

Premium Cover | Car, Van and Motorcycle

How to contact us

Broken down in the UK

Call us on

For changes to your Membership

You can also write to us at:

Emergency Assist Exchange Square Wisbech Cambridgeshire PE13 1RA

What our operators will need if you breakdown

- 1. Your name
- 2. The vehicle's make, model and registration number
- 3. The exact location of the vehicle, such as the road you are on, the nearest junction, identifiable landmark etc.
- 4. What you suspect the nature of the fault is
- 5. The telephone number you are calling from

We will then arrange for a **Recovery Operator** to attend to the given location as quickly as possible.

If your breakdown is as a result of a flat, punctured or blown tyre we will require you to have the following;

- 1. The locking wheel nut key (where applicable)
- 2. A fully serviceable spare, or space saving, wheel

Please note

- If You cancel Your recovery after initially calling Us, are not with the Vehicle when a Recovery Operator arrives, the Vehicle is not in an accessible location when You have informed Us otherwise or no fault is found with the Vehicle upon inspection by a Recovery Operator, then You will be charged a cancellation fee of £98.40.
- Please ensure prior to calling Us in the event of a Breakdown that a Recovery Operator will be able to lawfully access the Vehicle if the Vehicle is on private land, such as a campsite, otherwise You will be liable for a cancellation charge as per point 1 above.
- Any repair carried out by a Recovery Operator is deemed a Temporary Repair. We therefore insist that Vehicle is taken to a garage immediately and any permanent repairs are made. We reserve the right to request evidence of any permanent repairs
- 4. You are only covered for the Vehicle that is registered upon taking out the Membership unless You have notified us of a change during the Term of the Membership.
- 5. You may change the Vehicle on Your Membership up to 4 times during the Term, however, temporary changes of Vehicle are not permitted within this Membership. Please note a minimum administration charge of £5.00 will apply to any change in membership detail.

01945 586228

visit the 'Member Area' on our website: www.emergencyassistltd.co.uk

- If a change of Vehicle takes place during the Term of the Membership the Inception Period will apply from the date the change takes effect from.
- If any of Your details change during the Term of the Membership, such as Your address, please notify Us immediately.

Conditions of Membership

The following conditions apply to **Your Membership**. Refusal, or refusal to comply with any of these conditions by **You** or any driver of the **Vehicle**, may result in **Us** being unable to attend to a **Breakdown** and we may cancel **Your Membership**.

- The Vehicle must be maintained to a good state of mechanical and electrical repair and is of a Roadworthy Condition.
- 2. No more than a total of 6 **Service Requests** are permissible under all sections of this **Membership** during the course of the **Membership Term**.
- 3. We will always decide on the best possible way of offering assistance, after taking into account individual circumstances. If the assistance that We offer does not suit your requirements then you may request alternative assistance which is to be arranged by You at Your own cost.
- We do not accept any liability for any pets, animals or livestock within the Vehicle at the point of Breakdown or during any subsequent recovery (where applicable).
- If requested You must provide evidence of your Vehicle's MOT (where applicable) and/or receipts/invoices for any work that has been undertaken as a result of a Breakdown or in the recent past.
- 6. Further to point 5 above, any Breakdown as a result of inadequate repair, unsuccessful DIY or any previous Breakdown We have attended in the last 3 months where the fault is in Our opinion the same, related or similar, and where no remedial action has been taken to correct the fault, shall be attended on a paid basis only.
- Attendance by a Recovery Operator cannot be used as a reason by the Membership Holder or any other driver of the Vehicle to avoid the cost of repairing or recovering the Vehicle.
- 8. We reserve the right to refuse, and/or cancel a Membership if anyone behaves inappropriately towards any employee or representative of Ours by, including but not limited to, acting in a threatening or abusive manner, whether physically or verbally or;
- 9. Deliberately mislead or omit to tell Us important details or facts about a Breakdown in order to obtain assistance. If in doing so results in Us attending a Breakdown where We otherwise would not have, You will be retrospectively charged for the attendance.

Definition of Words

Within this **Membership Wording** certain words have a special or specific meaning. These words will appear throughout this **Membership Wording** in bold type and start with a capital letter

Accident

Means where the Vehicle is involved in an incident that happens unexpectedly and unintentionally.

Breakdown / Broken Down

Means the **Vehicle** has ceased to function as a result of an electrical or mechanical failure, including the failure of the **Vehicle**'s battery and/or tyres, but not as a result of fire, flood, theft or act of vandalism. This also extends to **Misfuelling**. The failure of a component (e.g. heating or air condition system) does not constitute a **Breakdown** unless it results in the **Vehicle** ceasing to function. The illumination of any of the **Vehicle**'s warning lights does not constitute a **Breakdown**. In this instance, **You** need to make **Your** way to a place of repair, and any **Breakdown** cover within this Membership will not apply.

Caravan / Trailer

Means any caravan or trailer that adheres to the following specifications:

Max Weight (gross)	Max Length	Max Width
3.5 tonnes	7.0 metres (23 feet) excluding draw bar and coupling	2.44 metres (8 feet)

Home

Means the address where the Membership Holder lives permanently as shown on Your Membership Details

Inception Date

Means the date with which your Membership commences as stated on Your Membership Details.

Inception Period

Means a period of 48 hours from the **Inception Date** before **You**, or anyone driving the **Vehicle**, is able to make a **Service Request** on this **Membership**.

Market Value

Means a reasonably determined value for **Your Vehicle**, using recognised industry data, based upon, but not limited to, vehicles of an equivalent age, make, model and mileage.

Membership

Means the terms and conditions contained herein, along with Your **Membership Details**, which forms the basis of the agreement between **Us** and **You**.

Membership Holder

Means the person named on the Membership Details

Membership Details

Means the document containing important information about **Your Membership** which must be read in conjunction with the **Membership Wording**.

Membership Wording

Means this document and the terms and conditions contained herein.

Misfuel / Misfuelling

Means where the Vehicle has been fuelled with an incorrect fuel type.

Non-Commercial Use

Means the **Vehicle** is used solely for personal reasons and not in conjunction with any delivery service or service involving carriage of goods or being used for public or private hire..

Recovery Operator

Means any person appointed or instructed by Us to provide breakdown assistance services on our behalf.

Roadworthy Condition

Means that the **Vehicle** has been maintained in line with the manufacturer's guidelines, holds a current UK MOT certificate where appropriate and there are no known faults with the **Vehicle**.

Service Request

Means any request for assistance, service or a benefit under any section of this Membership.

Temporary Repair

Means a repair affected at the roadside by a Recovery Operator

Term

Means the duration of this **Membership**, which is for 12 months, commencing from the **Inception Date** as stipulated on **Your Membership Details**

Territorial Limits

Means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.

Vehicle

Means any private car, van, motorcycle, moped or motorhome which complies with the following specifications and is used for **Non-Commercial Use**. Please note that Campervans and Motorhomes are excluded from this membership

Max Weight (gross)	Max Length	Max Width
3.5 tonnes	5.5 metres (18 feet)	2.3 metres (7.5 feet)

• We/Us/Our

Means Emergency Assist Limited of Exchange Square, Wisbech, Cambridgeshire, PE13 1RA

• You / Your

Means the person named on the **Membership Details**

Your Membership

Sub Section A) If Your Vehicle has Broken Down within the United Kingdom, and is within ½ mile of Your Home as established by Us, or at the Home address as per Our most recent records, we will instruct a Recovery Operator to either;

- Attend the scene of the Breakdown and where possible carry out a Temporary Repair, and/or,
- Recover the Vehicle to a suitable garage straight away. The garage maybe chosen by You however must be within a 25 mile radius of the site of the Breakdown as measured by Us.

Important: In the event the **Breakdown** is as a result of a flat, blown or punctured tyre the following will apply:

- If You have an accessible and serviceable spare, or space saver wheel, along with any relevant locking wheel nut key (where applicable), a Recovery Operator will replace the wheel.
- If neither the relevant locking wheel nut key is present or an accessible and serviceable spare, or space saver wheel, then We shall source a mobile tyre fitter (where available) to attend. The call out charge of this shall be covered within Your Membership, but the cost of any parts or tyre(s) required will be at Your cost.
- Where a mobile tyre fitter is unable to be sourced We shall recover Your Vehicle to the nearest garage able to effect a repair. This is where Our assistance will end.

Sub Section B) If Your Vehicle has Broken Down within the Territorial Limits of this Membership, and more than ¼ mile from Your Home as established by Us, We will instruct a Recovery Operator to either;

- Attend the scene of the Breakdown and where possible carry out a Temporary Repair, or,
- Recover the Vehicle to a suitable garage straight away.

One of the above options will be arranged by **Our** experienced team with all factors taken into consideration, such as, but not exhaustive to; the time of day, type of repair required, number of passengers, **Your** location.

Important: In the event the **Breakdown** is as a result of a flat, blown or punctured tyre the following will apply:

- If You have an accessible and serviceable spare, or space saver wheel, along with any relevant locking wheel nut key (where applicable), a Recovery Operator will replace the wheel.
- If neither the relevant locking wheel nut key is present or an accessible and serviceable spare, or space saver wheel, then We shall source a mobile tyre fitter (where available) to attend. The call out charge of this shall be covered within Your Membership, but the cost of any parts or tyre(s) required will be at Your cost.

 Where a mobile tyre fitter is unable to be sourced We shall recover Your Vehicle to the nearest garage able to effect a repair. This is where Our assistance will end.

Sub Section C) If We are unable to carry out a Temporary Repair to the Vehicle We will decide based upon whichever is geographically closest to the site of Breakdown, as measured by Us, one of the following;

- To recover the Vehicle, and any Caravan or Trailer where applicable, the driver and up to 4 passengers to the nearest suitable garage able to effect a repair
- 2. Your intended onward destination
- Your Home

Sub Section D) In the event that **Your Vehicle** is recovered to a suitable garage and repairs cannot be carried out on the same calendar day, then **You** will be offered one of the following at **Our** discretion;

- The cost of alternative road or rail travel for the driver and up to 4 passengers to one destination within the Territorial Limits of this Membership. This will also include a return journey for one person to collect the Vehicle upon completion of repairs.
- 2. The cost of one night's accommodation, excluding food and drink, for the driver and up to 4 passengers. This is limited to a maximum of £40 per person or £200 for all persons.
- 3. The cost of a suitable hire car for one day up to a maximum of £50

Important: The above options are at Our discretion and subject to our approval. Each of the available options is on a reimbursement basis only and will not be paid for in advance by Us. Receipts and/or invoices can be sent to us at the address or email on page 1 of this document.

The maximum payable for any Service Request from any one **Breakdown**, including any reimbursement costs, is £1500.00, or the current **Market Value** of the vehicle, whichever is lower.

What is not covered

- Labour charges in excess of one hour of the Recovery Operator arriving at the scene of the Breakdown.
- 2. The cost of any parts required to repair Your Vehicle
- 3. Any Breakdown as a result of an Accident.
- 4. Any Breakdown from a fault where We have previously attended for that fault, or a related fault in Our opinion, and as a result of a Temporary Repair affected by Us, or insistence by Us that garage attention is immediately required, further garage attention and subsequent repairs have not been sought. This does not apply in the event of a secondary Breakdown during the same journey as long as the intended destination was a garage or other place of repair and no other.
- Any Service Request for any broken glass
- 6. Any Service Request as a result of Misfuelling
- Any Service Request where the Vehicle is immersed in mud, snow, sand or water. This also extends to any Breakdown as a result of contact with the above.

- 8. Any **Service Request** as a result of keys becoming locked in the **Vehicle**, keys being damaged in any way, lost or issue with key fobs or immobiliser keys.
- Any Breakdown as a result of a slipped chain on a motorcycle, moped, scooter or other chain driven Vehicle.
- Recovery of Your Vehicle to more than one destination including a second recovery or attendance by a Recovery Operator as the original destination was not able to accept Your vehicle for any reason.
- 11. Any **Vehicle** which is already at a garage or other place of repair
- 12. Where We can evidence that this Membership is being used by the Membership Holder or any other driver of the Vehicle to avoid the cost of repairing or recovering the Vehicle or where a known fault existed with the Vehicle prior to the Inception Date.
- Any Caravan or Trailer is not covered in the event of a Breakdown.
- 14. Any hire car arranged by **Us** where **You** do not comply with the usual terms and conditions of the hire car company.
- 15. We will not cover the cost of;
 - i. delivery or collection of the hire car including the cost of any fuel in doing so
 - ii. any fuel consumed by **You** or any other driver during the period of hire
 - iii. any insurance excess payable under insurance for the replacement car
- We will not supply a hire car of any specific make, model or type, or specially adapted vehicles or those with a tow bar.
- We will not cover the cost of any food and/or drink incurred by You or any other driver or any passengers.
- 18. The maximum payable for any Service Request from any one **Breakdown**, including any reimbursement costs, is £1500.00, or the current **Market Value** of the vehicle, whichever is lower.

General Exclusions

The following exclusions apply to all sections of **Your Membership**;

- Any Service Request made within the Inception Period
- If the Vehicle is not in a Roadworthy Condition at the time of Breakdown.
- No Service Request is eligible as a result of an Accident
- 4. Any **Service Request** resulting from the **Vehicle**'s lights, radio or any chargers being left on unintentionally, or otherwise, by anyone.
- Any Vehicle that is being used, or has been modified for us, in motor racing, rallies, speed or endurance events
- 6. Any **Vehicle** which requires specialist repairs as a result of modification of any kind unless previously agreed by **Us**.
- Any liability or consequential loss being placed, or charged, upon Us as a result of assistance being provided by a Recovery Operator.
- A garage or other place of repair undertaking work on Your Vehicle will be acting as an agent on Your behalf

- and as such **We** bear no responsibility or liability for any advice, work or action undertaken, or given, by them
- Any charges incurred by You prior to notification of Breakdown to Us.
- 10. Any campervan or motorhome.
- 11. The cost of any parts, components, lubricants or materials required to repair **Your Vehicle**
- 12. The reimbursement of any charges for food, drink, telephone calls, fuel, oil or any other incidental expenses.
- Any charges incurred by You where providing assistance under this Membership would be deemed unlawful.
- 14. Any **Breakdown** where **Your Vehicle** is not accessible when **We** have been informed otherwise.
- 15. The cost of any specialist recovery equipment required as a result of **Your Vehicle** being in an inaccessible location
- 16. Recovery of **Your Vehicle** which cannot be undertaken in a safe and legal manner.
- 17. Any **Service Request** where money is owed to **Us** under this **Membership**.
- 18. Any **Service Request** for, or arising from, loss or damage to the contents of, or within, **Your Vehicle**.
- 19. Any toll charges, ferry charges, parking charges or traffic congestion charges incurred as a result of recovering **Your Vehicle**.
- 20. Any charges or costs incurred by **You** as a result of **You** deciding to scrap **Your Vehicle**.
- 21. **We** are not chargeable, or liable, as the result of a **Breakdown** for any financial loss you may incur, such as, but not limited to, loss of earnings, missed appointments or missed flights, trains or other prepurchased transport tickets.

Nature Of Emergency Breakdown Cover

Recovery Operators are trained and equipped to undertake temporary roadside repairs where applicable and are not in a position to comment on the general roadworthiness or safety of a vehicle, before, during or after a **Breakdown** or repair. Furthermore, the completion of an emergency repair cannot be taken to signify, or in any way guarantee, the general roadworthiness of the **Vehicle** concerned and attention should always be sought from a garage or alternative place of repair.

Matters Outside Of Emergency Assist's Reasonable Control

Whilst our top priority is meeting the service needs of **Our** membership holders, **Our** resources are finite and this may not always be possible. **We** shall not be liable for failing to accept a **Service Request** where we are faced with circumstances that are outside our reasonable control. Events which might constitute this include, but are not limited to; acts of God, outbreak of hostilities (where war has been declared or not), riot, civil disturbance, acts of rebellion or revolution, acts of terrorism, acts of government or authority (including the refusal or revocation of any licence or consent), acts of invasion, fire, subsidence, explosion, flood, snow, fog or other bad weather conditions, roads that are not reasonably accessible by **Us**, equipment or systems failures, shortages of

fuel or other necessary supplies, failure of telecommunications lines or systems, default of suppliers or sub-contractors, theft, pressure waves caused by aircraft or any other airborne devices, malicious damage, strike, lock out or industrial action of any kind.

What To Do If You Have A Complaint

We realise that things can go wrong and there may be occasions when You feel that We have not provided the Membership or service You expected. When this happens We want to hear about it so that We can try to put the matter right.

If **You** wish to register a complaint please contact **Us** in one of the following ways;

Email: complaints@emergencyassistltd.co.uk

Writing: Complaints Department

Emergency Assist Exchange Square

Wisbech Cambridgeshire PE13 1RA

Data Protection

Emergency Assist Ltd is a registered data controller with the Information Commissioner's Office. Registration number ZA240664. The data supplied by you will only be used by us and carefully selected associated companies for related products and services as well as the purposes of processing your membership, including underwriting, administration, and handling any Service Request which may arise. The data supplied will not be passed to any other parties other than those which we have mentioned hereon. It is important that the data you have supplied is kept up to date. You should therefore notify us promptly of any changes. You are entitled upon the payment of an administration fee to inspect the personal data which we are holding about you. If you wish to make such an inspection, or if you do not wish to receive information on related products and services, you should contact The Administrator; Emergency Assist Ltd, Exchange Square, Wisbech, Cambridgeshire, PE13 1RA. We may respond to enquiries by the police concerning your Membership in the normal course of their investigations. Where it is necessary to administer your Membership effectively, or to protect your interests, we may disclose the data you have supplied to other third parties such as motor garages, engineers, repairers, insurers etc. We may monitor and record telephone calls for service and staff training purposes.

Cancellation Of Your Membership

You can cancel Your Membership within the first 14 days of the Membership Inception Date. Unless You have made a Service Request during this period We shall refund Your premium in full less a £10 administration charge.

If **You** have made a Service Request during the first 14 days, or cancel **Your** Membership after this period, then there will be no refund of premium due to **You**.

We will automatically cancel Your Membership without refund if You make more than the maximum number of permissible Service Requests during the Membership Term. We reserve the right to suspend Your Membership if a Service Request has been successfully made to which it transpires that We should not have provided assistance under this Membership, until such time as the callout and repair costs incurred by Us are reimbursed to Us in full. If You, after being notified of such costs and suspension of Your Membership, fail to reimburse Us within a reasonable period of time, We reserve the right to cancel Your Membership by giving You 14 days written notice to Your Home address as held by Us.

Emergency Assist Ltd is incorporated at Companies House, Cardiff, (Company Number 10635572). Registered Office: Exchange Square, Wisbech, Cambridgeshire, PE13 1RA and VAT registered number 263089004. It is a provider of breakdown assistance services that is exempt from authorisation under the Financial Services and Marketing Act 2000.