

**➤ Breakdown  
Kwik Assist  
Full UK &  
European  
Recovery  
How are you covered?**

## ➤ Vehicle Breakdown Cover – Policy Summary

The following summary for Kwik-Assist Full UK & European Recovery Breakdown Cover does not contain the full terms and conditions of the Breakdown policy. For a full explanation of the terms and conditions, please look at the main policy wording.

### How to make a claim

If **Your Vehicle** breaks down please call **Our** 24 hour Control Centre on **0333 000 1400**.

For **Breakdowns** abroad, please call **0044 1698 407551**. Please have **Your** return telephone number, and the precise **Vehicle** location available.

### Level of Cover

There are 4 levels of Kwik Assist **Breakdown** cover. **You** have selected Kwik Assist Full UK & European Recovery.

### Full UK & European Recovery

If **Your Vehicle** breaks down due to mechanical or electrical failure, which happens during the course of a journey or at **Your** home, service will be provided in accordance with the policy wording. **We** will provide cover for roadside assistance or recovery to a local garage (not including parts and labour) during the **Period of Insurance** and within the **Territorial Limits** shown in the policy wording.

Significant Features and benefits	Refer to
Roadside Assistance	Section 1
Local Vehicle Recovery	Section 1
Home Assist	Section 1
Recovery to intended Destination	Section 3
If You have purchased 'personal cover', any car You are travelling in will be covered for mechanical or electrical Breakdown in line with the level of cover shown in other sections.	Section 5
Departure Cover to Europe (maximum £750)	Section 6
Roadside Assistance in Europe (maximum £250, of which the limit for labour charges is £50)	Section 7
Replacement Parts during Your Trip	Section 8
Emergency repairs following theft in Europe (maximum £175)	Section 9
Alternative Transport Costs if Vehicle out of Use in Europe (Maximum £750)	Section 10
Replacement Driver Cover if Medically Unfit to Drive Home from Europe	Section 11
Repatriation costs from Europe	Section 12

Significant Exclusions For a full list of exclusions, please refer to the policy terms and conditions	Refer to
Any labour charges other than up to one hour at the roadside	Section 1
More than six callouts per year	Section 1
For cover in Europe, limited to 31 days per Trip and 60 days per year in total	Section 6-13
The costs of any parts or materials used to repair Your Vehicle	Section 1
The cost of any replacement fuel supplied if Your Vehicle runs out	Section 1
If Your Vehicle breaks down within 24 hours of buying this policy	Period of insurance
Departure Cover (European Assistance) does not apply unless this policy was purchased at least 10 days before the planned departure date of the Trip	Section 6
Sections 7-13 inclusive (European Assistance) do not apply to Trips solely within the UK, except for direct journeys between home and port or international rail terminal	Sections 6 – 13
Vehicles not in a roadworthy condition at the start of the policy, or if Your Vehicle has not been maintained as per the manufacturers recommendations	General Exclusions
Personal cover is only available if You are with the car at the time of the Breakdown and when help arrives.	Section 5
Vehicles exceeding (including any load carried) 3500kg, length 7m, height 3m, width 2.25m,	Definitions
Vehicles Used by You for Hire or Reward or in the provision of courier services	General Exclusions
The cost of draining or removing contaminated fuel or other fluids	General Exclusions

### Your right to cancel

We hope that You are happy with the cover Your policy provides. However You have the right to cancel this policy within 14 days of receiving Your policy documents or the purchase date of the policy, whichever is the later. To do this, please call Kwik Fit Insurance Services on **0800 519 0000**. If this happens, and You have not made a claim on Your Breakdown cover You will receive a full refund. If You cancel within 14 days and You have made a claim the premium will be charged in full. After the 14 days have expired, the policy may still be cancelled. For full details of the cancellation process, please refer to section 18 of the policy wording.

### Policy Duration

This is an annual policy. Please refer to Your welcome letter for the date cover is effective from.

### What to do if You have a complaint

The full complaints procedure is shown in the policy wording (section 17). A copy will also be sent on request. If You have a complaint regarding the standard of service You have received under Your policy, You should contact the policy administrator:

....**in writing**: Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

....**by phone**: 01444 442 010

....**by email** quality@intana-assist.com

If **You** are still dissatisfied, short of court action, **You** can ask the Financial Ombudsman Service to review **Your** case. This must be done within six months of **Our** final decision. Contact details are: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Telephone: **0800 023 4567 (landline)** or **0300 123 9123 (mobile)**. [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

### **Service Provider and Insurer**

This service is provided by Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN. **Our** registered Head Office is located at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. Registered in England and Wales No. 00758979. This insurance is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568.

Collinson Insurance Services Limited (FCA register number 311883) is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### **Are We covered by the Financial Services Compensation Scheme (FSCS)?**

Collinson Insurance Services Limited and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations **You** may be entitled to compensation under the scheme. More information can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk). The contact information is: 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Tel: **0800 678 1100** E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

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# Full UK & European Recovery Breakdown Cover - Policy Wording

Please read this policy wording to make sure You have the level of cover You need and to help You use the service:

## 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 **Vehicle Breakdown** at home or away. Kwik Fit Insurance Services has not made a personal recommendation as to the suitability of this policy to **Your** individual circumstances. 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.

The premium is payable;

- Annually by credit or debit card, or
- Monthly by direct debit instalments.

Whichever of these payment methods **You** use, Kwik Fit Insurance Services will automatically renew **Your** policy unless **You** tell them otherwise. Kwik Fit Insurance Services will write to **You** before the policy renewal date to remind **You** of this and to let **You** know what the new payments will be.

Insurance Premium Tax, also known as IPT, is an indirect tax levied by the UK government on all insurance premiums and will be included in the premium you pay where applicable.

**You** irrevocably authorise Kwik Fit Insurance Services to receive on **Your** behalf any premium refund due to **You**, for any reason, from **Your** insurer or any other person in relation to this insurance. Kwik Fit Insurance Services may take away from this any amount that **You** owe them or their debt recovery agents. Kwik Fit Insurance Services will then refund **You** the balance.

### **Vehicle Health Check**

This policy operates on the basis that **You** will have had **Your Vehicle** properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing for a **Trip** abroad.

**We** will expect **You** to have replaced any parts which a pre-**Trip** inspection has indicated may be reaching the end of their normal life.

It should be noted that replacing items abroad will disrupt **Your Trip**, may not be practicable within **Your** travel timescale and could cost **You** significantly more than replacing parts in the UK.

Please ensure **You** have **Your Vehicle** checked in plenty of time before **Your** departure date so that **Your** garage can fix any problems that they might discover. If **You** leave the pre-**Trip** check to the last 10 days then the benefits under section 6: Departure Cover, will not apply.

Please keep proof of regular servicing in the event of any dispute.

If **You** call **Us** for assistance and **Our** Recovery Operator reports to **Us** that it is evident **You** have not maintained **Your Vehicle** in a state fit to undertake the **Trip** and return **You** home safely, **You** will have to pay all the costs arising from the assistance provided.

### **Change of Vehicle**

This policy covers the **Vehicle** registered on **Our** database, therefore any change must be reported immediately to Kwik Fit Insurance Services on **0800 519 0000**. Please have **Your** policy number; the new registration, make and model of **Your Vehicle** and the date **You** wish to make the change. If **You** do not tell Kwik Fit Insurance Services of the new **Vehicle** details, **We** may not be able to supply **You** with a service.

### **Governing Law**

This policy will be governed by English law, and **You** and **We** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **You** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

### **Language**

The contractual terms and conditions, and other information relating to this contract will be in the English language.

## **Definitions**

### **Breakdown**

Mechanical breakdown, accident, vandalism, fire, theft or attempted theft, flat battery, key breakage, accidental damage to tyres, running out of fuel or putting the wrong fuel in **Your Vehicle**, occurring during the **Period of Insurance** and within the **Territorial Limits**.

### **Hire or Reward**

Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried, excluding car sharing schemes.

### **Period of Insurance**

The 12 month period starting from the commencement date shown on the welcome letter. Please note that there is no cover for a **Breakdown** within the first 24 hours following **Your** initial purchase of this policy, or within the first 10 days if claiming under section 6. Cover under section 6 begins up to 7 days before **You** start **Your Trip**.

### **Replacement Parts**

Those mechanical or electrical components that are essential to return the **Vehicle** to a roadworthy condition.

### **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)**

Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands (excluding Channel Islands residents), Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

### **Territorial Limits (UK)**

Great Britain, Northern Ireland, Isle of Man and the Channel Islands for residents.

### **Trip**

A journey in **Your Vehicle** to the countries of the **Territorial Limits (Europe)**, not exceeding 31 consecutive days.

Please note:

Cover under Part B applies door-to-door, so all the appropriate benefits apply within the UK Area during **Your** direct journeys between home and the port or international rail terminal. **You** will be asked to demonstrate that **You** are planning or undertaking a journey abroad, for example by quoting a Channel crossing or accommodation

booking reference. If, however, **Your Trip** exceeds 31 consecutive days in length, then no cover will apply under this Policy in respect of those days in excess of this, and **You** will need to make **Your** own arrangements for assistance. The maximum number of days **Your Vehicle** will be covered while in the **Territorial Limits (Europe)** shall not exceed 60 days in any one **Period of Insurance**.

#### **Us, We, Our**

Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

#### **Vehicle**

The **Vehicle** or caravan/trailer being under 20 years old at the date of inception, and registered with Intana. This includes cars, motorised caravans, light vans, estate cars, and 4X4 sport utility vehicles. Each not exceeding (including any load carried) the following gross **Vehicle** weight and dimensions: 3500 kg, length 7m, height 3m, width 2.25m, and not carrying more than the number of persons recommended by the manufacturer and for whom seats are available, with a maximum of 8 persons, including the driver. Not used by **You** for **Hire or Reward** or in the provision of courier services

#### **You, Your**

The person named on the welcome letter or any other authorised occupant of the insured **Vehicle** (other than a hitch hiker).

## **Part A - Annual Cover - for Motoring Assistance within the UK Territorial Limits**

Cover applies as described in sections 1 to 5

### **Section 1: Home Assist and Roadside Assistance**

#### **What to do if You Breakdown**

If **Your Vehicle** breaks down please call **Our** 24 hour Control Centre on: **0333 000 1400**.

When calling for assistance please quote reference F11. Please have the following information ready to give to **Our** Rescue Controller, who will use this to validate **Your** policy:

1. **Your** return telephone number with area code
2. **Your Vehicle** registration
3. The precise location of **Your Vehicle** (or as accurate as **You** are able in the circumstances)
4. The fault with **Your Vehicle**
5. Any other information that will be useful to **Us**

**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. If calling from a mobile phone, it must be switched on and available to take calls at all times.

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

On motorways use the nearest emergency telephone and provide the Police with **Our** contact number and **Your** policy details. The Police may arrange for **Your** recovery from the motorway. In this case contact **Us** when **You** reach an ordinary phone or use a mobile. If the local Police call for a recovery vehicle to tow **You** from the motorway, and **You** are asked to pay on the spot for this service, **You** should send **Us** the original receipt.



**Remember, to comply with the policy terms and conditions You must contact Us before incurring any expenses in order to obtain Our prior authorisation.**

## **Your Cover**

If **You** are undertaking a **Trip** within the **Territorial Limits (Europe)**, different policy benefits apply during **Your** journey to and from **Your** home and port or rail terminal. Please refer to part B for full details.

If **Your Vehicle** is immobilised or rendered unroadworthy as a result of a **Breakdown**, **We** will arrange and pay for:

- 1.1 callout and up to one hour's labour for assistance at **Your** home address or at the roadside, and if necessary;
- 1.2 the transportation of **Your Vehicle**, **You** and up to 7 passengers to **Your** home address or the nearest **Suitable Garage**.

The choice of **Suitable Garage** shall be at **Our** discretion. **You** will be responsible for paying any costs which are not covered, directly to the repairer, the toll authority or the sea transit carrier as appropriate.

### **Exclusions applying to this section:**

- a) roadside labour charges in excess of 1 hour.
- b) any labour charges incurred at the repairer's premises.
- c) the cost of **Replacement Parts** or materials used to repair **Your Vehicle**.
- d) toll and ferry charges for **Your Vehicle**.
- e) any winching charges or the use of specialist equipment.
- f) more than 6 call outs per policy per year.
- g) the cost of any replacement fuel supplied if **Your Vehicle** runs out.
- h) anything mentioned in the General Exclusions.

## **Section 2: 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.

## **Section 3: Vehicle Recovery / Onward Transportation**

In the event of loss of use of the **Vehicle** caused by a **Breakdown**, and it is apparent repairs cannot be effected by the end of the working day in which the **Breakdown** occurred, **We** will arrange to pay the cost of alternative transport to enable **You** to complete **Your** journey.

- 3.1 **We** will pay for the transportation of **Your Vehicle**, **You** and up to 7 passengers to:
  - i) **Your** home address, or
  - ii) **Your** original destination anywhere within the UK, or
  - iii) a **Suitable Garage** either in the vicinity of the **Breakdown** location, or to a **Suitable Garage** of **Your** choice.

The means of transport will be at **Our** discretion.

- 3.2 Or, if **Your Vehicle** has been stolen and has not been recovered by the end of the working day, **We** will pay for **You** and up to 7 passengers, by one direct journey, to return to **Your** home address or original destination anywhere within the UK.
- 3.3 Or, if **Your Vehicle** has not been transported in accordance with the above, **We** will arrange and pay up to £250 in total for one of the following benefits:-

- i) a hire car, where available, for up to 24 hours to either continue **Your** journey or return home anywhere within the UK. **We** will pay for hire charges up to a group C vehicle, collision damage waiver and any necessary drop off charge, but **You** will be responsible for the cost of any fuel used.

Please note: **You** will be responsible for any damage to the hire car and any excess imposed by the hire car provider. **You** must be able to satisfy the requirements of the hire car provider, as to an acceptable driving licence and minimum driver age. The provider will also require sight of **Your** credit or debit card before releasing the vehicle to **You**. **We** will also pay for the cost of one single standard class rail ticket to enable **You** to collect **Your Vehicle** once repairs have been carried out.

If **We** are unable to arrange a suitable hire car as **Your** party is too large, or where it is not available under the supplier's hire terms, **You** will have to select one of the other two benefits from this section;

- ii) Or, **We** will cover the cost for **You** to either continue **Your** journey or return home, anywhere within the UK, by public transport. The means of such public transport shall be at **Our** discretion. **We** will also pay the cost of one single standard class rail ticket to enable **You** to collect **Your Vehicle** once repairs have been carried out.
- iii) Or, at **Our** discretion, **We** will cover the cost of providing necessary bed and breakfast overnight accommodation for **You** and up to 7 passengers in a local hotel while awaiting repairs. This only applies if the **Breakdown** has occurred at a late hour and **You** are more than 25 miles from **Your** home address.

#### **Exclusions applying to this section:**

- a) any costs which would have been incurred had no claim arisen.
- b) toll and ferry charges for **Your Vehicle**.
- c) long distance transport of **Your Vehicle** to the premises where **Your Vehicle** was purchased solely to claim under a warranty, when a suitable repair can be carried out at or near the scene of the **Breakdown**.
- d) fines, parking charges and any congestion charges arising from use of a hire vehicle.
- e) anything mentioned in the General Exclusions.

## **Section 4: Medical Transfer & General Assistance**

**You** may telephone **Our** 24 hour Control Centre in connection with the following:-

- 4.1 Emergency medical transfer if **You** are hospitalised away from home, during the course of a journey within the **Territorial Limits (UK)** in the **Vehicle**. **We** will organise medical transfer as appropriate, but **You** will be responsible for paying any and all costs and expenses incurred in such a transfer.
- 4.2 **We** can provide assistance for motoring-related problems that are not covered under this policy or where **You** would like **Us** to assist additional passenger numbers, who exceed the maximum of 7, stated within this policy. All costs must be paid for by **You** immediately by credit or debit card. If **You** wish to use this service please call **01206 771760** and request the "pay on use service"

## **Section 5: Personal Cover**

If **You** have purchased personal cover, in addition to the **Vehicle You** drive and have told Kwik Fit Insurance Services about, any car **You** are travelling in will be covered for mechanical or electrical **Breakdown** in line with the level of cover shown in the other sections of this policy document. Personal cover is only available if **You** need help in the UK, and if **You** are with the car at the time of the **Breakdown** and when help arrives. However if **You** break down in Europe (see **Territorial Limits**) in the **Vehicle You** have told **Us** about, the **Vehicle** will be covered.

Please check your welcome letter for confirmation on whether you have purchased this cover.

## Part B – European Assistance

If **Your Vehicle** breaks down in Europe, please call **Our** 24 hour Control Centre on: **00441698 407551**

Cover applies as described in sections 6 to 13 including **Your** direct journeys between home and **Your** port or international rail terminal.

**You** will be asked to demonstrate that **You** are planning or undertaking a journey abroad, for example by quoting a hotel booking or channel crossing reference.

If **Your Trip** is planned to exceed 31 consecutive days, then no cover will apply under this policy in respect of those days in excess of this, and **You** will need to make **Your** own arrangements for assistance.

Please also refer to Part C - Terms Applying to All Sections.

### Section 6: Departure Cover

If **Your Vehicle** is lost, immobilised or rendered unroadworthy due to a **Breakdown**, occurring during the 7 days immediately preceding **Your** arranged departure date for a **Trip**, and **Your Vehicle** cannot be repaired or is not recovered prior to the arranged departure date, **We** will pay up to £750 in total under this policy to enable **You** to continue **Your** original **Trip**. **We** will pay for the following:

6.1 The hire of a replacement vehicle, where available, for the purpose of carrying out **Your** original **Trip**. **We** will pay for the rental charge, collision damage waiver and any necessary drop off charge. Please note: **You** will be responsible for any damage to the hire vehicle and any excess imposed by the hire car provider,

OR:

6.2 The additional cost of rebooking any sea crossing missed as a result of the incident giving rise to a claim. Any claim involving a hire vehicle must be authorised by one of **Our** Rescue Controllers before expenses are incurred. **You** must contact **Us** as soon as **You** know that **Your Vehicle** may be unavailable for **Your** planned **Trip**. **Your** claim must be supported by a letter from a garage confirming:

- the regular maintenance and servicing of **Your Vehicle**;
- precise details of the **Breakdown** or damage;
- **Breakdown**, when occurring, was sudden and unforeseen; and
- repairs cannot be made before the date planned for **Your Trip** to begin.
- in the event of a theft, **You** will be required to report the incident to the Police and obtain a crime reference number to be eligible for this benefit.

#### Exclusions applying to this section:

- a) any claim resulting from **Breakdown** if **You** have purchased this cover less than TEN days before the planned date of departure of **Your Trip**
- b) any claim in relation to costs occurring after the 31<sup>st</sup> day of any one **Trip**
- c) any claim when actual or imminent **Breakdown** of **Your Vehicle** is discovered or diagnosed in the course of a service carried out less than TEN days prior to **Your** planned date of departure
- d) loss of use of a vehicle hired to **You**
- e) the cost of fuel, oil or insurance for a hire vehicle
- f) the cost of any personal accident insurance or other benefit not specifically covered under this policy
- g) fines, parking charges or congestion charges arising from use of a hire vehicle
- h) trips solely within the **Territorial Limits (UK)**
- i) anything mentioned in the General Exclusions.

## Section 7: Roadside Assistance

If **Your Vehicle** is immobilised or rendered unroadworthy during a **Trip** as a result of a **Breakdown**, **We** will arrange and pay up to a maximum under this policy of £250 for roadside assistance and, if necessary, the transportation of **Your Vehicle**, **You** and up to 7 passengers to the nearest **Suitable Garage**.

A garage or specialist undertaking repair work (other than at the roadside) will be acting as **Your** agent for such repair work.

### Exclusions applying to this section:

- a) any claim in relation to costs occurring after the 31<sup>st</sup> day of any one **Trip**
- b) labour charges in excess of £50
- c) charges for any labour not incurred at the roadside
- d) the cost of **Replacement Parts** or materials used to repair **Your Vehicle**
- e) any winching charges or the use of specialist equipment
- f) trips solely within the **Territorial Limits (UK)**
- g) anything mentioned in the General Exclusions.

## Section 8: Replacement Parts

In the event of necessary **Replacement Parts** not being available locally during **Your Trip**, on receipt of **Your** instructions, **We** will undertake to obtain them elsewhere and will pay all freight charges involved in dispatching them to the location of **Your Vehicle**. The maximum **We** will pay under this section will be £600 inclusive of any applicable tax. Please be aware that there may be some delay in dispatching **Replacement Parts**.

**We** will endeavour to provide the **Replacement Parts** required but **We** can give no guarantee that they will be available, especially in the case of older **Vehicles** where parts may be impossible to locate. **We** will bear the cost of location and transport of the **Replacement Parts** only.

The actual cost of the parts and any customs duty must be paid to **Us** by **You**, by debit or credit card or by a prior deposit of funds in the UK Area.

When **You** are invoiced for a surcharge subject to the return of the old unit or part, **You** must return the defective part at **Your** own expense to the supplier.

If **You** place a firm order for **Replacement Parts** and these are not subsequently required, or **You** do not await their arrival, **You** will be responsible for the cost of such parts, including all forwarding charges arising from their return and also any further delivery charges for the correct part.

If **You** request a repairing garage or dealer to specify **Replacement Parts** then the instructions from the garage or dealer will be treated as coming from **You**.

### Exclusions applying to this section:

- a) any claim in relation to incidents occurring after the 31<sup>st</sup> day of any one **Trip**
- b) the actual cost of any **Replacement Parts**
- c) trips solely within the **Territorial Limits (UK)**
- d) forwarding charges in excess of the market value of the **Vehicle**
- e) forwarding charges for parts that are not essential
- f) any costs that exceed £600
- g) anything mentioned in the General Exclusions.

## Section 9: Theft & Attempted Theft

In the event of a theft or attempted theft of **Your Vehicle** or the contents contained within **Your Vehicle** during a **Trip**, **We** will pay up to £175 in total under this policy, for immediate emergency repairs and/or **Replacement Parts**, which are necessary to place **Your Vehicle** in a secure condition to continue the **Trip**.

**You** must obtain a police report within 24 hours of the incident giving rise to the claim.

### Exclusions applying to this section:

- a) any claim in relation to incidents occurring after the 31<sup>st</sup> day of any one **Trip**
- b) damage to paintwork or other cosmetic items
- c) costs incurred following **Your** return home
- d) trips solely within the **Territorial Limits (UK)**
- e) anything mentioned in the General Exclusions.

## Section 10: Vehicle Out of Use

If **Your Vehicle** is lost, immobilised or rendered unroadworthy during a **Trip** as a result of fire, theft, accidental damage or **Breakdown**, and repairs cannot be effected within the same working day:

- 10.1 **We** will pay the additional cost of transporting **You**, and up to 7 passengers with **Your** luggage, to **Your** destination by public transport OR for the immediate hire of a replacement vehicle, where and when obtainable (to include rental charge of up to a group C vehicle, collision damage waiver and any necessary drop-off charge) whilst **Your Vehicle** remains unserviceable, up to £750 in total under this policy. Please note: **You** will be responsible for any damage to the hire vehicle and any excess imposed by the hire car provider. If **We** are unable to arrange a hire vehicle as **Your** party is too large, or where it is not available under the suppliers hire terms, **You** will be required to select one of the other benefits under this section.

OR,

- 10.2 **We** will pay the cost of local overnight hotel accommodation whilst **Your Vehicle** is being repaired. Bed and breakfast only costs will be paid up to £125 per person, with an overall maximum under this policy of £750, provided that such cost is additional to or in excess of any planned accommodation costs payable by **You** had no claim arisen.

### Exclusions applying to this section:

- a) any claim in relation to incidents occurring after the 31<sup>st</sup> day of any one **Trip**
- b) the cost of fuel, oil or insurance for a hire vehicle
- c) the cost of any personal accident insurance or other benefit not specifically covered under this policy
- d) costs incurred outside the period of the **Trip**
- e) fines, parking charges and any congestion charges arising from use of a hire vehicle
- f) trips solely within the **Territorial Limits (UK)**
- g) anything mentioned in the General Exclusions.

## Section 11: Replacement Driver

In the event that **You** are declared medically unfit to drive **Your Vehicle** during the course of a **Trip**, or having to return home early because of what **We** agree is a serious or urgent reason, and none of **Your** passengers are qualified and competent to drive, **We** will pay all necessary additional costs incurred to return **Your Vehicle** to **Your** home address in the country of departure.

**We** may elect to provide a qualified driver to drive back **Your Vehicle** and passengers.

### Exclusions applying to this section:

- a) any claim in relation to incidents occurring after the 31<sup>st</sup> day of any one **Trip**

- b) trips solely within the **Territorial Limits (UK)**
- c) anything mentioned in the General Exclusions.

## Section 12: Repatriation

If **Your Vehicle** is lost, immobilised or rendered unroadworthy during a **Trip** as a result of fire, theft, accidental damage or **Breakdown**:

- 12.1 **We** will pay the cost of transporting **You**, with **Your** hand luggage and valuables, to **Your** home address in the UK **Territorial Limits** if **Your Vehicle** cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the intended time of **Your** return home. The means of transport to be employed shall be at **Our** discretion and subject to availability.
- 12.2 **We** will pay the cost of transporting **Your Vehicle** to **Your** home address in the UK **Territorial Limits** if repairs cannot be carried out abroad (or **Your Vehicle**, if stolen, has been recovered but not in a roadworthy condition), by the intended time of **Your** return home. **We** will pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs.

OR

- 12.3 When agreed in advance by **Us**, **We** will pay the cost for one person to travel to the location of **Your Vehicle** by public transport to drive the repaired **Vehicle** to **Your** home address in the UK.

The maximum **We** will pay under this policy to repatriate **Your Vehicle** will be limited to its current market value in the UK. **Vehicle** repatriation will only be carried out when it is apparent that repairs can be effected in the **Territorial limits (UK)**, and when **You** confirm to **Us** that these repairs will be carried out.

If **You** are repatriated by **Us**, **We** will pay the cost of transporting **Your** personal possessions, other than hand luggage and valuables, to **Your** home address either together with or separately from **Your Vehicle**. If a hire vehicle has been provided, once it has returned **You** to **Your** home address within the UK, it will no longer be covered irrespective of whether **Your Vehicle** is still in the process of repatriation.

### Exclusions applying to this section:

- a) any claim in relation to incidents occurring after the 31<sup>st</sup> day of any one **Trip**
- b) repatriation of **You** or **Your** passengers injured in an accident involving **Your Vehicle**
- c) trips solely within the **Territorial Limits (UK)**
- d) repatriation if **Your Vehicle** can be repaired but **You** do not have adequate funds for the repair
- e) anything mentioned in the General Exclusions.

## Section 13: Customs Regulations

If as the result of fire, theft, accidental damage or **Breakdown** occurring outside the country of departure during a **Trip**:

- 13.1 **Your Vehicle** is beyond economic repair, **We** may arrange for its disposal under Customs supervision in the country where it is situated. In this case **We** will deal with the necessary Customs formalities.
- 13.2 **Your Vehicle** is not taken permanently out of the foreign country within the limited time allowed after import, or **You** inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then **We** will pay **Your** liability for any duty claimed from **You**. **We** will not pay the cost of any other import duties imposed by Customs.

**Exclusions applying to this section:**

- a) any claim in relation to incidents occurring after the 31<sup>st</sup> day of any one **Trip**
- b) the cost of any import duties imposed by Customs
- c) anything mentioned in the General Exclusions.

**Requesting emergency assistance while on a Trip:**

In an emergency, first check that the circumstances are covered by this policy. Having done this, please telephone **Us** on **0044 1698 407551**, and quote reference F11. When calling for assistance please have the following information ready to give to **Our** Rescue Controller, who will use this to validate **Your** policy:

1. **Your** return telephone number with area code
2. **Your Vehicle** registration
3. The precise location of **Your Vehicle** (or as accurate as **You** are able in the circumstances)
4. The fault with **Your Vehicle**
5. Any other information that will be useful to **Us**.

Please ensure that **You** carry **Your** V5 registration document with **You** during **Your** journey. 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.

**General Notes Relating to Europe**

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. Please ensure **You** contact **Us** prior to incurring expenses and ensure **You** send **Us** the original receipt.

If **You** have broken down in a European country during a public holiday, many services will be closed. In these circumstances, **You** must allow **Us** time to assist **You** and effect a repair to **Your Vehicle**. **We** will not be held liable for any delays in reaching **Your** destination.

**Section 14: Making a Breakdown Claim on Return Home**

First, check the appropriate sections of **Your** policy to make sure that what **You** are claiming for is covered.

- 14.1 Claim forms can be obtained from [www.intana-assist.com/claims](http://www.intana-assist.com/claims). Alternatively, telephone **Our** Claims Helpline on **01444 442277** to obtain a claim form via email or post, giving **Your** name, policy number and brief details of **Your** claim.
- 14.2 All claims must be submitted within 28 days of **Your** return on a policy claims form, accompanied by original invoices/receipts. Please refer to the relevant section of **Your** policy for specific conditions and details of the supporting evidence that **We** require.
- 14.3 Please remember that it is always advisable to retain copies of all documents when submitting **Your** claim form.
- 14.4 In order to facilitate prompt handling of claims, **We** may use appointed claims handling agents.
- 14.5 When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, **You** will be responsible for supplying **Us** with the correct bank account details and **Your** full authority for **Us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **You**, Intana shall have no further liability or responsibility in respect of such payment, and it shall be **Your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **Us**

# ➤ Part C – General Terms Applying to All Sections

## Section 15: General Exclusions

This policy does not cover the following:-

- 15.1 **Vehicles** which have not been maintained and operated in accordance with the manufacturer's recommendations; a previous inadequate repair; unsuccessful d.i.y. dismantling and/or reassembly; and kit cars.
- 15.2 Any subsequent call outs 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 **Our** recovery agent, or is in transit to a pre-booked appointment at a **Suitable Garage**.
- 15.3 **Breakdowns** caused by failure to maintain **Your Vehicle** in a roadworthy condition including maintenance or proper levels of oil and water.
- 15.4 Service if **Your Vehicle** is being used for motor racing (whether against the clock or other competitors), rallies, Track Days, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
- 15.5 Service if **Your Vehicle** cannot be reached or is immobilised due to snow, mud, sand or flood or where **Your Vehicle** is not accessible or cannot be transported safely and legally using a standard transporter.
- 15.6 **Vehicles** not in a roadworthy condition at the time cover is effected.
- 15.7 Any deliberately careless or deliberately negligent act or omission by **You**.
- 15.8 **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** or loss from cancelled or missed appointments.
- 15.9 Loss or destruction or damage, or any loss or expense whatsoever resulting from:-
  - a) Ionising radiation or contamination by radioactivity from 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 or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
  - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), terrorism, civil war, rebellion, revolution, military or usurped power.
- 15.10 Any cost recoverable under any other insurance policy that **You** may have.
- 15.11 The cost of food, drinks, telephone calls (whenever possible, **We** will call **You** back as soon as possible) or other incidentals.
- 15.12 Ferry and toll charges, fines or penalties imposed by the courts or congestion charges arising under this policy.
- 15.13 Any winching costs or specialist off-highway equipment. Any vehicle or equipment used other than a standard recovery vehicle which is required to move a **Vehicle** which has left the highway or is overturned or without wheels, would be considered specialist. Once **Your Vehicle** has been recovered to a suitable location, normal service will be provided.
- 15.14 Assistance following a **Breakdown** or accident attended by the police or other emergency services until they have authorised **Your Vehicle's** removal.
- 15.15 The cost of draining or removing contaminated fuel or other fluids. **We** will arrange local recovery, but all other costs incurred will be at **Your** expense.
- 15.16 Any costs for locksmiths, glass replacement or tyre specialists are **Your** responsibility.
- 15.17 Claims arising from faults which were known to **You** at the time of applying for this policy or at any time prior to the commencement date of the **Period of Insurance**.
- 15.18 Any cost that would have been incurred if no claim had arisen.
- 15.19 Any caravan/trailer which exceeds 3500kg, 7 metres in length, 3 metres in height or 2.25 metres in width, and where it is not attached to **Your Vehicle** with a standard towing hitch.
- 15.20 Vehicles not registered with **Us**.
- 15.21 Repair and labour costs other than one hour roadside labour at the scene.
- 15.22 The cost of fuel, oil or insurance for a hire vehicle.



- 15.23 Service if **You** already owe **Us** money.
- 15.24 Any costs incurred where service cannot be effected because **Your Vehicle** does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, mechanisms for unlocking the wheels, or whatever comes as standard to deal with a puncture or change of wheel.
- 15.25 Overloading of **Your Vehicle** or carrying more passengers than it is designed to carry.
- 15.26 Claims not notified and authorised prior to expenses being incurred.
- 15.27 The charges of any other company (including police recovery) other than **Our** Recovery Operator or car hire or accommodation charges except those authorised by **Us**.
- 15.28 Any charges where **You**, having contacted **Us**, effect recovery or repairs by other means unless **We** have agreed to reimburse **You**.
- 15.29 Failure to comply with requests by **Us** or **Our** Recovery Operators concerning the assistance being provided.
- 15.30 Any claims relating to the following:-
  - a) Vehicles in excess of 3,500 kg (3.5 tonnes) in weight.
  - b) Vehicles more than 7 metres (23 feet) long, 2.25 metres (7 feet) wide and 3 metres (10 feet) high.
- 15.31 More than 6 callouts per policy per year.
- 15.32 If **You** request assistance because **Your Vehicle** is not secure or has a fault with electric windows, sunroofs or locks not working, unless the fault occurs during the course of a journey and **Your** safety is compromised.
- 15.33 Assistance if **Your Vehicle** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
- 15.34 Any cover which is not specifically detailed within this policy.
- 15.35 Assistance following glass breakage, unless this occurs during the course of a journey on a motorway and **Your** safety is compromised. In this circumstance and provided a replacement glass company cannot assist **You**, **We** will only provide a tow to the nearest location which is a Service Station or Petrol Station. All costs thereafter will be **Your** responsibility. This facility is only available if the main windscreen is broken and excludes side screens.
- 15.36 Claims arising from loss of or damage to contents of the **Vehicle**.
- 15.37 Immobilisation of, or damage to, the **Vehicle** or any component, or travel delay or any subsequent loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date.
- 15.38 Any **Breakdown** occurring within 24 hours following **Your** initial purchase of this policy.
- 15.39 The cost of any parts, components or materials used to repair the **Vehicle**
- 15.40 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 to one address in respect of any one **Breakdown**.

## Section 16: General Conditions

- 16.1 **You** must take all ordinary and reasonable precautions to prevent or minimise any loss, damage or **Breakdown** covered under this policy. **You** must act as if **You** are not insured. **You** must take all steps necessary to expedite the completion of repairs, and **You** shall not abandon **Your Vehicle** or any of its parts to **Us** without **Our** authorisation.
- 16.2 **We** cannot accept responsibility for the transportation of pet animals or livestock carried within **Your Vehicle** or **Your** Towed caravan or trailer at the time of a **Breakdown**. Any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a **Breakdown**, would not be covered by this policy.
- 16.3 **You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **Us** straight away if anything that **You** have already told **Us** changes. If **You** do not tell **Us**, **Your** policy may be cancelled and any claim **You** make may not be paid.
- 16.4 **We** will not accept liability for expenses incurred without **Our** prior knowledge or consent and the Emergency Centre must be contacted when an incident arises that may be the subject of a claim. **Please telephone Us first.**
- 16.5 **We** are entitled to take over **Your** rights in the defence or settlement of a claim or to take proceedings in

- Your** name for **Our** own benefit against another party and **We** shall have full discretion in such matters.
- 16.6 If any dispute arises as to policy interpretation, or as to any rights or obligations under the policy, **We** offer **You** the option of resolving this by using the arbitration procedure **We** have arranged. Please see the details shown in section 17 – complaints procedure. Using this section will not affect **Your** legal rights.
- 16.7 If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to **Us**.
- 16.8 **You** will be required to reimburse to **Us**, within seven days of **Our** request to **You**, any costs or expenses **We** have paid out on **Your** behalf which are not covered under the terms of the insurance.
- 16.9 A garage or specialist undertaking repair work on **Your** instructions and which is not specifically covered under this policy will be acting as **Your** agent for such repair work.
- 16.10 At the time of a claim, at **Our** request **You** must provide evidence of proper servicing of **Your Vehicle**.
- 16.11 If **You** have a road traffic accident, **You** must supply **Your** motor **Vehicle** insurance details to **Us** when **We** ask for this information. The incident must be reported to the insurer.
- 16.12 **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.
- 16.13 **You** must comply in full with the terms and conditions of this policy before a claim will be paid. Please read this policy carefully, and if unsure as to what is covered or excluded, contact Kwik Fit Insurance Services on **0800 519 0000**.
- 16.14 In the event of an emergency or any occurrence which may give rise to a claim for substantial costs under this policy, **You** must contact **Us** as soon as practicable. **You** must make no admission, offer, promise or payment without **Our** prior consent. **Please telephone Us first**.
- 16.15 **We** may, at any time, pay to **You** **Our** full liability under this policy after which no further liability shall attach to **Us** in any respect or as a consequence of such action.
- 16.16 In the event of a valid claim involving **Your** repatriation from a **Trip**, **You** shall allow **Us** the use of any relevant travel tickets **You** are not able to use because of the claim.
- 16.17 This policy will be governed by English law, and **You** and **We** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **You** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction
- 16.18 This policy only covers **You** for **Trips** up to 31 consecutive days. If **Your** planned journey exceeds this limit, then no cover will apply under this policy in respect of those days in excess of this, and **You** will need to make **Your** own arrangements for assistance.
- 16.19 **We** reserve the right to recover **Your** immobilised **Vehicle** in accordance with and subject to any legislation, which affects drivers' working hours.
- 16.20 In the event **You** use the service and the fault 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.

## Section 17: Complaints Procedure

### Our Promise of Service:

If **You** are unhappy with the service that has been provided regarding the sale of **Your** Breakdown policy, **You** should contact **Us** at the address below.

Customer Relations Manager  
Kwik Fit Insurance  
Deansleigh House  
Deansleigh Road  
Bournemouth  
BH7 7DU

Alternatively, **You** can telephone **Us** on  
08002802222 or e-mail **Us** on: [customerrelations@kfis.co.uk](mailto:customerrelations@kfis.co.uk)

If **Your** complaint concerns the service regarding **Your** Breakdown policy:

Customer Relations Dept

Intana,

Sussex House

Perrymount Road

Haywards Heath

West Sussex

RH16 1DN.

Alternatively, you can telephone **Us** on

01444 442011 or e-mail **Us** on: [quality@intana-assistance.co.uk](mailto:quality@intana-assistance.co.uk)

**We** will try to resolve **Your** complaint by the end of the third working day and **We** will send you a summary resolution letter. If **We** are unable to do this, **We** will write to **You** within five working days to let **You** know what **We** are doing to resolve **Your** complaint and let **You** know who is dealing with the matter. Within eight weeks of **Us** receiving **Your** complaint, **You** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

**You** have the right to ask the Financial Ombudsman Service to review **Your** complaint, free of charge, if for any reason **You** are still dissatisfied with either **Our** summary resolution or final response letter, or if **We** have not issued **Our** final response within eight weeks from **You** first raising the complaint. However, **You** must do so within six months of the date of the summary resolution or final response letter.

**You** can contact the Financial Ombudsman Service at the address below, however **They** will only consider **Your** complaint once you've tried to resolve it with **Us**.

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

**Telephone** 0800 0234 567 or 0300 1239 123

**E-mail:** [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

**Web:** [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note that if **You** do not refer **Your** complaint within the six months, the Ombudsman will not have **Our** permission to consider **Your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect **Your** right to take legal proceedings.

## Section 18: Cancellation Provisions

### 18.1 Right to return the insurance Document

If **You** are not satisfied with this policy, please call Kwik Fit Insurance Services on **0800 519 0000** within 14 days of receiving **Your** policy documents or the purchase date of the policy, whichever is the later. Any premium received will be refunded to **You**, provided no claim has been made. If there have been any claims, no refund will be given and the premium must be paid in full.

### 18.2 Cancellation by You

If **You** subsequently give notice in writing or by telephone to Kwik Fit Insurance Services to cancel this policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. **You** will receive a pro rata refund of your premium provided **You** have not made any claims.

### 18.3 Cancellation by Us

If **You** fail to satisfy the terms of **Your** Policy, **We** or Kwik Fit Insurance Services may choose to cancel

**Your** Policy during the **Period of Insurance** by giving **You** 7 days' notice of cancellation to either the email address or postal address you last provided us with. Examples of when **We** might do this includes **You** not paying a Premium instalment when due or **Us** discovering that **Your Vehicle** is no longer eligible for cover.

#### **18.4 Premium position upon cancellation**

If premium has been paid for any period beyond the date of cancellation of this policy, the relevant pro-rata portion of this premium will be refunded to **You** provided no claim has been made. If however, an incident has arisen during the **Period of Insurance** which has or will give rise to a claim, then no refund will be made and the full annual premium must be paid.

#### **18.5 Effective time of cancellation**

This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the **Period of Insurance** for which premium has been paid.

## **Section 19: FSCS**

### **Are We covered by the Financial Services Compensation Scheme (FSCS)?**

Collinson Insurance Services Limited and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations **You** may be entitled to compensation under the scheme. More information can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk). The contact information is: 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. Tel: **0800 678 1100** E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

## **Section 20: Data Protection Notice**

Please read this notice carefully as it contains important information about **Our** use of **Your personal information**.

In this notice, unless otherwise indicated, **We** and **Us** and **Our** mean any, or all, of:

- Intana, a trading style of Collinson Insurance Services Limited ("**Intana**");
- Ageas Insurance Limited ("**Ageas**"); and
- Kwik-Fit Insurance Services, a trading style of Ageas Retail Limited ("**Kwik-Fit**").

**Your personal information** means any information **We** hold about **You** and any information **You** give **Us** about anyone else. **You** should show this notice to anyone else insured or proposed to be insured under **Your** policy as it will also apply to them. It explains how **We** use all the information **We** have about **You** and the other people insured under **Your** policy.

Please note that if **You** give **Us** false or inaccurate information this could give **Ageas** or **Kwik-Fit** the right to avoid **Your** insurance policy or it could impact **Your** ability to claim.

### **Sensitive information**

Some of the **personal information** that **We** may ask **You** to provide may constitute "sensitive personal data". This may include, without limitation, information relating to any criminal convictions. **We** may need to use sensitive personal data to provide **You** with quotes, arrange and manage **Your** policy and to provide the services described in **Your** policy documents (such as dealing with claims).

### **How we use your personal information**

**We** may share **Your personal information** with other companies within our respective groups for any of the purposes set out in this notice.

If **You** want to know more about the Collinson group (the group which includes **Intana**), please go to [www.collinsongroup.com](http://www.collinsongroup.com). If **You** want to know more about the **Ageas** group please go to [www.ageas.co.uk](http://www.ageas.co.uk).

**We** will use **Your personal information** to arrange and manage **Your** insurance policy, including handling underwriting and claims and issuing renewal documents and information to **You**. **We** will also use **Your personal information** to assess **Your** insurance application.

**We** may research, collect and use data about **You** from publically available sources including social media and networking sites. **We** may use this data for the purposes set out in this notice, including fraud detection and prevention.

**We** may have to share **Your personal information** with other insurers, statutory bodies, regulatory authorities, **Our** business partners or agents providing services on **Our** behalf and other authorised bodies.

**Ageas** will share **Your personal information** with others:

- if **Ageas** needs to do this to manage **Your** policy;
- for underwriting purposes, such as assessing **Your** application and arranging **Your** policy;
- for management information purposes;
- to prevent or detect crime, including fraud (see below);
- if **Ageas** is required or permitted to do this by law (for example, if **Ageas** receives a legitimate request from the police or another authority); and/or
- if **You** have given **Ageas** permission.

**You** can ask for further information about **Ageas'** use of **Your personal information**. If **You** require such information, please write to the Data Protection Officer at the corresponding address set out below.

**Intana** will share **Your personal information** with others:

- if **Intana** needs to do this to manage **Your** policy, including settling claims;
- for management information purposes;
- to prevent or detect crime, including fraud;
- if **Intana** is required or permitted to do this by law (for example, if **Intana** receives a legitimate request from the police or another authority); and/or
- if **You** have given **Intana** permission.

**You** can ask for further information about **Intana's** use of **Your personal information**. If **You** require such information, please write to the Data Protection Officer at the corresponding address set out below.

### **Preventing and detecting crime**

**Ageas** may use **Your personal information** to prevent crime. In order to prevent and detect crime **Ageas** may:

- check **Your personal information** against **Ageas'** own databases;
- share it with fraud prevention agencies. **Your personal information** will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when **You** make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, **Ageas** will share **Your** relevant **personal information** with them. The information **Ageas** shares may be used by those companies when making decisions about **You**. **You** can find out which fraud prevention agencies are used by **Ageas** by writing to **Ageas'** Data Protection Officer at the corresponding address set out below; and/or
- share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Limited. **Ageas** may pass information relating to **Your** insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

### **Dealing with others on Your behalf**

To help **You** manage **Your** insurance policy, subject to answering security questions, **We** will deal with **You** or **your** husband, wife or partner or any other person whom **We** reasonably believe to be acting for **You** if they call

**Us** on **Your** behalf in connection with **Your** policy or a claim relating to **Your** policy. For **Your** protection only **You** can cancel **Your** policy or change the contact address.

### **Marketing**

**We** may use **your personal information** and information about **Your** use of **Our** products and services to carry out research and analysis.

### **Monitoring and recording**

**We** may record or monitor calls for training purposes, to improve the quality of **our** service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

### **Further information**

**You** are entitled to receive a copy of any of **Your personal information We** hold. **We** may charge **You** a small fee for this. If **You** would like to receive a copy, or if **You** would like further information on, or wish to complain about, the way that **We** use **Your personal information**:

In respect of information held by **Intana**, please write to The Data Protection Officer at Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN giving **Your** name, address and insurance policy number.

In respect of information held by **Ageas**, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving **Your** name, address and insurance policy number.

In respect of information held by **Kwik-Fit**, please write to The Data Protection Officer at Ageas Retail Limited, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU giving **Your** name, address and insurance policy number.

If **We** change the way that **We** use **Your personal information**, **We** will write to **You** to let **You** know. If **You** do not agree to that change in use, **You** must let **Us** know as soon as possible.

Please note – **Intana** may access **your** personal data from outside of the European Economic Area for the purposes of providing the services described in **Your** policy documents, such as dealing with **Your** claim.

## **Standard of Workmanship**

**We** will monitor the progress of **Your** assistance but cannot be responsible for the repair work provided by a garage, dealer or tradesman.

## **Service Provider and Insurer**

This service is provided by Intana, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. **Our** registered Head Office is located at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. Registered in England and Wales No. 00758979. This insurance is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA, Registered in England and Wales No, 354568.

Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Kwik Fit Insurance Services is a trading name of Ageas Retail Limited.

Registered office Ageas House,  
Hampshire Corporate Park,  
Templars Way,  
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Registered in England and Wales 1324965.

Ageas Retail Limited is authorised and regulated by the  
Financial Conduct Authority.  
FCA registered number: 312468

Ageas Retail Limited is a sister company of Ageas  
Insurance Limited