

Lexelle Motor Breakdown
Contract Number: FC/LEXELLE/2007/EU

In the event of a Breakdown call UK: 0800 389 5150
Europe: +44 1206 766800



Thank you for taking out a Lexelle policy underwritten and administered through First Call Assistance. To make sure you get the most from your cover, please take time to read the policy, which explains the contract between you and the Insurers. If you have any questions or would like more information, please contact First Call on 08702 406737.

In the event of breakdown

Call our emergency helpline on: - **UK 0800 389 5150 Europe +44 1206 766800**

Please provide the operator with the following information:

- **Your name**
- **Registration number of vehicle**
- **Exact location of vehicle**
- **Nature of breakdown**
- **Your Policy number**

We will then arrange for one of our recovery operators to attend the location given, as quickly as possible. During the period of cover you are entitled to contact us up to a maximum of 6 times for breakdown assistance, your policy will then become cancelled after the sixth callout with no refund of premium being allowable.

Our helpline is available 24 hour's a day 365 days a year

Level of Cover

As defined on your policy schedule.

Your cover

The vehicle is covered for call out charges and up to 1 hour's labour charges, at the scene of your breakdown where your vehicle is rendered immobilised due to electrical or mechanical faults within the Territorial Limits stated in this policy.

Change of vehicle

You are only covered for the vehicle registered at inception of membership unless you have previously notified us of a change of vehicle 48 hour's prior to a breakdown. Temporary change of vehicles are excluded from this policy.

Change of address

Assistance at your home is only covered at the address registered at inception. If you change address please notify us immediately.

Period of cover

The policy is for the period as stated in the schedule.

Please note - our recovery operators are unable to work on unattended vehicles.

Summary of cover

- Roadside assistance
- Roadside repairs
- Assistance at your home
- Onward destination service
- Cover for any insured driver that is using the vehicle, provided the person has received permission from you first.
- Cars, vans, and motorcycle up to 3.5 tonnes (excluding any vehicles with living accommodation)

- Recovery of caravan or trailer attached to your vehicle at time of breakdown up to 25 feet
- Up to 1 hour's roadside assistance only.
- Up to a maximum of 6 call outs a year
- Wheel changes (providing member has a serviceable spare tyre and wheel and are able to provide a manufactures key to remove any locking wheel nuts)

What is not covered

- Any claim arising in the first 48 hours from date of inception.
- Labour charges in excess of one hour.
- Cost of replacement parts or materials used in the repair.
- Toll charges, ferry charges, parking charges, traffic congestion charges.
- Storage charges incurred during or after the use of our services.
- More than 6 call outs during the period of cover.
- Running out of fuel, wrong fuel in vehicle, loss of keys, broken glass.
- Vehicles immersed in mud, snow, sand, or water or any fault arising from.
- Keys locked in vehicle.
- Any campervan or any vehicle modified to provide living accommodation.

Definitions

We, Us, Our

First Call GB Ltd, Wellington House, 90-92 Butt Rd, Colchester, Essex. CO3 3DA.

You, Your

The person who has taken out the policy, being a permanent UK resident

Vehicle

The vehicle declared to us, to include any trailer or caravan attached to the vehicle at the time of the breakdown.

Territorial limit

Sub Section A The United Kingdom including Northern Ireland, the Isle of Man and the Channel Islands.

Sub Section B The European Union

Breakdown

Breakdown means an electrical or mechanical failure or a road traffic accident or damage caused by vandalism, fire, theft or attempted theft which renders the vehicle immobilised.

Terms and conditions and eligibility of cover

1. You or the driver must abide by the terms and conditions of this policy.
2. The vehicle must be maintained at all times in a roadworthy condition and be regularly serviced.
3. First Call Motor Breakdown only covers the vehicle registered not the driver.
4. Cars, vans, and motorcycles are only eligible up to a maximum 3.5 tonnes gross weight, 5.5 metres (18 feet) in length, 2.3 metres (7 foot 6 inches) wide. (excluding campervans)
5. Any caravan or trailer attached to the vehicle must be up to a maximum of 7.6 metres (25 feet) in length at the time of the breakdown.
6. We reserve the right to cancel this policy at any time, by giving you 14 days notice in writing to your last known address, and a pro rata refund will be allowable to you if no claims have been made (less administration fee).
7. You can cancel this policy within 14 days of inception provided that no claims been made, and a full refund (less an administration fee) will be made. No refund of premium will be made after this period

Sub-section A: United Kingdom Cover

If the vehicle registered is immobilised in the UK, then you are covered for the following: -

- A** Call out and up to 1 hour's roadside assistance by one of our approved recovery operators to attend the scene of the breakdown, and where possible carry out emergency repairs.
- B** If repairs cannot successfully be carried out at the scene of the breakdown then we will pay the cost of recovery of the vehicle driver and up to 4 passengers to the nearest suitable garage able to effect a repair, or recovery to your onward destination, or home address whichever is nearer.
- C** If repairs cannot be carried out within an agreed reasonable period then you will be offered one of the following options: -

- (i) The cost of alternative road or rail travel for the driver and up to 4 passengers from the scene of the breakdown to one destination within the Territorial Limits stated in this policy, plus a return journey for one person to collect the vehicle upon completion of repairs.
- (ii) The cost of one night accommodation (excluding food and drink) in the vicinity of the breakdown for the driver and up to 4 passengers up to a maximum of £40.00 per person, subject to a maximum overall of £200.00 per claim.
- (iii) The recovery of the vehicle, the driver and up to 4 passengers to any one destination within the territorial limits under Sub Section A.
- (iv) The cost of suitable car hire for up to 48 hours up to a maximum of £100.00 per claim. The maximum payable for any claim from any one breakdown is £2,000 or the current market value of the vehicle, whichever is lower.

Sub-section B: European Cover

- **Emergency roadside repairs**

We will pay the call-out charge and up to one hour's labour costs for one of **our** approved repairers to attend the scene of the **breakdown** and where possible carry out emergency repairs.

- **Vehicle Recovery**

If the **vehicle** cannot be repaired within one hour at the scene of the **breakdown**, **we** will pay the cost of transporting the **vehicle** to one of **our** approved repairers.

- **Getting you to your destination**

If **your vehicle** cannot be repaired on the same day as the **breakdown**, **we** will pay:

- a) the cost of transporting **your vehicle**, driver plus up to 4 passengers to a destination within the **Territorial Limits** up to the value of the **vehicle**; or
- b) hotel accommodation costs for you or the driver plus up to 4 passengers up to £50 per **person** per night, up to a maximum of £500 per claim; or
- c) the cost of hiring a replacement vehicle, but the most that **we** will pay for any one claim is a maximum daily rate of £50 for a maximum of seven days. Any replacement vehicle provided on the European mainland must remain within the **Territorial Limits**. The maximum payable for any claim from any one breakdown is £2,000 or the current market value of the vehicle, whichever is lower.

Important Notes

1. We will always decide on the best possible way of offering assistance, after taking into account individual circumstances.
2. We do not accept any responsibility for the transportation of pet animals or livestock within the vehicle at the time of the breakdown
3. A garage or mechanic undertaking repair work on your instruction will be acting as your agent for such repair work.
4. If requested, you must provide evidence of servicing of your vehicle or receipts for replacement parts.
5. This document is subject to English law unless otherwise agreed in writing by the insurers.
6. In the event of a vehicle breakdown we will offer recovery of any caravan or trailer (within the specified restrictions). The caravan/trailer is not covered for breakdown within the terms and condition of this policy.

General exclusion

The insurers will not cover the following: -

1. Vehicles that have not been regularly serviced or breakdown as a result of, inadequate repair/unsuccessful DIY or any recurring claim where no remedial action has been taken to correct the fault, or any recurring claim for a previous fault for which we have attended, where no remedial action has been taken..
2. Vehicles being used or that have been modified for motor racing, rallies, speed or endurance tests. Hire or reward (including courtesy vehicles) or over 3.5 tonnes gross laden weight. Mechanically modified vehicles requiring specialist repairers
3. Any liability or consequential loss arising from any act performed in the execution of the Breakdown services provided.
4. Vehicles not in a roadworthy condition immediately prior to any breakdown.
5. Claims arising from loss or damage to contents of or within your vehicle.

6. Vehicles immersed in mud, snow, sand or water.
7. Any claims for private hire vehicles.
8. Any claim recoverable from any other insurance policy.
9. Any fines or penalties imposed by courts.
10. Any charges incurred prior to notification of Breakdown and our approved repairer attending.
11. The cost of any parts, components, lubricants or materials, food, drinks, telephone calls, petrol or oil, or other incidental expenses.
12. Any claim where First Call Motor Breakdown has not been notified previously of change of vehicle.
13. Any charges incurred resulting from your Breakdown in a location that rescuing the vehicle would be unlawful .Including any legal restriction on recovering a vehicle from a European motorway.
14. Any cost of any specialist recovery equipment needed (as defined by a recovery operator).
15. Breakdowns where your vehicle is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer.
16. Any toll charges, ferry charges parking charges or traffic congestion charges.
17. Any costs recoverable elsewhere.
18. Any campervans or converted vehicles providing living accommodation.
19. Breakdowns caused by your vehicle running out of fuel or where assistance cannot be effected because the vehicle does not have a serviceable tyre and spare wheel.
20. Claims directly or indirectly caused by or contributed to or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it; war, invasion, terrorism, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup; or pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

Complaints procedure

Our aim is to try to provide a first class service to you at all times, however we do recognise that sometimes problems do occur. Should you ever have cause to complain then in the first instance please write to: -

The Managing Director (Administrator)
 First Call GB Ltd.
 Wellington House,
 90-92 Butt Road,
 Colchester, Essex
 CO3 3DA

If the matter still remains unresolved thereafter you can then write to: -

Financial Ombudsman Service
 South Quay Plaza
 183 Marsh Wall
 London
 E14 9SR
 Quoting "First Call GB Ltd" as reference.

Please quote your policy number in all correspondence.