

Policy Document



Motor Breakdown **Solutions**

Horsebox



Motor Breakdown **Solutions**

Please read this document carefully and in full to familiarise yourself with the terms and conditions, and how you can contact us if your vehicle breaks down.

This section summarises the policy cover only; the policy wording starts at page 5 and provides full terms, conditions and exclusions of the insurance contract between you and the insurer.

If you are unsure about anything in this document please contact whoever you purchased your policy from.

Save this number in your mobile to make a claim

To claim under this policy telephone **0330 175 7950** (lines are open 24/7 hours a day, 365 days a year).

For more information about making a claim, please see the “Claims procedure”.

Provided we accept your claim, we will arrange to get help to you as quickly as possible.

Main benefits of Motor Breakdown Solutions

Your 24/7 breakdown cover provides nationwide vehicle roadside assistance and/or recovery from a local operator if your vehicle breaks down unexpectedly due to any of the following:

- an electrical or mechanical failure
- a flat battery
- a puncture
- damage caused by a collision or vandalism (if your motor insurance policy will not cover you for assistance)
- lack of fuel or misfuelling.

Alternative transport can also be arranged following the theft of your vehicle.

Who is ARAG?

ARAG is the largest family enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. Specialising in legal insurance as the leading legal insurer worldwide, ARAG also offers its customers attractive, needs-based products and services from a single source.

Active in a total of 19 countries - including the US, Canada and Australia - ARAG is also represented by international branches, subsidiaries and shareholdings in numerous international markets in which it holds a leading position as a provider of legal insurance and legal services. With almost 4,700 employees, the Group generates revenue and premium income totalling more than €2.0 billion.



Important information

We record and monitor calls for training purposes, to improve the quality of our service, to help us deal with queries or complaints from you and to prevent and detect fraud and financial crime.

Claims procedure

What to do if you breakdown.

1. If your vehicle breaks down contact the 24 hour control centre on **0330 175 7950**.
2. Please have the following information ready as it will be needed to check your policy cover:
 - your vehicle registration
 - the precise location of your vehicle (or as accurate as you are able in the circumstances)
 - your return telephone number
 - the number of horses being transported by the vehicle
 - details of the horses such as the gender, age, size, temperament and if the passport documentation is available.Tell our operator if your vehicle is fitted with alloy wheels.
3. Our operator will take your details and make the necessary arrangements to assist you. Your mobile phone must therefore be switched on and available to take calls at all times.
4. Stay safe but remain with or near to your vehicle until the recovery operator arrives. Once the recovery operator arrives at the scene please be guided by their safety advice.
5. If you have broken down on a motorway and have no means of contacting us or are unaware of your location, you should use the nearest SOS box and advise the police of our telephone number; they will contact us to arrange assistance. If the police are present at the scene please advise them that you have contacted us or give them our telephone number to make contact on your behalf.

If you change your vehicle

You must notify the company that sold you this policy if you change your vehicle. Please include the existing registration, the new registration, make, model and colour of your new vehicle and the date you wish to make the change. If you do not notify new vehicle details our operator may be unable to supply you with a service.

What happens if the insurer cannot meet its liabilities?

The insurer is covered by the Financial Services Compensation Scheme (FSCS). The insured may be entitled to compensation of up to 90% of the cost of their claim in the unlikely event that we cannot meet our obligations. Further information about compensation scheme arrangements is available at www.fscs.org.uk



Privacy statement

This is a summary of how we, on behalf of the insurer, collect, use, share and store personal information. To view our full privacy statement, please see our website www.arag.co.uk

Collecting personal information

ARAG may be required to collect certain personal or sensitive information which may include name, address, date of birth and if appropriate medical information. We will hold and process this information in accordance with all relevant data protection regulations and legislation. Should we ask for personal or sensitive information, we undertake that it shall only be used in accordance with our privacy statement.

We may also collect information for other parties such as suppliers we appoint to process the handling of a claim.

Using personal or sensitive information

The reason we collect personal or sensitive information is to fulfil our contractual and regulatory obligations in providing this

insurance product, for example to process premium or handle a claim. To fulfil these obligations, we may need to share personal or sensitive information with other organisations. We will not disclose personal or sensitive information for any purpose other than the purpose for which it was collected. Please refer to our full privacy statement for full details.

Keeping personal information

We shall not keep personal information for any longer than necessary.

Your rights

Any person insured by this policy has a number of rights in relation to how we hold personal data including; the right to a copy of the personal data we hold; the right to object to the use of personal data or the withdrawal of previously given consent; the right to have personal data deleted.

For a full list of privacy rights and when we will not be able to delete personal data, please refer to our full [privacy statement](#).



Motor Breakdown Solutions

This policy is proof of the contract between **you** and the **insurer**.

Words that appear in bold type have special meanings.

Please read **Meaning of words & terms** for more information.

Insured event

Your vehicle has a **breakdown** within the **territorial limits** and during the **period of insurance**.

How we help you

Our operator will help **you** in accordance with the terms and conditions of this policy and the **insurer** will pay any costs covered by this policy.

1) Roadside assistance and recovery

Our operator will send help to the scene of **your vehicle breakdown** and the **insurer** will cover the cost of call-out fees and mileage charges needed to make a repair at the roadside or recover **you**, **your vehicle** and **your** passengers; provided that **your vehicle breakdown** is at least one mile away from **your home**.

If, in the opinion of **our recovery operator**, it is not possible to repair **your vehicle** at the roadside within one hour:

- a) **our** operator will arrange for **you**, **your vehicle** and **your** passengers to be recovered to the nearest **suitable garage** able to undertake the repair, or
- b) if the above is not possible at the time or the repair cannot be made within the same day **our** operator will arrange for **you**, **your vehicle** and **your** passengers to be transported to a destination of **your** choice within the **territorial limits**.

The **insurer** will pay the reasonable cost of assistance provided that the recovery is made at the same time as the initial call-out otherwise **you** will have to pay for subsequent call-out charges.

If **your vehicle** requires recovery, **you** must immediately inform **our** operator of the address **you** would like **your vehicle** taken to. Once **your vehicle** has been delivered to that address, **your vehicle** will be left at **your** own risk.

2) Alternative travel

If **your vehicle** cannot be repaired locally on the same day or within a period agreed between **you** and **our** operator and is at least 20 miles away from **your home** or if **your vehicle** is stolen: to allow **you** to complete **your** original journey, the **insurer** will pay up to £500 towards the cost of alternative transport whilst **your vehicle** remains unroadworthy. The **insurer** will pay up to £150 towards the costs of alternative transport for one person to return and collect **your** repaired **vehicle**.

3) Emergency overnight accommodation

Where alternative travel (described above) would have been available to **you**, but it is more practical or cost effective to provide emergency accommodation for a single night, the **insurer** will pay up to £150 for a lone traveller or £75 per person towards the cost of

overnight accommodation including breakfast for **you** and **your** passengers whilst **your vehicle** is being repaired.

Conditions of service for covers 2) and 3) above

Your vehicle must be repaired at the nearest **suitable garage** to the **breakdown** location.

Where available these services will be offered on a pay/claim basis, which means that **you** must pay initially and the **insurer** will reimburse **you** when **we** are in receipt of a valid invoice/receipt. Before arranging these services, authorisation must be obtained from **our** operator.

4) Misfuelling

If **your vehicle's** fuel tank is filled with the incorrect type of fuel, it may be necessary to carry out a drain and flush of **your vehicle's** fuel tank at the roadside if possible or at a **suitable garage** where this is not possible. Occasionally misfuelling **your vehicle** can cause extensive damage which a fuel drain and flush will not rectify. If **you** would prefer for the fuel drain and flush to be carried out by **your** preferred repairer, **our** operator will arrange for **you**, **your vehicle** and **your** passengers to be recovered to a repairer of **your** choice within 10 miles of the **breakdown**. **You** must pay initially and the **insurer** will reimburse **you** when **we** are in receipt of a valid invoice/receipt. The most the **insurer** will pay is the cost of 10 litres of correct fuel and not more than £250 in total for each claim under Misfuelling.

5) Emergency transportation of horses

Where **your vehicle** requires recovery the **insurer** will cover the cost of transporting **your horse(s)** to a nearby location whilst **your vehicle** is repaired if this is available. If the repair cannot be made within the same day, or a nearby location is not available, the **insurer** will cover the cost of transporting **your horse(s)** to a destination of **your** choice within the **territorial limits**.

6) Overnight livery costs

Where it is not suitable or possible to transport **your horse(s)** under 5) above, the **insurer** will pay up to £100 per **horse** for the cost of livery whilst **your vehicle** is being repaired. The **insurer** will not pay more than £500 for each claim under 6) Overnight livery costs.

7) Message service

At **your** request **our** operator can pass on two messages to **your home** or place of work to let others know of **your vehicle breakdown**.

8) Home assist

Your vehicle will be covered at **your home** address or within a one mile radius of **your home** address. If **your vehicle** cannot be repaired at **your home**, **our** operator will arrange for **you** and **your vehicle** to be recovered to the nearest **suitable garage**. The recovery must take place at the same time as the initial call-out.

9) Keys

If **you** lock **your vehicle** keys within **your vehicle** and are unable to obtain a spare set on the same day, the **insurer** will pay the call-out fee for a **recovery operator** who will attempt to retrieve the key where this is possible without causing damage to **your vehicle**.

If the **recovery operator** is unable to retrieve **your** key it is often possible to provide a replacement key at the scene. **You** will have to pay for the replacement key.

If it is not possible to retrieve a locked-in key or if **you** have lost or broken **your** key and are unable to obtain a replacement key at the scene; if **you** are away from **your home** the **insurer** will pay the mileage charges to a place where **your vehicle** can be stored securely, or **your home** if it is nearer.

10) Service in the Republic of Ireland

In the event of a **breakdown** occurring within the Republic of Ireland during the period, this policy will respond in accordance with the below.

If **your home** is not in Northern Ireland, **our** operator will send help to the scene of **your vehicle breakdown** and the **insurer** will cover the cost of call-out fees and mileage charges associated with this. If, in the opinion of **our recovery operator**, it is not possible to repair **your vehicle** at the roadside within one hour, **you** will need to pay for any additional services **you** require. The **insurer** will not pay for **you**, **your** passengers or **your vehicle** to be transported **home** (or anywhere else).

If **your home** is in Northern Ireland, **our** operator will send help to the scene of **your vehicle breakdown** and the **insurer** will cover the cost of call-out fees and mileage charges associated with this. If, in the opinion of **our recovery operator**, it is not possible to repair **your vehicle** at the roadside within one hour, provided the recovery is requested at the same time as the

initial call-out:

- a) **our** operator will arrange for **you**, **your vehicle** and **your** passengers to be recovered to the nearest **suitable garage** able to undertake the repair, or
- b) if the above is not possible at the time, or the repair cannot be made within the same day, **our** operator will arrange for **you**, **your vehicle** and **your** passengers to be transported to **your home** or to another destination in Northern Ireland if the distance is less.

For any **breakdowns** occurring within the Republic of Ireland, this policy does not cover alternative travel, emergency overnight accommodation, misfuelling claims, emergency transportation of **horses**, overnight livery costs, or assistance in relation to lockouts or lost/broken **vehicle** keys.

This policy will pay any otherwise covered claim involving the use of or inability to use a computer, including devices such as smart phones, tablets and wearable technology. This cover is subject to all other policy terms.



When this policy does not cover you

If **your** claim is not covered under the terms of this policy **our** operator can usually help. All costs must be paid for immediately by credit or debit card. If **you** wish to use this service please call the number at the beginning of this policy and request the “pay on use service”.

This insurance does not cover the following:

1. the cost of
 - a) any parts, components or materials used to repair **your vehicle**
 - b) labour other than labour at the scene of **your vehicle breakdown** (other than a claim for Misfuelling)
 - c) the use of specialist equipment occasionally required because **your vehicle** is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of assistance
 - d) additional charges incurred as a result of any aftermarket modification to **your vehicle**
 - e) **vehicle** storage, expenses or charges of any other company (including police recovery) not authorised by **our** operator, or where **you** arrange for recovery or repairs by other means
 - f) fuel, oil or insurance for a hire vehicle
 - g) any veterinary fees, slaughter or carcass removal
2. a claim if **you** already owe **our** operator money
3. recovery of any **horse(s)**:
 - a) where a valid passport is not available
 - b) if **we** believe the **horse(s)** is/are unfit to be transported safely
 - c) if there are restrictions on the movement of **horse(s)** imposed by the government
4. an Insured event which occurs within the first 24 hours of the initial **period of insurance**
5. **your** failure to comply with requests by **our** operator or **our recovery operator** concerning the assistance being provided
6. 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 operator** or is in transit to a pre-booked appointment at a garage
7. a **breakdown** caused by failure to maintain **your vehicle** in a roadworthy condition including maintenance or proper levels of oil and water
8. more than six call-outs in the same **period of insurance**
9. costs incurred in addition to a standard call-out where service cannot be undertaken at the roadside because **your 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
10. specialist equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the **breakdown** if **your vehicle** is immobilised due to snow, mud, sand, water, ice, or a flood
11. **your vehicle** being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities

12. claims caused by overloading of **your vehicle** or carrying more passengers than it is designed to carry
13. damage to **your vehicle** or its contents whilst being recovered, stored or repaired and any liability arising from assistance services provided
14. assistance where **your vehicle** is not secure or has faults with electric windows, sun roofs or locks, unless the fault occurs during the course of a journey and **your** safety is compromised
15. assistance where **your vehicle** is deemed to be illegal, untaxed, without a valid MOT certificate, uninsured, or dangerous to transport
16. assistance following any intentional or wilful damage caused by **you** to **your vehicle**
17. a **breakdown** caused by a systems outage of **your vehicle's** manufacturer
18.
 - a) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel
 - b) radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - c) war, invasion, act of foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection or military or usurped power
 - d) pressure waves from aircrafts or other aerial devices travelling at sonic or supersonic speed
 - e) any terrorist action (regardless of any other cause or event contributing concurrently or in any other sequence to the liability) or any action taken in controlling, funding preventing or suppressing terrorist action. If the **insurer** alleges that by reason of this exclusion any liability or loss is not covered by this policy, the burden of proving the contrary shall be upon **you**
 - f) a dispute where providing cover, payment of any claim or the provision of any benefit where doing so would breach any sanction, prohibition or restriction imposed by law or regulation.



Policy conditions

Failure to keep to any of these conditions may lead the **insurer** to cancel **your** policy, or refuse to provide assistance.

1. Your responsibilities

- a) The driver of **your vehicle** must remain with or nearby **your vehicle** until help arrives.
- b) If **your vehicle** cannot be repaired at the roadside, **you** must accept the assistance being provided
 - i) where **your vehicle** is recovered to a **suitable garage** and it can be repaired **you** must have adequate funds to pay for the repair including replacement parts immediately. If **you** do not have funds available, any further assistance will be denied
 - ii) repairs are provided under a separate contract, which is between **you** and the repairer.
- c) **You** should wait for assistance to ensure **your vehicle** is functioning correctly. If **you** do not wait for assistance and **your vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent call-outs.

2. Our rights

- a) **Our** operator will refuse to provide assistance if **you** or **your** passengers are being obstructive in allowing them to provide the most appropriate assistance or are abusive to **our recovery operator**.
- b) If **you** use the service and the claim and/or fault is subsequently found not to be covered by this policy, **we** reserve the right to reclaim any costs that have been incurred from **you**.
- c) If **your vehicle** is beyond economical repair **we** have the right to offer the

market value of **your vehicle** to **you** and pay for alternative transport **home** or if **you** would prefer and it is closer to **your** intended destination.

- d) **Our** operator reserves the right to recover **your** immobilised **vehicle** in accordance with and subject to any legislation, which affects drivers' working hours.
- e) Other than **horse(s)**, the transportation of pets and livestock will be at the discretion of the **recovery operator**. Alternative transport can be arranged but **you** will need to pay for this service immediately by credit or debit card.

3. Other insurance

The **insurer** will not pay for more than their fair share (rateable portion) for any claim covered by another policy, or any claim that would have been covered by any other policy if this policy did not exist. **We** reserve the right to claim back any costs that are recoverable through a third party.

4. Disputes

If any dispute between **you** and **us** arises from this policy, **you** can make a complaint to **us** as described on the back page of this policy and **we** will try to resolve the matter. If **we** are unable to satisfy **your** concerns **you** can ask the Financial Ombudsman Service to arbitrate over the complaint.

5. Fraudulent claims

If **you** make any claim which is fraudulent or false, the policy may become invalid and all benefit under it may be lost.

6. Cancellation

- a) **You** may cancel this policy within 21 days of the date of its issue and receive

a full refund of **your** premium paid unless **you** have notified a claim which has been accepted under this policy in which case no return of premium shall be allowed.

- b) **You** may cancel this policy at any time by giving at least 21 days written notice to **us**. At **your** request the **insurer** will refund **your** premium that applies to the unexpired period unless **you** have received assistance under this policy in which case no return of premium shall be allowed.
- c) Where there is a valid reason for doing so, the **insurer** has the right to cancel the policy at any time by giving at least 21 days written notice to **you**. The **insurer** will refund **your** premium that applies to the unexpired period. **We** will set out the reason for cancellation in writing. Valid reasons may include but are not limited to
- i) where the party claiming under this policy fails to co-operate with or provide information to **us** in a way that materially affects **our** ability to process a claim, or **our** operator's ability to provide suitable assistance or to protect the **insurer's** interest,

ii) where the party claiming under this policy uses threatening or abusive behaviour or language, intimidates **us**, **our** operator or the **recovery operator**,

iii) where **we** reasonably suspect fraud.

- d) If, in the opinion of the **recovery operator**, **your vehicle** is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, **your** policy may be cancelled immediately and **you** will be notified in writing of the cancellation. The **insurer** will refund the premium that applies for the unexpired period.

7. Acts of Parliament & Jurisdiction

All Acts of Parliament within the policy shall include any subsequent amendment or replacement legislation.

This policy will be governed by English Law.

8. Contracts (Rights of Third Parties) Act 1999

Except for **our** operator, a person who is not party to this contract has no right to enforce the terms and conditions of this policy under the Contracts (Rights of Third Parties) Act 1999.

Meaning of words and terms

Each time any of the following words or phrases appear in this document in bold type they will take the specific meaning shown below. Where words or phrases are not highlighted in this manner the normal everyday meaning of the word or phrase will apply.

Breakdown

- An electrical or mechanical failure, lack of fuel, flat battery or puncture or
- damage caused by a collision or act of vandalism (if **your** motor insurance policy will not cover **you** for assistance)

which immobilises **your vehicle** or makes it unsafe to drive.

Home

The address in the UK where the **vehicle** is normally kept overnight, as shown on **your** policy schedule.

Horse(s)

Any horses, donkeys or ponies being transported by the **vehicle** at the time of the **breakdown**, up to a maximum permitted number of horse(s) which can be transported by **your vehicle**.

Insurer

ARAG Legal Expenses Insurance Company Limited.

Period of insurance

The term of this policy that runs alongside **your** motor insurance policy for a period not exceeding twelve months.

Recovery operator

The independent technician **our** operator selects to attend **your vehicle breakdown**.

Suitable garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and who can confirm in writing the remedial work undertaken.

Territorial limits

The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and Isle of Man.

This policy also provides limited cover for **breakdowns** in the Republic of Ireland. Please see 8) Service in the Republic of Ireland for further details.

Vehicle

The **vehicle** declared to **us**, including an attached horse trailer, which is fitted with a standard towing hitch.

We/us/our

ARAG plc who is authorised under a binding authority agreement to administer this insurance on behalf of the **insurer**.


You/your

The person named as the 'insured' in the motor insurance policy schedule to which this policy attaches and anyone legally driving **your vehicle** with their consent.

How we handle complaints

Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you rang to report your claim. The staff handling your claim should be able to resolve it. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department, where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint. Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways:

 **0117 917 1561** (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls may be recorded).

 [**customerrelations@arag.co.uk**](mailto:customerrelations@arag.co.uk)

 **ARAG plc, Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW.**

Step 2

If we are not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS). They can be contacted at:

 **0800 023 4567 or 0300 1239 123**

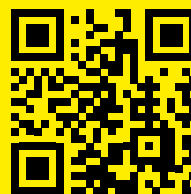
 [**complaint.info@financial-ombudsman.org.uk**](mailto:complaint.info@financial-ombudsman.org.uk)

 **Financial Ombudsman Service, Exchange Tower, London E14 9SR.**

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at [**www.financial-ombudsman.org.uk**](http://www.financial-ombudsman.org.uk)

The FOS's decision is binding upon us, but you are free to reject it without affecting your legal rights.

You can read more about our complaints procedure on our website by clicking here: [**https://www.arag.co.uk/contact/making-a-complaint**](https://www.arag.co.uk/contact/making-a-complaint)



[**www.arag.co.uk**](http://www.arag.co.uk)