



# Dynamo Cover

**Breakdown Cover**



## Motor Vehicle Breakdown Insurance

### Introduction

Firstly; **We**'d like to thank **you** for purchasing this policy,

In this pack are some important details of your cover along with your policy certificate. It's important that **you** print off your certificate, and keep it in the insured vehicle at all times.

### Who do I need to call?

Should **you** have a policy query, need to change something or want to renew, then **you**'ll need to call our customer assistance team on: **02920 786 555**

Should **you** need to be rescued, then please call our 24hr emergency telephone number on: **01206 785985**

I 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 long horizontal flourish extending to the right.

Alex Mills  
Managing Director

## Your Contract of Insurance – Road Rescue

This insurance is arranged by Dynamo Cover Limited & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Dynamo Cover Limited authorised and regulated by the Financial Conduct Authority (FCA).

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check **Our** details on the Financial Services Register <https://register.fca.org.uk/>.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

### **IMPORTANT**

It is important that **you** check **your policy 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 policy 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 24hour Control Centre on **01206 785985**

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

Once **we** have taken **your** details and made all the arrangements **we** will contact **you** to advise which **roadside agent** will be attending and how long they are expected to take. Where possible, please ensure **your** mobile phone is available to accept calls at all times in case **we** need to contact **you**. **You** will need to be with **your vehicle** when the **roadside agent** 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 a call on approach so **you** have sufficient time to return to the **vehicle**.

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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 **us** or are unaware of **your** location, please use the nearest SOS box and advise the Emergency Services of our telephone number, they will then contact **us** to arrange assistance. If the Police or Highways Agency are present at the scene, please advise them that **you** have contacted **us** and provide them with our telephone number to call **us** on **your** behalf.

## Definitions

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

<b>Administrator:</b>	Dynamo Cover Limited, Cardiff House, Cardiff Road, Barry, CF63 2AW
<b>Accident:</b>	A collision immediately resulting in the <b>vehicle</b> being made immobile or unsafe to drive.
<b>Breakdown:</b>	Any or all of the following occurring to the <b>vehicle</b> within the territorial limits: <ul style="list-style-type: none"><li>• Unforeseen mechanical or electrical <b>breakdown</b></li><li>• Lack of fuel;</li><li>• <b>Misfueling</b> of the <b>vehicle</b></li><li>• Flat battery; or</li><li>• A puncture to the tyre(s) of the <b>vehicle</b></li></ul> Which immediately results in the <b>vehicle</b> being immobilised, illegal or dangerous to drive.
<b>Callout:</b>	The deployment of a roadside agent to your <b>vehicle</b> .
<b>Claims Administrator:</b>	<b>Road Rescue:</b> Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX  <b>Vehicle Repair:</b> MB&G Insurance Services Limited, Cobalt Business Exchange, Cobalt Park Way, Newcastle Upon Tyne NE28 9NZ
<b>Duration:</b>	Commences from the date of your departure from the UK and ceases upon your return to the UK for a period not exceeding 90 days. This will depend upon the cover level selected and is noted on your policy schedule.
<b>Excess:</b>	Where <b>you</b> have selected a product with an excess, this is the first amount of each claim payable by <b>you</b> . Please check your policy schedule for the excess amount payable
<b>Home Address:</b>	The address <b>you</b> live in within the United Kingdom.
<b>Home Assist:</b>	Assistance within a 3/4 mile radius of your home address.
<b>Misfuelling:</b>	Accidentally fuelling your <b>vehicle</b> with the incorrect fuel
<b>Nationwide Recovery:</b>	If <b>your vehicle</b> cannot be repaired within the same working day <b>we</b> will arrange to transport <b>your vehicle, you</b> and up to 6 passengers to be transported to <b>your home address</b> .
<b>Period of Insurance:</b>	The duration between the policy start date, when cover commences and the policy end date, as noted on your policy schedule
<b>Roadside Agent:</b>	The agent appointed by <b>us</b> to assist <b>you</b> .
<b>Specialist Equipment:</b>	Non-standard apparatus or recovery vehicles which in the opinion of the <b>roadside agent</b> are required to recover the <b>vehicle</b> . Specialist equipment includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.
<b>Suitable Garage:</b>	Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

<b>Territorial Limits (Europe):</b>	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.
<b>Territorial Limits (UK):</b>	The United Kingdom, the Isle of Man and the Channel Islands.
<b>United Kingdom:</b>	England, Scotland, Wales and Northern Ireland
<b>Vehicle:</b>	The motor vehicle detailed within your policy schedule
<b>Waiting Period:</b>	The first 48 hours from the inception of <b>your</b> policy.
<b>We/Us/Our/Insurer:</b>	UK General Insurance Limited, who act on behalf of Great Lakes Insurance SE.
<b>You/Your/Yourself:</b>	The person named on the policy schedule as the holder of this policy, any person driving a covered <b>vehicle</b> or any passengers in the covered <b>vehicle</b>

### Cover Levels

#### **1 Call - Roadside Assistance & Local, Nationwide Recovery, Home Assist Overnight Accommodation & Onward Journey**

In the event of a **breakdown** within the **territorial limits (UK)**, which occurs during the **period of insurance**, **we** will arrange and pay for a **roadside agent** to attend the **breakdown** and where appropriate, spend up to 60 minutes to try and repair the **vehicle**.

If, in the opinion of the **roadside agent** they are unable to repair the **vehicle** at the roadside **we** will assist in the following ways: -

**Either:** Arrange and pay for the **vehicle**, **you** and the passengers to be recovered to the nearest suitable garage which is able to undertake the repair.

**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 the **vehicle**, **you** and the passengers to be transported to **your** chosen destination.

Recovery of the **vehicle**, **you** and the 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.

#### **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, **we** will arrange and pay for **your vehicle** to be transported by a **roadside agent** 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 £250.00 towards the reasonable cost of alternative transport or a hire vehicle to allow **you** to complete your original journey. **We** will also pay up to £150.00 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**.

#### **Emergency Overnight Accommodation**

**We** will pay up to £100.00 for a lone traveler or £75.00 per person towards the reasonable cost of overnight accommodation including breakfast for the passengers whilst the **vehicle** is being repaired. The maximum Emergency Overnight Accommodation payment per incident is £525.00.

Emergency Overnight Accommodation and Alternative Travel benefits are available under the following conditions following a **breakdown** in the **territorial limits (UK)**:

- a) The **vehicle** must be repaired at the nearest suitable garage to the **breakdown** location.
- b) The **vehicle** cannot be repaired the same working day.
- c) The **breakdown** did not occur within 20 miles of **your home address**.
- d) **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most costeffective option for **us**.

These services will be offered on a pay/claim basis, which means that **you** must pay initially and **we** 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 **we** deem is appropriate for **your** requirements and is available at the time assistance is provided. **We** will only reimburse claims when **we** are in receipt of a valid invoice or receipt.

#### **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**.

#### **Local - Roadside Assistance & Local Recovery**

In the event of a **breakdown** within the **territorial limits (UK)**, which occurs more than a 3/4 mile radius from **your home address** and during the **period of insurance**, **we** will arrange and pay for a **roadside agent** to attend the **breakdown** and where appropriate, spend up to 60 minutes to try and repair the **vehicle**.

If, in the opinion of the **roadside agent** they are unable to repair the **vehicle** at the roadside **we** will assist in the following ways: -

**Either:** Arrange and pay for the **vehicle**, **you** and the passengers to be recovered to the nearest suitable garage which is able to undertake the repair within 15 miles 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 the **vehicle**, **you** and the passengers to be transported to **your** chosen destination up to 15 miles from the scene of the **breakdown**.

Recovery of the **vehicle**, **you** and the 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.

#### **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**.

#### **National - Roadside Assistance & Recovery, Nationwide Recovery, Home Assist, Onward Travel & Overnight Accommodation**

If **you** have opted and paid for National Cover, it includes all the same benefits as Local, with the addition of nationwide recovery, **Home Assist** and **Misfuel** cover.

In the event of a **breakdown** within the **territorial limits (UK)**, which occurs during the **period of insurance**, **we** will arrange and pay for a **roadside agent** to attend the **breakdown** and where appropriate, spend up to 60 minutes to try and repair the **vehicle**.

If, in the opinion of the **roadside agent** they are unable to repair the **vehicle** at the roadside **we** will assist in the following ways: -

**Either:** Arrange and pay for the **vehicle**, **you** and the passengers to be recovered to the nearest suitable garage which is able to undertake the repair.

**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 the **vehicle, you** and the passengers to be transported to **your** chosen destination.

Recovery of the **vehicle, you** and the 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.

#### **Misfuel**

**We** will arrange and 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.

#### **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, **we** will arrange and pay for **your vehicle** to be transported by a **roadside agent** 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 £250.00 towards the reasonable cost of alternative transport or a hire vehicle to allow **you** to complete **your** original journey. **We** will also pay up to £150.00 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**

#### **Emergency Overnight Accommodation**

**We** will pay up to £100.00 for a lone traveller or £75.00 per person towards the reasonable cost of overnight accommodation including breakfast for the passengers whilst the **vehicle** is being repaired. The maximum Emergency Overnight Accommodation payment per incident is £525.00.

Emergency Overnight Accommodation and Alternative Travel benefits are available under the following conditions following a **breakdown** in the **territorial limits (UK)**:

- a) The **vehicle** must be repaired at the nearest suitable garage to the **breakdown** location.
- b) The **vehicle** cannot be repaired the same working day.
- c) The **breakdown** did not occur within 20 miles of **your home address**.
- d) **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most costeffective option for **us**.

These services will be offered on a pay/claim basis, which means that **you** must pay initially and **we** 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 **we** deem is appropriate for **your** requirements and is available at the time assistance is provided. **We** will only reimburse claims when **we** are in receipt of a valid invoice or receipt

### **European - Roadside Assistance & Recovery, Nationwide Recovery, Home Assist, Onward Travel, Overnight Accommodation 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 Europe where the maximum **duration** of any single trip does not exceed 90 Days in any one consecutive 12 month policy period.

**We** 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, **we** will assist in the following way: -

- Arrange and pay for **your vehicle, you** and up to 6 passengers to be recovered to the nearest garage able to undertake the repair.

- If the **vehicle** cannot be repaired within 72 hours or by **your** intended return, whichever is the later, **we** will arrange for **your vehicle, you** and up to 6 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)**.

#### **Alternative Travel Territorial Limits (Europe)**

In the event of a **breakdown** within the territorial limits (Europe), **we** will pay up to £500.00 towards the reasonable cost of alternative transport or a hire vehicle to allow **you** to continue **your** trip in the **territorial limits (Europe)** whilst the **vehicle** remains unroadworthy. **We** will also pay up to £200.00 towards the reasonable cost of alternative travel for two people to return and collect the repaired **vehicle**.

#### **Emergency Overnight Accommodation (Territorial Limits (Europe))**

In the event of a **breakdown** within the **territorial limits (Europe)** where the **vehicle** cannot be repaired the same working day and which results in **you** not being able to stay at **your** pre-booked accommodation, **We** will pay up to £150.00 for a lone traveller or £100.00 per person for one night towards the reasonable cost of overnight accommodation including breakfast for **you** and the passengers. The maximum payment per incident for emergency overnight accommodation in **territorial limits (Europe)** is £700.00.

These services may be offered on a pay/claim basis, which means that **you** must pay initially and **we** will send **you** a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from the **claims administrator**

#### **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 to 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 **we** 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 **European** country during a public holiday, many services will be closed during the holiday period. In these circumstances, it may take more time for us to assist **you** and effect a repair to **your vehicle**. **We** cannot be held liable for any delays in reaching **your** destination;
- **We** 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** policy 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.

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

#### **Message Service**

If **you** require, **we** 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 at inception of the policy.
- 4) Any **claim** within the **waiting period** of the policy, unless **you** have previously held like for like policy without any gap between covers with another supplier.
- 5) 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.
- 6) A **callout** where glass or windscreens have been damaged;
- 7) **Vehicles** that are not secure or have faults with electric windows, sun roofs or locks not working, unless the fault occurs during the course of a journey and **your** safety is compromised;
- 8) **Breakdowns** caused by failure to maintain the **vehicle** in a roadworthy condition including maintenance or proper levels of oil and water;
- 9) Any costs incurred because **you** are not carrying a legal spare wheel(s) and tyre(s), space saver wheel, emergency flat tyre repair kit (where this is supplied with the **vehicle**) or locking wheel nut key and tools. Any assistance provided will be on a pay per use basis only
- 10) Costs incurred in respect of **specialist equipment**, additional manpower and/or recovery vehicles;
- 11) 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;
- 12) Overloading of the **vehicle** or carrying more passengers than it is designed to carry;
- 13) **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;
- 14) 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, **we** will only recover the **vehicle** and passengers to one address in respect of any one **breakdown**;
- 15) Any **vehicle** which is not listed on **your** policy schedule as being eligible for **breakdown** cover;
- 16) A **breakdown** following use of the **vehicle** for:
  - Motor racing;
  - Rallies;
  - Rental/ hire;
  - Public hire;
  - Private hire;
  - Courier services; or
  - Racing, off road driving, rallies, track days, duration or contest or speed trials or practice for any of these activities;
- 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** is in an illegal condition, untaxed, uninsured or unroadworthy;
- 19) Assistance if the **vehicle** breaks down in a place **we** cannot access or will be dangerous or illegal to transport;
- 20) The cost of any parts, components or materials used to repair the **vehicle**;
- 21) Repair and labour costs other than the cost of 60 minutes roadside labour at the scene of the **breakdown**;
- 22) The use of **specialist equipment** if the **vehicle** has modifications which impede the usual method of recovery;
- 23) Storage charges;
- 24) A **breakdown** which occurs:
  - a) Prior to the start date of this policy or within the first 48 hours of the start date of this policy;
  - b) Prior to the date the **vehicle** was placed on cover, or
  - c) before the policy was upgraded;
- 25) More than 1 **callout** for 1Call cover.
- 26) Claims totalling more than £3,500 in any one **period of insurance**;
- 27) Any costs or expenses not authorised by **us**;
- 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 **us**.
- 31) Any charges where **you**, having contacted us, effect recovery or repairs by other means unless **we** 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) The cost of fuel, oil or insurance for a hire vehicle;

- 36) 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;
- 37) Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired;
- 38) 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**;
- 39) **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**;
- 40) Failure to comply with requests made by **us** or the **claims administrator** concerning the assistance being provided;
- 41) A request for service following any intentional or wilful damage caused by **you** to **your vehicle**;
- 42) Fines and penalties imposed by a court;
- 43) Any direct or indirect consequence of war, invasion, foreign enemy hostilities (whether war is declared or not), civil war, terrorism, rebellion, revolution, military force or coup, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.;
- 44) Any direct or indirect consequence of:
  - Irradiation, or contamination by nuclear material; or
  - The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter
- 45) Claims arising from any consequence, howsoever caused, by computer viruses, including but not limited to a computer virus resulting in electronic data being lost, destroyed, distorted, altered or otherwise corrupted.

For the purposes of this policy, electronic data shall mean facts, concepts and information stored to form useable data for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware.

For the purposes of this policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.

### 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 72 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 **we** have not received details of **your** cover prior to assistance being required, **we** will assist **you** however before assistance can be provided **we** will take a payment on a credit or debit card for the estimated cost of the assistance. If **we** subsequently receive confirmation that **you** have adequate cover the funds will be refunded. If **we** receive confirmation that **you** do not have adequate cover, **we** 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. **We** 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) **We** may charge **you** for any costs incurred as a result of incorrect location details being provided to us;
- 6) **We** may refuse to provide the service if **you** or **your** passengers are being obstructive in allowing us to provide the most appropriate assistance or are abusive to the **claims administrator** or the **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 **we** request them;
- 12) **We** will only pay ferry and toll fees within the **territorial limits (UK)**;
- 13) If **we** 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) **We** 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) The **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 the **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.

### Additional Product available for additional Premium

#### Mechanical Breakdown Cover

Cover is available to purchase if **your** vehicle is less than ten years of age or has less than 120,000 miles on the clock at the start date of the policy.

If selected and shown on **your** policy schedule, **we** will provided **you** cover for the cost of repair or replacement of insured parts where such repair or replacement required due to a mechanical/electrical **breakdown**, which occurs during a journey if **you** are more than a 3/4 from your home. (If **your** breakdown cover includes **Home Assist**, then cover will be included from your home address).

The following specifically listed components and labour costs are covered against mechanical and/or electrical breakdown/failure, provided that the terms and conditions of this policy are fully complied with. Claims are limited to one claim per policy year up to £500 (including VAT and subject to a £50 excess) with a maximum aggregate claim up to the market value of the vehicle.

#### Engine

Cylinder block, crankshaft, crank bearings, big end bearings, oil pump, con-rods, gudgeon pins, small end bearings, pistons, piston rings, cylinder bores, cylinder head (excluding cracks), rocker shaft, rockers, hydraulic lifters, camshaft and cam followers, push ods, camshaft bearings, inlet and exhaust valves, valve springs, valve guides, cylinder head gasket, inlet manifold, timing gears, timing chains, flywheel and starter ring gear (excluding sticking valves, oil leaks).

#### Timing belts

Timing belts are covered providing that the belt has been changed in accordance with the manufacturers servicing schedules (proof required). The damage subsequently caused if the timing belt has not been changed as specified by the manufacturer is specifically excluded.

#### Cooling

Engine thermostat, water pump, thermostat housing, viscous fan coupling.

#### Fuel system

Carburettor, fuel injection pump and fuel pump. The following items relate to diesel engine vehicles only: low pressure supply pump, fuel injector governor, fuel shut off mechanism, hydraulic or electrical injection timing mechanism, high pressure fuel metering head, manifold boost pressure compensator, altitude compensator, glow plug relay.

#### 4x4 Transfer box

Internal mechanical components are covered on the following: transfer gears, selectors, shafts, transfer shafts, needle and roller bearings, output shafts and brushes (excluding oil leaks).

#### **Driveline**

Front and rear wheel drive vehicles: open drive shafts including constant velocity joints, universal joints and couplings. Rear wheel drive half shafts, half shaft bearings. Includes front and rear transfer shafts 4x4 vehicles (excluding gaiters and viscous couplings, oil leaks).

#### **4x4 Differential**

Planetary gear assembly, crown wheel and pinion assembly. Internal shafts, bearings and bushes, thrust washers, spacers, bevel gears. Includes front, rear and centre differential on 4x4 vehicles (excluding viscous couplings and fluid differentials, oil leaks).

#### **Manual gearbox**

Internal mechanical components are covered on the following: gears and gear cluster, selectors and shafts, synchromesh assemblies, bushes, ball and roller bearings, needle bearings and transfer gears (excluding oil leaks).

#### **Automatic gearbox**

Internal mechanical components are covered on the following: governor, valve block, oil pump, gears, brake bands, servos, clutches, seals, shafts, bearings and bushes, modulator, valve and transfer gears.

#### **Continuously variable transmission - (CVT/CTX)**

All internal mechanical components and seals (excluding oil leaks).

#### **Torque converter**

All internal mechanical components and seals.

#### **Wheel bearings**

Front and rear wheel bearings (excluding hubs).

#### **Propshaft**

Propshaft, universal joints and couplings, bearings and rubber couplings (excluding gaiters).

#### **Suspension and steering**

Coil springs, steering rack and pinion power steering rack, steering box, power steering box and idler box (excluding gaiters, oil leaks, tracking and balancing).

#### **Clutch parts only**

Release (thrust) bearing, centre plate and pressure plate.

#### **Braking system**

Brake master cylinder, callipers, wheel cylinders, brake bias/restrictor valve (excluding corroded or seized components).

#### **Electrical**

Alternator, voltage regulator, starter motor, flasher relay, front windscreen wiper motor, front windscreen washer motor, ignition coils and coil packs.

#### **Casings**

Consequential damage to casings caused by the failure of a covered component will constitute part of the total **claim limit** within the policy limits.

#### **Working materials /casings**

Should any authorised repair to any of the above components require essential replacement of or topping up of lubricants, oils or coolant or replacement of the oil filter or replacement of casings these shall be covered as part of total

PLEASE NOTE: All components listed are covered against mechanical/electrical breakdown/failure due to sudden and unforeseen circumstances. The replacement of oil filters, lubricants, antifreeze and fluids is included provided the replacement is necessitated by the failure of an insured component.

#### **Exclusion in relation to Mechanical Breakdown Cover:-**

**We** will not provide cover for:-

- 1) **We** will not pay for the first £50 of any claim made for vehicle repair.
- 2) Any claim where the milometer has been altered or disconnected or inoperative resulting in the misrepresentation of the **vehicle's** actual mileage.
- 3) Any claims occurring within the first 28 days from the inception of this policy
- 4) Any imported vehicle, Kit cars or Vehicle not listed within the glasses guide.

- 5) Any claim for vehicles used in any sort of competitions, rallies, pace making or off-road use.
- 6) Wear & Tear
- 7) Pre-existing faults that were on the Vehicle at the time of purchase of this policy or caused by inadequate servicing or as a result of faulty workmanship
- 8) Any repairs not authorised by **us** prior to the repair work being carried out or any costs other than those specifically agreed and authorised by **us**.

### **Making a Claim (Vehicle Repair) - Important Information**

When **we** authorise a claim **we** will do so by issuing a unique claim authorisation number. Repairs must not be started until **we** have given this number to **you** or **your** garage.

If **you** think that **you** have a fault which may be covered by this Insurance, **you** must contact **us** in the first instance. The claims telephone number is: 0191 258 8165

**We** will require the following information, so please have this to hand when telephoning.

- a. The policy number and Vehicle registration number.
- b. Current mileage of **your** Vehicle.
- c. Details of the Vehicle service history.

Our claims engineers will record the details of the Breakdown and advise **You** of:

- a. The nearest Nominated Service Centre or Repairer.
- b. The next steps **you** should take.
- c. What information **we** will require.

Should **you** need to make a claim the following must be adhered to within seven days of the date of callout:-

- a. It must be clearly understood that costs for any other work begun or completed before authorisation has been given will be **your** responsibility and will automatically invalidate any claim under this policy.
- b. It is **your** responsibility to pay the costs of dismantling and repairing the **vehicle** if the fault is not covered by this policy, and any additional costs and excesses that apply which exceed the claim limit.
- c. **You** are responsible for paying for any additional work that **You** ask the repairer to undertake

### **Cancellation Section**

**We** hope **you** are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet with **Your** requirements, please write to the **administrator** within 14 days from the day of purchase or the day on which **you** receive **your** policy documentation, whichever is the later. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full minus a £8.99 cancellation fee.

**You** may cancel the insurance cover after 14 days by informing the **administrator** however no refund of premium will be payable and a £9.99 cancellation fee will become chargeable.

Should we have to cancel a policy due to the discovery of incorrect information being used to create a policy, then we reserve the right to cancel your cover with immediate effect, and a £15.00 fee will be charged.

**We** shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 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:

- Where **we** reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions

**You** have not taken reasonable care to provide accurate and complete answers to the questions **we** ask.

If **we** cancel the policy and/or any additional covers **you** will receive no refund of any premiums **you** have paid for the cancelled cover, and we will charge any associated fees.

Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with **us**, as well as other insurers, in the future.

### **Renewal of This Policy**

To ensure continuous cover, we operate an Automatic Renewal – 21 days prior to the expiry of this policy, we will contact you about the renewal of this policy. You will either be informed that you will not be offered a renewal, and receive confirmation of the expiry date of your cover, or you will be offered a renewal.

Our Renewal offer will include your policy documents, and details about your renewal premium. You will be able to cancel or amend the renewal by informing us, but if no action is taken then the policy will automatically renew and payment will be taken within 7 days prior to the start date of the policy.

### **Customer Service/Complaints**

It is our 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 below:

If **your** complaint is regarding sale of the policy please contact:-

Dynamo Cover Limited – Complaints  
Cardiff House  
Cardiff Road  
Barry  
CF63 2AW

Tel: 0330 22 32 897

Email: [complaints@dynamocover.com](mailto:complaints@dynamocover.com)

#### **CLAIMS**

For complaints about the handling of a road rescue claim, please contact:

Call Assist Limited  
Axis Court  
N Station Rd  
Colchester  
CO1 1UX

Tel: 01206 771 788

Email: [customerservice@call-assist.co.uk](mailto:customerservice@call-assist.co.uk)

For complaints about the handling of a mechanical breakdown claim, please contact:

MB&G Insurance Services Ltd  
Cobalt Business Exchange  
Cobalt Park Way  
Newcastle Upon Tyne  
NE28 9NZ

Tel: 0191 258 8165

In all correspondence, please state that **your** insurance is provided by UK General Insurance Ltd and quote scheme reference 06769A

#### **Unresolved Complaints**

If **your** complaint cannot be resolved by the end of the third working day, it will be passed to:

The Customer Relations Manager,  
UK General Insurance limited,  
Cast House, Old Mill Business Park,  
Gibraltar Island Road,  
Leeds,  
LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

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 €2 million and fewer than ten staff. **You** may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,  
Exchange Tower,  
Harbour Exchange Square,  
London, E14 9SR.  
Tel: 0800 023 4567 or 0300 123 9123 from a mobile.  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.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 authority Trading Standards Service or 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.

### Governing Law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which **your** main residence is situated.

### Consumer Insurance Act

**You** are required by the provisions of the Consumer Insurance (Disclosure and Representations) Act 2012 to take care to:

- a) Supply accurate and complete answers to all the questions **we** or the **administrator** may ask as part of **your** application for cover under the policy
- b) To make sure that all information supplied as part of **your** application for cover is true and correct
- c) Tell **us** of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not complete and accurate, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full.

### Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme in the unlikely event that Great Lakes Reinsurance (UK) SE cannot meet its financial responsibilities. The FSCS will meet 90% of **your** claim, without any upper limit. **You** can obtain further information about compensation scheme arrangements from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

### UK GENERAL INSURANCE LTD PRIVACY NOTICE

**We** are UK General Insurance Ltd, referred to as “**we/us/our**” in this notice. **Our** data controller registration number issued by the Information Commissioner’s Officer is **Z7739575**.

This privacy notice is relevant to anyone who uses **our** services, including policyholders, prospective policyholders, and any other individuals insured under a policy. **We** refer to these individuals as “**you/your**” in this notice.

**We** are dedicated to being transparent about what **We** do with the information that **We** collect about **You**. **We** process **your** personal data in accordance with the relevant data protection legislation.

#### Why do we process your data?

The provision of **your** personal data is necessary for us to administer **your** insurance policy and meet **our** contractual requirements under the policy. **You** do not have to provide **Us** with **Your** personal data, but **we** may not be able to proceed appropriately or handle any claims if **you** decide not to do so.

#### What information do we collect about you?

Where **you** have purchased an insurance policy through one of **our** agents, **you** will be aware of the information that **you** gave to them when taking out the insurance. The agent will pass **your** information to **us** so that **we** can administer **Your** insurance policy.

For specific types of insurance policies, for example when offering **you** a travel insurance policy, **we** may process some special categories of **your** personal data, such as information about **your** health.

**We** have a legitimate interest to collect this data as **we** are required to use this information as part of **your** insurance quotation or insurance policy with **us**. **We** may also process the data where it is necessary for a legal obligation, or as part of the establishment or defence of a legal claim.

#### **UK General's full privacy notice**

This notice explains the most important aspects of how **we** use your data. **You** can get more information about this by viewing **our** full privacy notice online at <http://ukgeneral.com/privacy-policy> or request a copy by emailing **us** at [dataprotection@ukgeneral.co.uk](mailto:dataprotection@ukgeneral.co.uk). Alternatively, **you** can write to us at: Data Protection, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ

#### **GREAT LAKES INSURANCE SE INFORMATION NOTICE**

Personal Data provided in connection with this policy will be used and processed in line with the Information Notice. A copy of this is available at <https://www.munichre.com/en/service/privacy-statement/index.html>.