



UK Taxi Breakdown Service Policy Summary

This breakdown service is arranged by Kingsway Rescue Group Limited trading as Kingsway Claims Limited and administered by RTR UK Limited.

ABOUT THIS DOCUMENT:

Please note that this policy summary does not contain the full terms and conditions of the contract of insurance; so please take time to read the policy document to make sure you understand the cover it provides.

INSURER:

UK General Insurance Limited on behalf of: Great Lakes Reinsurance (UK) SE, Registered in England No.SE000083. Registered Office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ.

UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. This can be checked on the Financial Services Register at www.fca.org.uk/flrms/systems-reporting/register or by calling them on 0800 111 6768.

	Commercial
Roadside - Assistance at the roadside if your vehicle has broken down	Y
Recovery - National recovery for you and up to 16+ passengers with the territorial Limits(UK)	Y
Home Assist - Assistance at your home address if your vehicle has broken down	Y
Alternative Travel - Alternative transport or car hire to enable you to complete your journey	Y
Overnight - Emergency overnight accommodation	Y

GENERAL EXCLUSIONS

- Any claim arising in the first 48 hours from the date of inception of the policy.
- Labour charges in excess of one hour.
- Cost of replacement parts, fuel or materials used in a repair.
- Toll charges, ferry charges, parking charges, traffic congestion charges.
- Storage charges incurred during or after the use of Our services.
- More than 6 call outs during the period of cover.
- Running out of fuel, wrong fuel in the vehicle, loss of keys, broken glass.
- Any vehicle not able to provide a serviceable and/or accessible spare tyre for wheel changes (or vehicle does not come with a spare tyre as a standard fitment).
- Keys locked in vehicle, damaged keys, key fob fault.
- Vehicles immersed in, or immobilised from being immersed in, mud, snow, sand or water.
- Vehicles that require a repair at a specialist garage.
- A second use of Our services if no remedial action has been taken to correct the initial fault.
- Faults with a caravan or trailer (that may or may not immobilise the caravan/trailer) when the vehicle is immobilised.

DURATION OF COVER:

A maximum of 12 months from the date of inception of this insurance as detailed on the policy schedule.

CANCELLATION RIGHT:

We hope you are happy with the cover this policy provides. However, if after reading this policy, this insurance does not meet your requirements, please return it to RTR UK Limited within 14 days of issue and we will refund your premium. After the 14 day cooling off period, you may cancel your policy at anytime and receive a pro -rata refund of the cost of your policy for each full calendar month remaining subject to no claims being logged against the policy.

You will not receive any refund of premium if you have used our services at any time.

Upon receipt of your written request we will arrange the cancellation of your cover. Refunds will be paid to you by cheque and posted out to you within 7-10 working days.

The Insurer 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) Fraud
- b) Non-payment of premium
- c) Threatening and abusive behaviour
- d) Non-compliance with policy terms and conditions

Provided the premium has been paid in full you will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

MAKING A CLAIM:

If you have a claim, please call RTR UK Limited as soon as possible on Tel: 0330 0414660

COMPLAINTS:

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the procedure below.

Complaints regarding the sale of your policy or a claim on your policy should be directed to: The Managing Director, RTR UK Ltd, Colliery Farm Business Park, Middlecliffe Lane, Little Houghton, Barnsley, S72 OHW Tel: 01254 355535

If your complaint cannot be resolved By RTR UK Ltd by the end of the next working day, it will be passed to: The Customer Relations Department, UK General Insurance Limited, Cast House, Old Mill Business Park, Leeds, LS10 1RJ.

Telephone: 0345 2182685.

Email: customerrelations@ukgeneral.co.uk

Please ensure your policy number 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. This also applies if you are insured in a business capacity and have an annual turnover of less than

€2million and fewer than ten staff. You may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR. Telephone: 0800 0234567.

COMPENSATION SCHEME:

Great Lakes Reinsurance (UK) 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.

DATA PROTECTION

Please note that any information provided to us will be processed by us and our agents in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims, if any, which may necessitate providing such information to third parties. We may also send the information in confidence for process to other companies acting on their instructions including those located outside the European Economic Area.