

# **The Trustees of Bedfordshire Police Federation Group Insurance Scheme Motoring Assistance Cover: policy wording and policy summary – UK & European**

## **A Policy wording**

### **Status**

This policy is managed by Police Mutual, which is a trading name of PMGI Limited. (Registered in England and Wales with registration number 1073408), Registered office: Alexandra House, Queen Street, Lichfield, Staffordshire, WS13 6QS.

PMGI Limited are authorised and regulated by the Financial Conduct Authority. Registration number 114942.

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) or by contacting the Financial Conduct Authority on 0800 111 6768.

AXA Assistance (UK) Limited operates the 24-hour motoring assistance helpline.

This insurance is governed by the laws of England and Wales.

### **Important information**

This document sets out the terms and conditions of your cover and it is important that you read it carefully. 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.

## Cancellation

Motor Breakdown assistance is included as part of a package of cover which is provided by the Police Federation. If you would like to cancel your membership of the group insurance scheme please contact the Police Federation.

We may cancel this policy without giving you notice if, by law or other reason, we are prevented from providing it.

We may cancel this policy without giving you notice and without refunding your premium if you:

- Make or try to make a fraudulent claim under your policy;
- Are abusive or threatening towards our staff; or
- Repeatedly or seriously break the terms of this policy.

## Meaning of words

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

### 1. We, us, our

Inter Partner Assistance SA and AXA Assistance (UK) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK.

In the Data Protection Act section of this policy 'we' also means Police Mutual.

### 2. Personal Joint policy

This policy covers breakdown assistance for members of the Police Federation Group Insurance Scheme. The **beneficiaries** are, at the discretion of the **Policyholder**, the member and partner resident at the same address. One of the **beneficiaries** must be travelling in a vehicle at the time it breaks down and meets the conditions shown in this policy document. You will be asked for proof of identity before we can provide help, for example, your driving licence.

### 3. You, your, driver

The **beneficiary** or any person driving an insured **vehicle**, and any passengers in the insured **vehicle**. (We will only help up to seven people, including the **driver**.)

### 4. Vehicle(s)

**Vehicle** means the private car or motorcycle which is less than 16 years old (11 years within Europe) and which is:

- no longer than 5.1 metres;
- no heavier than 3,500 kilograms;
- no higher than 1.95 metres; and
- no wider than 2.1 metres;

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:

- 8 metres long;
- 3 metres high; and
- 2.55 metres wide.

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.

## 5. Your home

The address (in the UK) as being where you permanently live or where you keep your vehicle

## 6. Breakdown

Not being able to use the vehicle because of:

- a mechanical breakdown;
- an accident;
- vandalism;
- a fire;
- a theft or an attempted theft;
- a flat tyre;
- a flat battery;
- it having no fuel; or
- putting the wrong fuel into it.

## 7. Territorial limits

UK, which is Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

For European breakdown cover (section D only) 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.

## 8. Period Of Cover

The period of time which you continue to pay monthly premiums.

## 9. Journey

A trip between your home in the UK and a place abroad, within the territorial limits. The trip must not be longer than 60 days in a row, or not more than 90 days in total during the period of cover.

## 10. Luggage

Suitcases or other bags that contain personal belongings for your journey.

## 11. Policyholder

The Trustees of Bedfordshire Police Federation Group Insurance Scheme

## **12. Beneficiary**

At the discretion of the **policyholder**, the member of the police federation and partner resident at the same address.

**The cover provided under each section is governed by the general conditions and general exclusions shown in sections E and F.**

### **How to claim**

To get UK emergency help, phone: 0333 999 7524

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

If you need Breakdown Assistance in Europe, please call: +44 (0) 1737 334012.

Text messaging is available if you are deaf, hard of hearing or have speech difficulties. Please text the word 'breakdown' to + 44 (0) 7624 808 266.

You should have the following information available.

- The vehicle's registration number
- Your name, home postcode and contact details
- The make, model and colour of the vehicle
- The location of the vehicle
- An idea of what the problem is
- An SOS box number (if this applies).

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. You will then be asked to return to your vehicle.

### **Safety**

Please take reasonable care at all times but stay near your vehicle until our recovery operator 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.

### **Help on motorways**

If you break down on the motorway, go to the nearest SOS emergency phone box. Ask the police to contact the 24-hour emergency helpline on the number shown above.

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

## **Section A – Roadside Assistance**

### **What is covered**

- If the vehicle breaks down more than one mile from your home, we will arrange and pay for a breakdown vehicle to come to the vehicle (for up to one hour) to try to get it working again.
- If the vehicle cannot be made safe to drive at the place you have broken down, we will arrange for the vehicle, the driver and up to six passengers to be recovered to one of the following locations, taking your circumstances into account within 15 miles.
  - your original destination;
  - your original departure point; or
  - a suitable local garage for it to be repaired. You must pay the cost of any repairs.
- If you lose or break your vehicle keys, we will pay for the call-out and mileage back to our rescue operator's base. You will have to pay all other costs.
- We will pass on up to two messages to either your home or place of work to tell them about your situation.

### **What is not covered**

- A breakdown at or within one mile from your home.
- Travel outside the UK.
- Anything mentioned in the general exclusions. (Please see section E.)

## **Section B – Nationwide recovery in the UK**

The cover in this section applies as well as the cover shown in section A.

### **What is covered**

If the vehicle cannot be made safe to drive at the place you have broken down, and cannot be repaired the same day at a suitable local garage, we will choose the most appropriate solution from one of the following options, taking your circumstances into account.

**Option 1: nationwide recovery:** we will take the driver and up to six passengers, together with the vehicle, to either where you were originally travelling to or your home address. We will then arrange for the vehicle to be taken to a suitable repairer for it to be repaired at your cost, as long as this can be done in one journey.

**Option 2: overnight accommodation:** we will pay the costs for bed and breakfast for one night only. We will pay up to £40 for each person (up to a total of £280 per event).

**Option 3: 24-hour UK hire vehicle:** we will pay for a hire vehicle (with an engine of up to 1600cc for up to 24 hours). You will be responsible for returning the hire vehicle and collecting your repaired vehicle. You must meet the conditions of the hire-car company to be able to hire a car.

### **Emergency driver**

As well as the benefits above, if during the journey, the driver cannot drive because of an injury or illness they have gained, and there is no one else able or qualified to drive the vehicle, we will provide, and pay for, a driver to finish the journey or return the vehicle and passengers to the place

**you were originally travelling from. You will need to provide a medical certificate for the driver before we provide this benefit.**

#### **What is not covered**

- A breakdown at or within one mile from your home
- Travel outside the UK
- Anything mentioned in the general exclusions. (Please see section E.)

### **Section C – Homestart in the UK**

The cover in this section applies as well as the cover shown in sections A and B.

#### **What is covered**

- If the vehicle breaks down anywhere at or within one mile from your home, we will arrange and pay for a breakdown vehicle to come to where you are for up to one hour to try to get the vehicle working again.
- If the vehicle cannot be made safe to drive at the place you have broken down, we will arrange and pay for the vehicle, the driver and up to six people to be taken to a suitable local garage (normally within 15 miles), for it to be repaired. You must pay the costs of any repairs, by credit or debit card.

#### **What is not covered**

- Anything mentioned in the general exclusions. (Please see section E.)

### **Section D – European breakdown**

The cover in this section applies as well as the cover shown in sections A, B and C.

#### **D1 - Before travel abroad starts**

The benefits shown under section D4 Options 2 & 3 below also apply in the UK, as long as you break down during your journey.

#### **D2 - Help at the roadside and towing in Europe**

- If your vehicle breaks down, we will arrange and pay for a breakdown vehicle to come to where the vehicle is (for up to one hour) to try to get the vehicle working again.
- If your vehicle cannot be made safe to drive at the place you have broken down, we will arrange and pay for your vehicle, the driver and up to six passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired. You must pay the costs of any repairs by credit or debit card.
- After the theft or attempted theft of the vehicle or its contents, we will pay the costs of repairing the damage to your vehicle or pay for replacement parts up to £200, which are needed for emergency roadside repairs to make your vehicle secure.

#### **What is not covered**

- Any amounts for making the vehicle secure once you have returned to the UK.

- Anything mentioned in the general exclusions. (Please see section E.)

Before travelling, it is recommended that **you** consult the laws of the country you are planning to visit. Before you travel, **you** should make sure that **you** check the documents **you** need to carry by law.

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.

- Photocard driving licence and supporting documents
- Insurance documents
- MOT certificate
- 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.

### D3 - Delivering replacement parts

#### What is covered

- If replacement parts are not available locally to repair the vehicle after a breakdown, we will arrange and pay to have the parts delivered to **you** or an agreed place as quickly as reasonably possible.

#### What is not covered

- The actual cost of replacement parts and any customs duty. You must pay us this using a credit card or debit card or any other payment method we agree is suitable.
- Any amount for getting parts, if the replacement parts can be bought locally.
- Anything mentioned in the general exclusions. (Please see section E.)

### D4 - Not being able to use your vehicle

#### What is covered

If during **your** journey **your** vehicle 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, we will arrange and pay for the most appropriate solution from one of the following options.

- Option 1: To move **you**, **your** passengers and luggage to where **you** were originally travelling to, and then, once **your** vehicle has been repaired, take **you** back to **your** vehicle or bring **your** vehicle to **you**.
- Option 2: The cost of hiring another car while **your** vehicle is being repaired. We will pay up to £70 a day and £750 in total, as long as **you** are able to meet the conditions of the hire-car company. If repairs are being carried out whilst **you** are still in the UK you will not be able to take the hire car out of the country, or

- Option 3: We will pay for bed-and-breakfast costs of up to £40 for each person each day (£500 in total for everyone in your group) while your vehicle is being repaired, as long as you have already paid for your original accommodation and you can't get your money back.

#### **What is not covered**

- The cost of fuel or lubricants you use in the hire vehicle.
- Replacement parts.
- Any insurance you have to pay to the hire-car company.
- Anything mentioned in the general exclusions. (Please see section E.)

#### **D5- If you become ill or injured and can't drive**

#### **What is covered**

- If, during the journey, the driver cannot drive because of an injury or illness, and there is no one else able or qualified to drive the vehicle, we will provide, and pay for, a driver to finish the journey or return the vehicle and passengers to the place you were originally travelling from. You will need to provide a medical certificate for the driver before we provide this benefit.

#### **What is not covered**

- Anything mentioned in the general exclusions. (Please see section E.)

#### **D6 - If you can't use your own vehicle to get home**

#### **What is covered**

If after a breakdown your vehicle is still not repaired or safe to drive when it is time for you to go home, we will pay for suitable transport to get you, your passengers and your luggage to your home, and up to £150 towards other travel costs in the UK while you wait for your own vehicle. We will also pay storage charges (up to £100) while your vehicle is waiting to be repaired, collected or taken to the UK.

We will then choose the most appropriate solution from the following options.

- Take your vehicle to your home or your chosen repairer in the UK.
- 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 you to go to get your vehicle once it has been repaired.

#### **What is not covered**

- Any costs you would have paid anyway for travelling home.
- The costs of returning your vehicle to the UK if we believe that the cost of doing so would be greater than the market value of your vehicle in the UK, after the breakdown.
- The costs of returning your vehicle to the UK if repairs can be done locally and you are not willing to allow this to happen.
- Anything mentioned in the general exclusions. (Please see section E.)
- Sending you home if the vehicle can be repaired but you do not have enough money to cover the repair.

## **General notes relating to Europe**

If you break down on a European motorway or major road, generally we cannot help you and 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 as soon as possible. You can then contact us if you need more help. We will pay up to €100 towards the costs, but we will only refund claims when we have received a valid invoice or receipt. We will pay you in line 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. 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.

## **General notes**

### **Uninsured services**

We can provide help for faults that are not covered under this insurance policy or where you have made the maximum number of insured claims, or would like us to help more than six passengers as shown in this policy. All costs must be paid for as soon as possible by credit or debit card.

## **Section E – General exclusions that apply to all parts of this policy**

We will not cover the following.

1. 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. You will be responsible for the cost of draining or removing contaminated fuel.
2. The cost of paintwork and other cosmetic items.
3. Labour costs for more than one hour of roadside help.
4. Any breakdown or recovery outside the period of cover.
5. The cost (and guaranteeing the quality) of repairs when the vehicle is repaired in any garage the vehicle is taken to.
6. Any costs for vehicles, which have not been maintained and used in line with the manufacturer's recommendations.
7. 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 or debit card, any fees to store or release the vehicle.
8. Any toll or ferry fees the driver or the driver of the recovery vehicle has to pay.
9. Help or recovery if the vehicle is partly or completely buried in snow, mud, sand or water.
10. Damage or costs that arise from us trying to get into the vehicle after you have asked for help.
11. Losses of any kind that come from providing, or delaying 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.)
12. Loss or damage to personal possessions you leave in your vehicle.
13. Moving animals. We will decide whether or not to move any animal from the vehicle, and if we agree to do this, it will be completely at your own risk and cost.
14. Any costs for vehicles that have broken down or were not safe to drive when cover was taken out.
15. 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.

- 16.** 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 place we will only recover to one address in respect of any one breakdown.
- 17.** Any costs if the vehicle has been altered for, or is taking part in, racing, trials or rallying.
- 18.** Any cost that you can get back under any other insurance policy or under the service provided by any motoring organisation.
- 19.** 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.
- 20.** Any request for service where you have not taken remedial action within two working days after a previous breakdown or temporary repair.
- 21.** Recovery or help if the vehicle is heavier than 3,500 kilograms, longer than 5.1 metres, higher than 1.95 metres or wider than 2.1 metres.
- 22.** Recovery or help if you are hiring the vehicle out to carry people in return for money, unless we have agreed this with you.
- 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.** Recovery or help if the vehicle is being used to carry commercial goods.
- 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.
- 27.** 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.
- 28.** Loss or damage caused by war, revolution or any similar event.
- 29.** 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.
- 30.** Mobile phone, phone call and postage costs are not covered under your policy in any circumstances.
- 31.** If you put the wrong fuel in your car, you will be entitled to recovery only as shown in section A.
- 32.** 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

## Section F – General conditions applying to all parts of this policy

1. The vehicle must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence or tax disc on display. The vehicle should be kept in a good condition and have been serviced regularly in line with the manufacturer's

recommendations. It must be less than 16 years old since first registration (11 years since first registration if you want help within Europe).

2. We can ask for proof of outbound and inbound travel dates.
  3. 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.
  4. 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.
  5. 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.
  6. 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.
  7. When you call for help have the relevant documents needed by the repairer, recovery specialist or our chosen agent.
  8. 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.
  9. You are entitled to be recovered to a garage of your choice within a reasonable distance (normally 15 miles) of where you have broken down or to the closest available and suitable garage (at your option) if your vehicle cannot be fixed at the roadside and requires repair. All repairs carried out on your vehicle are undertaken by the garage on your instructions, at your cost and expense, and not as our agent or the agent of the recovery operator. 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 instructing the garage and for ensuring the quality of any repair.
10. 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.
  11. The vehicle must carry a serviceable spare tyre and wheel for the vehicle and any caravan or trailer attached to the vehicle. This condition does not apply if the vehicle is not designed to carry a spare wheel. If the vehicle is not designed to carry a spare wheel, you will need to carry the appropriate aerosol repair kit.
  12. 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. You must make the payment by credit or debit card.
  13. 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 roadside repair is aimed only to allow you to drive the vehicle to a suitable facility so a permanent repair can be carried out.
  14. 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 by credit or debit card.

- 15. You will have to pay, by credit or debit card, for any parts or other products used to repair the vehicle.**
- 16. We will not arrange for help if we think that it would be dangerous or illegal to repair or move the vehicle.**
- 17. 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. We will not be responsible for more than five claims in total for a personal policy. If you need our help for more than the number of claims allowed on your policy in a 12-month period of cover or more than twice for the same fault on the same vehicle, you will have to pay for the services we provide. We will ask for a credit-card number or debit-card number before we help you.**
- 18. If you are covered for breakdown by any other insurance policy or warranty, you must tell us.**
- 19. 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.**
- 20. We cannot guarantee that 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.**
- 21. This insurance contract is between you and us. Any person or company who is not involved in 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.**

#### **Our promise**

We want to give you the best possible service. If you are not happy with our service, the procedure below explains what you should do.

#### **Complaints procedure**

You can write to the Quality Manager at:

Quality Manager, Inter Partner Assistance SA,  
The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK.  
Or, you can phone 01737 815215.

If it is impossible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service  
Exchange Tower, Docklands, London, E14 9SR, UK.  
Or you can phone 0800 023 4567.  
E-mail: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. You can get more information at [www.fscs.org.uk](http://www.fscs.org.uk). Their address is

Financial Services Compensation Scheme  
10<sup>th</sup> Floor

**Beaufort House  
15 St. Botolph Street  
London  
EC3A 7QU**

**Data Protection Act**

We will keep details of you, your breakdown cover and claims to help us deal with your claims and prevent and detect fraud, money laundering or similar activity. We will use this information in line with the Data Protection Act 1998.

We may store, use and process your personal information so that we can manage your policy and keep our records about you up to date. We may also use the information to prevent and detect fraud or money laundering or similar activity.

If you pay us a fee, you can ask for a copy of the information we hold about you. To ask for this, please write to:

**Data Protection Officer  
Inter Partner Assistance SA  
The Quadrangle, 106-118 Station Road  
Redhill, Surrey, UK  
RH1 1PR.**

Please let us know if you think any information we hold about you is inaccurate, so that we can correct it. The information we hold about you is confidential. We will only ever reveal it to another person if:

- you give us permission;
- the law says we have to reveal it; or
- we need to provide it to our agents so they can provide services to you.

We monitor and record phone calls to help maintain our quality standards and for security purposes.

**Other formats**

Please contact your Police Federation if you would like a copy of these terms and conditions in another format such as in large print or on audio disc.

## B Policy summary

### Police Mutual Breakdown cover policy summary

Below we have summarised some important facts about your breakdown insurance. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy, you should read it alongside your policy schedule.

**Insurer:** Inter Partner Assistance SA

The period of cover is the period for which you continue to pay your monthly premiums

Significant features and benefits	Significant and unusual exclusions or limits	Relevant section in the policy document
Personal policies cover breakdown help for the specific beneficiaries who must be travelling in a vehicle that meets the conditions shown in the policy document.		
<b>Roadside help</b>  If your vehicle cannot be driven because of a breakdown, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.	Transport to a local garage is for the vehicle, driver and up to six passengers. We will not cover a breakdown at or within one mile away from your home.	Section A
<b>Nationwide recovery in the UK</b>  As well as the benefits above, if your vehicle cannot be repaired at the roadside or at a local garage the same day, we will arrange one of the following.  - For the vehicle, driver and up to six passengers to be taken to your destination or home.  - Bed-and-breakfast accommodation for one night.  - To hire another vehicle.  An emergency driver is also available under this section.	Within the UK only. We will not cover a breakdown at or within one mile away from your home.  We will pay up to £40 per person for bed and breakfast (£280 in total).  The hire vehicle will only be a vehicle of up to 1600cc, and for a period of 24 hours.  We will need a medical certificate before an emergency driver is provided.	Section B
<b>Homestart in the UK</b>  If your vehicle cannot be driven because of a breakdown at or within one mile of your home, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.	Transport to a local garage is for the vehicle, driver and up to six passengers.	Section C

<b>European help</b>  If your vehicle cannot be driven because of a breakdown in Europe (including the UK part of your journey), we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes:  1. delivering replacement parts; 2. other travel arrangements; 3. emergency car hire; 4. emergency accommodation; 5. an emergency driver; and 6. vehicle recovery to the UK.  This will only apply if you continue to pay your monthly premium.	Transport to a local garage is for the vehicle, driver and up to six passengers.  We will include labour charges and parts up to £200 to make your vehicle secure following theft or attempted theft of the vehicle.  1. The cost of the parts is not covered. 2. Limited travel for you and your passengers to your intended destination if you have broken down in Europe 3. Car hire up to £70 a day and £750 in total. 4. B&B expenses up to £40 per person a day and £500 in total 5. We will need a medical certificate before this benefit is provided. 6. If your vehicle is not repaired before your planned return to the UK, cover includes transport costs to get you, your passengers and your vehicle home.	Section D
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### Cancellation rights

Motor Breakdown assistance is included as part of a package of cover which is provided by the Police Federation. If you would like to cancel your membership of the group insurance scheme please contact the Police Federation.

We may cancel this policy without giving you notice if, by law or other reason, we are prevented from providing it.

We may cancel this policy without giving you notice and without refunding your premium if you:

- Make or try to make a fraudulent claim under your policy;
- Are abusive or threatening towards our staff; or
- Repeatedly or seriously break the terms of this policy.

### Making a claim

If you need breakdown help in the UK, please call 0333 999 7524 or: +44 (0) 1737 334012 if you need European breakdown help.

You should have the following information available: Vehicle registration number, your name and home postcode, your, vehicle make, model and colour, your location and an idea of the nature of the problem.

### Complaints procedure

If you are not satisfied with any part of this policy or our service, please contact us on 01737 815215 or write to: Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey, UK. RH1 1PR.

If your complaint is not dealt with, you can refer your complaint to the Financial Ombudsman Service.

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).