

# Fleet Breakdown Policy Wording

(for policies incepted after 31 May 2014)

1 October 2018 to 30 September 2019 - v1



Your Journey  
Our World





**Thank you for choosing fleet breakdown cover from the ETA.**

**You will have already noticed that we are different.**

Over the last 27 years, we have earned a reputation for being efficient, friendly and environmentally friendly. Our growth over that time has never been at the expense of our excellent customer service; we have an average response time of under 40 minutes and fix over 80 per cent of vehicles at the roadside.

Much has changed over the last two-and-a-half decades on Britain's roads, not least the relentless increase in the number of cars. The tally is 30 million, and yet fewer than 5,000 of the vehicles registered in 2013 were ultra-low emission. The need to improve the environmental performance of the cars we drive, but more importantly, the way we use them, is as great today as when we started the ETA in 1990.

As part of our continuing commitment to the environment, we work hard to promote safer and more sustainable transport. When you buy a policy from us, you help fund campaigns such as our Safer Crossings campaign, a project that helps local community groups and schools get zebra crossings installed on the streets that need them most. Thank you for helping to make this work possible.

On behalf of our team, I welcome you to the ETA and wish you safe travels this year.

Best wishes

Andrew Davis  
Managing Director



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# Important numbers

Important numbers	
Vehicle breakdowns in Britain call (calls from mobiles or landlines charged as local rate calls)	<b>08000 737 283 or 0333 0000 999</b>
If you break down in the rest of Europe call	<b>0044 1206 771 714</b>
If you require legal advice call	<b>0345 389 1050</b>
If you are hard of hearing you can TEXT us on	<b>0753 7404 890</b>
If you need to contact us call	<b>0333 000 1234</b>

# Important information

Please note this is just an overview of your cover. Please read the full policy wording for complete cover terms. Words in bold are defined on page 10.

## Key changes to the breakdown policy you may have purchased last year are:

- There has been no changes to this policy since last year.

## Fleet breakdown cover

Details of cover

## Roadside Assistance

Break down anywhere in Britain and we'll give you an hour's roadside assistance. If we can't get you moving, we will recover you to a local garage

## Home Rescue

Covers you should you breakdown at home

## National Recovery

We will recover you and your passengers to anywhere in Britain or Onward travel to complete your journey and a return journey for the driver to collect the repaired vehicle

## Hotel and Car hire

Five-day car rental or overnight hotel stay

## Europe

Extends your cover to the rest of Europe

## Significant exclusions

(full details within your breakdown insurance policy wording)

- Vehicles greater than 3.5 t gross laden weight
- Taxis or private hire vehicles
- Recovery of caravans and trailers that do not have standard 50 mm tow couplings.
- Costs other than vehicle recovery, which exceed £2,000 per claim
- Claims within the first 24 hours of the purchase date of the policy will not be covered.
- Claims where the registration number of the vehicle has not been registered with the ETA prior to breaking down.
- Vehicles over 20 years old at the start of the policy are not covered outside of Britain.

## The legal bit

Please take time to read the attached full policy document to make sure you understand the cover provided.

This summary does not form part of your contract of insurance.

Your cover is valid until the date specified on your ETA documentation. Please refer to your ETA documents, which are provided when the policy is issued or amended and will detail the type, level and period of insurance provided.

The insurance is arranged by ETA Services Ltd and underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at

*107 Königinstrasse  
MUNICH  
80802*

British Branch office:

*30 Fenchurch Street  
LONDON  
EC3M 3AJ*

ETA Services Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 313965. UK General Insurance Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. You can check our details on the Financial Services Register [register.fca.org.uk](https://register.fca.org.uk). Great Lakes Insurance SE, British Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Firm Reference No. 769884. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Breakdown claims are administered by

*Call Assist Ltd  
Axis Court, North Station Road  
COLCHESTER  
CO1 1UX*

## Premium

In return for the payment of your premium we will provide the insurance cover detailed in this policy document, subject to the terms, conditions, and limitations shown below or as amended in writing by us and during the period of cover.

## Cancellation right

### Annual Policies

You have the right to cancel this policy within 14 days of the start date of the policy without giving any reasons and you will receive a full refund unless a claim has been made. We may keep an amount that reflects the administrative costs of arranging and cancelling the policy. Should you cancel after 14 days we will refund you with an amount proportionate to the unexpired period remaining on the policy, unless a claim has been made.

The ETA reserves the right to withdraw and cancel insurances if you fail to pay premiums or instalments of premiums on demand, or fail within seven days of a written request from us, to provide any documentation or information required by us. In the event of our cancelling a policy after its beginning or its renewal, our fees or commission will not be returnable.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days' notice in writing where there is a valid reason for doing so. A cancellation letter will be sent to you at your last known address. Valid reasons may include, but are not limited to:

- a) Where we or the Insurer reasonably suspect fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions
- e) You have not taken reasonable care to provide accurate and complete answers to the questions your administrator/agent asked

If we cancel the policy and/or any additional covers you will receive a refund of any premiums you have paid for the cancelled cover, less a proportionate deduction for the time we have provided cover.

Where our investigations provide evidence of fraud or misrepresentation, we may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when you provided us with incomplete or inaccurate information. This may result in your policy being cancelled from the date you originally took it out and we will be entitled to keep the premium.

If your policy is cancelled because of fraud or misrepresentation, this may affect your eligibility for insurance with UK General Insurance Ltd, as well as other insurers, in the future.

## Compensation scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You might be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

You may also contact the FSCS on their freephone number **0800 678 1100** or **020 7741 4100** or you can write to:

*Financial Services Compensation Scheme  
P O Box 300  
MITCHELDEAN  
GL17 1DY*

## Fraud

You must not act in a fraudulent way. If you or anyone acting for you:

- fails to reveal or hides a fact likely to influence whether we accept your proposal, your renewal, or any adjustment to your policy;
- fails to reveal or hides a fact likely to influence the cover we provide;
- makes a statement to us or anyone acting on our behalf, knowing the statement to be false;
- sends us or anyone acting on our behalf a document, knowing the document to be forged or false;
- makes a claim under the policy, knowing the claim to be false or fraudulent in any way;
- makes a claim for any loss or damage you caused deliberately or with your knowledge; or
- If your claim is in any way dishonest or exaggerated,

We will not pay any benefit under this policy or return any premium to you and we may cancel your policy immediately and backdate the cancellation to the date of the fraudulent claim. We may also take legal action against you and inform the appropriate authorities.

## ETA Services Ltd Privacy Notice

Our privacy notice explains in detail the types of personal data we may collect about you when you interact with us. It also explains how we'll store and handle that data and keep it safe. The policy can be found in full online at [eta.co.uk/privacy-policy](http://eta.co.uk/privacy-policy). In addition to our privacy notice, you can also find details of all of our suppliers together with links to their privacy policies.

If you would rather we send you a copy, our data protection officer will be pleased to help. Email us at [customercare@eta.co.uk](mailto:customercare@eta.co.uk) or write to us at:

*Customer Care  
ETA Services Ltd  
68 High Street  
WEYBRIDGE  
KT13 8BL*



# Fleet Breakdown Policy

**BREAKDOWN INSURANCE** arranged by ETA Services Ltd with UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at:

*Königinstrasse 107  
80802  
Munich*

UK Branch office:

*Plantation Place  
30 Fenchurch Street  
London  
EC3M 3AJ*

ETA Services Ltd and UK General Insurance Ltd are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

## Definitions

**The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear in bold print:**

**Breakdown/Broken down** means an electrical or mechanical failure or a road traffic crash or damage caused by vandalism or theft or fire, which immediately renders the **vehicle** immobilised or dangerous to drive. This definition shall also include lost, snapped or stolen keys, lack of fuel and putting the wrong fuel in the **vehicle**.

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

**Claims administrator** means Call Assist Ltd.

**Consequential loss** means the indirect loss or damage resulting from the **breakdown** which caused the claim under this policy an example of consequential loss is the loss of use of the **vehicle** while waiting recovery or any costs associated to not reaching / arriving at **your** destination.

**European Union** means territories of the member states that are governed by European Union law, and Norway and Switzerland.

**Fleet customer** means a registered business that has taken out **corporate** cover with the ETA.

**Home** means the address to where **your vehicle** is registered.

**Insurer** means means UK General Ltd on behalf of Great Lakes Insurance SE.

**Pay and Claim** means **you** are initially responsible for any costs for which we will reimburse **you** for.

**Period of insurance** means the period specified on **your** ETA documentation from the date of acceptance by **us** of the **breakdown** insurance, provided that the appropriate premium has been paid.

**Suitable garage** means a garage that is able to undertake the repair of the **vehicle**.

**Specialist equipment** means non- standard apparatus or recovery **vehicles** which in the opinion of the recovery operator are required to recover the vehicle.

**Specialist equipment** includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

**Vehicle** means a motorised means of transport, which has been registered with the DVLA.

**Vehicle breakdown** is a service that covers a specific **vehicle**, which you have registered with the ETA.

**We/Our/Us/Insurer** means ETA Services Ltd.

**You/Your/Insured** means the owner or driver (provided that such driver has the permission and consent of the owner) together with all non-fare paying passengers (travelling legally) in accordance with the limits specified under **your** level of cover. This definition also extends to a company.

# Details of cover

## Roadside assistance

If **your vehicle** suffers a breakdown or is involved in a crash over a quarter of a mile from your home:

- **We** will offer up to one hour's free labour at the roadside in order to get **your vehicle** moving again.
- If **we** cannot get **your vehicle** moving **we** will take **you, your vehicle**, and all passengers within the legal carrying capacity of the **vehicle** to the nearest **suitable garage** within 15 miles, or **your home** if nearer.
- If **we** are unable to fix **your vehicle** at the roadside and a suitable repairer cannot accept the **vehicle** until the following day, a second recovery will be provided. **We** will take **you, your vehicle** and passengers to **your home** or overnight accommodation and **will** arrange direct with **you** to collect the **vehicle** and take it to a suitable repairer at a convenient time the following day.

NOTE: The second recovery is limited to **our** taking **your vehicle** to a repairer within 25 miles of the previous destination and must be linked to the previous days call-out.

- **We** will also provide recovery (not repair) of trailers and caravans with standard 50 mm couplings with the **vehicle** that has **broken down**. The maximum combined length of **vehicle** and trailer must not exceed 12.19 m.

## Home rescue

Includes all the features and benefits offered by **our** roadside assistance cover including if **you** breakdown at or within a quarter of a mile from **your home**.

## Hotel and car hire

Includes all the features and benefits offered by **our** roadside assistance cover. In addition if **we** cannot get **you** moving that day **we** will, at our discretion provide **you** (**pay and claim** basis) and all passengers within the legal carrying capacity of the **vehicle**, to one of the following:

- One night's accommodation whilst the **vehicle** is repaired at a maximum of £60 per person or
- Car hire for up to five days to a maximum of £40 per day whilst **your vehicle** is being repaired.

**Any breakdown that occurs within 25 miles of your home address will not be eligible for national recovery or overnight hotel accommodation; you will be recovered to your home address or to the nearest suitable garage within a 25-mile radius.**

## National recovery

Includes all the features and benefits offered by **our** roadside assistance cover. In addition if **we** cannot get you moving that day **we** will, at **our** discretion provide **you** and all passengers within the legal carrying capacity of the **vehicle**, to one of the following:

- **Recovery** to one single destination in **Britain** or
- Onward travel to complete **your** journey and a return journey for the driver to collect the repaired **vehicle**.

## Europe

- Extends all the features and benefits offered by **our** roadside assistance, national recovery, hotel & car hire, cover for to all states of the **European Union** for up to ninety days within one policy year.
- Extends car hire up to fourteen days to a maximum of £60 per day whilst **your vehicle** is being repaired.
- If **your vehicle** cannot be repaired within 72 hours **we** will arrange for **your vehicle** to be repatriated to **your home** (this can take up to several weeks).
- **We** will reimburse the transportation costs as assessed by the **claims administrator** as being required for **you** and **your** passengers to return home separately from **your vehicle** and also for one person to return to the **vehicle** once it has been repaired.

Once the vehicle has been taken to a **suitable garage**, it is then **your** responsibility to instruct the repairer to make any repairs required. Any contract for repair will be between **you** and the repairer.

**We** do not guarantee that any local recovery to a **suitable garage** will be within the opening hours of the repairer or that the repairer will be immediately available to undertake any required repair.

## Equitable rescue policy

Should **you** have more than three **breakdown** call-outs (or claims) per policy per year **we** will request documentary evidence that the **vehicle** in question is being properly serviced and maintained. Payment for further callouts will then be provided at our discretion. **We** would never refuse to assist an ETA customer.

## Weight and size restrictions

### Vehicles:

Maximum vehicle weight: 3.5 t  
(gross vehicle weight)

Maximum vehicle length: 5.19 m

Maximum vehicle width: 1.91 m

Maximum vehicle height: 2.43 m

### Caravans and trailers:

Maximum length: 7m (subject to the caravan or trailer being fitted with a standard 50mm tow coupling):

Please note that the limits detailed above are the maximum covered by any of our cover levels.

## Road traffic collision

If the incident has been caused by a road traffic collision, the ETA will cover costs of the call-out. **You** should contact **your** motor insurer in the first instance to confirm that **your** cover will not be compromised by a recovery by the ETA.

## Free legal advice

For advice in the event of an accident or on any **personal** legal problem at any time, telephone our legal helpline on **0345 389 1050**, and quote your ETA number.

## Making a Claim

For a **vehicle breakdown**, please call:  
**0800 0737 283** or **0333 0000 999**

If in the unfortunate event of a failure on these numbers, please call **0870 77 44 565**.

If **you** are outside **Britain** then the emergency helpline number is **0044 870 77 44 565**, and call charges may be reversed to this number.

SMS text messaging is available for use by deaf, hard of hearing or speech-impaired customers in a **breakdown** situation. **You** may text **us** on **075 7404 890** to receive assistance.

**Our claims administrators** will take **your** details and ask **you** to remain by the telephone **you** are calling from. Once they have made all of the arrangements they will contact **you** to advise who will be coming out to **you** and how long they are expected to take.

**Your** mobile phone must therefore be switched on and available to take calls at all times.

**You** will be asked to remain with or nearby **your vehicle** until the recovery operator arrives. Once the recovery operator arrives at the scene please be guided by their safety advice.

If **you** have **broken down** on a motorway and have no means of contacting **our claims administrators**, or are unaware of **your** location, please use the nearest SOS box and advise the emergency services of **our** telephone number. Each 100 m marker has the direction of the nearest telephone.

## Customer information

### Consumer Insurance (Disclosure and Representations) Act

**You** must take reasonable care to:

- a) supply accurate and complete answers to all the questions **we** might ask as part of **your** application for cover under the policy;
- b) to make sure that all information supplied as part of **your** application for cover is true and correct;
- c) tell **us** of any changes to the answers **you** have given as soon as possible.

**You** must take reasonable care to provide information that is accurate and complete answers to the questions **we** ask when **you** take out, make changes to and renew **your** policy. If any information **you** provide is not accurate and complete, this may mean **your** policy is invalid and that it does not operate in the event of a claim or **we** may not pay any claim in full. If **you** become aware that information **you** have given **us** is inaccurate or has changed, **you** must inform **us** as soon as possible.

### Travel in the rest of Europe

**We** will provide service in the territorial limits (Europe Union) where the maximum duration of any single trip is not planned to or does not subsequently exceed 90 days.

Please ensure **you** carry **your** driver's licence and V5C registration document with **you** during **your** journey. Due to local regulations and customs, **you** may be required to provide copies of **your** driver's licence and V5C registration document. **You** will be held liable for any costs incurred if copies of **your** driver's licence or V5C registration document are not immediately available.

Due to differing national standards and infrastructures abroad, assistance may take longer in arriving. **We** will require detailed information from you regarding the location of **your vehicle**. **We** will need to know details of **your** itinerary and if requested proof of both **your** outbound and inbound travel dates must be provided to validate **your** claim. When **we** have all the required information **we** will liaise with our European network and you must remain contactable to avoid any delays.

During public holidays, many services such as repairing garages will be closed, **we** will not be held liable for any delays this causes.

In the event of a **breakdown** on a motorway or major public road within the territorial limits (Europe Union), **we** are sometimes unable to assist **you** and **you** will often need to obtain assistance via the SOS phones. The local services will tow **your vehicle** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact **us** for further assistance. **We** will pay up to £150.00 towards reimbursement of the costs, but **we** will only reimburse claims when **we** have received copies of valid receipts accompanied by a brief covering letter detailing **your** ETA number and the details of **your** claim. Payment will be made in accordance with the exchange rate on the date of the claim.

### Customer verification

From time to time and for reasons outside of the ETA's control, there may be instances whereby our **claims administrators** are not able to verify / locate **your** policy on their system. In these circumstances they will contact the ETA to confirm that cover is in place. However, should this fall outside of the ETA's opening hours **you** will be offered a 'Pay on Use' claim where, **you** will be required to provide credit card details in order for assistance to be provided. **Our claims administrators** will contact the ETA at the earliest opportunity and should **your** cover be confirmed then no payment will be taken from **your** credit card.

## Terms and conditions

1. **Your** compliance with the terms and conditions of this insurance is a condition precedent to any liability of **ours** to making any payment.
2. **Your vehicle** must be maintained in a safe and roadworthy condition and serviced in accordance with the manufacturer's guidelines.
3. **Your vehicle** must have a valid excise license unless it is exempt under section 5 of the **Vehicle Excise and Registration Act 1994**.
4. **Your vehicle**, unless otherwise exempt, must have a valid MOT certificate.
5. **You** shall take steps to have permanent repairs carried out on **your vehicle** following a **breakdown**. If **you** fail to take such steps then the ETA may refuse to pay for assistance if the same fault recurs.
6. If **you** have a right of action against a third party **you** shall co-operate with the ETA to recover any costs incurred by the **us**. If **you** are covered by any other insurance policy for any costs incurred by the ETA **you** shall claim these costs and reimburse the ETA.
7. **We** are not liable for any obligation that **we** have not expressly and specifically authorised **you** to undertake.
8. **You** must keep all receipts for any reclaimable expenditure.
9. **We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available.
10. No guarantee can be made that there will be tow bars; roof racks, roof boxes, bike racks or other accessories on hire cars. Similarly **we** cannot guarantee the availability of comfort features such as air conditioning. In most parts of Europe, hire vehicles are not permitted to cross national frontiers and it may be necessary to change hire cars at national borders.
11. **We** may take credit card details if for reasons outside our control **we** are unable to confirm **your** coverage.
12. **You** must be over sixteen years of age and a permanent legal resident of **Britain**.
13. **You** must pay in sterling. Our settlements and reimbursements will also be in sterling.
14. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within **Britain** in which **your** main residence is situated.
15. **We** cannot, in all cases, maintain a permanent record of information disclosed to **us** it and therefore **your** responsibility to ensure that all proposal forms and statements are correct. Any relevant changes in circumstances or in the risk must be notified to **us** as soon as **you** become aware of them and cover might, in certain circumstances, be invalid until **we** have accepted the changes.
16. **We** invite renewals on the understanding that there have been no changes in the risk.
17. The onus is upon **you** to ensure that all information supplied to **us** is accurate and **we** cannot accept any responsibility in the event of such information being inaccurate. **You** must, upon receipt of a policy document, check that the policy accurately reflects **your** instructions and changes required are notified to **us** immediately.
18. The administrator receives a commission from **us** that is earned by them when the premium is received and paid into the segregated bank account. This is normally a proportion of the premium. Commission rates are variable and do not in many cases reflect the work done by the administrators in arranging the cover and servicing. In such cases, the administrators may make the following charges: £5 for postal charges, £5 for contact charges, £10 for payment method charges. Any such fee and the reason for the fee will always be notified to **you** in advance and is non-refundable in the event of cancellation after the initial cancellation period has expired. Upon request, the administrators will disclose any commission, remuneration or payment they receive for arranging the insurance and any additional general insurance related activities.
19. Claims payments will be made in favour of the name shown on the policy. If payment is required to a third party **we** require a signed mandate instruction to make payment to a specific payee along with a brief explanation of the request.
20. **Our** files are confidential and **we** reserve the right to refuse to discuss matters relating to **your** insurance or other details held by **us** with any person other than **you** or **your** legal representative. The administrator will treat all **your** information as confidential (even when you are no longer a customer) except where the disclosure is made at **your** request or with **your** consent in relation to administering **your** insurance and except where law requires us. In accordance with data protection legislation including the Data Protection Act 2018 **you** are entitled to copies of personal data held by **us** upon written application. If you do not wish to receive marketing material from **us** please let **us** know.

## Complaints procedure

We shall not be liable for:

1. Any incident occurring outside the **period of insurance**.
2. **Vehicles**, which were **broken down** or un-roadworthy at the time of joining.
3. Any incident brought about by an avoidable, wilful or deliberate act.
4. Any claim **you** make under the policy knowing the claim to be false or fraudulent in any respect. Such claims shall deem the policy void and all claims under it shall be forfeited.
5. For new and upgraded policies **we** will not pay for any claims within the first 24 hours of the purchase date of the policy. This does not apply to renewed policies.
6. **Vehicles** that have **broken down** more than three times with no remedial action being taken, although assistance may be arranged at **your** own expense, as defined in our equitable rescue policy.
7. **Vehicles** greater than 3.5 t gross laden weight, taxis or private hire **vehicles**. Caravans and trailers that do not have standard 50mm tow couplings.
8. Any additional costs incurred in addition to a standard callout where, service cannot be undertaken at the roadside because the **vehicle** does not carry 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 does not include **vehicles** that are not manufactured to carry a spare wheel or have been modified so that they are unable to carry a spare wheel.
9. **Breakdowns** on 'run-flat' tyres unless the **vehicle** has been installed with the appropriate tyre monitoring system or if **you** have exceeded **your** manufacturer's mileage guidelines.
10. Caravans or trailers that exceed 7 m in length. Vehicles that exceed 5.19 m in length, 1.91m in width and 2.43m in height.
11. Any claim arising where the **vehicle** is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturer's specifications, or arising directly out of the unreasonable driving of the **vehicle** on unsuitable terrain.
12. The recovery of the **vehicle** and passengers if repairs can be carried out at or near the point of the **breakdown** within that day.
13. **Breakdowns** where the use of any specialist or non-standard recovery equipment such as skates or a specialist winch is needed to load or unload the **vehicle**. This exclusion shall not apply where the **vehicle** has been parallel parked in a designated parking area such as a car park or, on a road where parking is permitted. Where needed, prompt payment will be required in order to qualify for further assistance.
14. **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.
15. **Breakdowns** occurring while the **vehicle** is being used or has been modified for motor racing, rallies, speed or endurance test or practices for those activities or for self drive hire.
16. **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, we will not pay for **you** to collect **your vehicle** from a repairer or for any time that has to be taken off work because of a **breakdown**.
17. Fines or penalties imposed by courts.
18. Call-out charges the police might charge.
19. Parking charges and motoring fines.
20. Costs other than **vehicle** recovery, which exceed £2,000 per claim including but not limited to the cost of car hire or alternative transport..
21. Any direct or indirect consequence of war, civil war, invasion, acts of foreign enemies (whether war be declared or not), rebellion, revolution, insurrection, military or usurped power, or confiscation, nationalisation, requisition, destruction of or damage to property by or under the order of any government, local or public authority.
22. Loss or damage direct or indirectly occasioned by terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. We will, however, cover any loss or damage (but not related cost or expense, caused by any act of terrorism provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.

23. Any direct or indirect consequence of:
- i) Irradiation, or contamination by nuclear material; or
  - ii) The radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
  - iii) Any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
24. Any consequence, howsoever caused, including but not limited to Computer Virus in Electronic Data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this Policy, Computer Virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatsoever nature.
25. Claims where assistance is required that exceed the market value of the **vehicle**, the market value of the **vehicle** will be assessed by reference to the retail value of the **vehicle** published within the Glass's Guide monthly publication during the month of claim.
26. Any damage to **your vehicle** or its contents whilst being recovered, stored or repaired and any liability or **consequential loss** arising from any act performed in the execution of the assistance services provided including theft of objects or accessories left in or outside **your vehicle**.
27. Any claim for reimbursement of car hire, hotel or travel expenses not agreed by **us**.
28. The cost of any parts, components, lubricants or materials, food (other than breakfast in the case of overnight hotel accommodation), drinks, telephone calls, petrol, oil, or insurance for a hire **vehicle** or other incidental expenses.
29. Any expenses **you** would have had to pay anyway as part of the journey or any cost that would have occurred had no claim arisen.
30. Any costs which may be recoverable elsewhere.
31. Overnight accommodation costs and car hire charges if repairs can be carried out at or near the point of the **breakdown** within a previously agreed time.
32. Any repair costs whatsoever or any labour costs other than for one hour at the scene of the **breakdown**.
33. The charges of any company or person other than the recovery agent called out by the ETA for car hire or accommodation charges other than those sanctioned by the ETA.
34. Claims where the ETA's helpline has not been notified promptly of the **breakdown** prior to expenses being incurred and authorised.
35. Claims where charges incurred have not been settled promptly by **you** before requesting reimbursement.
36. Any charges arising from **your** failure to comply with the requests of the ETA or its agents concerning the assistance being provided to **you**.
37. Claims where the registration number of the **vehicle** has not been registered with the ETA prior to breaking down.
38. Any charges where, having contacted the ETA, **you** effect recovery or repair by other means unless **we** have agreed to reimburse **you**.
39. **Vehicles** over 20 years old at the start of the policy are not covered outside **Britain**.
40. Any charges incurred resulting from **your breakdown** on a road where our rescuing **you** would be unlawful.
41. The transportation of horses or livestock.
42. The transportation of pets. This will be at the discretion of the recovery operator and any additional costs that would have otherwise been unnecessary will not be covered.
43. Any costs incurred if **you** are unable to make a telephone connection to the numbers provided.

## Complaints procedure

**We** do everything **we** can to make sure that **our** customers get the high standard of service they expect. If **you** feel **you** have cause for complaint regarding the information and advice about **your** policy, **you** should contact:

*Customer Care Manager  
ETA Services Ltd  
68 High Street  
WEYBRIDGE  
KT13 8BL  
Tel: 0333 000 1234  
Email: [customercare@eta.co.uk](mailto:customercare@eta.co.uk)*

Please remember to always quote **your** ETA number in any correspondence, this can be found on **your** ETA customer documents.

If **your** complaint is about a breakdown claim, please contact:

*Call Assist Limited  
Axis Court, North Station Rd  
COLCHESTER  
CO1 1UX  
Email: [customerservice@call-assist.co.uk](mailto:customerservice@call-assist.co.uk)*

If **your** complaint cannot be resolved by the end of the third working day, the ETA will pass it to:

*Customer Relations Department  
UK General Insurance Limited  
20 Gibraltar Island Road  
LEEDS  
LS10 1RJ  
Tel: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)*

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

**You** may contact the Financial Ombudsman Service by letter:

*Financial Ombudsman Service  
183 Marsh Wall  
LONDON  
E14 9SR  
or telephone 0300 123 9123*

*For more information on this visit  
[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)*

**Your** statutory rights are not affected if **you** choose to follow the complaints procedure above.

For further information about **your** statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

## Compensation scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).

This policy wording relates to any policy purchased or renewed with a start date on or between:

**1 October 2018 and 30 September 2019 inclusive.**

We may monitor all telephone conversations with the aim of improving our service.











# Fleet Breakdown Policy Wording

1 October 2018 to 30 September 2019 - v1

Your Journey  
Our World