



# Hello from *me*

Thanks for choosing MotorEasy, the UK's most dynamic motoring solution.

This booklet is designed to give you more detail about your breakdown policy, and explains how to request assistance at the roadside. Before we get to the specific information about your cover, I wanted to let you know that you can now get discounts on MOTs, through servicing to brakes and tyres, through your MotorEasy account.

This breakdown insurance policy is designed to provide you with assistance if your vehicle suffers a breakdown due to an electrical or mechanical failure, lack of fuel, accident, vandalism, fire,

theft, or attempted theft to the vehicle, which immobilises the vehicle. There are four levels of cover available and all provide roadside assistance with: local recovery; or nationwide recovery; or nationwide recovery and home assistance; or nationwide recovery, home assistance and European cover. All levels of cover also include misfuelling cover. The cover you have chosen will be confirmed on your schedule of cover.

Thank you for protecting your vehicle through us here at MotorEasy and please contact our service provider, Call Assist Ltd (whose contact details are on page 5), if you should require roadside assistance. If you require any help with our other products please feel free to

contact our team via your MotorEasy account on our website.

Finally, if you feel that you are not getting great service from us – please let me know.



*Duncan*

Duncan McClure Fisher  
MotorEasy CEO

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# Contact details

## Contact details

If You need to contact Us, You should use the relevant contact details of as set out below:

In the event of a breakdown, please call Us on:

01206 812710

For assistance in Europe, please call Us on:

00 44 1206 812710

For general enquiries, amendments, or cancellations login to Your MotorEasy account on the MotorEasy web portal, send a message to [admin@motoreasy.com](mailto:admin@motoreasy.com), call 0333 253 8148 or You can contact Us in writing via the details below:

- Mail: Customer Services  
MotorEasy  
60 Portman Road  
Reading  
RG30 1EA
- Email: [admin@motoreasy.com](mailto:admin@motoreasy.com)

**If you require roadside assistance please refer to the Section “What to do if you breakdown” on page 20.**

Call Assist Ltd is authorised and regulated by the Financial Conduct Authority.



# Definitions

The following terms have the same meaning throughout this document where they appear in bold.

## Definitions

### Accident

A collision immediately rendering the Vehicle immobile or unsafe to drive.

### Breakdown

An electrical or mechanical failure, lack of fuel, Accident, vandalism, fire, theft, or attempted theft to the Vehicle, which immediately renders the Vehicle immobilised.

### Callout

The deployment of a Recovery Operator to Your Vehicle.

### Schedule of cover

Means the schedule which confirms the information you gave to us and confirms what is included in Your cover. Your personalised Schedule of Cover can be found by logging into your MotorEasy account at motoreasy.com.

### Home Address

The last known address recorded on Our system where Your Vehicle is ordinarily kept.

### MotorEasy Account

Is Your online account through which You can request changes to Your cover or buy separate motoring related products and services.

### Period of Insurance

The duration of this policy as indicated on Your Schedule of Cover for a period not exceeding twelve months.

### Recovery Operator

The independent technician Call Assist appoints to attend Your Breakdown.

### Rescue Controller

The telephone Operator employed by Call Assist Ltd.

### Specialist Equipment

Non-standard apparatus or recovery vehicles which in the opinion of the Recovery Operator are required to recover the Vehicle. Specialist Equipment includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

### Suitable Garage

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.

### 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, Guernsey (for non-residents), Hungary, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland,

## Definitions

Turkey (West of Bosphorus) and Vatican City.

### Territorial Limits (UK)

Great Britain and Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.

### Trip

Commences from the date of Your departure from the Territorial Limits (UK) and ceases upon Your return to the Territorial Limits (UK) for a period not exceeding 90 days.

### Us, We, Our

Call Assist Ltd.

### Vehicle

The Vehicle(s) listed on Your Schedule of Cover at the time of the Breakdown including any towed caravan or trailer of a proprietary make.

### You, Your

The person named as the policyholder in the Schedule of Cover or the driver of the Vehicle, together with all non-fare paying passengers travelling legally with the vehicle at the time of the Breakdown.

 What **is** covered?

## What is covered?

If Your Vehicle suffers a Breakdown, service will be provided during the Period of Insurance in accordance with this policy wording and the cover level You have chosen. Your cover level will be confirmed in Your Schedule of Cover and will be one of the levels described in the following:

### Local Recovery

**The following service is provided with all levels of cover:**

#### Roadside Assistance & Recovery

In the event of a Breakdown within the Territorial Limits (UK) which occurs more than a one-mile radius from your home address, We will send help to the scene of the Breakdown and pay Callout fees and mileage charges needed to repair or assist with the Vehicle.

If, in the opinion of the Recovery Operator, they are unable to repair the Vehicle at the roadside We will assist in the following way: -

Either:

- Arrange and pay for You and Your Vehicle to be recovered to the nearest garage which is able to undertake the repair within 10 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 You and Your Vehicle to be transported to Your chosen

destination up to 10 miles 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 Our Rescue Controller of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

Emergency Overnight Accommodation and Alternative Transport benefits are available under the following conditions:

- 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 did not occur within 20 miles of Your Home Address
- We will determine which benefit is offered to You by assessing the circumstances of the Breakdown and what is the most cost effective option for Us

#### Alternative Transport\*

We will pay up to £250 (up to £750 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.

## What is covered?

### Emergency Overnight Accommodation\*

We will pay a maximum of £150 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.

\*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 Our Rescue Controller. 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.

### 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 Recovery Operator or driven by a chauffeur to Your Home Address. A medical certificate clearly stating Your illness/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.

### Keys

If You lose, break, or lock Your keys within Your 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 incurred, including any Specialist Equipment needed to move the Vehicle, will be at Your expense.

### Misfuel Assist

In the event your vehicle's fuel tank is filled with the incorrect type of fuel, we will arrange and pay up to £250 (inclusive of VAT) for a recovery operator to either recover your vehicle and the passengers to the recovery operator's base where a drain and flush to your vehicle's fuel tank can be conducted or, to conduct the fuel drain and flush at the roadside. Subject to the £250 claim limit, we will also provide 10 litres of correct fuel.

Occasionally misfuelling a vehicle can cause extensive damage which a fuel drain and flush will not rectify. We cannot accept liability for any damage caused to your vehicle but if you would prefer for the fuel drain and flush to be conducted by your preferred repairer, we will arrange and pay for a recovery operator to recover your vehicle and the passengers to a repairer of your choice within 20 miles of the scene of the breakdown. Subject to the prior authorisation of our rescue co-ordinator and upon receipt of valid proof of payment confirming the work undertaken we will also

## What is covered?

reimburse up to £250 (inclusive of VAT) towards the cost of a fuel drain and flush.

### Message Service

If You require, We will pass on two messages to Your home or place of work to let them know of Your predicament and ease Your worry.

## Nationwide Recovery

**If You have opted and paid for Nationwide Recovery cover, it includes all of the same benefits as Local Recovery cover, with the addition of Nationwide Recovery.**

### Nationwide Recovery

If Your Vehicle cannot be repaired within the same working day in accordance with Local Recovery cover, We will arrange for You and Your Vehicle to be transported to Your Home Address, or if You would prefer, Your original destination within the Territorial Limits (UK).

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 Our Rescue Controller of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

## Nationwide Recovery and Home Assist

**If You have opted and paid for Nationwide Recovery and Home Assist cover, it includes all of the same benefits as Local Recovery and Nationwide Recovery covers, with the addition of Home Assist.**

### Home Assist

We will send help to Your Home Address or within a one-mile radius of Your Home Address in the event Your Vehicle suffers a Breakdown.

If, in the opinion of the Recovery Operator, they are unable to repair Your Vehicle at the roadside, We will arrange and pay for You and Your Vehicle to be recovered to the nearest garage which is able to undertake the repair.

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 Our Rescue Controller of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

## What is covered?

### Europewide Recovery and Home Assist

If You have opted and paid for Europewide Recovery and Home Assist cover, it includes all of the same benefits as Local Recovery, Nationwide Recovery and Natiowide Recovery and Home Assist covers, with the addition of European Assistance and Departure Cover.

#### European Assistance

We will provide service in the Territorial Limits (Europe) where the maximum duration of any single Trip does not exceed 90 days. 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.

Please ensure You carry Your V5C registration document and drivers licence with You during Your journey. Due to local regulations and customs, You may be required to provide copies of Your V5C registration document and/or drivers licence. You will be held liable for any costs incurred if copies of Your V5C registration document and/or drivers licence are not immediately available.

Regulations are different when You Breakdown in Europe and help may take longer in arriving. We will require detailed information 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 and therefore, You will be asked to remain at the telephone number You called from.

If You have broken down on a European motorway or major public road, We are generally unable to assist You and You will often need to obtain assistance via the SOS phones. The 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 Us for further assistance. We will pay a maximum of £150.00 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, You must allow Us time to assist You and effect a repair to Your Vehicle. We will not be held liable for any delays in reaching Your destination.

For assistance in Europe, please call Us on:

**00 44 1206 812710**

We will send help to the scene of the Breakdown within the Territorial Limits (Europe) and arrange to pay Callout fees and mileage charges needed to repair or assist with the Vehicle.

If, in the opinion of the Recovery Operator, they are unable to repair the Vehicle at the roadside We will assist in the

## What is covered?

following way: -

- Arrange and pay for You and Your Vehicle to be recovered to the nearest garage able to undertake the repair.
- Where it is more efficient and cost effective to do so, We will pay up to £600 for the shipping of replacement parts from the Territorial Limits (UK) to the repairing garage within the Territorial Limits (Europe). You will be responsible for the cost of the spare parts and We will only organise shipping once You have confirmed the spare parts have been paid for. Although We will endeavour to source the required spare parts for You, We can make no guarantee the parts will be immediately available to Us.
- If the Vehicle cannot be repaired within 48 hours or by Your intended return, whichever is later, We will arrange for You and Your Vehicle to be transported either to Your Home Address, or if You would prefer, Your original destination within the Territorial Limits (Europe). During this period We will pay for the costs of alternative accommodation and alternative transport up to the value of £750 (to be agreed and authorised with Our Rescue Controllers).

### Departure Cover

In the event of a Breakdown within the Territorial Limits (UK) which occurs no more than seven days prior to a pre-booked Trip to the Territorial Limits (Europe), then providing Your Vehicle cannot be repaired by your intended departure and We were immediately notified of the Breakdown, We will reimburse up to £750 towards one of the following:

- The rental of a group C hire vehicle for the purpose of carrying out Your original Trip within the Territorial Limits (Europe).
- The cost of rebooking Your original sea crossing to the nearest available date once Your Vehicle has been repaired.

Before arranging these services, authorisation must be obtained from Our Rescue Controller. No cover will apply if You do not evidence the duration of Your planned Trip was for less than 90 days. We will only reimburse claims when We are in receipt of a valid receipt for the hire vehicle and/or rebooked sea crossing tickets, together with copies of Your original sea crossings and evidence from a Suitable Garage detailing the repairs made to Your Vehicle.

Departure Cover does not apply for any Breakdown occurring within 10 days of You purchasing this policy or in the event the imminent or actual Breakdown of Your Vehicle is discovered during an MOT or service carried out 10 days prior to Your intended departure.

 What **is not** covered?

## What is not covered?

The following exclusions to this insurance apply to all sections unless otherwise stated:-

1. Any caravan/trailer where the total length of the caravan/trailer 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.
2. Service where glass or windscreens have been damaged.
3. 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.
4. Breakdowns caused by failure to maintain the Vehicle in a roadworthy condition including maintenance or proper levels of oil and water.
5. Costs incurred in addition to a standard Callout where service cannot be undertaken at the roadside because the Vehicle is not carrying a serviceable spare wheel, an 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.
6. Any request for service if the Vehicle cannot be reached or is immobilised due to snow, mud, sand or flood or where the Vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
7. Overloading of the Vehicle or carrying more passengers than it is designed to carry.
8. Any subsequent Callouts for any symptoms related to a claim which has been made within the last 28 days, unless Your Vehicle has been fully repaired at a Suitable Garage, declared fit to drive by the Recovery Operator or is in transit to a pre-booked appointment at a Suitable Garage.
9. The recovery of You and Your Vehicle 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 to one address in respect of any one Breakdown.
10. Any Vehicle which is not listed on Your Schedule of Cover as being eligible for Breakdown cover with Us.
11. Any request for service if the Vehicle is being used for motor racing, rallies, rental, hire, courier services or any contest or speed trial or practice for any of these activities.
12. Any Vehicle used for public or private hire unless '(Taxi/Private Hire)' is indicated on the Schedule of Cover.
13. Minibuses with more than 16 seats, horseboxes, or limousines.
14. Assistance if the Vehicle is deemed to be illegal, untaxed, without a current valid MOT certificate, uninsured, unroadworthy or dangerous to transport.

## What is not covered?

15. The cost of any parts, components or materials used to repair the Vehicle.
16. Repair and labour costs other than one hour roadside labour at the scene.
17. The use of Specialist Equipment occasionally required because the Vehicle is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of recovery.
18. Storage charges.
19. Any claim within 24 hours of the time the policy is purchased.
20. Any Breakdown that occurred before the policy commenced, the Vehicle was placed on cover, or before the policy was upgraded.
21. More than six Callouts in any one Period of Insurance.
22. Claims totalling more than £15,000 in any one Period of Insurance.
23. Any costs or expenses not authorised by Our Rescue Controllers.
24. The cost of food (other than breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.
25. Claims not notified and authorised prior to expenses being incurred.
26. The charges of any other company (including Police recovery) other than the Recovery Operator, a vehicle rental agency or accommodation charges which have been authorised by Us.
27. Any charges where You, having contacted Us, effect recovery or repairs by other means unless We have agreed to reimburse You.
28. Any cost that would have been incurred if no claim had arisen.
29. Any false or fraudulent claims.
30. The cost of alternative transport other than to Your destination and a return trip to collect Your repaired Vehicle.
31. The cost of fuel, oil or insurance for a hire vehicle.
32. Overnight accommodation or vehicle hire charges if repairs can be carried out at or near the scene of the Breakdown within the same working day.
33. Recovery of the Vehicle or Your transport costs to return the Vehicle to Your Home Address once it has been inspected or repaired.
34. Any damage or loss to Your Vehicle or its contents and any injury to You or any third party caused by Us or the Recovery Operator. It is Your responsibility to ensure personal possessions are removed from the Vehicle prior to Your Vehicle being recovered.

## What is not covered?

35. We will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, We will not pay for You to collect Your Vehicle from a repairer or for any time that has to be taken off work because of a Breakdown.
36. Failure to comply with requests by Us or the Recovery Operator concerning the assistance being provided.
37. A request for service following any intentional or wilful damage caused by You to Your Vehicle.
38. Fines and penalties imposed by courts.
39. Any cost recoverable under any other insurance policy that You may have.
40. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -
  - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
  - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
  - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.
41. Any cover which is not specifically detailed within this policy.

### Additional exclusions applying to the European Assistance

1. The cost of recovery from a European motorway exceeding £150.00.
2. 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.
3. Repatriation if the Vehicle can be repaired but You do not have adequate funds for the repair.
4. Any Trip which was planned to or subsequently finishes outside the Period of Insurance.
5. Any Trip which is planned to or subsequently exceeds 90 days



# What to do if you breakdown

## What to do if you breakdown

**If Your Vehicle breaks down please call Our 24 hour Control Centre on:**

**01206 812710**

**For assistance in Europe, please call Us on:**

**00 44 1206 812710**

Please have the following information ready to give to Our Rescue Controller who will use this to validate Your policy: -

- Your return telephone number with area code.
- Your Vehicle registration.
- The precise location of Your Vehicle (or as accurate as You are able in the circumstances)

We will take Your details and ask You to remain by the telephone You are calling from. Once We have made all the arrangements We will contact You to advise who will be coming out to You and how long they are expected to take. Your mobile phone must therefore be switched on and available to take calls at all times. You will then be asked to return to Your Vehicle.

Please remember to guard Your safety at all times but remain with or nearby Your Vehicle until the Recovery Operator arrives. Once the Recovery Operator arrives at the scene please be guided by their safety advice.

If You are broken down on a motorway and 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 or give them Our telephone number to call Us on Your behalf.

# **General conditions**

## General conditions

1. The driver of the Vehicle must remain with or nearby the Vehicle until help arrives.
2. If a Callout is cancelled by You and a Recovery Operator has already been dispatched, You will lose a Callout from Your policy. We recommend You to 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.
3. We reserve the right to charge You for any costs incurred as a result of incorrect location details being provided.
4. We have the right to refuse to provide the service if You are being obstructive in allowing Us to provide the most appropriate assistance or are abusive to Our Rescue Controllers or the Recovery Operator.
5. Your Vehicle must be registered to and ordinarily kept at an address within the Territorial Limits (UK).
6. Vehicles must be located within the Territorial Limits (UK) when cover is purchased and commences.
7. We can request proof of outbound and inbound travel dates.
8. If in Our opinion the Vehicle is beyond economical repair or the cost of the claim is likely to exceed the market value of the Vehicle in its current condition following the Breakdown, We have the option to pay You the market value of the Vehicle in its current condition and pay Your transportation costs to Your Home Address. It will be Your responsibility to apply for a Certificate of Destruction or other such document and You will be required to pay for any storage costs whilst this is obtained. If You would prefer the Vehicle to be transported to Your Home Address or original destination, this can be arranged but You will need to pay any costs which exceed the market value of the Vehicle in its current condition.
9. We will only pay ferry and toll fees within the confines of the Territorial Limits (UK).
10. We must be advised immediately at the time of contacting Us for assistance, if Your Vehicle is fitted with alloy wheels. If We are not advised and We are unable to provide the service promptly or efficiently through the agent who will be assisting You, You will be charged for any additional costs incurred.
11. If We are able to repair Your Vehicle at the roadside, You must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card.

## General conditions

12. The repair must be carried out if the Vehicle is recovered to a Suitable Garage and the Suitable Garage can repair the Vehicle within the terms stated. 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 denied.
13. 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 monies from You in order to pay for the uninsured service.
14. We may decline service if You have an outstanding debt with Us.
15. If You have a right of action against a third party, You shall co-operate with Us to recover any costs incurred by Us. If You are covered by any other insurance policy for any costs incurred by Us, You will need to claim these costs and reimburse Us. We reserve the right to claim back any costs that are recoverable through a third party.
16. Recovery Operators comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting Your Vehicle.
17. The transportation of livestock (including dogs) will be at the discretion of the Recovery Operator. We will endeavour to help arrange alternative transport but You will need to pay for this service immediately by credit or debit card.
18. Regardless of circumstances, We will not be held liable for any costs incurred if You are unable to make a telephone connection to any numbers provided.
19. The policy is not transferable.
20. If, in Our opinion, the Vehicle is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, We may terminate Your policy immediately notifying You, by letter to Your Home Address, of what action We have taken.
21. We will provide cover if
  - a) You have met all the terms and conditions within this insurance.
  - b) The information provided to Us, as far as You are aware, is correct.

 **General Notes**

## General notes

### Uninsured Service

We can provide assistance for faults that are not covered under this insurance policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

### Change of Vehicle

Our policy only covers the Vehicle registered on Our database, therefore any change must be notified immediately via your myMotorEasy online account. Please confirm the date You wish to make the change. If You do not notify Us of the new Vehicle details in this way, We may not be able to supply You with a service.

### Governing Law

English Law governs this insurance.

### Language

We have chosen to use the English language in all documents and communication relating to this policy.

### Measurements

A Home Assist is calculated using a straight line from the Home Address to the location of the Breakdown. All other measurements are calculated using driving distances.

### Garage Repairs

Any repairs undertaken by the Recovery Operators at their premises are provided under a separate contract, which is between You and the Recovery Operator.

### Multiple Vehicle Policies

Multiple Vehicle policies must be registered to one address within the Territorial Limits (UK).

### Our Promise To You

We aim to provide a high standard of service. Please telephone Us if You feel We have not achieved this and We will do Our best to rectify the problem immediately.

### Call Recording

To help Us provide a quality service, Your telephone calls may be recorded.

### Service Provider and Insurer

This service is provided by Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX, Registered Company Number 3668383 and is underwritten by AmTrust International Underwriters DAC, 40 Westland Row, Dublin 2, Ireland, Registered Company Number in Ireland 169384.

Call Assist Ltd, Firm Reference Number 304838 is authorised

## General notes

and regulated by the Financial Conduct Authority.

AmTrust International Underwriters DAC, is authorised by the Irish Financial Services Authority and subject to limited regulation in the United Kingdom by the Financial Conduct Authority, Firm Reference Number 203014. Details about the extent of this regulation by the Financial Conduct Authority are available from the Compliance Manager at AmTrust International Underwriters DAC upon request at the following address: 40 Westland Row, Dublin 2, Ireland.

### **Policyholder Protection:**

You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Guarantee Scheme (IGS) in Ireland if the Insurer cannot meet its liabilities under this policy. The level of compensation provided will depend on the circumstances of the claim. Further information is available from FSCS on +44 207 892 7300 or from the Irish Financial regulator on +353 1 410 4000

# Cancellation

## Cancellation

If We have reason to believe this policy is not being used in the spirit it was designed for or it becomes apparent there is a breakdown in the relationship between Us and You, We may cancel the policy by sending 7 days notice to Your Home Address. In such situations, providing no assistance has been provided under the policy, We will refund the unexpired portion of Your premium.

This policy has a cooling off period of 14 days from the time You receive this information. If You do not wish to continue with the insurance, We will provide a refund of premium paid, providing no claim has been made.

You may cancel Your policy after the 14 day cooling off period but no refund of premium is available.

A refund of premium is not available if the Period of Insurance of the policy is for a period of less than one month.

To cancel Your policy please make contact via Your MotorEasy account or call MotorEasy on 0800 131 0001 or write to:

MotorEasy, 60 Portman Road, Reading, RG30 1EA.

Please note that We will not give You a refund if You have already received assistance under Your policy.

Please allow up to 28 days for Your cancellation and refund to be processed.



# Complaints

## Complaints

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

You can write to us at: Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

If it is impossible to reach an agreement You have the right to make an appeal to the: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR. Or by telephoning: 0800 023 4567 or 0300 123 9 123.

Nothing in this process will adversely affect Your legal rights.

# Data protection

## Data protection

We collect and maintain personal information in order to administer this policy and provide the service detailed within this Policy Wording. All personal information is safeguarded with appropriate levels of security and in accordance with the Data Protection Act.

We will only share Your information in the following circumstances:

- It is with the underwriter and their group companies of this policy which will comply with European data protection legislation
- It is with the agents which sold this policy
- It is allowed by law
- It has been authorised by You
- It is to prevent fraud
- It is provided to Recovery Operators or other suppliers as required to fulfil Our obligations in this Policy Wording and in which case Your information will be limited to the minimum information ordinarily required.

Under the terms of the Data Protection Act You have the right to ask for a copy of any personal information We hold about You for an administrative fee. You will also have the right to ask for correction of any information held. Any inaccurate or misleading data will be corrected as soon as possible.

Enquiries in relation to data held by Us should be directed to the Customer Services Department, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX.



# **Insurance Policy Information Documents**

## Insurance Policy Information Documents

Please click on the links below to find the Insurance Policy Information Document for your policy

[Local Recovery IPID](#)

[Nationwide Recovery](#)

[Nationwide Recovery and Home Assist](#)

[Europewide Recovery and Home Assist](#)



# Statement of demands and needs

## Statement of demands and needs

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a Breakdown. As with any insurance, it does not cover all situations and You should read the terms and conditions of this policy to make sure that it meets Your specific needs.

# **Initial Disclosure Document**

## Initial Disclosure Document

MotorEasy Services Limited, Staverton Court, Staverton, Cheltenham, Gloucestershire, GL51 0UX.

### 1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

- We offer products from a range of insurers.
- We only offer products from a limited number of insurers. Ask us for a list of insurers we offer insurance from.
- We only offer products from a single insurer.

### 3. Which service will we provide you with?

- We will advise and make a recommendation to you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

### 4. What will you have to pay us for our services?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### 5. Who regulates us?

MotorEasy Services Limited is authorised and regulated by the Financial Conduct Authority. Our FCA Register Number is 747890. Our permitted business is arranging general insurance contracts.

You can check this on FCA's Register by visiting the FCA's website: <https://register.fca.org.uk> or by contacting the FCA on 0800 111 6768.

### 6. Ownership

Duncan McClure Fisher owns 100% of MotorEasy Services Limited share capital.

### 7. What to do if you have a complaint?

If you have a problem with the service you receive, you can login to your account on the MotorEasy web portal to complain or you can contact MotorEasy Services Limited in writing at: Customer Relations, MotorEasy Services Limited, 60 Portman Road, Reading, Berkshire RG30 1EA.

### 8. Are we covered by the Financial Services Compensation Scheme (FSCS)?

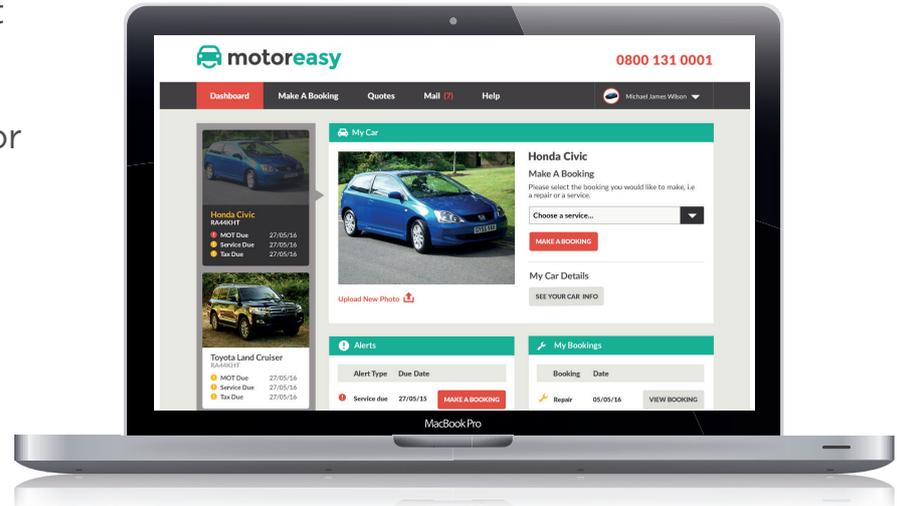
We are covered by the Financial Services Compensation Scheme (FSCS). If we are unable to meet our liabilities to you, you may be entitled to compensation from the FSCS. Further information is available from their website - [www.fscs.org.uk](http://www.fscs.org.uk)

## Your simple online account

It's important to me that you don't waste your time worrying about anything car related, which is why we've created an online solution for you, accessible on any device.

Within your MotorEasy account you can do all of the following:

- ✔ Book your MOT, Service or Repair, 24/7
- ✔ Buy and manage a warranty
- ✔ Track your booking
- ✔ Add a car, as many as you like
- ✔ Update or amend your details
- ✔ View messages, alerts and reminders
- ✔ See a live valuation of your car
- ✔ View all documents relating to your car
- ✔ View your car's feed including:
  - recent repairs
  - reliability
  - recalls



**What are you waiting for, login and make it personal!**