



road rescue - hire or reward (up to 3.5T) policy summary

Road Rescue - Hire or Reward (Up to 3.5T) Policy Summary Some important facts about your ALPS Road Rescue Breakdown insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule. Insurer : Inter Partner Assistance SA The period of cover is stated in your Policy Schedule		
Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
Roadside Assistance & Local Recovery If your vehicle is immobilised by a breakdown we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.	Transport to a local garage is for the vehicle, driver and up to 7 passengers. A breakdown at or within 1 mile away from your home is not covered.	Section A
Nationwide Recovery in the UK As well as the benefits above, if your vehicle cannot be repaired at the roadside or at a local garage the same day we will arrange <u>one</u> of the following: 1. for the vehicle, driver and up to 7 passengers to be taken to your destination or home or 2. bed and breakfast accommodation for one night; or 3. hire of another vehicle; 4. emergency driver is also available under this section This will only apply if it is shown on your current policy schedule and if the premium has been paid.	1. A breakdown at or within 1 mile away from your home is not covered. 2. Bed and breakfast is limited to a maximum of £150 per person (£500 in total). 3. The hire vehicle is only up to 1600cc for a period of 24hours. 4. A medical certificate is required before an emergency driver is provided.	Section B
Homestart in the UK If your vehicle is immobilised by a breakdown at or within one mile from your home will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost. This will only apply if it is shown on your current policy schedule and if the premium has been paid.	Transport to a local garage is for the vehicle, driver and up to 7 passengers.	Section C
Message Service We can get a message to a person you have chosen, if your journey has been delayed as a result of a breakdown, an accident or an act of vandalism within the territorial limits and within the period of cover.	You can request up to two messages per breakdown.	Section D
Misfuelling in the UK If you misfuel your vehicle we will arrange and pay for your vehicle to be drained and flushed of the contaminated fuel and refuelled with up to ten litres of the correct fuel.	Up to a maximum of £250. Mechanical or component damage to your vehicle whether or not caused as a result of misfuelling.	Section E
European Assistance If your vehicle is immobilised by a breakdown in Europe (including the UK part of your journey) we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes: 1. Delivery of replacement parts. 2. Alternative travel arrangements 3. Emergency car hire. 4. Emergency accommodation 5. Emergency driver 6. Vehicle recovery to the UK. This will only apply if it is shown on your current policy schedule and if the premium has been paid.	We do not provide recovery or help if you are hiring the vehicle out to carry people in return for money. Transport to a local garage is for the vehicle, driver and up to 7 passengers. Labour charges and parts up to £200 are included to make your vehicle secure following theft or attempted theft of the vehicle. 1. The cost of the parts is not covered. 2. Limited travel for you and your passengers to your intended destination. 3. Car hire up to £70 per day and £750 in total. 4. B&B expenses up to £40 per person per day and £500 in total. 5. A medical certificate is required before this benefit is provided. 6. If your vehicle is not repaired before your planned return to the UK, cover includes transport costs to get you, your passengers and your vehicle home.	Section F

Cancellation Rights

If you find that this cover does not meet your needs, please contact ALPS on 0844 848 1200 within 14 days of receiving this document and they will arrange for us to cancel this policy. You will receive a refund of your premium provided you have not made any claims.

Making a Claim

If you need Breakdown Assistance in the UK, please call: 0845-600 5801 or 01737 815289 or on 00 44 1737 815289 if you require European Breakdown Assistance.

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

Complaints Procedure

If you are unhappy with our service, please tell us so that we can try to put it right. Should Auto Legal Protection Services Limited and/or Inter Partner Assistance SA be unable to resolve your complaint satisfactorily, you may be able to refer your complaint to the Financial Ombudsman Service. Further details are contained in your policy document.

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