

## CAR BREAKDOWN POLICY

Please check Your Policy Schedule to ensure You have the level of cover You need and read the following to help You use the service.

### What to do if You Breakdown

If Your Vehicle breaks down please call Our 24 hour Control Centre on: **0333 355 1999**

If You are unable to make a connection, please contact Us on 01206 714895.

Please have the following information ready to give to Our Rescue Controller who will use this to validate Your policy: -

- Your return telephone number with area code.
- Your Vehicle registration.
- The precise location of Your Vehicle (or as accurate as You are able in the circumstances)

We will take Your details and ask You to remain by the telephone You are calling from. Once We have made all the arrangements We will contact You to advise who will be coming out to You and how long they are expected to take. Your mobile phone must therefore be switched on and available to take calls at all times. You will then be asked to return to Your Vehicle.

Please remember to guard Your safety at all times but remain with or nearby Your Vehicle until the Recovery Operator arrives. Once the Recovery Operator arrives at the scene please be guided by their safety advice.

If You are broken down on a motorway and have no means of contacting Us or are unaware of Your location, please use the nearest SOS box and advise the Emergency Services of Our telephone number, they will then contact Us to arrange assistance. If the Police or Highways Agency are present at the scene please advise them that You have contacted Us or give them Our telephone number to call Us on Your behalf.

### Your Cover

as shown in Your Policy Schedule

If Your Vehicle suffers a Breakdown, service will be provided in accordance with this policy wording and the cover level You have chosen. Cover will apply during the Period of Insurance.

### Bronze Cover – UK

**The following service is provided with all levels of cover:**

#### Roadside Assistance & Recovery

In the event of a Breakdown which occurs within the Territorial Limits (UK) and more than a one mile radius/straight line from Your Home Address, We will send help to the scene of the Breakdown and arrange to pay callout fees and mileage charges needed to repair or assist with the Vehicle.

If, in the opinion of the Recovery Operator, they are unable to repair the Vehicle at the roadside We will assist in the following way: -

Either:

- Arrange and pay for Your Vehicle, You and up to 7 passengers to be recovered to the nearest garage which is able to undertake the repair.

Or:

- If the above is not possible at the time or the repair cannot be made within the same working day, We will arrange for Your Vehicle, You and up to 7 passengers to be transported to Your Home Address, or if You would prefer and it is closer, Your original destination within the Territorial Limits (UK).

Any recovery must take place at the same time as the initial callout otherwise You will have to pay for subsequent callout charges.

If Your Vehicle requires recovery, You must immediately inform Our Rescue Controller of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

#### Alternative Travel\*

We will pay up to £250 towards the reasonable cost of alternative transport or vehicle hire. We will also pay up to £100 towards the cost of alternative transport for one person to return and collect the repaired Vehicle.

#### Emergency Overnight Accommodation\*

We will pay a maximum of £150 for a lone traveller or £75 per passenger when not travelling alone for one night on a bed and breakfast basis. The maximum payment per incident is £500.

\*These services will be offered on a pay/claim basis, which means that You must pay initially and We will send You a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from Our Rescue Controller. The policy will only pay for a group 1 hire car rate. We will only reimburse claims when We are in receipt of a valid invoice/receipt.

Emergency Overnight Accommodation and Alternative Transport benefits are available under the following conditions:

- The Vehicle must be repaired at the nearest suitable garage to the Breakdown location.
- The Vehicle cannot be repaired the same working day.
- The Breakdown did not occur within 20 miles of Your Home Address.
- We will determine which benefit is offered to You by assessing the circumstances of the Breakdown and what is the most cost effective option for Us.

#### Caravans and Trailers

If Your Vehicle suffers a Breakdown and Your caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), Your caravan/trailer will be recovered with Your Vehicle at no extra cost.

#### Keys

If You lose, break, or lock Your keys within Your Vehicle, We will pay the Callout and mileage charges back to the Recovery Operator's base or Your Home Address if closer. All other costs incurred, including any Specialist Equipment needed to move the Vehicle, will be at Your expense.

#### Message Service

If You require, We will pass on two messages to Your home or place of work to let them know of Your predicament and ease Your worry.

### Silver Cover – UK

If You have opted and paid for **Silver Cover**, it includes all of the same benefits as **Bronze Cover**, with the addition of Home Assist.

#### Home Assist

We will send help to Your Home Address or within a one mile radius/straight line from Your Home Address in the event Your Vehicle suffers a Breakdown.

If, in the opinion of the Recovery Operator, they are unable to repair Your Vehicle at the roadside or at Your Home Address, We will arrange and pay for Your Vehicle, You and up to 7 passengers to be recovered to the nearest garage which is able to undertake the repair.

Any recovery must take place at the same time as the initial callout otherwise You will have to pay for subsequent callout charges.

If Your Vehicle requires recovery, You must immediately inform Our Rescue Controller of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

## Gold – European

If You have opted and paid for **Gold Cover** it includes the same benefits as **Silver Cover** with the addition of assistance within the Territorial Limits (Europe).

We will provide service in the Territorial Limits (Europe) where the maximum Duration of any single trip does not exceed 90 days. However short term policies (those with a Period of Insurance lasting one month or less) will be limited to a single trip not exceeding the Period of Insurance.

Please ensure You carry Your V5C registration document with You during Your journey. Due to local regulations and customs, You may be required to provide copies of Your V5C registration document. You will be held liable for any costs incurred if copies of Your V5C registration document are not immediately available.

Regulations are different when You Breakdown in Europe and help may take longer in arriving. We will require detailed information from You regarding the location of Your Vehicle. We will need to know if You are on an outward or inward journey and details of Your booking arrangements. When We have all the required information We will liaise with Our European network. You will be kept updated and therefore, You will be asked to remain at the telephone number You called from.

If You have broken down on a European motorway or major public road, We are generally unable to assist You and You will often need to obtain assistance via the SOS phones. The local services will tow You to a place of safety and You will be required to pay for the service immediately. You can then contact Us for further assistance. We will pay a maximum of £150.00 towards reimbursement of the costs, but We will only reimburse claims when We are in receipt of a valid invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the claim.

If You have broken down in a European Country during a Public Holiday, many services will be closed during the Holiday period. In these circumstances, You must allow Us time to assist You and effect a repair to Your Vehicle. We will not be held liable for any delays in reaching Your destination.

**For assistance in Europe, call Us on:**

**00 44 1206 714895**

We will send help to the scene of the Breakdown and arrange to pay Callout fees and mileage charges needed to repair or assist with the Vehicle.

If, in the opinion of the Recovery Operator, they are unable to repair the Vehicle at the roadside We will assist in the following way: -

- Arrange and pay for Your Vehicle, You and up to 7 passengers to be recovered to the nearest garage able to undertake the repair.
- If the Vehicle cannot be repaired within 48 hours or by Your intended return, whichever is the later, We will arrange for Your Vehicle, You and up to 7 passengers to be transported either to Your Home Address, or if You would prefer and it is closer, Your original destination within the Territorial Limits (Europe). During the 48 hours We will pay for the costs of alternative accommodation and alternative transport (to be agreed and authorised with Our Rescue Controllers)

## General Notes

### Uninsured Service

We can provide assistance for faults that are not covered under this insurance policy or where You would like Us to assist additional passenger numbers who exceed the maximum of 7, stated within this policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

### Change of Vehicle

Our policy only covers the Vehicle registered on Our database, therefore any change must be notified immediately by contacting the organisation You purchased this policy from. Please include Your policy number, the new registration, make, model and colour of Your Vehicle and the date You wish to make the change. If You do not notify Us of the new Vehicle details, We may not be able to supply You with a service.

### Governing Law

This policy will be governed by English law, and you and we agree to submit to the non-exclusive jurisdiction of the courts of England and Wales (unless you live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction).

### Language

The contractual terms and conditions and other information relating to this contract will be in the English language.

### Measurements

A Home Assist is calculated using a straight line from the Home Address to the location of the Breakdown. All other measurements are calculated using driving distances.

### Garage Repairs

Any repairs undertaken by the Recovery Operators at their premises are provided under a separate contract, which is between You and the Recovery Operator.

### Multiple Vehicle Policies

Multiple Vehicle policies must be registered to one address within the Territorial Limits (UK).

## Definitions

### Accident

A collision immediately rendering the Vehicle immobile or unsafe to drive.

### Breakdown

An electrical or mechanical failure, misfuel, flat battery or puncture to the Vehicle, which immediately renders the Vehicle immobilised.

### Callout

The deployment of a Recovery Operator to Your Vehicle.

### Duration

Commences from the date of Your departure from the Territorial Limits (UK) and ceases upon Your return to the Territorial Limits (UK) for a period not exceeding 90 days.

### Home Address

The last known address recorded on Our system where Your Vehicle is ordinarily kept.

### Home Assist

Assistance within a one mile radius of Your Home Address.

### Period of Insurance

The duration of this policy as indicated on Your policy schedule for a period not exceeding twelve months.

### Recovery Operator

The independent technician Call Assist appoints to attend Your Breakdown.

### Rescue Controller

The telephone operator employed by Call Assist Ltd.

### Specialist Equipment

Non-standard apparatus or recovery vehicles which in the opinion of the Recovery Operator are required to recover the Vehicle. Specialist Equipment includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

### Suitable Garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

### Territorial Limits (Europe)

Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City.

### Territorial Limits (UK)

Great Britain and Northern Ireland.

### Us, We, Our

Call Assist Ltd.

### Vehicle

The Vehicle(s) listed on Your Policy Schedule at the time of the Breakdown registered with Call Assist Ltd.

### You, Your

The person named as 'the insured' in the schedule.

### Exclusions

applying to all sections unless otherwise stated

This insurance does not cover the following: -

1. a) Any caravan/trailer where the total length exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the Vehicle with a standard towing hitch.
- b) Breakdowns or Accidents to the caravan or trailer itself.
2. Assistance following an Accident, theft, fire, or vandalism.
3. Service where glass or windscreens have been damaged.
4. Vehicles that are not secure or have faults with electric windows, sun roofs or locks not working, unless the fault occurs during the course of a journey and Your safety is compromised.
5. Breakdowns caused by insufficient fuel.
6. Breakdowns caused by failure to maintain the Vehicle in a roadworthy condition including maintenance or proper levels of oil and water.
7. Costs incurred in addition to a standard Callout where service cannot be undertaken at the roadside because the Vehicle is not carrying a serviceable spare wheel it is capable of carrying, an aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.
8. Specialist Equipment, additional manpower and/or recovery vehicles, or a recovery of the Vehicle to more than 10 miles from the scene of the Breakdown if Your Vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
9. Overloading of the Vehicle or carrying more passengers than it is designed to carry.
10. Any subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless Your Vehicle has been fully repaired at a Suitable Garage, declared fit to drive by the Recovery Operator or is in transit to a pre-booked appointment at a Suitable Garage.
11. The recovery of the Vehicle and passengers if repairs can be carried out at or near the scene of the Breakdown within the same working day. If recovery takes effect We will only recover to one address in respect of any one Breakdown.
12. Any Vehicle which is not listed on Your Policy Schedule as being eligible for Breakdown cover with Us.
13. Vehicles over 10 years old at the date this policy inception for travel in the Territorial Limits (Europe), or 15 years old for travel in the Territorial Limits (UK).
14. Any request for service if the Vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
15. Minibuses, vans, commercial vehicles, motorhomes, horseboxes, or limousines.
16. Any claims relating to the following: -
  - a) Vehicles exceeding 3,500 kg (3.5 tonnes) gross Vehicle weight.
  - b) Vehicles more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high.
17. Assistance if the Vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
18. The cost of any parts, components or materials used to repair the Vehicle.
19. Repair and labour costs other than half an hour roadside labour at the scene.
20. The use of Specialist Equipment occasionally required because the Vehicle is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of recovery.
21. The cost of draining or removing contaminated fuel.
22. Storage charges.
23. Any claim within 24 hours of the time the policy is purchased.
24. Any Breakdown that occurred before the policy commenced, the Vehicle was placed on cover, or before the policy was upgraded.
25. More than six callouts in any one Period of Insurance.
26. Claims totalling more than £15,000 in any one Period of Insurance.
27. Any costs or expenses not authorised by Our Rescue Controllers.
28. The cost of food (other than breakfast when overnight accommodation is provided), drink, telephone calls or other incidentals.
29. Claims not notified and authorised prior to expenses being incurred.
30. The charges of any other company (including Police recovery) other than the Recovery Operator, a car hire agency or accommodation charges which have been authorised by Us.
31. Any charges where You, having contacted Us, effect recovery or repairs by other means unless We have agreed to reimburse You.
32. Any cost that would have been incurred if no claim had arisen.
33. Any false or fraudulent claims.
34. The cost of alternative transport other than to Your destination and a return trip to collect Your repaired Vehicle.
35. The cost of fuel, oil or insurance for a hire Vehicle.
36. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the Breakdown within the same working day.
37. Recovery of the Vehicle or Your transport costs to return the Vehicle to Your Home Address once it has been inspected or repaired.
38. Any damage or loss to Your Vehicle or its contents and any injury to You or any third party caused by Us or the Recovery Operator. It is Your responsibility to ensure personal possessions are removed from the Vehicle prior to Your Vehicle being recovered.
39. We will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, We will not pay for any time that has to be taken off work because of a Breakdown.
40. Failure to comply with requests by Us or the Recovery Operator concerning the assistance being provided.
41. A request for service following any intentional or wilful damage caused by You to Your Vehicle.
42. Fines and penalties imposed by courts.
43. Any cost recoverable under any other insurance policy that You may have.
44. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -

- a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
  - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
  - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.
45. Any cover which is not specifically detailed within this policy.

### Additional exclusions applying to the European Assistance

1. Service where repatriation costs exceed the market value of the Vehicle unless You pay any costs which exceed the market value of the Vehicle.
2. The cost of recovery from a European motorway exceeding £150.00.
3. Repatriation to the UK within 48 hours of the original Breakdown, regardless of ferry or tunnel bookings for the homebound journey or pre arranged appointments You have made within the UK.
4. Repatriation if the Vehicle can be repaired but You do not have adequate funds for the repair.
5. Any claim where the Duration of a single trip is planned to or subsequently exceeds 90 days.

### General Conditions

applying to all sections

1. Details of Your cover may not reach Us by the time assistance is required. In this unlikely event, We will assist You however before assistance can be provided We will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If We receive confirmation that You have adequate cover the reserved funds will be released. If We receive confirmation that You do not have adequate cover We will take payment for any uninsured costs.
2. The driver of the Vehicle must remain with or nearby the Vehicle until help arrives.
3. If a callout is cancelled by You and a Recovery Operator has already been dispatched, You will lose a callout from Your policy. We recommend You to wait for assistance to ensure the Vehicle is functioning correctly. If You do not wait for assistance and the Vehicle breaks down again within 12 hours, You will be charged for the second and any subsequent callouts.
4. We reserve the right to charge You for any costs incurred as a result of incorrect location details being provided.
5. We have the right to refuse to provide the service if You or Your passengers are being obstructive in allowing Us to provide the most appropriate assistance or are abusive to Our Rescue Controllers or the Recovery Operator.
6. Your Vehicle must be registered to and ordinarily kept at an address within the Territorial Limits (UK).
7. Vehicles must be located within the Territorial Limits (UK) when cover is purchased and commences.
8. We can request proof of outbound and inbound travel dates. Failure to provide the dates when requested may result in some or all of Your claim not being paid.
9. If in Our opinion the Vehicle is beyond economical repair or the cost of the claim is likely to exceed the market value of the Vehicle in its current condition following the Breakdown, We have the option to pay You the market value of the Vehicle in its current condition and pay Your transportation costs to Your Home Address. It will be Your responsibility to apply for a Certificate of Destruction or other such document and You will be required to pay for any storage costs whilst this is obtained. If You would prefer the Vehicle to be transported to Your Home Address or original destination, this can be arranged but You will need to pay any costs which exceed the market value of the Vehicle in its current condition.
10. Unless the Vehicle is being repatriated by Us under the terms of this policy, We will only pay ferry and toll fees within the confines of the United Kingdom of Great Britain and Northern Ireland.
11. We must be advised immediately at the time of contacting Us for assistance, if Your Vehicle is fitted with alloy wheels. If We

12. If We are able to repair Your Vehicle at the roadside, You must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card. You must have adequate funds to pay for the repair immediately. If You do not have funds available, any further service related to the claim will be denied.
13. The repair must be carried out if the Vehicle is recovered to a dealership and the dealership can repair the Vehicle within the terms stated. You must have adequate funds to pay for the repair immediately. If You do not have funds available, any further service related to the claim will be denied.
14. You must have adequate funds to pay for alternative transport or overnight accommodation costs immediately. If You do not have funds available, any further service related to the claim will be denied.
15. In the event You use the service and the claim is subsequently found not to be covered by the policy You have purchased, We reserve the right to reclaim any monies from You in order to pay for the uninsured service.
16. We may decline service if You have an outstanding debt with Us.
17. If You have a right of action against a third party, You shall co-operate with Us to recover any costs incurred by Us. If You are covered by any other insurance policy for any costs incurred by Us, You will need to claim these costs and reimburse Us. We reserve the right to claim back any costs that are recoverable through a third party.
18. Recovery Operators comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting Your Vehicle.
19. The transportation of livestock (including dogs) will be at the discretion of the Recovery Operator. We will endeavour to help arrange alternative transport but You will need to pay for this service immediately by credit or debit card.
20. Regardless of circumstances, We will not be held liable for any costs incurred if You are unable to make a telephone connection to any numbers provided.
21. The policy is not transferable.
22. If, in Our opinion, the Vehicle is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, We may terminate Your policy immediately notifying You, by letter to Your Home Address, of what action We have taken.
23. We will provide cover if
  - a) You have met all the terms and conditions within this insurance.
  - b) The information provided to Us, as far as You are aware, is correct.

Should You wish to contact Us, We can be contacted by:

- Mail: Customer Services, c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, CO1 1UX
- Email: [enquiries@call-assist.co.uk](mailto:enquiries@call-assist.co.uk)
- Facsimile: 01206 364268

### Cancellation Rights

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 7 days written notice of cancellation to Your Home Address. Examples of when We might do this includes You not paying a premium instalment when due or Us discovering that Your Vehicle is no longer eligible for cover, We will refund the unexpired portion of Your premium.

For policies with a Period of Insurance of over one month there is a cooling off period of 14 days from the time You receive this information. If You do not wish to continue with the insurance, We will provide a refund of premium paid, providing no claim has been made.

You may cancel Your policy after the 14 day cooling off period but no refund of premium is available.

For policies where the Period of Insurance is less than one month the 14 day cooling off period does not apply and We will not refund any premium paid if You cancel the policy.

## Statement of Demands and Needs

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a Breakdown. As with any insurance, it does not cover all situations and You should read the terms and conditions of this policy to make sure that it meets Your specific needs.

## Our Promise To You

We aim to provide a high standard of service. Please telephone Us if You feel We have not achieved this and We will do Our best to rectify the problem immediately.

## Complaints Procedure

Any enquiry or complaint You have regarding Your policy should be addressed in the first instance to the policy administrator:

Customer Relations, c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Please have ready the details of Your policy and in particular Your policy number, to help Your enquiry to be dealt with speedily.

We will acknowledge Your complaint within three working days of receiving it.

If You remain dissatisfied, short of court action or if You have not received Our final decision within 8 weeks of Us receiving Your complaint You can ask The Financial Ombudsman Service to review Your case provided the policy is not of commercial nature. The right to apply to the Financial Ombudsman Service must be exercised within six months of the date of the Company's final decision. The Financial Ombudsman Service can be contacted at the following address:

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

Or by telephoning: 0800 023 4567 (free from landlines) or 0300 123 9123 (free from some mobile phones) or by visiting their website: [www.financial-ombudsman.org](http://www.financial-ombudsman.org)

Following the complaints procedure does not affect Your rights to take legal proceedings.

## Data Protection Notice

Please read this notice carefully as it contains important information about Our use of Your Personal Information.

In this notice, unless otherwise indicated, We and Us and Our mean any, or all, of:

- Call Assist Limited ("Call Assist");
- Ageas Insurance Limited ("Ageas"); and
- Virtual Insurance Products Ltd ("VIP");

Your Personal Information means any information We hold about You and any information You give Us about anyone else. You should show this notice to anyone else insured or proposed to be insured under Your policy as it will also apply to them. It explains how We use all the information We have about You and the other people insured under Your policy.

Please note that if You give Us false or inaccurate information this could give Ageas or Carrot the right to avoid Your insurance policy or it could impact Your ability to claim.

## Sensitive information

Some of the Personal Information that We may ask You to provide may constitute "sensitive personal data". This may include, without

limitation, information relating to any criminal convictions. We may need to use sensitive personal data to provide You with quotes, arrange and manage Your policy and to provide the services described in Your policy documents (such as dealing with claims).

## How We use Your Personal Information

We may share Your Personal Information with other companies within Our respective groups for any of the purposes set out in this notice.

If You want to know more about Call Assist, please go to [www.call-assist.co.uk](http://www.call-assist.co.uk). If You want to know more about the Ageas group please go to [www.ageas.co.uk](http://www.ageas.co.uk).

We will use Your Personal Information to arrange and manage Your insurance policy, including handling underwriting and claims and issuing renewal documents and information to You. We will also use Your Personal Information to assess Your insurance application.

We may research, collect and use data about You from publically available sources including social media and networking sites. We may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may have to share Your Personal Information with other insurers, statutory bodies, regulatory authorities, Our business partners or agents providing services on Our behalf and other authorised bodies.

Ageas will share Your Personal Information with others:

- if Ageas needs to do this to manage Your policy;
- for underwriting purposes, such as assessing Your application and arranging Your policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if Ageas is required or permitted to do this by law (for example, if Ageas receives a legitimate request from the police or another authority); and/or
- if You have given Ageas permission.

You can ask for further information about Ageas' use of Your Personal Information. If You require such information, please write to the Data Protection Officer at the corresponding address set out below.

Call Assist will share Your Personal Information with others:

- if Call Assist needs to do this to manage Your policy, including settling claims;
- for management information purposes;
- to prevent or detect crime, including fraud;
- if Call Assist is required or permitted to do this by law (for example, if Call Assist receives a legitimate request from the police or another authority); and/or
- if You have given Call Assist permission.

You can ask for further information about Call Assist's use of Your Personal Information. If You require such information, please write to the Data Protection Officer at the corresponding address set out below.

## Preventing and detecting crime

Ageas may use Your Personal Information to prevent crime. In order to prevent and detect crime Ageas may:

- check Your Personal Information against Ageas' own databases;

- share it with fraud prevention agencies. Your Personal Information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when You make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, Ageas will share Your relevant Personal Information with them. The information Ageas shares may be used by those companies when making decisions about You. You can find out which fraud prevention agencies are used by Ageas by writing to Ageas' Data Protection Officer at the corresponding address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Limited. Ageas may pass information relating to Your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

### Dealing with others on your behalf

To help You manage Your insurance policy, subject to answering security questions, We will deal with You or Your husband, wife or partner or any other person whom We reasonably believe to be acting for You if they call Us on Your behalf in connection with Your policy or a claim relating to Your policy. For Your protection only You can cancel Your policy or change the contact address.

### Marketing

We may use Your Personal Information and information about Your use of Our products and services to carry out research and analysis.

We will only use Your Personal Information to market Our products and services to You if You agree to this.

### Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of Our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around our premises.

### Further information

You are entitled to receive a copy of any of Your Personal Information we hold. We may charge You a small fee for this. If You would like to receive a copy, or if You would like further information on, or wish to complain about, the way that We use Your Personal Information:

In respect of information held by Call Assist, please write to The Data Protection Officer at Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX giving Your name, address and insurance policy number.

In respect of information held by Ageas, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving Your name, address and insurance policy number.

In respect of information held by VIP, please write to The Data Protection Officer at: Virtual Insurance Products Ltd, The Estate Office, Shadrack, Berry Pomeroy, Totnes, Devon TQ9 6LR giving Your name, address and insurance policy number.

If We change the way that We use Your Personal Information, We will write to You to let You know. If You do not agree to that change in use, You must let Us know as soon as possible by writing to Us at the address above.

You have the right to complain to the Information Commissioner's Office at any time if You object to the way We use Your Personal Information. For more information please go to [www.ico.org.uk](http://www.ico.org.uk).

## Financial Services Compensation Scheme

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. Further information about the compensation scheme arrangements is available from the FSCS by telephoning 020 7741 4100 or by visiting [www.fscs.org.uk](http://www.fscs.org.uk).

## Service Provider and Insurer

This service is provided by Call Assist Limited, Axis Court, North Station Road, Colchester, Essex, CO1 1UX, United Kingdom. Call Assist Limited is registered in England and Wales under the Registered Company Number 3668383. This policy is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Ageas Insurance Limited is registered in England and Wales No 354568.

Call Assist Ltd, Firm Reference Number 304838 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, Financial Services Register no 202039.

## Call Recording

To help Us provide a quality service, Your telephone calls may be recorded.

<b>Bronze</b>	<i>Roadside / Recovery</i>
<b>Silver</b>	<i>Roadside / Recovery / Home Assist</i>
<b>Gold</b>	<i>Roadside / Recovery / Home Assist / Europe</i>