

**Lexelle Motor Breakdown
Policy Summary (Roadside Cover)**

Some important facts about the Motor Breakdown Cover are summarised below. This summary does not describe all the terms and conditions, so please take time to read the policy document to make sure that you understand the cover that it provides.

About your 24 Hour Motor Breakdown Cover

Features and benefits included automatically	What is not covered
<ul style="list-style-type: none"> • Roadside assistance • Roadside repairs • Assistance at your home (£40 excess applies) • Onward destination service • Cover for any driver whilst that person is using the vehicle insured, provided the person has received permission from you first. • Caravan or trailer attached to your vehicle up to 25 feet. • Up to 1 hour's free roadside assistance • Up to a maximum of 6 call outs a year • Wheel changes (providing you have a serviceable spare tyre and wheel and are able to provide a manufacturer's key to remove any locking wheel nuts.) 	<ul style="list-style-type: none"> • Any claim arising in the first 48 hours from the 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, loss of keys, broken glass • Vehicles immersed in mud, snow, sand or water • Keys locked in vehicle • Cars, vans and motorcycles over 3.5 tonnes in weight • Vehicles immobilised outside the United Kingdom (United Kingdom includes Northern Ireland, Isle of Man and Channel Islands) • First £40 of any claim for assistance within 1 mile of your home address

Cancellation Right

You have the right to cancel the policy within 14 days of its inception and receive a full refund without giving any reasons, provided no claim has been made against the policy. After the 14 day period has expired you will not be entitled to any refund if the policy is cancelled.

Making a Claim

If you have to claim, please call us on 0800 389 5150.

What to do if you are not satisfied

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 you can then contact:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.