

# FIRST CALL MOTOR BREAKDOWN

FCGB

## PLATINUM PLUS

### Welcome to First Call Motor Breakdown Platinum Plus

This is your membership document. Please take the time to read it thoroughly as it explains the terms and conditions of your membership, and what your cover consists of.

If you have any questions relating to your membership please do not hesitate to contact us on

**08702 406737**

Attached to this policy document you will find your schedule of cover. The schedule shows your name and address, the period of membership and confirmation of the vehicle covered.

Please ensure that all details are correct.

### In the event of a breakdown

Please call our control centre on:-

**UK 0800 389 5150 EUROPE 0044 1206 766800**

You will then be asked to provide the operator with the following information:

- Your membership number
- Your name
- Your precise location
- Your vehicle details
- The fault with your vehicle

We will then arrange for an appointed recovery operator to attend the vehicle as quickly as possible. During the period of cover you are entitled to contact us up to a maximum of 6 times for breakdown assistance. After this your policy will then be cancelled with no refund of premium allowable.

**Please note – we are unable to arrange callouts to unattended vehicles**

### Summary of cover

#### Level of cover

As defined in your policy schedule.

#### Your cover

The vehicle is covered for call out charges and up to 1 hour's labour charges, at the scene of your breakdown where your vehicle is rendered immobilised due to electrical or mechanical faults within the Territorial Limits stated in this policy.

#### Change of Vehicle

You are only covered for the vehicle registered at the start of your membership, unless you have notified us in writing of a change of vehicle prior to a breakdown. You can change your vehicle to a new vehicle up to 4 times in any period of insurance. Any change of vehicle will have a 48 hour inception period before the new vehicle is covered. Temporary change of vehicles are excluded from this policy.

#### Change of address

Home assistance is only covered for the address registered at the start of your membership. Please notify us in writing of any change of address.

#### Period of cover

The policy is for the period as stated in the schedule.

#### What is covered

- Cars, vans, and motorcycles up to 3.5 tonnes
- Roadside assistance
- Roadside repairs
- Assistance at your home address
- Onward destination service
- Cover for any insured driver of the registered vehicle, providing the member has given permission, and is legally able to drive the vehicle.
- Recovery of caravans or trailers up to 7.6 metres if attached to the vehicle at the time of the breakdown.
- Up to a maximum 6 callouts a year.
- Running out of fuel.
- Wheel changes (providing you have a serviceable spare tyre and wheel and a manufacturers key to remove locking wheel nuts).
- Loss of keys.

#### What is not covered

- Keys locked in vehicle, damaged keys, key fob faults, labour charges in excess of 1 hour.
- Wrong fuel in vehicle, broken glass.
- Vehicles immobilised due to driving through, or being immersed in, water, mud, snow or sand.
- Any claim arising in first 48 hours of the start of membership.
- More than six callouts during the period of cover.
- Any campervan or vehicle modified to provide living accommodation.
- Cost of any replacement parts, fuel, or materials used in repair.
- Any vehicle that requires repairs to be carried out at a specialist garage.
- A second use of our services if no remedial action has been taken to correct the initial fault.
- Any fault to a caravan or trailer attached to the vehicle when the vehicle is not immobilised.
- Toll charges, parking charges, congestion charges, ferry charges
- Storage charges incurred during or after breakdowns.

#### Loss of keys

£1500 annual cover for locksmith charges, new locks and keys, car hire and onward transport costs.

Up to 3 days car hire if you are stranded or your car is unusable as a result of lost, stolen or broken keys.

Any key attached to the key fob is covered.

There is no excess payable.

Your loss of keys policy will be issued within 14 days of inception.

#### Free legal advice line.

Contact 01603 420033 for advice on any personal legal matter unrelated to your breakdown policy.

#### Motorist legal assistance service in the event of an accident.

This service provides assistance in recovery of professional fees, costs and expenses in connection with pursuing civil legal proceedings in respect of any loss or injury sustained by you arising out of the event where such loss is not covered by your underlying motor insurance policy.

- Recovery of repair costs to your vehicle
- Policy excess
- Hire of alternative vehicle
- Loss of earnings or loss of use
- Personal injury compensation with access to specialist solicitors
- Towing and recovery charges
- Storage charges
- Damage to personal property
- 24 hour helpline
- Your motorist legal assistance policy will be issued within 14 days of inception.

#### Definitions

*We, Us, Our*

First Call GB Ltd, Wellington House, 90-92 Butt Road, Colchester, Essex, CO3 3DA.

*You, Your*

The person who has taken out membership being a permanent UK resident.

*Vehicle*

The vehicle owned by you and declared to us.

*Territorial limits*

The United Kingdom including Northern Ireland, the Isle of Man and the Channel Islands.

*Breakdown*

Breakdown means an electrical or mechanical failure or a road traffic accident or damage caused by vandalism, fire, theft, or attempted theft which renders the vehicle immobilised.

#### Terms and Conditions and Eligibility of Cover

1. You or the driver must abide by the terms and conditions of membership.
2. The vehicle must be maintained and kept in a roadworthy condition in accordance with legal and manufacturers requirements at all times.
3. First Call Motor Breakdown covers the vehicle registered for any driver with the owner's permission and legal capability.
4. Cars, Vans and motorcycles are eligible up to a maximum 3.5 tonne gross weight, 5.5 metres (18ft) in length, 2.3 metres (7ft 6 in) wide (excluding campervans).
5. Recovery of any caravan or trailer attached to the vehicle (up to a maximum 7.6 metres/25 feet in length). If the registered vehicle suffers a breakdown.
6. Recovery cannot be used as a reason for avoiding repair costs.
7. We reserve the right to cancel the membership at any time, by giving you 14 days notice in writing to your last known address, and a pro rata refund will be made, less an administration charge of £10.00.

8. You can cancel this policy within 14 days of inception providing that no claims have been made. You will receive a refund of premium, less administration charges of £10.00. No refund of premium will be made after this date.

#### **Sub –Section A: United Kingdom**

##### **Home Assistance**

In the event that you suffer a breakdown at the registered home address we will endeavour to repair your vehicle, if practical. If this cannot be achieved within a reasonable period of time then you will be offered recovery to a garage of your choice within a 25 mile radius of your registered home address.

##### **Local Roadside Assistance**

In the event of a breakdown within 35 miles of your home address, we will endeavour to repair your vehicle at roadside, if practical. If this cannot be achieved within a reasonable period of time you will be offered recovery to the nearest garage, or a destination of your choice, within 35 miles of the breakdown.

##### **National Roadside Assistance.**

In the event of a breakdown more than 35 miles from your registered home address, we will endeavour to repair your vehicle at roadside, if practical. If this cannot be repaired within a reasonable period of time then you will be offered recovery to your onward destination, your home address or to a local garage able to affect repair which ever is nearer. If your vehicle is recovered to a garage for repair and the garage cannot affect repair within a reasonable period of time, you will be offered one of the following options:

- The cost of alternative road or rail travel for the driver and up to 4 passengers up to a maximum of £150.00 per claim
- The cost of one nights accommodation (excluding food and drink), for the driver and up to 4 passengers up to a maximum of £40.00 per person subject to a maximum overall of £200.00 per claim
- The cost of group 1 car hire for a maximum period of 72 hours

Please note that receipts must be submitted and authorisation for reimbursement given by a member of staff at First Call with any claim.

##### **Important notes**

1. We will always decide on the best possible way of offering assistance after taking into account your individual circumstances. If the assistance that we offer does not suit your requirements then you may request alternative assistance at your own cost.
2. We do not accept any responsibility for the transportation of domestic animals or livestock within the vehicle at the time of the breakdown.
3. A garage or mechanic carrying out repairs on your instruction will be acting as your agent for such repairs.
4. If requested, you must provide evidence of servicing of your vehicle or receipts for replacement parts.
5. Recovery cannot be used as a reason for avoiding repair costs.
6. We reserve the right not to offer renewal of cover.
7. We reserve the right to refuse service and cancel membership to anyone who behaves in a threatening or abusive manner to our employees or contractors.
8. In the event of a vehicle breakdown we will offer recovery of any caravan or trailer (within the specified restrictions). The caravan/trailer is not covered for breakdown within the terms and condition of this policy.
9. No claim will exceed the current market value of the vehicle at the time of the breakdown.
10. This document is subject to English law

##### **General exclusions**

You are not covered for the following:-

1. Any vehicle illegally on a public highway.
2. Vehicles that have not been regularly serviced or breakdown as a result of inadequate repair/unsuccessful DIY, non-compliance of manufacturers recommendations or any recurring fault where no remedial action has been taken to correct the fault.
3. Vehicles being used or that have been modified for motor racing, rallies, speed or endurance tests, hire or reward or over 3.5 tonnes gross laden weight.
4. Any vehicle that has been modified from the manufacturers specifications requiring specialist recovery.
5. Any liability or consequential loss arising from act performed in the execution of the breakdown services provided.
6. Any vehicle requiring repairs to be carried out at a specialist garage.
7. Vehicles not in a roadworthy condition immediately prior to any breakdown.
8. Any claim from a fault not rectified or not receiving garage attention after initial callout.
9. Vehicles immobilised due to driving through water or fully or partly immersed in mud, snow, sand, or water.
10. Any claim recoverable from any insurance policy, indemnity or warranty.
11. Any fines or penalties imposed by courts.
12. Any charges incurred prior to notification of breakdown.

13. The cost of any parts, components, lubricants or materials, food, drinks, telephone calls, petrol or oil, or other incidental expenses.
14. Any claim where we have not been previously notified in writing of a change of vehicle
15. Any charges incurred resulting from your breakdown in a location that rescuing the vehicle would be unlawful.
16. We reserve the right not to offer renewal of cover.
17. A second callout where a temporary repair has been carried out.
18. Any claim for assistance while money is owed to First Call GB Ltd.
19. Any cost of any specialist recovery equipment needed.(as defined by a recovery operator)
20. Breakdowns where your vehicle is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer.
21. Any toll charges, ferry charges parking charges or traffic congestion charges.
22. Any costs recoverable elsewhere.
23. Breakdowns where the vehicle does not have a serviceable spare tyre and wheel.
24. Claims directly or indirectly caused by or contributed to or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel. Or the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear part of it. War, invasion, terrorism, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup, or pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

##### **Complaints procedure regarding motor breakdown.**

We endeavour to offer a high standard of service to our members if you feel that we have not achieved a level of service you would expect then please write to:-

The Managing Director (Administrator), First Call GB Ltd, Wellington House, 90-92 Butt Road, Colchester, Essex, CO3 3DA.

For complaints regarding loss of keys, please write to the Chief Executive, Boomerang-Tag Ltd, Kircam House, 5 Whiffler Road Norwich NR3 2AG. If you are not happy with the way the complaint has been dealt with you should write to , The Managing Director, Equity Red Star Services, Ltd, Library House, New Road, Brentwood, Essex. CM14 4GD.

For complaints regarding your legal assistance service, in the first instance please write to the Chief Executive, Motorplus Ltd, t/a ULR Norwich, Kircam House, 5 Whiffler Road Norwich NR3 2AL.

We reserve the right to refuse service and cancel membership to anyone who behaves in a threatening or abusive manner to employees or contractors.

We may monitor and record telephone calls for service and staff training purposes.

##### **Data Protection**

The data supplied by you will only be used by for the processing your policy of insurance, including underwriting, administration, associated products, and handling any claim 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, First Call GB Ltd, Wellington House, 90-92 Butt Rd, Colchester, Essex, CO3 3DA. We may respond to enquiries by the police concerning your policy in the normal course of their investigations. Where it is necessary to administer your policy effectively, or to protect your interests, we may disclose the data you have supplied to other third parties such as motor garages, engineers, repairers, other insurers etc. We may monitor and record telephone calls for service and staff training purposes.



**First Call GB Ltd are Authorised and Regulated by the Financial Services Authority  
(Reference Number: 308015)**