

## UK Taxi Breakdown Service Policy Summary

### Breakdown summary

Some important facts about your breakdown service are summarised below. This summary does not describe all the terms and conditions of the service, so please take the time to read the full policy information and schedule to make sure you understand the cover provided. This summary does not form part of your contract of insurance.

### Name of the insurer

This breakdown service is arranged by Kingsway Rescue Group Limited trading as Kingsway Claims Limited with AutoRescue Logistics Limited on behalf of Evolution Insurance Company Limited.

### Duration of the contract

The standard duration of the breakdown service is normally 12 months from the date on which the cover starts. Any variations to this duration will be detailed in your policy schedule.

### Type of service

This policy is designed to resolve the fault, problem or issue that caused the vehicle breakdown, or allows for the transportation of the vehicle to a location where a permanent repair can be undertaken.

### What service is provided

1. To attend any event where the owner or driver of the registered vehicle is unable to access or use the vehicle in the normal course of usage, and where reasonably practicable achieve a permanent or temporary breakdown repair in a safe location for mechanical and electrical failures, user errors such as the loss of vehicle keys, flat batteries, punctures, and incorrect or insufficient fuel.
2. Where the repair of the registered vehicle cannot be undertaken at the roadside, the vehicle and the owner/driver will be transported to a local garage of the owner or driver's choice or to the vehicles home address.
3. To attend and repair a private hire taxi vehicle which is under 3.5 tonnes.

### Significant exclusions or limitations

1. In the event of a temporary repair, it is the owner or driver's obligation to arrange for the permanent repair to be carried out. Where this is not undertaken by the owner or driver, AutoRescue Logistics reserves the right to either charge the owner or driver for further call-outs, or to refuse to provide any further service.
2. Any breakdown occurring within 24 hours of the breakdown service inception.
3. The hire car will not be provided.
4. Any private hire taxi vehicle over 12 years old at the inception of the cover.
5. More than four claims per period of breakdown cover, per registered vehicle.
6. Vehicles above 3.5 tonnes
7. Any costs of whatsoever nature incurred by any other breakdown or similar organisation.
8. Any vehicles without an appropriate current MOT certificate where applicable, and a valid road fund licence/tax disc.
9. The cost of fuel (except mis-fueling), glass, tyres and wheels, or any spare parts.
10. Vehicles that have not been serviced, are unroadworthy by neglect, or are in an unsafe condition
11. Any toll or ferry fees.
12. Breakdown caused directly or indirectly by war, revolution, terrorism or any similar event.

### How to complain

In the event of a complaint, you should follow the complaints procedure below.

### Complaints regarding the sale of this policy please contact:

Customer Services Manager  
Auto-Rescue Logistics  
Beaufort House, 7-8 Talavera Court  
Moulton Park, Northampton NN3 6RW

Please ensure your policy number and vehicle registration is quoted in all correspondence to assist a quick and efficient response.

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. You may contact the Financial Ombudsman Service at:

Insurance Division, Financial Ombudsman Service,  
South Quay Plaza, 183 Marsh Wall, London, E14 9SR  
Tel: 0845 080 1800 [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Evolution Insurance Company Limited are authorised and regulated by the Financial Conduct Authority. You can get information about the Financial Conduct Authority by phoning their helpline on 0800 111 6768, or by visiting their website at [www.gov.im/ipa/about/contactform.gov](http://www.gov.im/ipa/about/contactform.gov)

Alternatively you may contact The Financial Services:  
Ombudsman Scheme - Email: [ombudsman@iomoft.gov.im](mailto:ombudsman@iomoft.gov.im)

### **Your right of cancellation**

If you decide that for any reason, this policy does not meet your needs then please return it to Auto-Rescue Logistics, Beaufort House, 7-8 Talavera Court, Moulton Park, Northampton, NN3 6RW within 14 days of issue. On the condition that no claims have been made or are pending, you will be entitled to a full refund.

If you wish to cancel your cover after 14 days, on the condition that no claims have been made or are pending, you will be entitled to a pro-rata return of premium.