

NEW UK BREAKDOWN

**In the event of a Breakdown Call
0800 389 5150**



Features and benefits included automatically

- Homestart
- Roadside assistance
- Roadside repairs
- Onward destination service
- Cover for any driver whilst that person is using the vehicle insured, provided the person has received permission from you first.
- Recovery for your caravan or trailer attached to your vehicle up to 25 feet. If the vehicle cannot be repaired at the scene of the breakdown
- Up to 1 hour's free roadside assistance and labour
- Up to a maximum of 6 call outs a year
- Wheel changes (providing you have a serviceable spare tyre and wheel and are able to provide a manufacturer's key to remove any locking wheel nuts.)
- Overnight Accommodation
- Relay

What is not covered

- Breakdowns in excess of £1000 in total cost.
- Any claim arising in the first 48 hours from the date of inception.
- Labour charges in excess of one hour.
- Cost of replacement parts or materials used in the repair
- Toll charges, ferry charges, parking charges, traffic congestion charges
- Storage charges incurred during or after the use of our services
- Running out of fuel, loss of keys, broken glass
- Vehicles immersed in mud, snow, sand or water
- Keys locked in vehicle
- Cars, vans and motorcycles over 3.5 tonnes in weight
- Vehicles immobilised outside the United Kingdom (United Kingdom includes Northern Ireland, Isle of Man and Channel Islands)
- Breakdowns where the vehicle is not immobilised or the fault with the vehicle is not electrical or mechanical.



MOTOR BREAKDOWN

**In the event of a Breakdown call
UK 0800 389 5150 Europe +44 1206 766800**

WELCOME TO 2GETHER RECOVERY

Thank you for taking out a 2gether Recovery policy.

To make sure you get the most from your cover, please take time to read the policy, which explains the terms and conditions of your membership. If you have any questions or if you would like more information, please contact 2gether Insurance on 01945 465508

In the event of breakdown

Call our emergency helpline on: -

UK 0800 389 5150 Europe +44 1206 766800

Please be prepared to provide the operator with the following information:

- **Your Policy Number**
- **Your name**
- **Exact location of vehicle**
- **Nature of breakdown**
- **Registration Number of Vehicle**

We will then arrange for one of our recovery operators to attend the given location, as quickly as possible.

During the period of cover you are entitled to contact us up to a maximum of 6 times for breakdown assistance; your policy will then become cancelled after the sixth callout with no refund of premium being allowable.

Our helpline is available 24 hours a day, 365 days a year.

Level of Cover

As defined on your policy schedule.

Your cover

The vehicle is covered for call out charges and up to 1 hour's labour charges, at the scene of your breakdown where your vehicle is rendered immobilised due to electrical or mechanical faults within the Territorial Limits stated in this policy.

Change of vehicle

You are only covered for the vehicle registered at inception of membership unless you have previously notified us of a change of vehicle 48 hour's prior to a breakdown. You may change the vehicle on your policy up to 4 times in any period of membership. All change of vehicles have a 48 hour inception period. Temporary change of vehicles are excluded from this policy.

Change of address

Assistance at your home is only covered at the address registered at inception. If you change address please notify us immediately.

Period of cover

The policy is for the period as stated on your policy schedule.

Summary of cover

- Roadside assistance
- Roadside repairs

- Assistance at your home
- Onward destination service
- Cover for any driver that is using the registered vehicle, provided that the person has received permission from you first and is legally able to drive the vehicle.
- Cover for cars, vans, and motorcycle up to 3.5 tonnes. Recovery of a caravan or trailer attached to your vehicle at the time of the breakdown up to 7.6 metres in length.
- Up to 1 hours roadside assistance only.
- Up to a maximum of 6 call outs a year
- Wheel changes – roadside assistance only (providing that the driver has a serviceable and accessible spare tyre and wheel and is able to provide a manufacturer's key to remove any locking wheel nuts or if an inflation / foam kit is provided and can be used to inflate the tyre to allow you to complete your journey)

What is not covered

- Any claim arising in the first 48 hours from the date of inception.
- Labour charges in excess of one hour.
- Cost of replacement parts, fuel or materials used in a repair.
- Toll charges, ferry charges, parking charges, traffic congestion charges.
- Storage charges incurred during or after the use of our services.
- More than 6 call outs during the period of cover.
- Running out of fuel, wrong fuel in vehicle, loss of keys, broken glass.
- Any vehicle not able to provide a serviceable and/or accessible spare tyre for wheel changes (or vehicle does not come with a spare tyre as a standard fitment).
- Keys locked in vehicle, damaged keys, key fob faults.
- Vehicles immersed in, or immobilised from being immersed in, mud, snow, sand or water.
- Vehicles that require a repair at a specialist garage.
- A second use of our services if no remedial action has been taken to correct the initial fault.
- Faults with a caravan or trailer (that may or may not immobilise the caravan/trailer) when the vehicle is not immobilised.

Definitions

We, Us, Our

2gether Insurance , 4 Bridge St, Wisbech, Cambs PE13 1HB

You, Your

The person who has taken out the policy, being a permanent UK resident

Vehicle

The vehicle owned by you and declared to us and used exclusively for Personal / non-Commercial use.

Territorial limit

Sub Section A The United Kingdom including Scottish Islands (Subject to approval by the Underwriters).

Sub Section B The European Union and Switzerland

Breakdown

Breakdown means an electrical or mechanical failure or a road traffic accident or damage caused by vandalism, fire, theft or attempted theft which renders the vehicle completely immobilised.

In the event of a non fault road traffic accident you will be required to pay for the assistance, and submit to your insurer as a third party claim.

Recovery Operators

First Call GB Ltd. dedicated service engineers. This may be supplemented by the use of independent agents.

Terms and conditions and eligibility of cover

1. You or the driver must abide by the terms and conditions of this policy at all times.
2. Please note – our recovery operators are unable to work on unattended vehicles.
3. The vehicle must be maintained at all times in a roadworthy condition in accordance with the law and be regularly serviced in accordance with your manufacturer's recommendations.
4. 2gether Recover Motor Breakdown only covers the vehicle registered for any driver with the owner's permission and legal capability to drive the vehicle.
5. Cars, vans, and motorcycles are eligible to be covered up to a maximum 3.5 tonnes gross weight, 5.5 metres (18 feet) in length and 2.3 metres (7 foot 6 inches) wide.
6. Any caravan or trailer attached to the vehicle must be up to a maximum of 7.6 metres (25 feet) in length at the time of the breakdown.
7. We reserve the right to cancel this policy at any time, by giving you 14 days notice in writing to your last known address, and a pro rata refund will be allowable to you if no claims have been made (less administration fee).
8. You can cancel this policy within 14 days of inception/submission provided that no claims have been made, and a full refund (less an administration fee) will be made. No refund of premium will be made after this period.
9. All claims and assistance is at the discretion of 2gether Insurance . Any breakdown discovered or believed to be excluded from the policy is chargeable to you under current commercial rates before assistance is provided.

Sub-section A: United Kingdom Cover

If the vehicle registered is immobilised in the UK, then you are covered for the following: -

A Call out and up to 1 hour's roadside assistance by one of our approved recovery operators to attend the scene of the breakdown, and where possible carry out emergency repairs.

B If repairs cannot successfully be carried out at the scene of the breakdown then we will pay the cost of recovery of the vehicle driver and up to 4 passengers to the nearest suitable garage able to effect a repair, or to your onward destination, or to your home address whichever is nearer.

C If you breakdown at roadside and repairs cannot be carried out within an agreed reasonable period then you will be offered one of the following options: -

(i) The cost of alternative road or rail travel for the driver and up to 4 passengers from the scene of the breakdown to one destination within the Territorial Limits stated in this policy, plus a return journey for one person to collect the vehicle upon completion of repairs.

(ii) The cost of one nights accommodation up to a total of £100 a claim (excluding food and drink) in the vicinity of the breakdown for the driver and up to 4 passengers up to a maximum of £40.00 per person, subject to a maximum overall of £200.00 per claim.

(iii) The recovery of the vehicle, the driver and up to 4 passengers to any one destination within the territorial limits under Sub Section A.

(iv) The cost of suitable car hire for up to 48 hours up to a maximum of £100.00 per claim.

The maximum payable for any claim from any one breakdown including any reimbursement claim is £1000 or the current market value of the vehicle at the time of the breakdown whichever is lower.

Sub-section B: European Cover IMPORTANT First Call must be notified at least 48 hours prior to any trip to Europe. Failure to do so will invalidate any claim. The maximum period in Europe must not exceed 90 days per trip. Proof of travel may be required.

- **Emergency roadside repairs**

We will pay the call-out charge and up to one hour's labour costs for one of **our** approved repairers to attend the scene of the **breakdown** and where possible carry out emergency repairs.

- **Vehicle Recovery**

If the **vehicle** cannot be repaired within one hour at the scene of the **breakdown**, we will pay the cost of transporting the **vehicle** to one of **our** approved repairers.

- **Getting you to your destination**

If **your vehicle** cannot be repaired on the same day as the **breakdown**, we will pay:

- a) The cost of transporting **your vehicle**, driver plus up to 4 passengers to a destination within the **Territorial Limits** up to the value of the **vehicle**; or
- b) Hotel accommodation costs for you or the driver plus up to 4 passengers up to £50 per **person** per night, up to a maximum of £500 per claim; or
- c) The cost of hiring a replacement vehicle, but the most that **we** will pay for any one claim is a maximum daily rate of £50 for a maximum of seven days. Any replacement vehicle provided on the European mainland must remain within the **Territorial Limits**.

The maximum payable for any claim from any one breakdown is £1000 or the current market value of the vehicle, whichever is lower.

Important Notes

1. We will always decide on the best possible way of offering assistance, after taking into account individual circumstances. If the assistance that we offer does not suit your requirements then you may request alternative assistance to be arranged for you at your own cost.
2. We do not accept any responsibility for the transportation of pet animals or livestock within the vehicle at the time of the breakdown
3. A garage or mechanic undertaking repair work on your instruction will be acting as your agent for such repair work.
4. If requested, you must provide evidence of servicing of your vehicle or receipts for replacement parts.
5. Recovery cannot be used as a reason for avoiding repair costs.
6. We reserve the right not to offer renewal of cover.
7. We reserve the right to refuse service and cancel membership to anyone who behaves in a threatening or abusive manner to our employees.
8. If we believe that we cannot provide an acceptable level of service to the area where your registered Home Address is located then we reserve the right to cancel your policy and give you a full refund of your premium provided that no claim has been made on the policy.
9. In the event of a vehicle breakdown we will offer recovery of any caravan or trailer (within the specified restrictions). The caravan/trailer is not covered for breakdown within the terms and condition of this policy.

10. No claim will exceed the current market value of the vehicle at the time of the breakdown.

11. This document is subject to English law unless otherwise agreed in writing by First Call.

General exclusion

2gether Recovery will not cover the following: -

1. Vehicles that have not been regularly serviced or breakdown as a result of inadequate repair, unsuccessful DIY or any claim where no remedial action has been taken to correct the fault since we last attended your vehicle. Garage attention must always be sought after experiencing a breakdown and proof of repair obtained.
2. Vehicles being used (or that have been modified for use) in motor racing, rallies, speed or endurance tests; hire or reward (including courtesy vehicles), vehicles not used exclusively for Personal / non-Commercial use or over 3.5 tonnes gross laden weight; mechanically modified vehicles requiring specialist repairers.
3. Any liability or consequential loss arising from any act performed in the execution of the Breakdown services provided.
4. Vehicles not in a roadworthy condition immediately prior to any breakdown.
5. Any claim resulting in a vehicle not being repaired, or that is disposed of or scrapped.
6. Vehicles immersed in mud, snow, sand or water or any fault occurring or being immobilised as a result of contact with mud, snow, sand or water.
7. Any claim that could be recoverable from any insurance policy indemnity or warranty.
8. Any fines or penalties imposed by courts.
9. Any charges incurred prior to notification of Breakdown and our approved repairer attending.
10. The cost of any parts, components, lubricants or materials, food, drinks, telephone calls, petrol, oil or any other incidental expenses.
11. Any claim where 2gether Recovery has not been notified at least 48 hours previously of a change of vehicle.
12. Any charges incurred resulting from you breaking down in a location that rescuing the vehicle would be unlawful (Including any legal restriction on recovering a vehicle from a European motorway).
13. Any cost of any specialist recovery equipment or service charges needed (as defined by the recovery operator in attendance of your breakdown).
14. Breakdowns where your vehicle is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer.
15. Any toll charges, ferry charges parking charges or traffic congestion charges.
16. Any costs recoverable elsewhere.
17. A second callout when a temporary repair was earlier carried out.
18. Any claim for assistance while money is owed to 2gether Insurance by the policy holder.
19. Any claims for private hire vehicles, i.e. taxis.
20. Breakdowns caused by your vehicle running out of fuel or where assistance cannot be affected because the vehicle does not have a serviceable and/or accessible spare tyre and wheel.
21. Claims arising from loss or damage to contents of or within your vehicle.

22. Claims directly or indirectly caused by or contributed to or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it; war, invasion, terrorism, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup; or pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

Complaints procedure

Our aim is to try to provide a first class service to you at all times, however we do recognise that sometimes problems do occur. Should you ever have cause to complain then in the first instance please write to: -

Complaints Dept

2gether Financial Solutions G.I

4

Bridge Street

Wisbech

Cambs

PE13 1AF

If the matter still remains unresolved thereafter you can then write to: -

The Managing Director (Administrator)

2gether Financial Solutions G.I.

Additional information.

Data Protection

The data supplied by you will only be used by us and carefully selected associated companies for related products and services as well as the purposes of processing your membership policy, including underwriting, administration, and handling any claim which may arise. The data supplied will not be passed to any other parties other than those which we have mentioned hereon. It is important that the data you have supplied is kept up to date. You should therefore notify us promptly of any changes.

2GETHER Motor Breakdown Policy Summary

Some important facts about the Motor Breakdown Cover are summarised below. This summary does not describe all the terms and conditions, so please take time to read the policy document to make sure that you understand the cover that it provides.

About your 24 Hour Motor Breakdown Cover



Cancellation Right

You have the right to cancel it within 14 days of receiving the policy and receive a full refund (less an administration fee), without giving any reasons, provided no claim has been made against the policy.

After the 14 day period has expired you will not be entitled to any refund if the policy is cancelled.

Making a Claim

If you have to claim, please call us on 0800 389 5150.

What to do if

Our aim is to try to provide a first class service to you at all times, however we do recognise that sometimes problems do occur. Should you ever have cause to complain then in the first instance please write to:

Complaints Department, 2GETHER INSURANCE, 4 BRIDGE STREET, WISBECH, CAMBS, PE13 1AF

If the matter is still remains unresolved thereafter you can write to:

(Administrator), 2GETHER INSURANCE, 4 BRIDGE STREET, WISBECH, CAMBS, PE13 1AF