

Kindertons Breakdown Cover

Master Certificate Number LES/1007/1261



Policy Summary

Some important facts about the vehicle breakdown policy are summarised below. **This summary does not describe all of the terms and conditions of the policy and is dependent on the level of cover you have opted for**, so you will need to take time to read the full policy wording (available upon request) along with your policy schedule to make sure that you understand the cover that it provides.

Name of the Insurer

UK General Insurance Limited on behalf of Ageas Insurance Limited, Registered in England No.354568. Registered Office: Ageas House, Tollgate, Eastleigh, Hampshire SO53 3YA. UK General Insurance 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. This can be checked on the Financial Services Register at www.fca.org.uk/firms/systems-reporting/register or by contacting them on 0845 606 1234.

Name of the Coverholder

The policy is arranged and administered on behalf of the insurers by Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

Type of Insurance

The policy is designed to provide assistance in the event of vehicle breakdown subject to the claim limits highlighted within the policy schedule and the terms and conditions outlined within the policy wording.

Level of Cover	National Recovery	National Recovery & Homestart	National Recovery, Homestart & European
Roadside Assistance	✓	✓	✓
Local Recovery	✓	✓	✓
Alternative Travel UK	✓	✓	✓
Emergency Overnight Accommodation	✓	✓	✓
Caravans and Trailers	✓	✓	✓
Key Cover	✓	✓	✓
Misfuel Assist	✓	✓	✓
Redelivery	✓	✓	✓
Driver Illness/Injury	✓	✓	✓
Message Service	✓	✓	✓
Nationwide Recovery	✓	✓	✓
Home Assist		✓	✓
Pre-Departure Cover			✓
Roadside Assistance Abroad Recovery and Repatriation Service			✓
Alternative Transport Abroad			✓
Emergency Overnight			✓
Accommodation Abroad			✓
Shipping of Spare Parts			✓

Roadside Assistance – In the event of vehicle breakdown, we will arrange and pay for a recovery operator to attend and where appropriate, spend up to 60 minutes to try and repair the vehicle.

Local Recovery – If unable to repair the vehicle within 60 minutes at the roadside, the recovery operator will either arrange and pay for your vehicle and passengers to be recovered to the nearest suitable garage or if not possible, to a destination of your choice.

Nationwide Recovery - If your vehicle cannot be repaired by a suitable garage within the same working day, we will arrange and pay for your vehicle and the passengers to be recovered to the home address, or if you would prefer and it is closer, your preferred destination within the territorial limits.

Home Assist – In the event of vehicle breakdown at home, the cost for a recovery operator to spend up to 60 minutes to try and repair the vehicle.

Alternative Travel – Up to £250.00 towards the cost of alternative transport or vehicle hire to allow you to complete your original journey and up to £150.00 towards the cost of alternative transport to return and collect the repaired vehicle.

Emergency Overnight Accommodation – Up to £150.00 per person towards the cost of overnight accommodation for one night including breakfast for the passengers whilst the vehicle is being repaired.

Misfuel Assist – Up to £250.00 for assistance in the event of the vehicle being filled with the incorrect type of fuel. Subject to the above limit we will also provide 10 litres of the correct fuel.

Roadside Assistance Abroad – In the event of vehicle breakdown whilst within the territorial limits of Europe, we will arrange and pay for a recovery operator to attend and where appropriate, spend up to 60 minutes to try and repair the vehicle.

Significant and Unusual Exclusions or Limitations

The following are not covered by this policy:

Assistance following: theft, fire, or vandalism.

Breakdowns caused by a failure to maintain the vehicle in a roadworthy condition including the routine servicing of the vehicle in accordance with the manufacturers recommendations or maintaining proper levels of oil and water.

Breakdowns caused by overloading of the vehicle or carrying more passengers than it is designed to carry.

Assistance if the vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.

Claims totalling more than £15,000 in any one period of insurance.

More than six callouts per insured vehicle in any one period of insurance. Should you change your vehicle midterm, the number of callouts provided to the previous vehicle(s) will be carried forward.

For full details of exclusions please refer to the Policy Terms and Conditions.

The jurisdiction and territorial limits of the policy include:

Territorial Limits (United Kingdom)

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

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, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City.

Please note that the above territorial limits should be read in conjunction with the level cover you have opted for and the relevant section of cover.

Duration of the Contract

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and policy schedule subsequently issued.

Cancellation

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.

Complaints Procedure

In the event of a complaint arising under this Insurance, you should in the first instance write to the Managing Director of Legal Insurance Management Ltd at the below address or phone number:-

Legal Insurance Management Ltd
1 Hagley Court North
Brierley Hill
West Midlands
DY5 1XF
Tel: 01384887631

If it is not possible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service. This applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:-

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange Tower
London
E14 9SR

This procedure is in addition to your statutory rights as a consumer.

Compensation Scheme

Ageas Insurance Ltd is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.