



Dynamo Cover

Breakdown Cover

Motor Vehicle Breakdown Insurance

Introduction

Firstly; We'd like to thank **you** for purchasing this policy – This policy is provided by Dynamo Cover Limited. Dynamo Cover Limited are an insurance brokerage who provide of a number of insurance products including this Breakdown Policy.

Cover Schedule

It is important that **you** print off **your schedule** of cover and keep it in the insured **vehicle** at all times. **Your schedule** contains all the required details about **your** policy, **the roadside agent** may require to see sight of the document in the event of a **breakdown**.

Who do I need to call?

Should **you** have a policy query, need to change something with your policy or would like to renew, then please contact **administrator** on: **0330 22 32 897**

Should **you** need to make a claim, then please call the **claims administrator** at any time using the 24hr emergency telephone number: **01206 785 985**

We hope **you** have been pleased with our service so far, and hope that **we**'ll continue to impress **you** for years to come.

A handwritten signature in black ink, appearing to read 'Alex Mills', with a stylized, cursive script.

Alex Mills
Managing Director

Your Contract of Insurance – Road Rescue

Welcome to **your** Dynamo Breakdown Insurance Policy Document.

This insurance is arranged by Dynamo Cover Limited & underwritten by Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG. Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG of Herrengasse 11, Vaduz, FL-9490 Liechtenstein is regulated by the Financial Conduct Authority, Firm Reference No. 454140.

We are also authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm reference number 435028). **You** can visit the Financial Services Register, which is a register of all authorised financial services firms in the UK, at www.fca.org.uk/register. **You** can also contact the Financial Conduct Authority on telephone number 0800 111 6768 (freephone) or 0300 500 808

Dynamo Cover Limited and authorised and regulated by the Financial Conduct Authority (FCA) and our registration number is 781314

Understanding **your** Policy: Please read this policy carefully and make sure **you** understand fully and comply with its terms and conditions. Failure to do so may jeopardise the payment of any claim which might arise and could lead to the policy becoming void.

All insurance documents and all communication with **you** about this policy will be in English.

The Insurance Contract: This Policy Document and **your schedule** are **your** insurance documents and together they make up the contract between **you** and **us**. It is important that **you** read this Policy Document carefully along with **your insurance schedule** so **you** can be sure of the cover provided and to check that it meets **your** needs.

IMPORTANT

It is important that **you** check **your schedule** to ensure that the information that **you** have provided to **us** is accurate. Please take the time to read the contents of this policy to ensure that **you** understand the cover **we** are providing **you** and that **you** comply with **our** terms and conditions. This policy wording and **your schedule** are important documents; please keep them in a safe place in case **you** need to refer to them for any reason.

How to Make a Claim

You must report any claim to the **claims administrator** as soon as reasonably possible. If **your** vehicle breaks down please call the **claims administrator** on [01206 785 985](tel:01206785985) from the UK or on [0044 1206 785985](tel:00441206785985) from outside the UK. Please have the following information ready to provide to the claims administrator

- Your return telephone number
- Your policy number and vehicle registration

The precise location of **your vehicle** (or as close as **you** are able in the circumstances) If **you** are unable to provide the above information the **claims administrator** may refuse the provision of a **roadside agent** or may require **you** to provide **your** debit or credit card details to secure the attendance of a **roadside agent**.

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, policy number, **vehicle** registration and postcode to 07537 404890.

Based on the information **you** provide, the **claims administrator** will make arrangements for the attendance of a **roadside agent** to attend **your vehicle**, and will arrange for **you** to be contacted back to advise which **roadside agent** will be attending and how long they are expected to take. Where possible, please ensure **your** mobile phone is always available to accept calls in case the **claims administrator** needs to contact **you**. **You** will need to be with **your vehicle** when the recovery operator arrives. If **you** would prefer not to wait with the **vehicle** or it is unsafe to do so, please inform the **claims administrator** who will arrange for **you** to be called when the recovery operator is nearby so **you** have sufficient time to return to the **vehicle**.

It is **your** responsibility to guard **your** safety and abide by the rules of the Highway Code. Please advise the **claims administrator** if **you** feel it is not safe to remain within eyesight of the **vehicle**.

In the event of a **breakdown** on a motorway where **you** have no means of contacting the **claims administrator** or are unaware of **your** location, please use the nearest SOS box and advise the Emergency Services of the **Claims administrators** telephone number shown below and ask they contact the **claims administrator** on **your** behalf. If the Police or Highways Agency are present at the scene, please advise them if **you** have contacted the **claims administrator** and provide them with the **claims administrators'** telephone number to call on **your** behalf.

Definitions

The words or expressions detailed below have the following meaning whenever they appear in this policy in **bold**

Administrator: Dynamo Cover Limited, Cardiff House, Cardiff Road, Barry, CF63 2AW, Tel: 0330 22 32 987

Accident: A collision immediately resulting in the **vehicle** being made immobile or unsafe to drive.

Breakdown: A mechanical or electrical breakdown, lack of fuel, **mis fuelling** of the vehicle (recovery only), a flat battery or a puncture to the tyre(s) of the **vehicle** which immediately results in the **vehicle** being immobilised, illegal or dangerous to drive within the **territorial limits**:

Callout: The deployment of a **roadside agent** to **your** vehicle

Claims Administrator: Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX

Duration: Commences on the date the **vehicle** departs the UK and ceases upon **your** return to the UK for a period not exceeding 90 days or the expiry date of the policy whichever is the earliest.

Excess: the first amount of each claim payable by **you**. Please check **your schedule** for the **excess** amount payable.

Hire and Reward: Any private or public hire that includes any payment of monies or in kind by the passengers that gives them right to be carried, this excludes car sharing schemes.

Home Address: The address **you** live in within the United Kingdom.

Home Assist: Assistance within a 3/4 mile radius of **your home address**.

Mis -fuelling: Accidentally fuelling **your vehicle** with the incorrect fuel.

Nationwide Recovery: If **your vehicle** cannot be repaired within the same working day, **we** will arrange to transport **your** vehicle, **you** and up to 7 passengers to be transported to **your home address**.

Period of Insurance: The period between the policy start date, when cover commences, and the **policy** end date as noted on **your schedule**.

Roadside Agent: The agent appointed by the **claims administrator** to assist **you**.

Schedule: the document which forms part of the policy containing **your** name, **home address**, level of cover provided and any **excess** that may apply.

Specialist Equipment: Non-standard apparatus or recovery vehicles which in the opinion of the **roadside agent** are required to recover or diagnose faults with the **vehicle**.

Specialist equipment includes but is not limited to winching and specialist lifting equipment.

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

Territorial Limits (UK): The **United Kingdom**, the Isle of Man and the Channel Islands.

United Kingdom: England, Scotland, Wales and Northern Ireland.

Vehicle: The private car, light commercial vehicle (excluding couriers and hire and reward) or motorcycle detailed within **your schedule** which is less than 20 years in age.

The **vehicle** will also need to be less than:-

* 3,500 kg (3.5 tonnes) gross **vehicle** weight and
* 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high;

Waiting Period: The first 48 hours from the inception of **your** policy.

We/Us/Our/Insurer: Novus Underwriting Limited on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

You/Your/Yourself: The person named on the schedule as the holder of this policy and any person driving the covered **vehicle** or any passengers in the covered **vehicle**.

Cover Levels

National One - Roadside Assistance & Local, Nationwide Recovery and Home Assist

In the event of a **breakdown** which occurs within the **territorial limits (UK)**, or at the **home address**, the **claims administrator** will send help to the scene of the **breakdown** and arrange to pay **callout** fees and mileage charges needed to repair or assist with the **vehicle**.

If, in the opinion of the **roadside agent** they are unable to repair the **vehicle** at the roadside within 60 minutes the **claims administrator** will assist in the following way: -

Either:

- Arrange and pay for **your vehicle, you** and up to 7 passengers to be recovered to the nearest suitable garage which can undertake the repair.
Or:
- If the above is not possible at the time or the repair cannot be made within the same working day, the **claims administrator** will arrange for **your vehicle, you** and up to 7 passengers to be transported to **your home address** or chosen destination whichever is nearer.

Any recovery must take place at the same time as the initial **callout** otherwise, **you** will be required to pay for subsequent **callout** charges. If **your vehicle** requires recovery, **you** must immediately inform the **claims administrator** of the address **you** would like the **vehicle** taking to.

Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Driver Illness or Injury

In the event **you** suffer an illness or injury whilst away from **your home address** and within **your** party, **you** are the only qualified and competent person able to drive, **we** will arrange and pay for **your vehicle** to be transported or driven by a chauffeur to **your home address**. A medical certificate will be required for the **claims administrator** to validate **your** claim and the **claims administrator** will only accept claims which occur and are made within the **period of insurance**. **You** must pay any costs relating to obtaining the medical certificate.

Alternative Transport

We will pay up to £150 towards the cost of alternative transport or vehicle hire, the cost of hire is limited to a vehicle of similar size and specification as to **your** own **vehicle** **We** will also pay up to £100 towards the cost of alternative transport for one person to return and collect the repaired **vehicle**

Emergency Overnight Accommodation

We will pay a maximum of £100 for a lone traveller or £75 per passenger when not travelling alone for one night on a bed and breakfast basis. The maximum payment per incident is £500.

Caravans and Trailers

If **your vehicle** suffers a **breakdown** and **your** caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your vehicle**.

Standard Recovery - Roadside Assistance & Local Recovery

In the event of a **breakdown** which occurs within the **territorial limits (UK)**, and more than 3/4 mile from **your home address**, the **claims administrator** will send help to the scene of the **breakdown** and arrange to pay **callout** fees and mileage charges needed to repair or assist with the **vehicle**.

If, in the opinion of the **roadside agent** they are unable to repair the **vehicle** at the roadside within 60 minutes the **claims administrator** will assist in the following way: -

Either:

- Arrange and pay for **your vehicle, you** and up to 7 passengers to be recovered to the nearest suitable garage which can undertake the repair provided this is 20 miles or less from the scene of the **breakdown**
Or
- If the above is not possible at the time, or, the repair cannot be made within the same working day, **we** will arrange for **your vehicle, you** and up to 7 passengers to be transported to **your** home or chosen destination provided this is 20 miles or less from the scene of the **breakdown**

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

If **your vehicle** requires recovery, **you** must immediately inform **us** of the address **you** would like the **vehicle** taking to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Recovery Plus - Roadside Assistance & Local Recovery and Home

If **you** have opted and paid for Recovery Plus, this includes all the same benefits as the Standard recovery, with the addition of **home assist** and the benefits of Alternative Transport, **misfuelling** cover and Emergency Overnight Accommodation

The **claims administrator** will send help to **your home address** or within 3/4 a mile radius of **your home address** in the event **your vehicle** suffers a **breakdown**.

Alternative Transport

We will pay up to £150 towards the cost of alternative transport or vehicle hire, the cost of hire is limited to a vehicle of similar size and specification as to **your** own **vehicle** **We** will also pay up to £100 towards the cost of alternative transport for one person to return and collect the repaired **vehicle**

Emergency Overnight Accommodation

We will pay a maximum of £100 for a lone traveller or £75 per passenger when not travelling alone for one night on a bed and breakfast basis. The maximum payment per incident is £500.

National - Roadside Assistance & Recovery and Nationwide Recovery

If you have opted and paid for National, it includes all the same benefits as Standard Recovery, with the addition of full nationwide recovery, **misfuelling** cover, key cover and the additional benefits of Alternative Transport, driver illness or injury and Emergency Overnight Accommodation.

If the **vehicle** cannot be repaired within the same working day in accordance with the Local cover, the **claims administrator** will arrange for the **vehicle**, you and up to 7 passengers to be recovered to **your home address**, or if you would prefer and it is closer, **your** preferred destination within the **territorial limits (UK)**.

Recovery of the **vehicle**, you and passengers must take place at the same time as the initial **callout** otherwise you will have to pay for subsequent **callout** charges.

If **your vehicle** requires recovery, you must immediately inform the **claims administrator** of the address you would like the **vehicle** taking to.

Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

Keys

If you lose, break, or lock your keys within the **vehicle**, we will pay the **callout** and mileage charges back to the recovery operator's base or **your home address** if closer. All other costs, including any **specialist equipment** needed to move the **vehicle** will be at **your** expense.

Misfuel

The **claims administrator** will arrange, and we pay for the draining of incorrect or contaminated fuel and replacement with up to 10 litres of the correct fuel. We will not pay for any additional labour costs over and above that required to drain inappropriate or contaminated fuel and replace with the correct fuel. Any claim due to **misfuelling** is subject to a £30 **excess** in addition to any excess due under the selected policy. The maximum liability for a **misfuelling** claim is £250 inc IPT, less **excess**.

Driver Illness or Injury

In the event you suffer an illness or injury whilst away from **your home address** and none of your passengers are qualified and competent to drive, the **claims administrator** will arrange, and we will pay for **your vehicle** to be transported or driven by a chauffeur to **your home address**. A medical certification clearly stating that your illness or injury is preventing you from driving will be required before any claim is authorised. You must pay any costs relating to obtaining the medical certificate

Alternative Transport

We will pay up to £150 (up to £300 in the **territorial limits (Europe)**) towards the reasonable cost of **alternative transport** or **vehicle** hire. We will also pay up to £100 towards the reasonable cost of **alternative transport** for one person to return and collect the repaired **vehicle**

Emergency Overnight Accommodation

We will pay a maximum of £100 for a lone traveller (£150 for **territorial limits (Europe)**) or £75 (£100 for **territorial limits (Europe)**) per passenger when not travelling alone for one night on a bed and breakfast basis. The maximum payment per incident is £500. (£700 for **territorial limits (Europe)**)

Caravans and Trailers

If **your vehicle** suffers a **breakdown** and your caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your vehicle**.

Conditions applying to Alternative Transport & Emergency Overnight Accommodation Cover

- These services will be offered on a pay/claim basis, which means that you must pay initially, and the **claims administrator** will send you a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from the **claims administrator**. The policy will only pay for a hire vehicle which the **claims administrator** deem is appropriate for your requirements and is available at the time assistance is provided. We will only reimburse claims when the **claims administrator** is in receipt of a valid invoice or receipt;
- The **vehicle** must be repaired at the nearest suitable garage to the **breakdown** location;
- The **vehicle** cannot be repaired the same working day;
- The **breakdown** must of occurred more than 30 miles away of **your home address**;
- The **claims administrator** will determine which benefit is offered to you depending upon the circumstances of the **breakdown** and what is the most cost-effective option for us

National Plus - Roadside Assistance & Recovery, Nationwide Recovery and Home Assist

If you have opted and paid for National Plus, this includes all the same benefits as the National, with the addition of **home assist**.

The **claims administrator** will send help to **your home address** or within 3/4 a mile radius of **your home address** in the event **your vehicle** suffers a **breakdown**.

European - Roadside Assistance & Recovery, Nationwide Recovery and European

If **you** have opted and paid for European cover, it includes all the same benefits as the National, with the addition of assistance within the **territorial limits (Europe)**. Cover will be provided within **territorial limits (Europe)** where the maximum **duration** of any single trip does not exceed 90 Days in any one consecutive 12-month policy period.

The **claims administrator** will send help to the scene of the **breakdown** and arrange to pay **callout** fees and mileage charges needed to repair or assist with the **vehicle**.

If, in the opinion of the **roadside agent**, they are unable to repair the **vehicle** at the roadside within 60 minutes, the **claims administrator** will assist in the following way: -

- Arrange and pay for **your vehicle, you** and up to 7 passengers to be recovered to the nearest garage able to undertake the repair.
Or
- If the **vehicle** cannot be repaired within 96 hours or by **your** intended return, whichever is the later, the **claims administrator** will arrange for **your vehicle, you** and up to 7 passengers to be transported either to **your home address**, or if **you** would prefer and it is closer, **your** original destination within the **territorial limits (Europe)**.

European Plus - Roadside Assistance & Recovery, Nationwide Recovery, Home Assist and European

If **you** have opted and paid for European Plus this includes all the same benefits as European Cover, with the addition of **home assist**.

The **claims administrator** will send help to **your home address** or within 3/4 a mile radius of **your home address** in the event **your vehicle** suffers a **breakdown**.

Special Conditions Applying to Europe

- If **you** have broken down on a motorway or major public road in France and some other European countries, **you** will need to seek assistance from the roadside SOS phones, which will be answered by the police. They will arrange for local services will tow **you** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact the **claims administrator** for further assistance. **We** will pay a maximum of £150 towards reimbursement of the costs, but **we** will only reimburse claims when the **claims administrator** are in receipt of a valid invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the claim;
- If **you** have broken down in a **territorial limits (Europe)** country during a public holiday, many services will be closed during the holiday period. In these circumstances, it may take more time for the **claims administrator** to assist **you** and effect a repair to **your vehicle**. The **claims administrator** cannot be held liable for any delays in reaching **your** destination;

- The **claims administrator** will provide service in the **territorial limits (Europe)** where the maximum **duration** of any single trip does not exceed the period which is noted on **your schedule**. However short-term policies (those with a **period of insurance** lasting one month or less) will be limited to a single trip not exceeding the **period of insurance**.

General Information Regarding European Breakdown

Remember to take **your V5C vehicle** registration document with **you** during **your** journey. **You** will need to carry the original, as proof of ownership of the **vehicle**. If **you** are not the owner of the **vehicle, you** will need a letter of authority from the owner and a **vehicle** on Hire Certificate (VE103) instead.

If **your** V5C registration document or VE13 document is not immediately available, **you** will be held liable for any costs incurred if copies of **your** V5C registration document are not immediately available.

Regulations are different when **you** **breakdown** in **territorial limits (Europe)** and help may take longer in arriving. The **claims administrator** will require as much information as possible from **you** regarding the location of **your vehicle**. The **claims administrator** will need to know if **you** are on an outward or inward journey and details of **your** booking arrangements. When the **claims administrator** has all the required information the **claims administrator** will liaise with their **territorial limits (Europe)** network, **you** will be kept updated. For this reason, the **claims administrator** ask that **you** remain at the telephone number **you** called from.

Conditions applying to Alternative Transport & Emergency Overnight Accommodation Cover

- a) Authorisation must be obtained from the **claims administrator** if **you** wish to claim for **Alternative Transport or Emergency Overnight Accommodation**, cover is offered on a pay/claim basis, which means that **you** must pay initially, and submit a claim form to claim to seek reimbursement from the **claims administrator**. **Your** policy will only pay for a hire vehicle which the **claims administrator** deems is appropriate for **your** requirements and is available at the time assistance is provided. Claims will only be reimbursed on receipt of a fully completed claim form and a valid invoice or receipt;
- b) The **vehicle** must be repaired at the nearest suitable garage to the **breakdown** location as determined by the **claims administrator**;
- c) The **vehicle** cannot be repaired the same working day;
- d) The **breakdown** must of occurred more than 30 miles away of **your home address**;
- e) The **claims administrator** has sole discretion to determine which benefit is offered to **you** depending upon the circumstances of the **breakdown**.

Message Service

If **you** require, the **claims administrator** will pass on two messages to a friend, a family member or work to let them know of **your** predicament and ease **your** worry.

General Exclusions

The **insurer** will not pay for claims arising from or associated with:

- 1) The transportation of livestock;
- 2) Any **excess** payable on a **claim**
- 3) Any **vehicle** over 15 years for European and European Plus cover and any vehicles over 20 years for all other cover levels at the inception of this policy.
- 4) Any caravan/trailer where the total length exceeds 7 Metres / 23 feet (not including the length of the A-frame and hitch) and where it is not attached to the **vehicle** with a standard towing hitch; or
- 5) A **callout** where glass or windscreens have been damaged;
- 6) **Vehicles** that are not secure or have faults with electric windows, sunroofs or locks not working, unless the fault occurs during the course of a journey and **your** safety is compromised;
- 7) **Breakdowns** caused by failure to maintain the **vehicle** in a roadworthy condition including maintenance or proper levels of oil and water;
- 8) Costs incurred in addition to a standard **callout** where **you** are not carrying a legal spare wheel(s) and tyre(s), space saver wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles or scooters.
- 9) Costs incurred in respect of **specialist equipment**, additional manpower and/or recovery vehicles;
- 10) Costs incurred in respect of a recovery further than 10 miles from the scene of the **breakdown** if **your vehicle** is immobilised due to snow, mud, sand, water, ice, or a flood;
- 11) Overloading of the **vehicle** or carrying more passengers than it is designed to carry;
- 12) **Vehicle** faults or symptoms from faults which have not been remedied or repaired by a suitable garage where **you** have requested a **callout** within the last 28 days;
- 13) The recovery of the **vehicle** and passengers if repairs can be carried out at or near the scene of the **breakdown** within the same working day. If recovery takes effect, the **claims administrator** will only recover the **vehicle** and passengers to one address in respect of any one **breakdown**;
- 14) Any **vehicle** which is not listed on **your schedule** as being eligible for **breakdown** cover;
- 15) A **breakdown** following use of the **vehicle** for, motor racing, rallies, **hire and reward**, courier services, off road driving, rallies, track days, duration or contest or speed trials or practice for any of these activities;
- 16) Assistance if the **vehicle** is in an illegal condition, untaxed, uninsured or un roadworthy;
- 17) Excluded **vehicles**: - Minibuses, commercial **vehicles**, motorhomes, horseboxes, or limousines, **vehicles** exceeding 3,500 kg (3.5 tonnes) gross **vehicle** weight, **vehicles** more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high;
- 18) Assistance if the **vehicle** breaks down in a place the **claims administrator** cannot access or will be dangerous or illegal to transport;
- 19) The cost of any parts, components or materials used to repair the **vehicle**;
- 20) Repair and labour costs other than the cost of half an hours' roadside labour at the scene of the **breakdown**;
- 21) The use of **specialist equipment** if the **vehicle** has modifications which impede the usual method of recovery;
- 22) Storage charges;
- 23) A **breakdown** which occurs:
 - a) Prior to the start date of this policy or within the **waiting period** of this policy (Unless **you** have previously held a like for like without any gap with another supplier (proof will be required if a **claim** is reported within this period)
 - b) Prior to the date the **vehicle** was placed on cover, or
 - c) Before the policy was upgraded from a lower level of cover
- 24) More than 1 **callout** for National One.
- 25) Claims totalling more than £5,000 in any one **period of insurance**;
- 26) Any costs or expenses not authorised by **us**;
- 27) Costs incurred in respect of a recovery further than 20 miles for Standard Recovery/Standard Recovery XS or Recovery Plus/Recovery Plus XS.
- 28) The cost of food (other than breakfast when overnight accommodation is provided), drink, telephone calls or other incidental costs;
- 29) Expenses incurred prior to a claim being agreed and authorised by **us**.
- 30) Charges made by any other company (including police recovery) other than the **roadside agent's** costs, a car hire agency' or accommodation charges which have been authorised by the **claims administrator**.
- 31) Any charges where **you**, having contacted the **claims administrator**, effect recovery or repairs by other means unless the **claims administrator** have agreed to reimburse **you**.
- 32) Any costs that would have been incurred if no claim had arisen;
- 33) Any false or fraudulent claims;
- 34) The cost of alternative transport other than to **your** destination and a return trip to collect **your** repaired **vehicle**;
- 35) This policy does not cover breakdowns due to an **accident**.
- 36) The cost of fuel, oil or insurance for a hire **vehicle**;
- 37) Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day;
- 38) Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired;
- 39) Any claim resulting in any way from: War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind; or ionising radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.

- 40) Any damage or loss to **your vehicle** or its contents and any injury to **you** or any third party caused by **us** or the **roadside agent**;
- 41) **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy, including (but not limited to), the cost of collecting **your vehicle** from a repairer or for costs incurred by **you** having to take time off work due to a **breakdown**;
- 42) Failure to comply with requests by **us** or the **us** concerning the assistance being provided;
- 43) A request for service following any intentional or wilful damage caused by **you** to **your vehicle**;
- 44) Fines and penalties imposed by a court;

Additional Exclusions applying to the European Assistance

The **insurer** will not pay for claims arising from or associated with:

- 1) Service where repatriation costs exceed the market value of the **vehicle**;
- 2) The cost of recovery from a European motorway exceeding £150;
- 3) Repatriation to the UK within 48 hours of the original **breakdown**, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments **you** have made within the UK;
- 4) Repatriation if the **vehicle** can be repaired but **you** do not have adequate funds for the repair;
- 5) Any claim where the **duration** of a single trip is planned to or subsequently exceeds 90 days

Claims Conditions

The following conditions apply to all sections of this policy.

You must comply with them where applicable for **your** insurance to remain in full force and effect.

- 1) If the **claims administrator** has not received details of **your** cover prior to assistance being required, the **claims administrator** will assist **you** however before assistance can be provided the **claims administrator** will take a payment on a credit or debit card for the estimated cost of the assistance. If the **claims administrator** subsequently receive confirmation that **you** have adequate cover the funds will be refunded. If the **claims administrator** receive confirmation that **you** do not have adequate cover, the **claims administrator** will take payment for any uninsured costs;
- 2) **You** must remain with or nearby the **vehicle** until help arrives, provided it is safe to do so;
- 3) **You** must ensure personal possessions are removed from the **vehicle** prior to **your vehicle** being recovered;
- 4) If a **callout** is cancelled by **you** and a **roadside agent** has already been dispatched, a **callout** will still be deducted from **your** policy, if **you** have an **excess** policy, **your excess** will not be funded. The **claims administrator** recommend that **you** wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent **callouts**;

- 5) The **claims administrator** may charge **you** for any costs incurred as a result of incorrect location details being provided.
- 6) The **claims administrator** may refuse to provide the service if **you** or **your** passengers are being obstructive in allowing the **roadside agent** to provide the most appropriate assistance or are abusive to the **claims administrators roadside agent**
- 7) **Your vehicle** must be registered at and ordinarily kept at an address within the **territorial limits (UK)**;
- 8) **Your vehicle** must have a valid MOT certificate, if it is required to have one;
- 9) The **vehicle** must be covered under a valid motor insurance policy at all times;
- 10) **Vehicles** must be located within the **territorial limits (UK)** when cover is purchased and commences;
- 11) **You** must provide proof of outbound and inbound travel dates if the **claims administrator** requests them;
- 12) **We** will only pay ferry and toll fees within the **territorial limits (UK)**;
- 13) If the **roadside agent** can repair **your vehicle** at the roadside, **you** must immediately pay for any parts supplied and fitted by debit or credit card;
- 14) If the **vehicle** is recovered to a garage that can repair the **vehicle** within the terms stated, the repair must be carried out there. **You** must have adequate funds to pay for the repair immediately. If **you** do not have funds available, any further service related to the claim will be refused;
- 15) **You** must have adequate funds to pay for **alternative transport** or overnight accommodation costs immediately. If **you** do not have funds available, any further service related to the claim will be refused;
- 16) In the event **you** use the service and the claim is subsequently found not to be covered by the policy **you** have purchased, **we** reserve the right to reclaim any benefit **we** have paid out from **you** in order to pay for the uninsured service;
- 17) The **claims administrator** may refuse to provide a service if **you** have an outstanding debt with **us**;
- 18) If **you** have a right of action against a third party, **we** reserve the right to recover any costs incurred by **us** and **you** must co-operate with **us** in doing so;
- 19) If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** must claim these costs from the **insurer** and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
- 20) **Our roadside agents** must comply with the relevant law and regulations limiting the number of hours they can drive. Regular breaks and 'changeovers' may be required when transporting **your vehicle**.
- 21) **We** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided, under any circumstances;
- 22) This policy is not transferable to another person;
- 23) If the **vehicle** is unroadworthy in the opinion of **our** roadside agent due to lack of maintenance, **we** may terminate **your** policy immediately by notifying **you** by letter to **your home address**, unless **you** are able to provide up to date servicing records.

Automatic Renewal

To make sure **you** continue to be covered after the expiry date of **your** policy, Dynamo Cover will automatically renew **your** insurance policy, unless **you** have opted out when purchasing this policy.

Automatically renewing **your** policy means Dynamo Cover will keep **your** payment details securely on **our** files so that Dynamo Cover can debit **your** premium at **your** next renewal. Dynamo Cover will contact **you** up to 21 days prior to **your** renewal date, to confirm the new premium payable and to remind **you**, that a payment will be debited up to 7 days prior to the policy renewal date. If **you** do not wish to renew **your** policy or require changes to **your** policy details, please contact Dynamo Cover at least 14 days before **your** renewal date.

If **you** have not selected the automatically renew option, Dynamo Cover will still contact **you** 21 days prior to the expiry of **your** policy advising **you** of the renewal price plus how to arrange for **your** policy to be renewed.

Policy Transfer

You can transfer this policy to a new **vehicle** providing, the **vehicle** falls into the same age banding or lower than **your** current vehicle.

To change your registered vehicle, **you** will need to contact the **administrator**, there will be an administration cost of £9.99 to transfer this policy over to a new **vehicle**.

Any new **vehicle** added to this policy would attract a new **waiting period** prior to any services being provided.

Cancellation Section

You have the right to cancel this policy within 14 days of the date **you** purchased the policy or when **you** received the policy documents, if this is later. This is known as **your** cooling off period. **You** do not need to provide a reason for cancellation, and **we** will provide a full refund any premium paid less a £9.99 cancellation fee, unless **You** have made a claim or there has been an incident likely to result in a claim.

If **You** wish to cancel the policy after 14 days, **We** will provide a refund, less a proportionate charge for any cover already provided, unless a claim has been made or there has been an incident likely to result in a claim.

This will be based on the number of months remaining until the expiry date, less a £9.99 cancellation fee.

Where a claim has occurred or there has been an incident likely to result in a claim no refund of premium will be provided.

Cancellation by Us

We may at any time cancel any insurance policy by giving 30 days' notice in writing, where there is a valid reason for doing so. A cancellation letter will be sent to **You** at **Your** last known address. Valid reasons may include but are not limited to: -

- a) Non-payment of premium;

- b) Threatening and abusive behaviour;
- c) Failure to provide documents;
- d) Non-compliance with policy terms and conditions.

If **We** cancel **Your** policy, **We** will provide a refund of **Your** premiums less a charge for the cover already provided, unless the reason for cancellation relates to Fraud.

To cancel **your** cover please contact the **administrator** by:-

Phone: 0330 22 32 987

You will need to have all **your** policy details available.

We may cancel **your** policy due to **your** non-payment of premium, if **you** use threatening or abusive behaviour or language or if **we** have reasonable suspicion of fraud. This is not an exhaustive list.

Customer Service/Complaints

It is the intention to give **You** the best possible service but if **You** do have any questions or concerns about this insurance or the handling of a claim **You** should follow the Complaints Procedure: -

SALE OF THE POLICY

Dynamo Cover, Cardiff House, Cardiff Road, Barry, CF63 2AW, Tel: 0330 22 32 987

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, Dynamo Cover Limited will pass it to: Novus Underwriting Ltd, 4th Floor, 34 Lime Street, London, EC3M 7AT Email:

complaints@novusunderwriting.com

CLAIMS

Call Assist Limited, Axis Court, N Station Rd, Colchester, CO1 1UX, Tel: 01206 771 788, Email: customerservice@call-assist.co.uk

In all correspondence please state that **Your** insurance is provided by Novus Underwriting Limited and quote scheme reference B1927DYN0022020

If **Your** complaint about **Your** claim cannot be resolved by the end of the third working day, Call Assist Limited will pass it to: Novus Underwriting Ltd, 4th Floor, 34 Lime Street, London, EC3M 7AT Email: complaints@novusunderwriting.com

If it is not possible to reach an agreement, **You** have the right to make an appeal to the Financial Ombudsman Service. This also applies if **You** are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at: -

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

Tel: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

The above complaints procedure is in addition to **Your** statutory rights as a consumer. For further information about **Your** statutory rights contact **Your** local Citizens Advice Bureau.

If **You** have purchased the insurance policy online, **You** may also raise **Your** complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward **Your** complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling **Your** complaint than if **You** contact the Financial Ombudsman Service directly.

Compensation Scheme

Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.

You may also contact the FSCS on their Freephone number: 0800 678 1100 or 020 7741 4100 or **you** can write to: Financial Services Compensation Scheme, P O Box 300, Mitcheldean, GL17 1DY

Personal Information

For more information about how the Insurer use **your** personal information please see our full privacy notice, which is available in the Privacy section of our website www.helvetia.com/privacy.