



# Rescue Policy Wording

FJ/PW/FJR/26/04/16/V3000



Part of the Towergate Group

# Rescue Policy Wording

This Policy is arranged by Footman James. **You** can write to Footman James at our registered office address:

Footman James, Castlegate House, Castlegate Way,  
Dudley, West Midlands DY1 4TA

Footman James is a trading name of Towergate Underwriting Group Limited, which is authorised and regulated by the Financial Conduct Authority. Towergate Underwriting Group Limited's FCA regulated number is 313250. **You** can check this by viewing the FCA website at [www.fca.org.uk/register](http://www.fca.org.uk/register).

Any reference to '**We**', '**Us**' and '**Our**' are to the insurer named on the schedule.

This is **Your** FJ Rescue Policy Document. Read this booklet, the schedule and Certificate of Motor Insurance carefully and keep them in a safe place. If **You** have any questions about any of **Your** additional cover insurance documents, contact **Your** insurance broker Footman James.

## Name of Insurance undertaking

This policy is underwritten by Inter Partner Assistance SA (IPA), which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **Us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register).

This policy is administered by AXA Assistance UK, which is regulated by the Financial Conduct Authority (FCA) (FCA register number 439069) and a member of the AXA Assistance Group. Their registered address is: The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.

## Important information

This document sets out the terms and conditions of **Your** cover and it is important that **You** read it carefully. There are different levels of cover available. The cover **You** hold will be set out in the accompanying **Policy Schedule**. If changes are made, these will be confirmed to **You** separately in writing. Each section of cover explains what is and is not covered. There are also **General Exclusions** (things that are not included) that apply to all sections of the cover, and there are **General Conditions** that **You** must follow so **You** are entitled to the cover.

## Your right to cancel

If this insurance does not meet **Your** needs, **You** can cancel it within 14 days of receiving **Your** documents or within 14 days of the start date of **Your** policy, whichever is later. If **You** have not made a claim for a total loss under the motor policy, and **You** confirm that **You** do not know about any incident which may give rise to a claim, **You** will receive a full return of the **Premium** paid for this Additional Product. This Additional Product can only be cancelled after 14 days if **You** are also cancelling **Your** main insurance policy. The refund due will be calculated in accordance with the cancellation terms set out in the **General Conditions** of the motor policy.

## Our Promise

**We** make every effort to provide **You** with the highest standards of service. If on occasion **Our** service falls below the standard **You** would expect **Us** to meet, the following procedure explains what **You** should do.

## Complaints

**You** can write to the Customer Relations Manager, who will arrange an investigation on behalf of the General Manager, at:

Inter Partner Assistance SA  
The Quadrangle  
106-118 Station Road  
Redhill  
Surrey  
RH1 1PR  
Tel: 0330 1233547  
Email: [quality.assurance@axa-assistance.co.uk](mailto:quality.assurance@axa-assistance.co.uk)

If **We** are unable to reach a satisfactory conclusion, **You** have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service  
Exchange Tower  
Harbour Exchange Square  
London  
E14 9SR  
Phone: 0800 023 4567 (from landlines) or 0300 123 9123 (from mobiles)  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

These actions do not affect **Your** rights to take legal action if necessary.

## Financial Services Compensation Scheme

**We** are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers a safety net for customers of financial services firms should they not be able to meet their liabilities and **You** may be entitled to claim compensation in such an event. The level of compensation depends on the type of insurance and circumstances of the claim.

Further information can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk)

## Data Protection Notice

It is a condition of this insurance that **You** read and accept the terms in this data protection notice. **You** should show this notice to anyone covered by the insurance. This notice explains how **We** may use **Your** details and tells **You** about the systems and lists **We** (and others) have in place to detect and prevent fraud. All information about **You** of a sensitive or personal nature will be treated as private and confidential. **We** and Footman James (hereafter '**We, Us, Our**') will however use and disclose the information **We** have about **You** in the course of arranging, placing and administering **Your** insurance. This may involve passing information about **You** to insurers, other intermediaries, risk management assessors, uninsured loss recovery agencies and other third parties involved (directly or indirectly) in **Your** insurance. **We** may also pass information about **You** to credit reference agencies and **Premium** finance providers in connection with the assessment of **Your** financial standing generally and, in particular, where **You** have requested a **Premium** instalment plan – this may include details of **Your** payment record with **Us**. **We** may also pass information about **You** to other companies which are in, or are associated with, **Our** group. **We** or they may also use the information **We** hold about **You** to provide **You** with information on other products and services **We** or they can offer and which **We** or they feel may be of interest to **You**. If **You** do not wish to receive marketing information from **Us** or them, or for **Us** to disclose information about **You** to other parties for marketing purposes, please

contact **Us** immediately. In the interests of security and to improve **Our** service, telephone calls may be monitored and/or recorded. **We** undertake all of the above within and outside the United Kingdom and the European Union. This includes processing **Your** information in other countries in which data protection laws are not as comprehensive as in the European Union. However, **We** have taken appropriate steps to ensure the same (or equivalent) level of protection for **Your** information in other countries as there is in the European Union.

### Relevant Law

**Your** policy is subject to English Law, and **You** and **We** agree to submit to the non-exclusive jurisdiction of the English courts. **Your** policy represents the entire agreement between **You** and **Us**.

### Preventing and Detecting Fraud

Fraudulent insurance applications and claims increase premiums for all policyholders. To prevent and detect insurance-related fraud **We** may check **Your** details with national fraud prevention agencies and databases including Insurance Hunter, Motor Insurance Anti-Fraud and Theft Register, Claims and Underwriting Exchange and the Motor Insurance Database.

If **You** give **Us** false or inaccurate information and **We** identify fraud, **We** will pass **Your** details to fraud protection agencies. Law enforcement agencies may also access and use this information. Insurers and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:

- checking details on applications for credit and credit-related or other facilities;
- managing credit and credit-related accounts or facilities;
- recovering debt;
- checking details on proposals and claims for all types of insurance; and
- checking details of job applicants and employees.

Please contact **Us** if **You** would like details of the agencies **We** use.

**We** and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies.

## Breakdown

### Definitions applicable to Breakdown Cover

Wherever the following words and phrases appear in bold in this document, they will always have the following meanings.

### Authorised Operator

A service provider authorised by **Us** in advance to carry out repairs or **Vehicle** recovery under this policy.

### Breakdown

**Breakdown** means an event which renders **You** unable to commence, continue or complete a **Journey** as a result of **Your Vehicle** being unsafe to drive or being immobilised or not being able to use the **Vehicle** because of:

- A mechanical or electrical **Breakdown**;
- A flat battery;
- A flat tyre;
- Vandalism;
- A fire;
- A theft or an attempted theft;
- An accident;
- It having no fuel;
- **Your** locks being faulty.

### Countries Covered

UK, cover for which includes Great Britain, Northern Ireland, the Isle of Man and Channel Islands.

For European **Breakdown** cover this also includes Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, Romania, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, the Vatican City, Malta, the Republic of Cyprus, and other islands that belong to these countries and that are in Europe.

### General Conditions

The **General Conditions** apply to all parts of this policy.

### General Exclusions

The **General Exclusions** detail events which are NOT covered under this policy.

## Home

**You** current UK address where **You** permanently live or where **You** keep **Your Vehicle**.

## Insured Person

**You**, and any **Passenger** or **Driver**/rider who is in/on the **Vehicle** with **Your** permission at the time of the **Breakdown** (maximum 7 people including the **Driver**).

## Journey

A trip between **Your Home** in the UK and or a place abroad, within the **Countries Covered**.

## Luggage

Suitcases or other bags that contain personal belongings for **Your Journey**.

## Passenger(s)

The occupants/pillion of the **Vehicle**. The number of **Passengers** must not exceed the manufacturer's recommendation.

## Period of Cover

The length of time which this insurance applies. This is shown on **Your Policy Schedule**.

## Policy Schedule

A document detailing the services and vehicles entitled to cover under this policy.

## Premium

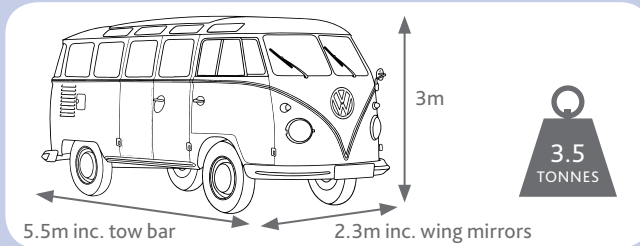
The amount payable by **You** as shown on **Your Policy Schedule**.

## The Underwriter

This policy is underwritten by Inter Partner Assistance SA (IPA)  
AXA Assistance (UK) Limited operates the 24 hour motoring assistance helpline.

## Vehicle

**Vehicle** means the private car or motorcycle which is not more than:



As shown on **Your Policy Schedule**. If the **Vehicle** **You** are in breaks down while **You** are towing a caravan or trailer, **We** will recover the **Vehicle** and the caravan or trailer, as long as the caravan or trailer is not more than:



The **Vehicle** **You** are travelling in must carry a serviceable spare tyre and wheel, and a **Key** that will let **Us** remove a wheel secured by wheel nuts for the **Vehicle**, caravan or trailer, if it is designed to carry one.

## We, Our, Us

Inter Partner Assistance SA and AXA Assistance (UK) Ltd both of The Quadrangle, 106 – 118 Station Road, Redhill, Surrey, RH1 1PR. In the Data Protection Act section of this policy '**We**' also means AXA Assistance (UK) Ltd.

## You, Your, Driver

The policyholder, or policyholders named on the **Policy Schedule** or any person driving/riding an **Insured Vehicle**, and any **Passengers** in the **Insured Vehicle** not exceeding the **Vehicle** manufacturers recommendation.

## How to claim

To get UK emergency help, contact the 24 Hour Emergency Helpline: 0333 207 6582

To get European emergency help contact the 24 Hour Emergency Helpline: (+44) (0)1737 334 070

**You** may have to pay a charge if **You** use a mobile phone to call this number.

### Emergency message service

Text messaging is available if **You** are deaf, hard of hearing or have speech difficulties. Please text the word 'Breakdown' to 07624 808 266.

**You** should have the following information available:

- Insured Person's full name and address
- Policy number on **Your** certificate of insurance
- Registration number of the insured **Vehicle**
- Make, model and colour of the insured **Vehicle**
- Nature of the **Breakdown** or problem
- The location of the insured **Vehicle**
- An SOS box or marker post number (if this applies)

Unless **You** arrange with **Us** on the telephone **You** must be with the insured **Vehicle** at the estimated time that **We** advise assistance can be expected.



Service Summary				
Cover Available	UK Breakdown	UK Breakdown with Homestart	UK & European Breakdown	UK & European Breakdown with Homestart
Up to one hour roadside repair	✓	✓	✓	✓
Roadside assistance beyond one mile from <b>Home</b>	✓	✓	✓	✓
Roadside assistance within one mile from <b>Home</b>	✗	✓	✗	✓
UK Recovery	✓	✓	✓	✓
European Cover	✗	✗	✓	✓
24 Hour car hire	✓	✓	✓	✓
Overnight accommodation	✓	✓	✓	✓
Repatriation to UK of <b>Vehicle</b> , occupants or both	✗	✗	✓	✓

Breakdown Causes			
What is Covered			
Flat Battery	✓	Fire	✓
Flat Tyre	✓	Theft or Attempted Theft	✓
Mechanical/Electrical <b>Breakdown</b>	✓	Vandalism	✓
No Fuel	✓	Faulty keys	✓
Accident	✓	Incapacitated <b>Driver</b>	✓

Cover Limits		
Service	What is Covered	Total amount payable per claim
UK Car Hire up to 24 Hours	£100	£100
UK Overnight Accommodation	£80 per person	£500
Theft or Attempted Theft	£200	£200
UK Transport Home	£150	£150
UK Storage	£100	£100
UK Police Motorway Assistance	£100	£100
Scrapping of <b>Vehicle</b> due to uneconomic repatriation costs	£500	£500
European Car Hire	£70 per day	Up to £750 in total
European Police Motorway Assistance	£250	£250
European Accommodation	£80 per person	Up to £500 in total

All payments include VAT and any other sales taxes applicable at the point of claim.

During any 12 month period **We** will not be responsible for more than two claims which arise from a common fault on the same **Vehicle**.

Maximum number of claims is 6 per **Vehicle** as shown on **Your Policy Schedule**.

The maximum amount payable for any claim or series of claims arising from the same **Journey** outside of the UK **Countries Covered** is £5000.

## What is Covered and Not Covered

UK Breakdown (Your Schedule will confirm if this cover applies)	
What is Covered	What is Not Covered
<p>If the <b>Vehicle</b> breaks down more than one mile from <b>Your Home</b>, <b>We</b> will arrange and pay for a breakdown vehicle to come to the <b>Vehicle</b> and <b>Our Authorised Operator</b> will take up to one hour's labour (where safe and legal to do so) to try to get it working again. If the <b>Vehicle</b> cannot be made safe to drive at the place <b>You</b> have broken down, and cannot be repaired the same day at a suitable local garage, <b>We</b> will choose the most appropriate solution from one of the following options, taking <b>Your</b> circumstances into account.</p> <p><b>UK Recovery</b></p> <ul style="list-style-type: none"> <li>• <b>We</b> will take the <b>Driver</b> and <b>Passengers</b>, together with the <b>Vehicle</b>, to <b>Your</b> original destination or <b>Your</b> address;</li> </ul> <p>Or</p> <ul style="list-style-type: none"> <li>• <b>We</b> will arrange for the <b>Vehicle</b> to be taken to a suitable repairer for it to be repaired at <b>Your</b> cost, as long as this can be done in one <b>Journey</b>;</li> </ul> <p>Or</p> <p><b>Overnight Recovery</b></p> <ul style="list-style-type: none"> <li>• <b>We</b> will pay the cost for bed and breakfast for one night only. <b>We</b> will pay up to £80 for each person up to a total of £500;</li> </ul> <p>Or</p> <p><b>24 Hour UK Car Hire</b></p> <ul style="list-style-type: none"> <li>• <b>We</b> will pay up to £100 for a hire vehicle for up to 24 hours. <b>You</b> will be responsible for returning the hire vehicle and collecting <b>Your</b> repaired <b>Vehicle</b>. <b>You</b> must meet the conditions of the hire-car company to be able to hire a car.</li> </ul>	<ul style="list-style-type: none"> <li>• A <b>Breakdown</b> at or within one mile from <b>Your Home</b>.</li> <li>• Travel outside the UK.</li> <li>• Anything mentioned in <b>General Exclusions</b>.</li> </ul>

What is Covered	What is Not Covered
<p><b>Incapacitated Driver</b></p> <ul style="list-style-type: none"> <li>As well as the benefits above, if during the <b>Journey</b>, the <b>Driver</b> becomes unable to drive through injury or illness they have gained during the <b>Journey</b>, and there is no one else able or qualified to drive the <b>Vehicle</b>, <b>We</b> will provide a driver to finish the <b>Journey</b> or return the <b>Vehicle</b> and <b>Passengers</b> to the place <b>You</b> were originally travelling from. <b>You</b> will need to provide a medical certificate for the <b>Driver</b> before <b>We</b> provide assistance.</li> </ul>	<ul style="list-style-type: none"> <li>Assisted repatriation of the <b>Driver</b> and/ or <b>Passengers</b> who are incapacitated as a result of medical conditions.</li> <li>Anything mentioned in <b>General Exclusions</b>.</li> </ul>

<b>Homestart</b> (Your Schedule will confirm if this cover applies)	
What is Covered	What is Not Covered
<ul style="list-style-type: none"> <li>If the <b>Vehicle</b> breaks down anywhere at or within one mile from <b>Your Home</b>, <b>We</b> will arrange and pay for a breakdown vehicle to come to the <b>Vehicle</b> and <b>Our Authorised Operator</b> will take up to one hour's labour to try to get the <b>Vehicle</b> working again. <b>We</b> will try to mobilise <b>Your Vehicle</b> when it is safe and legal to do so.</li> <li>If the <b>Vehicle</b> cannot be safely repaired to drive at the place <b>You</b> have broken down, <b>We</b> will arrange for the <b>Vehicle</b>, the <b>Driver</b> and <b>Passengers</b> to be taken to a suitable local garage (normally within 20 miles), for it to be repaired. <b>You</b> must pay the costs of any repairs.</li> </ul>	<ul style="list-style-type: none"> <li>Travel outside the UK.</li> <li>Anything mentioned in <b>General Exclusions</b>.</li> </ul>

## European Breakdown

(Your Schedule will confirm if this cover applies)

### Introduction to European Motoring

As a guideline, **We** recommend **You** take the following documents in case **You** need them by law in the countries in which **You** might break down:

- Photo card driving licence and supporting documents
- Insurance documents including Travel Insurance if **You** have purchased this for **Your Journey**
- MOT Certificate (if applicable)
- Logbook (V5 registration document)
- If **You** do not own the **Vehicle**, confirmation that **You** have the owner's permission to drive it

The above is not a full list and is for guidance only.

### Important information before travelling

- If **You** break down on a European motorway, motorway services or major road, **You** will often need to get help using the SOS phones. The local services will tow **You** to a place of safety and **You** will have to pay for the service. **You** can then contact **Us** if **You** need more help. **We** will pay up to £250 towards the cost of recovery from the motorway subject to submission of a valid invoice or receipt.
- If **You** have broken down in a European country during a public holiday, many services will be closed. In these circumstances **You** must allow **Us** time to help **You** and repair **Your Vehicle**. **We** will not be held legally responsible for any delays in **You** reaching **Your** destination.
- Before travelling, it is recommended that **You** consult the laws of the country **You** are planning to visit.
- Please note it may be more expensive to repair **Your Vehicle** abroad and **You** are responsible for the cost of repair.
- Further information on driving abroad can be viewed at [www.fcowidget.com](http://www.fcowidget.com)

What is Covered	What is Not Covered
<p><b>Before travel abroad starts</b></p> <p>The benefits shown below also apply in the UK, as long as <b>You</b> break down during <b>Your Journey</b>.</p> <ul style="list-style-type: none"> <li>• If <b>Your Vehicle</b> breaks down, <b>We</b> will arrange for an <b>Authorised Operator</b> to come to where the <b>Vehicle</b> is (for up to one hour) to try to get the <b>Vehicle</b> working again.</li> <li>• If <b>Your Vehicle</b> cannot be made safe to drive at the place <b>You</b> have broken down, <b>We</b> will arrange and pay for <b>Your Vehicle</b>, the <b>Driver</b> and up to six <b>Passengers</b> to be taken to a suitable local garage for it to be repaired. <b>You</b> must pay the cost of the repairs.</li> <li>• After the theft or attempted theft of the <b>Vehicle</b> or its contents, <b>We</b> will pay the costs of repairing the damage to <b>Your Vehicle</b> or pay for replacement parts up to £200, which are needed for emergency roadside repairs to make <b>Your Vehicle</b> secure.</li> <li>• If <b>You</b> break down on a European motorway or major road, the local services will tow <b>You</b> to a place of safety and <b>You</b> will have to pay for the service. <b>You</b> can then contact <b>Us</b> if <b>You</b> need more help. <b>We</b> will pay up to £250 towards the costs of recovery from the motorway or service area, subject to submission of a valid invoice or receipt. <b>We</b> will pay <b>You</b> in line with the exchange rate on the date of the claim.</li> </ul>	<ul style="list-style-type: none"> <li>• Any amounts for making the <b>Vehicle</b> secure once <b>You</b> have returned to the UK.</li> <li>• <b>We</b> may need a minimum of 2 complete working days from the notification of <b>Breakdown</b> to access/repair <b>Your Vehicle</b> within the country of incident.</li> <li>• Sending <b>You</b> and or <b>Your Vehicle Home</b> if the <b>Vehicle</b> can be repaired but <b>You</b> do not have enough money to cover the repair.</li> <li>• Anything mentioned in <b>General Exclusions</b>.</li> </ul>
<p><b>Delivering Replacement Parts</b></p> <ul style="list-style-type: none"> <li>• If replacement parts are not available locally to repair the <b>Vehicle</b> after a <b>Breakdown</b>, <b>We</b> will arrange and pay to have the parts delivered to <b>You</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• <b>We</b> will not cover the actual cost of replacement parts and any customs duty. <b>You</b> must pay <b>Us</b> this using a credit card or debit card or any other payment method <b>We</b> agree is suitable.</li> <li>• If the replacement parts can be bought locally, <b>We</b> will not cover any amount for getting parts.</li> <li>• Anything mentioned in <b>General Exclusions</b>.</li> </ul>

What is Covered	What is Not Covered
<p><b>Not Being Able to Use Your Vehicle</b></p> <p>If during <b>Your Journey Your Vehicle</b> breaks down and it is not safe to drive, and it will take at least eight hours to repair, or if it is stolen and not recovered within eight hours, <b>We</b> will arrange and pay for the most appropriate solution from one of the following:</p> <ul style="list-style-type: none"> <li>• To move <b>You, Your Passengers</b> and <b>Luggage</b> to <b>Your</b> original destination and then, once <b>Your Vehicle</b> has been repaired, take <b>You</b> back to <b>Your Vehicle</b> or bring <b>Your Vehicle</b> to <b>You</b>;</li> </ul> <p>Or</p> <ul style="list-style-type: none"> <li>• The cost of hiring another car while <b>Your Vehicle</b> is being repaired following diagnosis. <b>We</b> will pay up to £70 a day and £750 in total, as long as <b>You</b> are able to meet the conditions of the hire car company;</li> </ul> <p>Or</p> <ul style="list-style-type: none"> <li>• <b>We</b> will pay for bed and breakfast costs of up to £80 for each person each day (£500 in total for everyone in <b>Your</b> group) while <b>Your Vehicle</b> is being repaired, as long as <b>You</b> have already paid for <b>Your</b> original accommodation and <b>You</b> can't get <b>Your</b> money back.</li> </ul> <ul style="list-style-type: none"> <li>• In the event of <b>You</b> being ill and not able to drive, <b>We</b> will return <b>Your Vehicle</b> to the UK.</li> <li>• If, during the <b>Journey</b>, the <b>Driver</b> cannot drive because of an injury or illness, and there is no one else able or qualified to drive the <b>Vehicle</b>, <b>We</b> will provide, and pay for, a driver to finish the <b>Journey</b> or return the <b>Vehicle</b> and <b>Passengers</b> to the place you were originally travelling from. For motorcycles, <b>We</b> may not be able to provide a replacement rider, but <b>We</b> will provide a suitable means of transport and a driver if required. <b>You</b> will need to provide a medical certificate for the <b>Driver</b> before <b>We</b> provide assistance.</li> </ul>	<ul style="list-style-type: none"> <li>• The cost of fuel or lubricants <b>You</b> use in the hire vehicle.</li> <li>• Replacement parts.</li> <li>• Obsolete parts.</li> <li>• Any insurance <b>You</b> have to pay to the hire car company (for example damage waiver).</li> <li>• Anything mentioned in <b>General Exclusions</b>.</li> </ul> <ul style="list-style-type: none"> <li>• Anything mentioned in <b>General Exclusions</b>.</li> <li>• Assisted repatriation of the <b>Driver</b> and/ or <b>Passengers</b> who are incapacitated as a result of medical conditions.</li> <li>• Anything mentioned in <b>General Exclusions</b>.</li> </ul>

What is Covered	What is Not Covered
<p><b>If You Can't Use Your Own Vehicle to Get Home</b></p> <p>If after a <b>Breakdown Your Vehicle</b> is still not repaired or safe to drive when it is time for <b>You</b> to go <b>Home</b>, <b>We</b> will pay for (reasonable) transport to get <b>You</b>, <b>Your Passengers</b> and <b>Your Luggage</b> to <b>Your Home</b>, and up to £150 towards other travel costs in the UK while <b>You</b> wait for <b>Your</b> own <b>Vehicle</b>. <b>We</b> will also pay storage charges (up to £100) while <b>Your Vehicle</b> is waiting to be repaired, collected or taken to the UK. <b>We</b> will then choose the most appropriate solution from the following options:</p> <ul style="list-style-type: none"> <li>• Take <b>Your Vehicle</b> to <b>Your Home</b> or <b>Your</b> chosen repairer in the UK.</li> <li>• Pay the cost of one rail or sea ticket (or an air ticket if the rail or sea trip would take more than 12 hours) for <b>You</b> to collect <b>Your Vehicle</b> once it has been repaired.</li> <li>• If in the opinion of <b>Our Authorised Operator</b>, the value of <b>Your Vehicle</b> is beyond economic repair <b>We</b> will pay to scrap <b>Your Vehicle</b> and pay <b>You</b> up to £500 towards buying a replacement vehicle. This can be claimed on a reimbursement basis within 90 days of <b>Our</b> roadside attendance.</li> </ul>	<ul style="list-style-type: none"> <li>• Any costs <b>You</b> would have paid anyway for travelling <b>Home</b>.</li> <li>• The costs of returning <b>Your Vehicle</b> to the UK if <b>We</b> believe that the cost of doing so would be greater than the market value of <b>Your Vehicle</b> (as stated on <b>Your Policy Schedule</b>) in the UK, after the <b>Breakdown</b>. In this instance <b>We</b> will pay for <b>Your Vehicle</b> to be scrapped.</li> <li>• The costs of returning <b>Your Vehicle</b> to the UK if repairs can be done locally and <b>You</b> are not willing to allow this to happen.</li> <li>• Repatriation of <b>Your Vehicle</b> if <b>We</b> determine it is beyond economic repair and <b>You</b> decide to scrap it.</li> <li>• Anything mentioned in <b>General Exclusions</b>.</li> </ul>



## General Exclusions

### General Exclusions that apply to all parts of Breakdown cover

#### We will NOT cover the following:

1. Any **Breakdown** that happens during the first 24 hours after **You** take out cover for the first time, except for roadside assistance and recovery within 20 miles.
2. The cost of fuel or any spare parts needed to get the **Vehicle** working again, or any costs that arise from not being able to get replacement parts.
3. The cost of paintwork and other cosmetic items.
4. Labour costs for more than one hour of roadside help.
5. Any **Breakdown** or recovery outside the period of cover.
6. Costs exceeding £5000 per claim or series of claims arising during the same **Journey** whilst travelling outside of the UK **Countries Covered**.
7. The cost (and guaranteeing the quality) of repairs when the **Vehicle** is repaired in any garage the **Vehicle** is taken to.
8. Any recovery costs for **vehicles**, which have not been maintained and used in line with the manufacturers recommendations.
9. Any call-out or recovery costs in the UK after a **Breakdown** where the police or other emergency services insist on the **Vehicle** being picked up immediately by another organisation. **You** will have to pay, by credit card or debit card, any fees to store or release the **Vehicle**.
10. Any toll or ferry fees incurred by the **Driver** or driver of the recovery vehicle whilst transporting **Your Vehicle** unless the **Breakdown** occurs in Europe and valid European cover is held, in which case these fees would be covered by the policy with the repatriation of the **Vehicle**.
11. Help or recovery if the **Vehicle** is partially or completely buried in snow, mud, sand, or water.
12. Damage or costs that arise from **Us** trying to get into the **Vehicle** after **You** have asked for help.
13. Losses of any kind that come from providing, or delaying providing, the services this cover relates to. (For example, a loss of earning, the cost of food and drink and costs **We** have not agreed beforehand.)
14. Loss or damage to personal possessions **You** leave in **Your Vehicle**.
15. Transporting animals. **We** will decide whether or not to transport any animal from the **Vehicle**, and if **We** agree to do this, it will be completely at **Your** own risk and cost.
16. The costs of getting a spare wheel or tyre for a roadside repair if the **Vehicle** does not have one. **We** will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if the **Driver** is not able to provide a key to do this.
17. If recovery takes place **We** will only recover to one address in respect of any one **Breakdown**.

18. Where **Your Vehicle** is an emergency vehicle, taxi, heavy goods vehicle, or if **Your Vehicle** is used for despatch, road-racing, rallying, pacemaking, speed testing or any other competitive event.
19. Any cost that **You** can get back under any other insurance policy or under the service provided by any motoring organisation.
20. Recovering the **Vehicle** when it is carrying more than a **Driver** and the recommended number of **Passengers** according to the manufacturers' specifications, if there is more weight in the **Vehicle** than it was designed to carry or **You** are driving on unsuitable ground.
21. Any request for service where **You** have not taken remedial action within two working days after a previous **Breakdown** or temporary repair.
22. Recovery or help if the **Vehicle** and/or trailer/caravan exceeds the dimensions shown in the **Vehicle** definition.
23. **Vehicles** that have faults with electric windows, sunroofs, wipers, heaters, de-misters or locks not working, unless the fault happens during the course of a **Journey** and this affects **Your** safety.
24. Any claim that comes from damage or loss caused to the **Driver, Passengers** and contents of the **Vehicle**.
25. Any claim that comes from:
  - Any person driving the **Vehicle**, if **You** know they do not have a valid licence to drive in the UK; or
  - Any person driving the **Vehicle**, if they are not authorised by **You** to drive the **Vehicle** or are not keeping to the conditions of their driving licence.
26. Any claim that comes from a poor-quality repair or a repair that has been attempted without **Our** permission during the same trip in the opinion of **Our Authorised Operator**.
27. Loss or damage caused by war, revolution or similar event.
28. Delays or failure in delivering service to **You** due to any extraordinary event or circumstance which is outside **Our** reasonable control, such as severe weather conditions.
29. Phone calls are not covered under **Your** policy in any circumstance.
30. Any costs relating to the caravan or trailer if the caravan or trailer is not attached to the **Vehicle** at the time of the **Breakdown**.
31. Any loss or damage caused to the **Vehicle** or any loss or cost arising from or contributed to by:
  - Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
  - The radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
  - Riots, strike action and/or Border control restrictions.
  - Where advice against travel is shown by the Foreign and Commonwealth office. See [www.fcowidget.com](http://www.fcowidget.com)
32. A **Vehicle** carrying registered hazardous chemical products.

## General Conditions

### General Conditions applying to all parts of Breakdown cover

- a. The **Vehicle** must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence. The **Vehicle** should be kept in good condition and have been serviced regularly in line with the manufacturer's recommendations.
- b. **We** can ask for proof of outbound and inbound travel dates.
- c. European **Breakdown** recovery or help shall be granted only if the **Vehicle** is being used for Social, Domestic and Pleasure purposes whilst travelling outside of the UK.
- d. If **We** arrange for temporary roadside repairs to be carried out after damage to the **Vehicle**, or **We** take the **Vehicle** to the place **You** have chosen, **We** will not be legally responsible for any more help in the same incident.
- e. **We** have the right to refuse to provide a service:
  - If **You** or **Your Passengers** are being obstructive in allowing **Us** to provide the most appropriate help; or
  - If **You** or they are abusive to **Our** rescue controllers or **Our** recovery operators; or
  - If **You** or they are intoxicated through the use of non-prescription drugs including alcohol.
- f. **We** will not pay **You** any benefit unless **You** contact **Us** using the emergency phone numbers provided. **You** must not try to contact any agent or repairer direct.
- g. **You** are responsible for keeping the **Vehicle** and its contents safe, unless **You** are not able to or **You** have an arrangement with **Us** or **Our** agent. **You** must be with the **Vehicle** at the time **We** say **We** expect to be there.
- h. **You** should have **Your** policy number available when **You** call for help and have the relevant documents needed by the repairer, recovery specialist or **Our** chosen agent.
- i. **You** will have to pay the cost of moving the **Vehicle** or a repair vehicle coming out to **You** if, after asking for help which **You** are entitled to, the **Vehicle** is moved or repaired in any other way, or **You** have provided location details which are incorrect. The payment must be by credit or debit card.
- j. **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **Your** instructions or the instructions of any person acting on **Your** behalf. **You** are responsible for ensuring the quality of any repair.
- k. If **We** pay a claim under any cover provided by this insurance, **We** will be entitled to ask for all reasonable help from **You** to take action in **Your** name to get back **Our** costs from another organisation.
- l. For assistance involving damage to the **Vehicle's** tyres **You** are required to comply with the **Vehicle** manufacturer's guidelines by having the means for **Our** service provider to either replace a wheel or effect temporary repairs.

- m. **We** have the right to choose a suitable garage that can carry out a repair, which **You** must pay for, as long as the garage can carry out the repairs within the time limits **We** have given.
- n. If **You** agree to a temporary roadside repair, **You** will be responsible for any costs or any damage to the **Vehicle** it suffers if **You** continue to drive the **Vehicle** as if a permanent repair had been carried out. **You** acknowledge that a temporary repair is aimed only to allow **You** to drive the **Vehicle** to a suitable facility so a permanent repair can be carried out.
- o. If the **Vehicle** needs to be taken to a garage after a **Breakdown**, the **Vehicle** must be in a position that makes it reasonable for a recovery **Vehicle** to pick it up. If this is not the case, **You** will have to pay any specialist recovery fees.
- p. **You** will have to pay, by credit or debit card, for any parts or other products used to repair the **Vehicle**.
- q. **We** will not arrange for help if **We** think that it would be dangerous or illegal to repair or move the **Vehicle**.
- r. If **You** are covered for **Breakdown** by any other insurance policy or warranty, **You** must tell **Us**.
- s. If **You** are not willing to accept **Our** decision or **Our** agents' decision on the most suitable type of help, **We** will not pay more than £100 for any one **Breakdown** and **You** will be responsible for any other costs due in recovering and repairing **Your Vehicle**.
- t. **We** cannot guarantee the hire cars will always be available and **We** are not responsible if they are not available. **We** will do **Our** best to arrange a vehicle of the same size as **Yours**, but **We** cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. **You** must meet the conditions of a hire-car company to hire a vehicle.
- u. This insurance contract is between **You** and **Us**. Any person or company who is not involved in this insurance policy has no right under Contracts (Right of Third Parties) Act 1999 to enforce any conditions of this insurance policy. This does not affect any other rights another organisation has apart from under that act.
- v. No claim will be paid relating to a **Breakdown** that happened before taking out this policy.
- w. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## Lost Keys

(Your Schedule will confirm if this cover applies)

### Definitions applicable to Lost Keys

#### Geographical Limit

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, Jersey and Guernsey.

#### Home

The address last notified to Footman James as **Your** permanent residence or place where the **Insured Vehicle** is normally kept.

#### Immediate Member

Husband, wife, civil partner, live-in partner, parent, child, adult child or adult step-child residing at **Your Home**.

#### Insured Vehicle/Vehicle(s)

The **Vehicle(s)** specified in the current Certificate of Motor Insurance issued by Footman James.

#### Insurer

This policy is underwritten by Inter Partner Assistance SA which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **Us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register)

#### Key(s)

Any of the **Keys** which grant **You** access to **Your Insured Vehicle**, including electronic, remote and proximity **Keys**.

#### Lock(s)

Any lock that provides access to **Your Insured Vehicle**.

#### Onwards transportation

For long journeys of 15 miles and over, the mode of transport should be a bus or train unless **You** are physically unable to use public transport. For short journeys of up to 15 miles, a taxi is acceptable.

#### Pay and claim basis

**You** will be responsible for paying all costs (for example, the cost of repairing or replacing **Your Key/s**) that **You** wish to claim for under this policy. **We** will reimburse those costs provided the loss is covered under the policy. **We** will ask **You** to submit **Your** claim together with supporting documentation to **Us** so that **We** can evaluate **Your** claim and make the appropriate reimbursement. The reimbursement will not exceed the **Total Policy Limit** of £500.

## Definitions applicable to Lost Keys

### Period of Insurance

The period of time which the insurance applies to that is shown on **Your Policy Schedule**.

### Policy Schedule

The latest **Policy Schedule** issued by Footman James as part of **Your** insurance document.

### Total policy limit

The maximum amount (£500 including VAT) that **We** will pay towards **Your** claims in the **Period of Insurance**. If the total claims that **You** make exceed this limit, **You** will have to pay any amount over £500.

### We, Our, Us

Inter Partner Assistance SA and AXA Assistance (UK) Ltd both of The Quadrangle, 106 – 118 Station Road, Redhill, Surrey, RH1 1PR. In the Data Protection Act section of this policy '**We**' also means AXA Assistance (UK) Ltd.

### You, Your, Driver

The policyholder, or policyholders named on the **Policy Schedule** or any person driving an **Insured Vehicle**.

## How to make a claim

If **You** need to make a claim please check **Your** policy to ensure **You** have a valid claim and contact the claims line as soon as possible. **You** will be asked to explain what has happened and **Our** call handlers will advise **You** whether or not **Your** claim is covered. In the event of theft please contact the police and obtain a crime reference number.

1. Please contact **Us** on 0333 207 6582 quoting scheme code 04 260 44
2. **We** will validate **Your** claim and where applicable arrange for a locksmith to attend or recover **Your Vehicle**.
3. **You** will be responsible for any costs over the **Total Policy Limit**.
4. All claims will be dealt with on a **Pay and Claim Basis**.
5. To arrange reimbursement of **Your** costs, please contact 0333 207 6582 for a claim form.
6. On receipt of **Your** claims form and supporting documentation **We** will validate **Your** claim and process accordingly.

What is Covered	What is Not Covered
<p><b>Insured Events</b></p> <p>During the <b>Period of Insurance</b> and within the <b>Geographical Limits</b> this policy will provide cover in the event of:</p> <ul style="list-style-type: none"> <li>• Loss, damage or theft of <b>Your Keys</b>; or</li> <li>• Damage to <b>Your Locks</b> which prevents access to <b>Your Vehicle</b>.</li> </ul> <p><b>Benefits</b></p> <p>This policy will pay the following benefits if one of the above events occur:</p> <ul style="list-style-type: none"> <li>• Up to the <b>Total Policy Limit</b> for the cost of obtaining replacement <b>Keys / Locks</b> (including the reprogramming of immobilisers and alarms) and/or locksmith charges where no duplicate <b>Key</b> is available;</li> <li>• Up to £75 per day, for up to a maximum of 3 days, for the cost of a hire vehicle or onwards transportation where <b>Your Insured Vehicle's Key</b> is not able to be replaced on the same day;</li> <li>• <b>You</b> can make an unlimited number of claims during the <b>Period of Insurance</b> but the maximum payable under this policy is the <b>Total Policy Limit</b>.</li> </ul>	<p><b>We will not provide cover:</b></p> <ul style="list-style-type: none"> <li>• Any lost <b>Key</b> claim where the incident which has given rise to the claim has occurred before the commencement date of this policy;</li> <li>• For any costs covered under this policy which <b>You</b> have incurred where <b>You</b> are unable to provide a valid receipt/paid invoice for <b>Your</b> replacement <b>Keys/locksmith</b> services;</li> <li>• For any costs within one <b>Period of Insurance</b> over the <b>Total Policy Limit</b>;</li> <li>• Any claim for theft of <b>Keys</b> where <b>You</b> have not reported this to the police;</li> <li>• Any duplicate or additional <b>Keys</b>, other than those that come with the <b>Lock</b>;</li> <li>• For any charges or costs <b>You</b> incur as a result of <b>Your</b> failure to turn up to an appointment <b>You</b> have arranged for replacement or repair of <b>Your Key</b>;</li> <li>• If the <b>Key</b> was in the possession of anyone other than the policyholder or <b>Immediate Member</b> of the policyholder's family at the time of the incident;</li> <li>• If damage to the <b>Key</b> was caused by wear and tear or a lack of general maintenance;</li> <li>• If the incident was caused by <b>Your</b> reckless, deliberate or criminal act or omission;</li> <li>• For any replacement which would leave <b>You</b> with a <b>Key</b> of a higher standard or specification than that replaced (unless the original standard was obsolete);</li> <li>• For any telephone costs, loss of earnings or profits which arise as a result of the loss, theft or damage of <b>Your Key</b>;</li> <li>• For any <b>Key</b> which is not lost because it is in the possession of an <b>Immediate Member</b> of the policyholder's family;</li> <li>• For any claim for loss or damage caused by any act of war, invasion or revolution;</li> <li>• If doing so would expose <b>Us</b> to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.</li> </ul>

## Claims Conditions

1. All lost, stolen or damaged **Key(s)** must be reported to **Us** on 0333 207 6582 as soon as possible and all receipts and supporting documentation provided.
2. All stolen **Keys** must be reported to the police and a crime reference number obtained.
3. **You** must retain all receipts and tickets for any outlay including public transport or taxis.
4. Should **You** have any complaint regarding repairs or replacements that **You** arrange, this will be for **You** to resolve. **We** will not enter into any dispute between yourself and any tradesman that **You** arrange.



## Mis-Fuelling

(Your Schedule will confirm if this cover applies)

### Definitions applicable to Mis-Fuelling

#### Home

The address last notified to Footman James as **Your** permanent residence or place where the **Insured Vehicle** is normally kept.

#### Insured Vehicle/Vehicle(s)

The vehicle(s) specified in the current Certificate of Motor Insurance issued by Footman James.

#### Mis-Fuelling

Accidental and involuntary filling of the fuel tank with inappropriate fuel for the **Insured Vehicle**.

#### Period of Cover

The period of time which the insurance applies to that is shown on **Your Policy Schedule**.

#### Policy Schedule

The latest **Policy Schedule** issued by Footman James as part of **Your** Insurance Document.

#### Territorial Limit

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man, Jersey and Guernsey.

#### We, Our, Us

The insurer named in the **Policy Schedule**.

#### You, Your, Driver

The policyholder, or policyholders named on the **Policy Schedule** or any person driving an **Insured Vehicle**.

## How to claim

To make a claim call the UK emergency help number: 0333 207 6582.

**You** should have the following information available:

- **Your** full name and address.
- **Your** policy number.
- Registration number of the **Insured Vehicle**.
- Make, model and colour of the **Insured Vehicle**.
- The location of the **Insured Vehicle**.
- Scheme Code: 04 260 45.

**You** will only be able to claim the services **We** provide by contacting the emergency helpline number.

During any 12-month period **We** will not be responsible for more than three claims per **Insured Vehicle**.

### Emergency Message Service

Text messaging is available if **You** are deaf, hard of hearing or have speech difficulties: Please text the word "Breakdown" 07624 808 266.

**We** will take **Your** details and ask **You** to stay by the phone. Once **We** have made all the arrangements, **We** will call **You** to advise who will be coming out to **You** and how long they are expected to take.

### Safety

Please take reasonable care at all times but stay near Your Vehicle until Our specialist roadside vehicle arrives. Once Our operator arrives at the scene, please listen to their safety advice. If the police are present, please tell them that You have contacted Us or give them Our phone number to call Us for You. Unless You arrange with Us on the telephone You must be with the Insured Vehicle at the estimated time that We advise assistance can be expected.

What is Covered	What is Not Covered
<p><b>We</b> will pay for the following if <b>Your Vehicle</b> is subject to <b>Mis-fuelling</b> during the <b>Period of Cover</b> within the <b>Territorial Limits</b>:</p> <ol style="list-style-type: none"> <li>1. Draining and flushing the fuel tank on site using a specialist roadside vehicle; or</li> <li>2. Recovery of the <b>Insured Vehicle</b>, the <b>Driver</b> and up to six passengers to the nearest repairer to drain and flush the fuel tank.</li> <li>3. Replenishing the fuel tank with 10 litres of the correct fuel.</li> <li>4. Up to a maximum value of £250 per claim inc VAT.</li> <li>5. Up to a maximum of 3 claims per policy period, per <b>Insured Vehicle</b>.</li> </ol>	<ol style="list-style-type: none"> <li>1. <b>You</b> will be responsible for paying any costs in excess of £250 (inc VAT) per claim.</li> <li>2. Fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel.</li> <li>3. Where <b>Mis-fuelling</b> occurs outside the <b>Territorial Limits</b>.</li> <li>4. Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum;</li> <li>5. Mechanical or component damage to your vehicle whether or not caused as a result of <b>Mis-fuelling</b> or the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained.</li> <li>6. Any defect which is deemed NOT to be a direct or indirect result of <b>Mis-fuelling</b> or a defect which existed before the incident of <b>Mis-fuelling</b>.</li> <li>7. Any vehicle other than the <b>Insured Vehicle</b> on the <b>Policy Schedule</b>.</li> <li>8. Anything mentioned in the <b>General Exclusions</b>.</li> </ol>

## General Exclusions

### General Exclusions That Apply to All Parts of Mis-Fuelling cover

1. Any **Mis-fuelling** claim where the incident which has given rise to the claim has occurred before the commencement date of this policy.
2. Losses of any kind that comes from providing, or delay in providing, the services this cover relates to (for example, a loss of earnings, the cost of food and drink and costs **We** have not agreed beforehand).
3. Moving animals. **We** will decide whether or not to move any animal from the **Insured Vehicle**, and if **We** agree to do this it will be completely at **Your** own risk and cost.
4. Any cost that **You** can get back under any other insurance policy or under the service provided by any motoring organisation.
5. Recovery or help if the **Insured Vehicle** is heavier than 3,500 kilograms, longer than 5.5 metres, higher than 3.0 metres or wider than 2.3 metres.
6. Any claim that comes from:
  - any person driving the **Insured Vehicle** if **You** know they do not have a valid licence to drive in the **Territorial Limits**; or
  - any person driving the **Insured Vehicle** if they are not authorised by **You** to drive the **Insured Vehicle** or are not keeping to the conditions of their driving licence.
7. Any loss or damage caused to the **Insured Vehicle** or any loss or cost arising from or contributed to by:
  - Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
  - The radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
8. Loss or damage caused by war, revolution or any similar event.
9. Delays or failure in delivering service to **You** due to any extraordinary event or circumstance which are outside **Our** reasonable control, such as severe weather conditions.
10. Mobile phone, phone call and postage costs are not covered under **Your** policy in any circumstances.
11. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **Us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

## General Conditions

### General Conditions that apply to all parts of Mis-Fuelling cover

1. The **Insured Vehicle** must be permanently registered within the **Territorial Limits** and, if appropriate, have a current MOT certificate and valid road fund licence.
2. **We** will not pay **You** any benefit unless **You** contact **Us** using the emergency phone numbers provided. **You** must not try to contact any agent or repairer direct.
3. **You** must quote **Your** policy number when **You** call for help and have the relevant documents needed by the repairer, recovery specialist or **Our** chosen agent.
4. **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **Your** instructions or the instructions of any person acting on **Your** behalf.
5. If **We** pay a claim under any cover provided by this insurance, **We** will be entitled to ask for all reasonable help from **You** to take action in **Your** name to get back **Our** costs from another organisation.
6. If the **Insured Vehicle** needs to be taken to a garage the **Vehicle** must be in a position that makes it reasonable for a recovery vehicle to pick it up. If this is not the case, **You** will have to pay any specialist recovery fees.
7. **We** will not arrange for help if **We** think that it would be dangerous or illegal to repair or move the **Insured Vehicle**.
8. During any 12-month period **We** will not be responsible for more than three claims per **Vehicle**.
9. This insurance contract is between **You** and **Us**. Any person or company who is not party to this insurance policy has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any condition of this insurance policy. This does not affect any other rights another organisation has apart from under that Act. **We** may cancel this policy by giving **You** 14 days' notice by recorded delivery to **Your** last known UK address and will refund the amount of **Your** premium proportionate to the unexpired term of **Your** policy provided **You** have not made a claim.







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Part of the Towergate Group

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