

Roadside Recovery Certificate



Insurer: Inter Partner Assistance SA

Roadside Recovery Cover Policy Summary

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Some important facts about your Breakdown insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure **you** understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule.

SIGNIFICANT FEATURES AND BENEFITS

Roadside Assistance & Local Recovery in the UK

If your **vehicle** is immobilised by a **breakdown** we will arrange for a **vehicle** rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the **vehicle** to be taken to a local garage to be repaired at your cost.

Nationwide Recovery in the UK

If your **vehicle** cannot be repaired at the roadside or at a local garage the same day we will arrange one of the following:

1. For the **vehicle, driver** and up to 7 passengers to be taken to your destination or home;
2. Bed and breakfast accommodation for one night;
3. Hire of another **vehicle**;
4. Emergency driver.

Home Recovery in the UK

If your **vehicle** is immobilised by a **breakdown** at or within one mile of your home we will arrange for a **vehicle** rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the **vehicle** to be taken to a local garage to be repaired at your cost.

European Assistance

If your **vehicle** is immobilised by a **breakdown** in Europe (including the UK part of your journey) we will arrange for a **vehicle** rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the **vehicle** to be taken to a garage to be repaired at your cost. It also includes:

1. Delivery of replacement parts.
2. Alternative travel arrangements.
3. Emergency car hire.
4. Emergency accommodation.
5. Emergency driver.
6. Vehicle recovery to the UK

DURATION

Your cover is valid for the period shown on your policy schedule.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. If you find that the cover does not meet your needs, contact the introducer within 14 days of receipt of this document and they will contact Lumley Auto Limited to arrange to cancel your policy.

MAKING A CLAIM

If you need Breakdown Assistance in the UK, please call: **0800 032 4649** or **+44 (0)1737 815322** telephone number if you require European Breakdown Assistance.

You should have the following information available: Vehicle registration number, Your name and home post code, Your policy number, Vehicle make, model and colour, Your location, An indication of the nature of the problem

COMPLAINTS PROCEDURE

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to;

The Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey. RH1 1PR.

Telephone 0870 609 0023

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service.

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS)

SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

Roadside Assistance & Local Recovery in the UK

Transport to a local garage is for the **vehicle, driver** and up to 7 passengers.

Nationwide Recovery in the UK

1. Within the UK only.
2. Bed and Breakfast accommodation for one night is limited to a maximum of £40 per person (£160 in total).
3. The hire vehicle is only up to 1100cc for a period of 24 hours.
4. A medical certificate is required before this benefit is provided.

Home Recovery in the UK

Transport to a local garage is for the **vehicle, driver** and up to 7 passengers.

European Assistance

Transport to a local garage is for the **vehicle, driver** and up to 7 passengers.

Labour charges and parts up to £200 are included to make **your vehicle** secure following theft or attempted theft of the **vehicle**.

1. The cost of the parts is not covered.
2. Travel for **you** and **your** passengers to **your** intended destination
3. Car hire up to £70 per day and £750 in total.
4. B&B expenses up to £30 per person per day and £500 in total
5. A medical certificate is required before this benefit is provided.
6. If **your vehicle** is not repaired before **your** planned return to the UK, cover includes transport costs to get **you, your** passengers and **your vehicle** home.

RELEVANT SECTION IN THE POLICY DOCUMENT

Roadside Assistance & Local Recovery in the UK	Section A
Nationwide Recovery in the UK	Section B
Home Recovery in the UK	Section C
European Assistance	Section D

MOTORING ASSISTANCE COVER

This policy is administered by Lumley Auto Limited.

This policy is underwritten by Inter Partner Assistance SA who are a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group.

AXA Assistance operates the 24-hour motoring assistance helpline. This insurance is effected in England and is subject to the Laws of England and Wales.

Inter Partner Assistance SA is authorised by the Commission Bancaire, Financière et des Assurances (CBFA) in Belgium (their regulatory arm) and regulated by the Financial Services Authority (FSA) in the UK, an independent non-governmental body, given statutory powers by the Financial Services and Markets Act 2000. The address of the FSA is 25 The North Colonnade, Canary Wharf, London E14 5HS. Information can be obtained either by phoning to their Consumer Helpline 0845 606 1234 (local call rates) or by visiting the following website: www.fsa.gov.uk.

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully.

Each section of cover confirms what is and is not covered. There are also general exclusions that apply to all sections of cover and general conditions that **you** must comply with for the policy to operate. If **you** find that the cover does not meet **your** needs, contact the introducer within 14 days of receipt of this document and they will contact Lumley Auto to arrange to cancel **your** policy.

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MEANING OF WORDS

Wherever the following words and phrases appear in bold in this document and in the **Motoring Assistance Confirmation** they will always have these meanings:

1. We/Us/Our

Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR. Registered No: FC008998.

2. You/Your/Driver

The policyholder or any person driving with **your** permission, and/or any passenger in the insured **vehicle** (maximum 7 people including the **driver**).

3. Vehicle

Vehicle means the private car or motorcycle which is under 16 years of age (11 years within Europe), does not exceed 3,500 kg in gross weight, 5.1m in length, 1.95m in height and 2.1m in width, insured under **your** policy, as shown on the **Motoring Assistance Confirmation**, details of which have been provided to Inter Partner Assistance SA and for which, the appropriate premium has been paid and received by Inter Partner Assistance SA.

If **your vehicle** breaks down whilst towing a caravan or trailer **we** will recover **your vehicle** together with caravan or trailer providing they do not exceed the following dimensions: 8m in length, 3m in height and 2.25m in width. **You** must carry a serviceable spare tyre and wheel for **your vehicle**, caravan or trailer, if it is designed to carry one.

4. Your Home

The UK address last notified to Lumley Auto Limited as **your** permanent residence or place where **your vehicle** is normally kept.

5. Breakdown

Immobilisation of the **vehicle** as a result of mechanical **breakdown**, accident, act of vandalism, fire or attempted/recovered theft, flat tyre, lack of fuel, flat battery, occurring within the **UK** (or Western European territorial limits if the appropriate premium has been paid) during the **period of cover**.

6. UK

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

7. Period of Cover

The period to which the insurance applies and is stated on your **Motoring Assistance Confirmation**.

8. AXA Assistance

AXA Assistance (UK) Limited, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR.

The cover detailed under each section will only apply if it is shown on your current Motoring Assistance Confirmation. Cover is subject to the General Conditions and General Exclusions detailed in sections E and F

HOW TO CLAIM

How to claim in the UK

To obtain emergency assistance contact:

UK Emergency Assistance No. **0800 0324408**

NOTE MOBILE PHONES MAY INCUR A CHARGE

You should have the following information available upon request:

- The **vehicle's** registration number
- **Your** name and home postcode
- **Your** Policy Number
- The make and model of the **vehicle**
- The colour of the **vehicle**
- The location of the **vehicle**
- An indication as to the nature of the problem

In the event of a **breakdown** on the motorway, proceed to the nearest SOS Emergency Telephone Box. Ask the Police to contact the 24-Hour EMERGENCY Helpline on the above number. Be prepared to provide the additional information together with the number of the SOS Emergency Telephone Box.

How to Claim under European Assistance

To obtain emergency assistance contact the 24 Hour Emergency on the numbers below

European Breakdown Assistance No. **+44 (0)1737 815322**

Dialling from UK **0800 032 4649**

General Information

Cover within Europe only applies to **vehicles** under 11 years of age.

You should have the following information available upon request:

- **Your** full name and **UK** address
- The address and phone number abroad
- **Your** Valid Policy

- Dates of travel abroad.
- Intended date of return **home**

For accident or breakdown

- **Your vehicle's** make and model and registration number
- The date, time and place of the incident (and **vehicle's** location now)
- Brief details of the circumstances of
 - a. the accident damage and any injury, or
 - b. the theft of **your vehicle**, or
 - c. the **breakdown**.

ASSISTANCE ON MOTORWAYS

On many European motorways or Autoroutes, particularly in France, if **you** break down the emergency telephones will be answered by the police. They will arrange for a recovery **vehicle** to tow **you** and **your vehicle** off the motorway either to a local garage or perhaps to a motorway service station, without reference to **AXA Assistance**. **You** may be required to pay for this assistance on the spot, in which case obtain and keep a receipt and **we** will reimburse **you**. Alternatively, once **you** and **your vehicle** are towed to a place of safety call AXA Assistance and the recovery agent may accept **our** guarantee of payment. At this stage **AXA Assistance** will also arrange any other assistance **you** may require.

Only by calling the Emergency Helpline numbers, will you be able to claim for the services provided.

BREAKDOWN IN THE UK

Section A - Roadside Assistance + Local Recovery in the UK

What is covered:

1. If **your vehicle** is immobilised as a result of a **breakdown**, **we** will arrange and pay for a **vehicle** rescue operator to come to the place of the **breakdown** for up to one hour in order to try and restore the **vehicle's** mobility.
2. If **your vehicle** cannot be made roadworthy at the place of **breakdown**, **we** will arrange and pay for **your vehicle** together with the **driver** and up to seven passengers to be taken to a suitable local garage normally within 15 miles, for it to be repaired at **your** cost.

What is not covered:

1. Anything mentioned in the general exclusions.

Section B - Nationwide Recovery in the UK

What is covered:

If **your vehicle** cannot be made roadworthy at the place of the **breakdown**, and cannot be repaired the same day at a suitable local garage, **we** will arrange and pay for any one of the following:

1. Nationwide Recovery Service

For **your vehicle** together with the **driver** and up to seven passengers to be taken to **your** intended destination or **home** anywhere in the **UK** and then at **your** request, for **your vehicle** to be taken to a garage of **your** choice within 15 miles during one complete journey, for it to be repaired at **your** cost.

2. Overnight Accommodation

Bed and breakfast expenses for one night only, limited to a maximum of £40 per person (£160 for your whole party).

3. 24 Hour UK Hire Vehicle

A hire **vehicle** of up to 1100cc for a period not exceeding 24 Hours. **You** will be responsible for the return of the hire **vehicle** and the collection of **your** repaired **vehicle**.

Please note: **We** will choose the most appropriate solution from one of the above options.

4. Emergency Driver within the UK

If, during the journey, the **driver** suffers accidental bodily injury or illness, which means that he or she cannot drive and there is no one else, able or qualified to drive the **vehicle**, **we** will provide, and pay for, a driver to complete the journey or return the **vehicle** and passengers to the intended destination. **You** will need to provide some form of medical certification before **we** provide this benefit.

What is not covered:

1. Anything mentioned in the general exclusions.

Section C – Home Recovery in the UK

What is covered:

1. In the event that **your vehicle** is immobilised as a result of a **breakdown**, at or within a one mile radius of **your home**, **we** will arrange and pay for a **vehicle** rescue operator to come to the place of **breakdown** for up to one hour in order to try and restore the **vehicle's** mobility.
2. If **your vehicle** cannot be made roadworthy at the place of **breakdown**, **we** will arrange and pay for **your vehicle** together with the **driver** and up to six passengers to be taken to a suitable garage normally within 15 miles, for it to be repaired at **your** cost.

What is not covered:

1. Anything mentioned in the general exclusions.

Section D - European Assistance

The cover in this section will only apply if it is shown on **your** current **Motoring Assistance Confirmation**.

In addition to those detailed in the UK section, wherever the following words and phrases appear in bold in this document and **Motoring Assistance Confirmation** they will always have these meanings:

Journey

A return trip in **your vehicle** between **your** home in the **UK** and **your** destination abroad, within the territorial limits, which does not exceed 31 consecutive days, or no more than 90 days in total during the period of cover.

Unless otherwise stated cover in section D only applies in the European countries listed below:

Andorra, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, Malta, the Republic of Cyprus, the Vatican City, and dependent Islands, within the geographical area of Europe, of the aforementioned countries.

D1) BEFORE TRAVEL ABROAD STARTS

The benefits shown under section D4 below also apply in the UK providing that the **breakdown** happens during **your** journey .

D2) ROADSIDE ASSISTANCE & TOWING

What is covered:

1. In the event that **your vehicle** is immobilised as a result of a **breakdown**, **we** will arrange and pay for a vehicle rescue operator to come to the place of **breakdown** for up to one hour in order to try and restore the **vehicle's** mobility.
2. If **your vehicle** cannot be made roadworthy at the place of **breakdown**, **we** will arrange and pay for **your vehicle** together with the **driver** and up to six passengers to be taken to a suitable garage, for it to be repaired at **your** cost.
3. Labour charges and/or replacement parts up to £200 for immediate emergency repairs which are necessary to make **your vehicle** secure following the theft or attempted theft of the **vehicle** or its contents.

What is not covered:

1. The cost of paint work and other cosmetic items.
2. Any amounts for making the **vehicle** secure once **you** have returned to the UK.
3. Anything mentioned in the general exclusions.

D3) DELIVERING REPLACEMENT PARTS

What is covered:

1. If replacement parts are not available locally to repair the **vehicle** following a **breakdown** **we** will arrange and pay to have them delivered to **you** or an agreed location as quickly as reasonably possible.

What is not covered:

1. The actual cost of replacement parts and any customs duty. This must be paid to us using a credit or charge card, or at our discretion, any other payment method.
2. Any amount if the replacement parts can be obtained locally.
3. Anything mentioned in the general exclusions.

D4) LOSS OF USE OF YOUR VEHICLE

What is covered:

If during **your** journey **your vehicle** is immobilised or made unroadworthy as a result of a **breakdown** and will take at least 8 hours to repair, or has been stolen and not recovered within 8 hours, **we** will arrange and pay for any one of the following:

1. To transport **you**, **your** passengers and luggage to **your** intended destination, and then return **you** to **your vehicle** once it has been repaired, or, for a driver to bring **your vehicle** to **your** holiday location once it has been repaired.
2. The cost of hiring an alternative car while **your vehicle** is being repaired up to £70 per day and £750 in total.
3. Bed and Breakfast expenses up to £30 per person per day (£500 in total for **your** whole party) while **your vehicle** is being repaired, provided **your** original accommodation has been pre-paid and **you** can't get **your** money back.

Please note: We will choose the most appropriate solution from one of the above options.

What is not covered:

1. The cost of fuel or lubricants **you** use in the hire vehicle.
2. Anything mentioned in the general exclusions.

D5) IF YOU BECOME ILL OR INJURED AND CAN'T DRIVE

What is covered:

1. As long as **you** have medical proof that **you** can't drive, and no one else in **your** party can drive **you** home, **we** will pay for a qualified driver to bring **you**, **your** passengers and **your vehicle** home.

What is not covered:

1. Anything mentioned in the general exclusions.

D6) IF YOU CAN'T USE YOUR OWN VEHICLE TO GET HOME

What is covered:

If following a **breakdown your vehicle** is still not repaired or roadworthy when it is time for **you** to return home, **we** will pay for suitable transport to get **you**, **your** passengers and **your** luggage home, and up to £150 towards alternative travel costs in the UK while **you** wait for **your own vehicle**. We will also pay for:

1. Transporting **your vehicle** to **your** home or **your** chosen repairer in the UK
2. OR the cost of a single rail/sea ticket (or an air ticket if the rail/sea trip would take more than 12 hours) for **you** to go and fetch **your vehicle** once it has been repaired or found.
3. AND any storage charges (up to a total of £100) while it is waiting for repair, collection or transportation home.

What is not covered:

1. Any costs and expenses **you** would have incurred anyway for travelling home.
2. Loss or damage to personal possessions left in, on or near the **vehicle**.
3. The return of **your vehicle** to the UK if **we** believe that the cost of doing so would be greater than the market value of **your vehicle** in the UK.
4. The return of **your vehicle** to the UK if repairs can be completed locally and **you** are either unable or unwilling to allow this to happen.
5. Anything mentioned in the general exclusions

SECTION E - GENERAL EXCLUSIONS APPLYING TO ALL PARTS OF THIS POLICY

What is not covered:

1. Any **breakdown** that happens during the first 24 hours after cover is taken out for the first time, except for benefits shown under Section A, which are available immediately.
2. The cost of replacement fuel or for any spare parts required to restore the mobility of **your vehicle** or for any costs incurred as a result of the unavailability of replacement parts.
3. Labour costs of more than 1 hour for roadside assistance.
4. If **we** consider that a locksmith, body, glass or tyre specialist is needed, **we** will try to arrange these for **you** but **you** will have to pay for their services, unless **your vehicle** is covered under section D2,3.
5. The cost or the quality of repairs when **your vehicle** is repaired in any garage to which the **vehicle** is taken.
6. Any costs for vehicles, which have not been maintained and operated in accordance with the manufacturer's specifications.
7. Any call out or recovery costs incurred in the UK following a **breakdown** where the police or other emergency service insist on immediate recovery by a third party.
8. Assistance or recovery if **your vehicle** is partly or completely buried in snow, mud, sand or water.
9. We will not be liable for any Specialist Recovery costs incurred.
10. Damage or costs incurred as a direct result of gaining access to **your vehicle** following **your** request for assistance.
11. Consequential loss of any kind arising from the provision of, or delay in providing, the services this cover relates to.
12. Transportation of horses or livestock. Onward transportation of any animal in **your vehicle** shall be at our discretion and solely at **your** risk.
13. Any costs for vehicles that have broken down or are not roadworthy when cover was taken out.
14. The costs incurred in obtaining a spare wheel or tyre for roadside repair where **you** are unable to provide a serviceable spare wheel or tyre. Please note this exclusion does not apply if **your vehicle** is not designed to carry a spare wheel.
15. If **your vehicle** has been modified for, or is taking part in, racing, trials or rallying.
16. Any cost recoverable under any other policy of insurance or under the service provided by any motoring organisation.

17. Recovery where **your vehicle** is carrying more occupants than a **driver** and up to 7 passengers or a greater weight, than for which the **vehicle** was designed, or where the **vehicle** is being used unreasonably on unsuitable terrain.
18. Recovery or assistance where the **vehicle** exceeds 3,500 kg gross **vehicle** weight or 5.1m in length, 1.95m in height and 2.1m in width.
19. Recovery or assistance where **your vehicle** is being used for the carriage of people for hire or reward, unless **we** have agreed this with you.
20. Recovery or assistance where the **vehicle** is being used for the carriage of commercial goods.
21. Any claim arising from the driving of **your vehicle** with **your** consent by:
 - a. any person who you know does not have a valid UK driving licence or
 - b. is not keeping to the conditions of their driving license.
22. Any claim arising from an inadequate repair or attempted repair previously carried out during the course of the same trip.
23. Recovery costs following a road traffic accident or other incident normally covered by a motor insurance policy.
24. Any loss or damage caused to **your vehicle**, or any loss or expense arising from or contributed to by:
 - a. Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - b. The radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
25. Loss or damage caused by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or military power.
26. Any loss or damage caused by riot or civil commotion that happens outside the UK
27. Mobile phone and telephone call costs are not covered under **your** policy in any circumstances.

SECTION F - GENERAL CONDITIONS APPLYING TO ALL PARTS OF THIS POLICY

1. **Your vehicle** must be permanently registered in the UK and if appropriate have a current MOT certificate. It shall at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced in accordance with the manufacturer's specifications. It must be under 16 years old since first registration. (11 years for European Assistance)
2. If **we** arrange for temporary roadside repairs to be carried out following damage to **your vehicle**, or **we** provide recovery to **your** nominated destination, **we** shall not be liable to provide further assistance in respect of the same incident or insured event.
3. No benefit shall be payable unless **you** contact us via the emergency telephone numbers provided. **You** must not seek to contact any agent or repairer direct.
4. **You** are responsible for the safety of **your vehicle** and its contents and, unless incapacitated, or by arrangement with **us** or **our** agent, **you** must be in attendance at **your vehicle** at the estimated time **we** advise that assistance can be expected.
5. **Your** policy number must be quoted when calling for assistance and the relevant identification produced on the demand of the repairer, recovery specialist or other nominated agent of Inter Partner Assistance SA.
6. **You** will have to pay the cost for the recovery or repair **vehicle** coming out to you if, after requesting assistance to which you are entitled, **your vehicle** is moved, recovered or repaired by any other means.
7. **You** will have to pay any toll or ferry fees incurred by the **driver** of the recovery **vehicle**.
8. **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **your** instructions or the instructions of any person acting on **your** behalf.
9. **We** shall be entitled to request all reasonable assistance from you to conduct proceedings in **your** name for Inter Partner Assistance SA's benefit to seek reimbursement from a responsible Third Party following payment of a claim made under any cover provided by this insurance.
10. **You** shall carry a serviceable spare tyre and wheel for **your vehicle** and any attached caravan or trailer. Please note this exclusion does not apply if **your vehicle** is not designed to carry a spare wheel.
11. **We** reserve the right to nominate a suitable garage equipped to undertake repair, at **your** expense, rather than recover an immobilised **vehicle**, where effective repairs can be completed within 8 Hours.
12. If **we** arrange for temporary roadside repairs to be carried out to **your vehicle**, you are required to then immediately arrange for any permanent repair that may be necessary.
13. If **your vehicle** needs to be taken to a garage after a **breakdown**, it must be in an easily accessible position for a recovery **vehicle** to load. If this is not the case you will have to pay an emergency recovery fee.

14. You will have to pay for parts, components or other products used in the repair of **your vehicle**.
15. We will not arrange for assistance where **your vehicle** is considered to be dangerous or illegal to repair or transport.
16. Inter Partner Assistance SA shall not be responsible for more than two claims made against the Service during any 12 month period which arise from a common identified fault; and no more than four in any 12 month period.
17. If you are covered for **breakdown** by any other insurance policy or warranty you must tell us.
18. Should you be unwilling to accept our decision or that of our agents on the most suitable form of assistance to be provided, **we** will pay not more than £100 for any one **breakdown** towards **your** preferred form of assistance.
19. We cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available. We will do our best to arrange a **vehicle** of equivalent size but no guarantee can be given that there will be tow bars, bike racks, roof boxes, or other accessories included. Hire cars are provided subject to **you** meeting the conditions of the hirer. In most parts of Europe, hire cars are not permitted to cross national frontiers or to be brought back to the UK.
20. The parties to this insurance are **you** and us and any person or company who is not party to this insurance policy has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any term of this insurance policy but this does not affect any right or remedy of a third party that exist or is available apart from that Act.
21. Any reduction in cover will only be allowed at renewal of the cover.

CANCELLING YOUR POLICY

Statutory Cancellation Rights

If **you** received this policy free of charge **you** may cancel this **policy** at any time. **You** must tell the administrator by writing to:

Administration Office, Lumley Auto Ltd, 3rd Floor, 4 Copthall House, Station Square, Coventry CV1 2FL

If **you** have paid a premium for cover and **you** cancel within 14 days of the receipt of the **policy**, **we** will make a full refund of premium, unless **you** have made a **total loss** claim.

You should contact the **introducer** who will contact this office to arrange the premium refund.

The **introducer** will refund **your** premium to **you** after authorisation from **us**.

There is no refund of premium in the event a **total loss** claim has been made or is pending.

CANCELLATION OUTSIDE THE STATUTORY PERIOD

You may cancel this policy at any time by providing prior written notice to:

Administration Office, Lumley Auto Ltd, 3rd Floor, 4 Copthall House, Station Square, Coventry CV1 2FL

CANCELLATION BY US

We reserve the right to cancel the policy by providing 21 days prior written notice by registered post to your last known address.

There is no refund of premium in the event of a **total loss** claim. However, in all other cases **we** will retain an amount of premium in proportion to the time **you** have been on cover and refund the balance to **you**.

OUR PROMISE OF SERVICE

We make every effort to provide **you** with the highest standards of service. If on any occasion our service falls below the standard **you** would expect us to meet, the procedure below explains what **you** should do.

COMPLAINTS PROCEDURE

You can write to the Quality Manager, who will arrange an investigation on behalf of the General Manager, at: Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR or telephone 0870 609 0023.

If it is impossible to reach an agreement **you** have the right to make an appeal to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR or telephone 0845 080 1800.

The existence of these procedures does not affect **your** right to take legal proceedings.

In addition Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms. Further information can be obtained from the website www.fscs.org.uk

DATA PROTECTION ACT

Details of **you**, **your** insurance cover and claims will be held by us for underwriting, processing, claims handling and fraud prevention subject to the provisions of the Data Protection Act 1998.