

# Breakdown Cover Policy Wording

## Schedule

Service provided by **Call Assist**.

Cover is limited to Private Cars only.

**Cover:** European Rescue

**Insured vehicle:**

**Registration number:**

**Year of manufacture:**

**Insured:**

**Address:**

**Premium:**

**Client no:**

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## Period of insurance

(midnight the date of issue)

**12 months commencing at:**

For and on behalf of John Lewis Insurance.

This insurance becomes valid upon the issue of the **Document of Insurance**.

## Preamble

This document is a legally binding contract of insurance between **you** (the Insured) and **the insurer** (Ageas Insurance Limited).

The contract does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this contract. **We** may cancel or change any part of this contract without getting anyone else's permission. The contract is based on the information **you** provided to **us**.

**We** have agreed to insure **you** under the terms, conditions and exceptions contained in this document, or in any endorsement applying to this document. The insurance provided by this document covers any liability, loss or damage that occurs during any **period of insurance** for which **you** have paid, or agreed to pay the premium.

# Policy Wording

## What to do if you break down

If **your vehicle** breaks down **you** must call the 24 hour control centre on 0345 1650 580 in the UK or 00 44(0)1206 812 720 in Europe where **our** trained staff will deal with **your** request quickly.

Please have the following information available when **you** phone.

- **Your** name and document number
- The phone number (including the area code) **you** are calling from
- The location of the broken down vehicle, including road numbers or names and landmarks
- The registration number, make, model and colour.

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, policy number, vehicle registration and policy postcode to 07537 404890.

Please stay with **your vehicle** until a rescue vehicle arrives.

Please note that **you** are responsible for the cost of any parts fitted.

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## Definitions

Throughout this insurance policy the words and phrases printed in bold type will have the meanings set out below. Definitions are listed alphabetically.

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## Breakdown

Mechanical or electrical **breakdown** (failures or breakages), flat batteries, punctures, lack of fuel, lost ignition keys or damage which is caused by an accident, vandalism or theft and results in **you** not being able to drive **your vehicle**.

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## Call Assist

This service is provided by Call Assist Ltd.

Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

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## Document of Insurance

This document together with the signed schedule, form **your Document of Insurance**.

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## Home

The place where **your vehicle** is normally kept.

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## Period of Insurance

The period of time covered by this insurance (as shown in **the Schedule**).

## Territorial limits

Within the mainland of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands. European services apply within Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents), Hungary, Iceland, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.

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## The administrators

John Lewis Car Insurance.

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## The Insurer

Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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## The Schedule

Provides evidence that **your** insurance is in force and shows details such as **your** name, document number, **your vehicle** and **Period of Insurance**.

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## We, us, our

Call Assist Ltd.

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## You, your

The person named as 'the Insured' in **the Schedule**, or the driver of the vehicle as applicable.

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## Your vehicle

Any vehicle specified in **the Schedule** or notified to and accepted by **us**.

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## Breakdown Cover Services

If **your vehicle** cannot be driven as a result of a **breakdown** which occurs during the course of a journey and more than 1 mile from **your home**, **we** will provide the services shown on **the Schedule**, as long as the appropriate premium has been paid. Details of each service are shown below.

**We** will provide cover for any **breakdown** and any costs involved with the **breakdown**, which occur during the **period of insurance** and within the **territorial limits**.

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## Roadside Assistance

**We** will arrange service at the scene of the **breakdown** and will arrange and pay call-out fees and labour charges needed to start **your vehicle**. If **your vehicle** cannot be repaired at the scene of the **breakdown**, **we** will arrange and pay the cost of taking **your vehicle**, **you** and up to 7 passengers from the place where **your vehicle** has broken down to the nearest available garage.

This benefit is designed to cover small emergency repairs. It will not cover the cost of any parts or materials. Any work which is not carried out at the roadside is not covered. It is provided under a separate contract between yourself and the garage.

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## Home Service

If **your vehicle** breaks down at **your home** or within 1 mile of **your home**, **we** will arrange assistance and pay call-out fees and labour charges needed to start **your vehicle**. If **your vehicle** cannot be repaired at the scene of the **breakdown**, **we** will pay the cost of taking **your vehicle** to the nearest available garage.

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## Recovery

If **your vehicle** cannot be repaired at the scene of the **breakdown**, **we** will arrange and pay the cost of taking **your vehicle** and up to 7 passengers from the place where **your vehicle** has broken down to any one place **you** choose.

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## Alternative Travel or Accommodation

If **your vehicle** breaks down while it is more than 25 miles from **your home** and cannot be repaired at the roadside or at a garage during the same day, **we** will arrange and pay the cost of alternative travel arrangements or necessary emergency overnight accommodation.

The most **we** will pay will be up to £150 for:

- alternative road, rail or air travel or car hire
- one night's hotel accommodation for **you** and up to 7 passengers (The amount **we** will pay will only be for the rooms. **We** will not pay any amount for meals or drinks.)

Before **we** arrange alternative travel or accommodation, **you** must call the control centre on 0345 1650 580 in the UK or 00 44(0)1206 812 720 in Europe for **our** agreement. **We** will only refund any additional amounts covered by this insurance if **we** receive valid invoices and receipts..

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## Message Service

On request **we** will pass a message on to **your** family or colleagues and let them know about **your** situation.

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## Caravan and Trailer Service

If **your vehicle** breaks down, any attached caravan or small trailer not more than 7 metres (23 feet) long used for private purposes will be entitled to the same service as **your vehicle**, as long as it is attached to **your vehicle** by a standard 50 millimetre (2 inch) towing coupling.

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## European Service

This is not a maintenance policy and therefore, does not cover the cost of parts or the cost of non-emergency repair work, such as routine servicing or diagnostic tuning. The cover is designed to help keep **you** and **your** party mobile during the journey or holiday period abroad. It is not a replacement for a car insurance policy and does not provide cover for bodywork repairs following an accident or theft.

It is not always possible to provide automatic hire cars or accessories such as bike racks, luggage racks or tow bars.

We will arrange and pay for the following:

1. Immediate emergency roadside help following a **breakdown**. The most we will pay will be £200 in any one travel period. If **your vehicle** cannot be repaired quickly at the scene of the **breakdown** we will arrange and pay to take **your vehicle** and 7 passengers to a nearby garage for it to be repaired at **your** cost. This includes the cost of replacement parts up to a maximum of £100, but excluding parts subject to routine maintenance or periodic repair or replacement such as tyres, batteries, exhaust systems.
2. If **your vehicle** is out of use for a period of more than 8 hours as a result of a **breakdown** or due to death, injury or serious illness of the only available driver, we will arrange and pay for the following costs and expenses as long as they are as a direct result of the **breakdown** or illness. (In the case of illness a doctor's report will be required).
  - a) The cost of recovery of **your vehicle** to the nearest garage or railway.
  - b) Freight costs to obtain any replacement part, which is not available locally.
  - c) The cost of one of the following:
    - Hiring one replacement vehicle up to £100 per day and £1,800 in total.
    - Hiring one chauffeur in the event of a serious illness of the only available driver in **your** party, up to £100 per day.
    - Second class rail fares so that **you** and **your** party can finish **your** journey or return home.
    - Extra hotel accommodation costs for **you** and each member of **your** party, up to £40 per person per day, incurred during the journey to and from the holiday location, up to a maximum of 5 days. (We will not pay for meals or drinks).
  - d) The cost of recovering **your vehicle** to **your** home if it cannot be repaired before **your** planned return date. The maximum we will pay under this Policy to repatriate **your vehicle** will be limited to its current market value in the UK Area or we will pay costs incurred in travelling from **your home**, or holiday location, to the scene of the **breakdown** to collect **your vehicle** after repair. (Such cost must not be more than economy class airfare plus miscellaneous additional expenses not exceeding £150).
  - e) The cost of emergency repairs to secure **your vehicle** in the event that it is damaged by attempted theft or break-in up to a maximum of £150. (A police report will be required).
  - f) The cost of hiring a replacement vehicle up to £200 if **your vehicle** is still out of use when **you** return to the United Kingdom.
  - g) The cost of necessary telephone calls up to a maximum of £15.

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## Exceptions

1. This section does not cover;
  - **Breakdowns** due to lack of fuel, oil, water or frost damage or the use of **your vehicle** for racing, pacemaking, or being in any contest or speed trial or any rigorous reliability testing.
  - The cost of any repair apart from repairs covered under Section 1.
  - The cost of spare parts or emergency windscreens.
  - Expenses incurred in ordering incorrect replacement parts where this is due to insufficient or wrong information being given by **you**; or the cost of returning hired vehicles to the hire company.

2. If **your vehicle** suffers damage and it is considered to be a write off (the cost of repairs are greater than the market value of **your vehicle**) sub-section 2(d) will not apply where **your vehicle** has comprehensive car insurance. Where **your vehicle** is subject to third party insurance, cover will be limited to the market value of the vehicle. If this situation arises, we reserve the right to conduct negotiations direct with the car insurers.

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## General Exclusions

This insurance does not cover the following:

1. If **your vehicle** is recovered by sea or air, any amount which is more than the cost of taking the vehicle to the nearest port or airport.
2. Any ferry fares or toll fees.
3. Compensation due to delays to transport services.
4. Any damage or loss to **your vehicle** or its contents caused by the Recovery Operator. It is **your** responsibility to ensure personal possessions are removed prior to **your vehicle** being transported.
5. Damage or costs incurred as a direct result of gaining access to **your vehicle** following **your** request for assistance.
6. The cost of taking **your vehicle** and its passengers to more than one address after any one **breakdown**.
7. The cost of recovering **your vehicle** and its passengers if **your vehicle** can be repaired within a reasonable period of time at or near the place where it has broken down.
8. The cost of any parts, emergency windscreens, components or materials used to repair **your vehicle**.
9. Any costs or expenses for any service, which is not arranged by us.
10. Any recovery charges apart from recovery to the nearest available garage if **your vehicle** breaks down at **your home** or within 1 mile of **your home**.
11. Any costs or expenses if the **breakdown** is covered by any other insurance or recovery service.
12. Any request for service if **your vehicle** has been used (from the time **you** bought it) for private hire, public hire, racing, rally, pacemaking or in any contest or speed trial or any rigorous reliability testing.
13. 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.
14. Any request for service if **your vehicle** is considered to be dangerous or illegal to repair or transport.
15. Any results of war, invasion, act of foreign enemy, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
16. Direct or indirect loss, damage or liability caused by, contributed to, or arising from:
  - ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel.
  - the radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
  - pressure waves caused by aircraft and other flying objects.

17. Any costs or expenses incurred as a result of incorrect fuel in **your vehicle**.

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## General Conditions

1. **We** will only provide the cover described in this insurance if:
- **you** agree to pay the premium; all cover shall cease in the event of any payment not being met on the due date
  - **you** have met all the terms and conditions in this **Document of Insurance**
  - the information **you** have given **us** is, as far as **you** know, correct and complete; any payment made under this insurance will be based on the original information given to **us**.

**You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **us** straight away if anything that **you** have already told **us** changes. If **you** do not tell **us**, **your** policy may be cancelled and any claim **you** make may not be paid.

2. This insurance only applies to **you** and cannot be transferred to anyone else.
3. **You** must not use **your vehicle** outside the United Kingdom for more than 45 days in a row or more than 90 days in total during the period of insurance.
4. If you are travelling abroad **you** must ensure that **your vehicle** is in an efficient and roadworthy condition at the start of the journey or holiday and it has been regularly serviced by a garage or **you** in accordance with the manufacturer's recommendations.
5. If a **breakdown** occurs (whether or not **you** need immediate service), **you** must immediately tell **us**.
6. Roadside assistance or recovery will only be provided if **you** or the driver stays with **your vehicle** until a rescue vehicle arrives.
7. If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **we** will not pay the claim and cover under this insurance will end.
8. **You** must take all reasonable steps to prevent a **breakdown**, and **your vehicle** must not be driven in an unsafe or unroadworthy condition or until repairs recommended following service have been carried out.
9. Costs incurred in addition to a standard callout where service cannot be undertaken at the roadside because **your vehicle** is not carrying a serviceable spare wheel, 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. **You** must keep **your vehicle** properly maintained and serviced.
11. **You** must take all reasonable steps to avoid or minimize any loss arising out of a claim under this insurance. Claims arising directly out of financial incapacity will not be covered.
12. **You** must keep all vouchers, invoices and receipts and other documents, which may be relevant to **your** claim. Any claims must be notified, in writing, as soon as possible, and in any event within 14 days of the occurrence (or immediately when **you** return **home**) to **us**, whose address can be found in the "How

to make a complaint" section, providing full information as to the time, place and circumstances.

13. Any documentary evidence and details **we** may require must be provided at **your** expense (or **your** legal representative's expense). **You** must also have a medical examination if requested to do so.
14. **You** must take reasonable care for the safety and supervision of **your vehicle**, and if loss or damage occurs whilst it is in the care of a transport company, authority, garage or hotel, the loss or damage must be reported, in writing, to such transport company, authority, garage or hotel.
15. **You** must take all reasonable and practical steps to recover **your vehicle** if lost or stolen and to discover any guilty person or persons. **We** can:
- take over, conduct, defend or settle any claims; and
  - take proceedings, at **our** own expense and for **our** own benefit to recover any payment **we** have made under this insurance.

**We** will take this action in **your** name or in the name of anyone else covered by this insurance. **You** or the person whose name **we** use must co-operate with **us** on any matter which affects this insurance.

16. If assistance is requested whilst cover is not in force or **we** incur additional costs beyond the scope of cover which applies, **you** must reimburse these costs on demand and within 14 days.
17. If **we** accept **your** claim but disagree with the amount due to **you** the matter will be passed to an arbitrator who **we** both agree to. When this happens, the arbitrator must make a decision before **you** can start proceedings against **us**.
18. If **you** decline to accept **our** decision on the most suitable course of action then **we** may limit **our** liability in respect of any one incident to a maximum of £100.
19. This insurance only covers the vehicle specified in **the Schedule**. **You** must tell **us** about any changes of vehicles.
20. Nothing in this policy limits **our** liability for death or personal injury caused by the negligence of **us** or **our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
21. The contractual terms and conditions, and other information relating to this contract will be in the English language.
22. This Policy will be governed by English law, and **you** and **we** agree to submit to the non exclusive jurisdiction of the courts of England and Wales unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.
23. Should **you** wish to contact **us** you should do so through **the administrators**:

John Lewis Car Insurance  
Prospect House  
Gordon Banks Drive  
Trentham Lakes North  
Stoke on Trent  
ST4 4TW.

## Our Promise of Service

If **you** are unhappy with the service that has been provided by John Lewis Car Insurance (including information or documentation issued to **you**), **you** should contact John Lewis Car Insurance as follows:

In writing:

Customer Relations  
Prospect House  
Gordon Banks Drive  
Trentham Lakes North  
Stoke-On-Trent  
ST4 4TW

By Telephone: 034 561 00355

Or by email: [customerservice@johnlewisacarinsurance.com](mailto:customerservice@johnlewisacarinsurance.com)

If **your** complaint is about the service provided by **Call Assist you** can contact them in the following ways:

In writing:

Customer Services  
Call Assist Limited  
Axis Court  
North Station Road  
Colchester

Essex

CO1 1UX

By telephone: 01206 771788

Or by email: [customerservices@call-assist.co.uk](mailto:customerservices@call-assist.co.uk)

**Call Assist/John Lewis Car Insurance** will try to resolve **your** complaint by the end of the third working day and they will send **you** a summary resolution letter. If they are unable to do this, they will write to **you** within five working days to let **you** know what they are doing to resolve **your** complaint and let **you** know who is dealing with the matter. Within eight weeks of them receiving **your** complaint, **you** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

**You** have the right to ask the Financial Ombudsman Service to review **your** complaint, free of charge, if for any reason **you** are still dissatisfied with either the summary resolution or final response letter, or if **Call Assist/John Lewis Car Insurance** have not issued their final response within eight weeks from **you** first raising the complaint. However, **you** must do so within six months of the date of the summary resolution or final response letter.

**You** can contact the Financial Ombudsman Service as follows:

In writing:

Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

By telephone: 0800 023 4567 (free from landlines) or 0300 123 9123 (free from some mobile phones)

Or by email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note that if **you** do not refer **your** complaint within the six months, the Ombudsman will not have **Call Assist** or John Lewis Car Insurance permission to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect **your** right to take legal proceedings.

## Cancellation Provisions

**Right to return the insurance document:** **You** have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is the later. Any premium received will be refunded to **You**, provided no claim has been made.

**Cancellation by the Policyholder:** If **You** subsequently give notice in writing or by telephone to Us to cancel this Policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If a premium has been paid for any period beyond the date of cancellation of this insurance, the proportionate amount of the premium **You** originally paid will be refunded to **You**. If however an incident has arisen during the period of insurance which has or will give rise to a claim, then no return premium will be made.

**Cancellation by Us:** If **You** fail to satisfy the terms of **Your** policy, **We** may choose to cancel **Your** Policy during the Period of Insurance by giving **You** 14 days written notice of cancellation to the last address you provided us with. Examples of when **We** might do this includes **You** not paying a Premium instalment when due, **Us** discovering that **Your** vehicle is no longer eligible for cover, etc.

**Premium position upon cancellation by Us:** If premium has been paid for any period beyond the date of cancellation of this insurance, the proportionate amount of the premium **You** originally paid will be refunded to **You**. If however, an incident has arisen during the period of Insurance which has or will give rise to a claim, then no refund will be made.

**Effective time of cancellation:** This Policy shall cease at 00:01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

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## Your information and what we do with it – Putting your mind at rest

**You** trust **us** to look after **your** personal information when **you** buy **our** products and **we** know **we** have a responsibility to protect this information. The details provided here are a summary of how **we** collect, use, share, transfer and store your information.

For full details of **our** Privacy Notice, please go to [www.ageas.co.uk/legal/privacy-policy/](http://www.ageas.co.uk/legal/privacy-policy/) or contact **our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk).

**For the following information only, please note that references to 'we', 'us' or 'our' refers to Ageas Retail Limited, your Broker, the underwriter and the product provider.**

### Collecting your information

**We** collect a variety of information about **you**, such as:

- **your** name, address, contact details and date of birth
- information about what and/or who **you** want to insure, such as vehicle details, named drivers, travel details and companions
- **your** claims and credit history
- any criminal offences
- information about **your** use of **our** website such as **your** IP address which is a unique number identifying **your** computer
- special categories of personal information (previously known as 'sensitive personal information') such as details regarding **your** health.

This information is necessary for **us** to be able to provide **you** with a quotation and/or policy.

**We** also use a number of different sources to collect this information from, including:

- **you** or someone connected with **you**, as well as publically available sources of information like social media and networking.
- third parties' databases that have been made available to the insurance industry, as well as where **you** have given **your** permission to share information with third parties like **us**.
- price comparison websites, if **you** have used them to obtain a quotation for a policy.

## Using your information

**We** use **your** personal information and/or special categories of personal information to not only provide **you** with **our** products and services, but to better understand and predict **your** needs and preferences, so that **we** can continue to improve **our** products and services to give **you** insurance that is right for **you**.

These uses include:

- providing **you** with services relating to an insurance quotation or policy, for example:
  - assessing **your** insurance application and arranging **your** insurance policy including checking databases showing no claims discount entitlement and driving licence records
  - managing **your** insurance policy including claims handling and issuing policy documentation to **you**.

**Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

- where **we** believe **we** have a justifiable reason to do so, such as:
  - keeping information about **your** current and past policies
  - preventing and detecting fraud, financial crime and anti-money laundering
  - carrying out processes such as research and analysis which may include computerised processes that profile **you**
  - providing sales information to third parties (for example price comparison websites) so that **we** fulfil **our** legal obligations to them
  - recording and monitoring calls for training purposes
  - contacting **you** if **you** fail to complete an online quotation to see if **we** can offer **you** any help with this.

Please note that if **you** have given **us** information about someone connected to **you**, **you** would have confirmed that **you** have their permission to do so.

## Use of your personal information when using our websites and email communications

When **you** visit one of **our** websites **we** may collect information which includes **your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **our** website. Useful information about cookies, including how to remove them, can be found on **our** websites.

## Sharing your information

**We** share **your** information with a number of different organisations, such as:

- other companies or brands within the Ageas group
- other insurers, business partners, agents or carefully selected third parties providing a service to **us** or on **our** behalf
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **we** have a duty to or are permitted to disclose **your** personal information to them by law
- fraud prevention and credit reference agencies
- third parties **we** use to recover money **you** may owe **us** or to whom **we** may sell **your** debt
- other companies when **we** are trialling their products and services which **we** consider may improve **our** services to **you** or **our** business processes.

Unless required to by law, **we** would never share **your** personal data without the appropriate and necessary care and safeguards being in place.

## Keeping your information

**We** will keep **your** information only for as long as is reasonably necessary to provide **our** products and services to **you** and to fulfil **our** legal and regulatory obligations. Please see **our** full privacy notice on **our** website for more details.

## Use and storage of your information overseas

**Your** information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** or **our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the EEA unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **your** information.

## Dealing with others acting on your behalf

**We** will deal with individuals **you** nominate, including third parties **we** reasonably believe to be acting on **your** behalf providing they are able to answer **our** security questions. For **your** protection though, **we** will need to speak to **you**, **your** legal representative, someone that **you** have specifically given **us** permission to speak to or a power of attorney should **you** want to change **your** contact address or policy coverage or cancel **your** policy.

## Your rights

**You** have a number of rights in relation to the information **we** hold about **you**, including:

- asking for access to and a copy of **your** personal information
- asking **us** to correct, delete or restrict or **you** can object to the use of **your** personal information
- withdrawing any previously provided permission for **us** to use **your** personal information
- complaining to the Information Commissioner's Office at any time if **you** object to the way **we** use **your** personal information

Please note that there are times when **we** will not be able to delete **your** information, such as where **we** have to fulfil **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If this is the case, then **we** will let **you** know **our** reasons.

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### **Standard of Workmanship**

**We** will monitor the progress of **your** assistance but cannot be responsible for the repair work provided by a garage, dealer or tradesman.

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### **Financial Services Compensation Scheme (FSCS)**

Ageas Insurance Limited and **Call Assist Ltd** are both covered by the Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations **you** may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claims with no upper limit. More information can be obtained from [www.fscs.org.uk](http://www.fscs.org.uk).

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### **Call recording**

To help **us** to provide a first class service **we** may record **your** telephone call.