

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the terms and conditions booklet. It is important that you read the terms and conditions booklet carefully when you receive it.

Who is the provider of breakdown cover?

The provider of breakdown cover for this policy is Norwich Union Insurance Limited.

What is breakdown cover?

The Norwich Union Rescue policy protects your vehicle, you, or both you and a partner, comprising of Rescue or Rescue & Recovery or Rescue, Recovery & At Home or Rescue, Recovery, At Home & Onward Travel cover (European cover can be added to any of these options), as selected by you when requesting the quote and itemised in your policy schedule, for a period of 12 months.

What are the benefits and features of breakdown cover?

Your policy includes the following significant features and benefits, which are explained in detail in section 3 of the terms and conditions booklet:

Cover	Rescue	Rescue & Recovery	Rescue, Recovery & At Home	Rescue, Recovery, At Home & Onward Travel	Europe
Roadside assistance	✓	✓	✓	✓	✗
Tow to a nearby garage for you, your car and up to 7 passengers	✓	✓	✓	✓	✗
Recovery to any destination for you, your car and up to 7 passengers	✗	✓	✓	✓	✗
Recovery of your car and passengers if the driver is medically unfit to drive	✗	✓	✓	✓	✗
Assistance at or within a quarter mile of your home address	✗	✗	✓	✓	✗
A replacement car whilst yours is being repaired, or overnight accommodation or onward travel by taxi, train or plane	✗	✗	✗	✓	✗
All the benefits listed above when travelling in mainland Europe	✗	✗	✗	✗	✓

European cover can be added to any of the above cover options for an additional cost.

What are the significant or unusual exclusions or limitations of breakdown cover?

Your policy excludes some situations. Please refer to your terms and conditions booklet for full details but the most significant or unusual exclusions are outlined below. Your policy excludes or limits the following:

For cover to apply the vehicle must (see section 9 of the terms & conditions booklet):

- Be either a car, motorcycle 121cc or over or van registered for road use in the United Kingdom
- Carry no more than the number of persons recommended by the manufacturer (and for whom seats are provided) with a maximum of 8 persons including the driver
- Not be used for the purpose of private or public hire
- Not exceed (including any load carried) the following dimensions: 3,500 kg in weight, 2.3m in width and 5.5m in length.

Caravans and trailers

If a vehicle which has suffered a breakdown is towing a caravan or trailer and we provide recovery, the caravan or trailer will be recovered together with the vehicle (provided it is no heavier than 3,500kg, no wider than 2.3m and no longer than 7m in length) to a single destination. Other than as set out above, caravans and trailers are not covered by this policy in the UK.

Exclusions (summary – see sections 8 and 10 of the terms and conditions booklet):

- European cover is limited to 90 days for any one trip, up to a total of six months in a one year policy period
- Any breakdown that occurs during the first 24 hours after joining, reinstating or upgrading cover (including adding any extra person under joint cover). In these circumstances the roadside rescue service will be provided free of charge, but an appropriate charge, no less than £75 plus VAT, would be made for additional services such as recovery, at home or onward travel benefits
- Vehicles that were broken down, unroadworthy or without a current road fund licence at the time of joining, upgrading or reinstating cover. In these circumstances we may agree to provide service (for example, if a persons safety is in jeopardy) but an appropriate charge, no less than £75 plus VAT, would be made.

Please refer to the terms and conditions booklet for a more comprehensive version of exclusions which apply to the whole policy.

How long does my breakdown cover run for?

The policy will remain in force for 12 months from the date of commencement (or as otherwise shown on your Policy Schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

What happens if I take out cover and then change my mind?

You have the right to cancel your policy within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later.

What should I do if I breakdown?

Simply phone **0800 155755**, 24 hours a day, 365 days a year for assistance.

How do I make a complaint?

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, if your complaint is regarding this insurance please contact us on **0800 068 3670** or, if your complaint is regarding a claim please contact us on **0800 096 7011**.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may then be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if Norwich Union were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.