.

We may cancel this Policy at any time provided that **We** give **You** 7 days notice of cancellation and there is a valid reason for doing so. Valid reasons for cancellation include, but are not limited to, fraud and dishonesty. Where **We** cancel this Policy no refund of premium will be available. If **We** cancel the Policy **We** will write to **You** at **Your** address shown in **Our** records.

3. Arbitration

Any dispute or difference of any kind between **Us** and an **Insured Person** will be referred to arbitration by a single arbitrator who will be either a barrister or solicitor. If the parties are unable to agree on the appointment of an arbitrator, all parties agree to accept an arbitrator nominated by the President of the Chartered Institute of Arbitrators. The arbitrator's decision will be final and binding on all parties and the unsuccessful party shall be responsible for any costs incurred by the successful party in the arbitration proceedings as well as their own costs.

4. Assignment

This insurance is between and binding upon **Us** and **You** and their respective successors in title, but this insurance may not otherwise be assigned by **You** without **Our** prior written consent.

5. Third Party Rights

Unless stated expressly in this insurance, nothing in this insurance will create any rights in favour of any person pursuant to the Contracts (Rights of Third Parties) Act 1999.

6. Waiver

If **We** or any **Insured Person** fail to exercise or enforce any rights conferred on them by this insurance, the failure to do so will not be deemed to be a waiver of, nor will it bar the exercise or enforcement of, such rights at any subsequent time.

7. Governing Law

This Policy is subject to the law applicable to **Your** place of residence in the United Kingdom, the Isle of Man or the Channel Islands.

Data Protection

We take your data privacy seriously. How **We** use and look after the personal information is set out below.

BDElite Ltd and Financial & Legal Insurance Ltd are the Joint Data Controllers and under this section **We/Us/Our** includes BDElite Ltd. Information may be used by **Us**, agents and service providers for the purposes of insurance administration, underwriting, claims handling or for statistical purposes. The lawful basis for the processing is that it is necessary for **Us** to process **Your** personal information to administer **Your** Policy of insurance and/or handle any insurance claim **You** may submit to **Us** under this Policy. The processing of **Your** personal data may also be necessary to comply with any legal obligation **We** may have and to protect **Your** interest during the course of any claim.

What we process and share

The personal data **You** have provided, **We** have collected from **You**, or **We** have received from third parties may include **Your**:

- Name; date of birth, residential address and address history.
- Contact details such as email address and telephone numbers.

- Financial and employment details.
- Identifiers assigned to **Your** computer or other internet connected device including **Your** Internet Protocol (IP) address.
- Health or criminal conviction information.
- Vehicle or household details.
- Any information which **You** have provided in support of **Your** insurance claim.

We may receive information about **You** from the following sources:

- **Your** insurance broker.
- From third parties such as credit reference agencies and fraud prevention agencies.
- From insurers, witnesses, the police (in regards to incidents) and solicitors, **Appointed Representatives**.
- Directly from **You**.

We will not pass **Your** information to any third parties except to enable **Us** to process your claim, prevent fraud and comply with legal and regulatory requirements. In which case **We** may need to share **Your** information with the following third parties within the EU:

- Solicitors or other **Appointed Representatives**.
- Underwriters, Reinsurers, Regulators and Authorised/Statutory Bodies.
- Fraud and crime prevention agencies, including the police.
- Other suppliers carrying out a service on **Our**, or **Your** behalf.

We will not use **Your** information for marketing further products or services to **You** or pass **Your** information on to any other organisation or person for sales and marketing purposes without **Your** consent.

Data Retention

We will hold **Your** details for up to seven years after the expiry of **Your** Policy, complaint and/or claims settlement.

Your rights

Your personal data is protected by legal rights, which include **Your** rights to:

- Object to **Our** processing of **Your** personal data;
- Request that **Your** personal data is erased or corrected;
- Request access to **Your** personal data and data portability;
- Complain to the Information Commissioner's Office, which regulates the processing of personal data.

You can request to see what data **We** hold on **You**, there is no charge for this service.

If **You** have any questions about **Our** privacy policy or the information **We** hold about **You** please contact **Us**.

How to make a Complaint

Our aim is to provide a first class standard of service at all times. If **You** feel that **You** have been let down and **You** wish to raise a complaint relating to the sale of the Policy, please contact **Your** insurance adviser.

If **You** feel that **We** have let **You** down and **You** wish to raise a complaint, please contact the Managing Director, BDElite Ltd, Atria, Spa Road, Bolton, BL1 4AG. Please quote **Your** certificate number in all correspondence.

Our staff will attempt to resolve **Your** complaint immediately and if **We** do so within 3 business days of receipt **We** will send **You** a summary resolution communication letter. Where this is not possible, **We** will acknowledge **Your** complaint promptly and if the complaint is not resolved within 4 weeks of receipt, **We** will write to **You** and let **You** know what further action **We** will take. A final response letter will be issued within 8 weeks of receipt, if this is not possible **We** will write to **You** to explain.

Upon receipt of the letter, if **You** remain dissatisfied **You** may refer **Your** complaint to the Financial Ombudsman Service. **You** can contact the Financial Ombudsman Service at: Exchange Tower, London, E14 9SR.

The use of these facilities does not affect **Your** right to take legal action.

Under this section **We** and **Our** includes BDElite.

Financial Services Compensation Scheme

Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If Financial & Legal Insurance Company Limited are unable to meet their obligations under this Policy an **Insured Person** may be entitled to compensation from the Compensation Scheme.

**Please read your policy document
carefully and keep it in a safe place**

BDElite Ltd. is registered in England, No. 7636844, Registered office: Atria, Spa Road, Bolton, BL1 4AG. Authorised and regulated by the Financial Conduct Authority for insurance distribution and claims management activities. Our firm's reference number is 797920. Our regulatory registration is recorded on the website www.fca.org.uk.

The insurance cover is underwritten by Financial and Legal Insurance Company Ltd. who are registered in England, No. 03034220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 202915.

Message Service

In the event of assistance being provided following an **Insured Incident** **We** will, at **Your** request, relay telephone messages to **Your** family members, friends or business associates to advise of any unforeseen travel delays.

Medical Transfer and non insured Motor Breakdown Assistance

In the event of assistance being provided under Insured Assistance 1. Roadside Assistance or 2. Homestart Assistance, **You** may telephone the Breakdown Assistance Helpline in connection with the following:

- a) Emergency medical transfer of the **Insured Person** hospitalised away from home, in the course of a journey within the **Territorial Limits** in the **Insured Vehicle**.

We will organise medical transfer as appropriate, but **You** will be responsible for paying any costs and expenses incurred in such transfer.

- b) Any motoring related problem which is not covered under Insured Assistance 1. Roadside Assistance or 2. Homestart Assistance.

We will organise callout of a repairer to provide assistance, but **You** will be responsible for paying, directly to the repairer:

- all callout and labour costs.
- the cost of **Replacement Parts** or other materials used in the repair.