

Motor Breakdown Solutions



Why you need Motor Breakdown Solutions

Being involved in an accident or breakdown can be a distressing experience and finding a quality repairer at short notice can be a nightmare. Motor Breakdown Solutions provides immediate access to a network of reputable breakdown services and pays for the cost of vehicle repair at the scene of the breakdown or vehicle recovery and onward transport for you and your passengers where roadside repair is not possible.

We can help if your vehicle breaks down unexpectedly because of:

- an electrical or mechanical failure
- a flat battery
- a puncture
- damage caused by a collision or vandalism (if your motor insurance policy will not cover you for assistance)
- lack of fuel or misfuelling.

Alternative transport following the theft of your vehicle can also be arranged.

What we cover

- Assistance 24 hours a day, 365 days a year.
- Payment of the recovery operator's call-out charge.
- Payment of up to one hour's labour at the scene of the breakdown.
- Recovery of your vehicle to a local garage if it cannot be repaired at the roadside.
- If the repair cannot be carried out the same day, the cost of transporting your vehicle and your passengers home, or if you would prefer and it is closer, your original destination.
- Help with alternative transport costs and overnight accommodation.
- Our message service to let your family and/or colleagues know about your breakdown.
- Alternative transport following the theft of your vehicle.
- Home assist cover.

Help is available when you need it most



Examples of when we can help

Who is ARAG?

ARAG plc is part of the global ARAG Group, the largest family-owned enterprise in the German insurance industry. Founded in 1935, on the principle that every citizen should be able to assert their legal rights, ARAG now employs 4,000 people around the world and generates premium income in excess of €1.8 billion.

Operating in the UK since 2006, ARAG plc provides a comprehensive suite of “before-the-event” and “after-the-event” legal insurance products and assistance solutions to protect both businesses and individuals.



Roadside assistance and recovery

The insured was travelling with her spouse and four children for a family weekend from London to Bristol when she suffered a breakdown on the motorway around Swindon. She placed a call to make a claim under her policy. A local contractor was immediately dispatched. The recovery operator called the insured to inform her of the estimated time of arrival within the hour. Upon arrival, it was established that the problem could not be repaired the same day. The insured chose to have the vehicle towed to her onward destination. ARAG’s policy picked up all the costs of towing the vehicle and providing a hire car for the family to get to their destination.

Message service

The insured had an important afternoon meeting at work when he had a puncture. He claimed under his policy and a recovery operator arrived at the scene. Meanwhile a message was sent to his office informing them of the breakdown and a second message was sent to his wife informing her of the breakdown and that he would be delayed in picking up the children from school so she could make alternate arrangements. The costs of repairing the puncture at the scene and sending the messages were paid by the policy.



Important information

Claims procedure

What to do if you breakdown.

1. If your vehicle breaks down contact the 24 hour control centre using the number which was provided to you by the agent you purchased this cover from.
2. Please have the following information ready as it will be needed to check your policy cover:
 - your vehicle registration
 - the precise location of your vehicle (or as accurate as you are able in the circumstances)
 - your return telephone number.Tell our operator if your vehicle is fitted with alloy wheels.
3. Our operator will take your details and make the necessary arrangements to assist you. Your mobile phone must therefore be switched on and available to take calls at all times. To help us to provide a quality service, your calls will be recorded.
4. Stay safe but remain with or near to your vehicle until help arrives. Once the recovery operator arrives at the scene please be guided by their safety advice.
5. If you have broken down on a motorway and have no means of contacting us or are unaware of your location, you should use the nearest SOS box and advise the police of our telephone number; they will contact us to arrange assistance.

If the police are present at the scene please advise them that you have contacted us or give them our telephone number to make contact on your behalf.

If you change your vehicle

You must notify the company that sold you this policy if you change your vehicle. Please include existing registration, the new registration, make, model and colour of your new vehicle and the date you wish to make the change. If you do not notify new vehicle details we may be unable to supply you with a service.

What happens if the insurer cannot meet its liabilities?

This insurance is underwritten by Brit Syndicate 2987 at Lloyd's who is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation up to 90% of the cost of your claim, in the unlikely event that the insurer cannot meet its obligations. Further information about compensation scheme arrangements is available at www.fscs.org.uk

Summary table

The table below shows a summary of cover. An Insurance Product Information Document is also available. For full terms and conditions of the policy, please read the policy wording.

Significant features & benefits	Significant exclusions or limitations	Where found
<p>If your vehicle has a breakdown the insurer will pay for the assistance services described below. This is an annually renewable policy, therefore unless cover is cancelled early, you are covered for one year from the start date of cover.</p>	<p>The breakdown must occur during the period of insurance.</p> <ul style="list-style-type: none"> You must comply with requests by our operator or the recovery operator concerning the assistance being provided. You are not covered for a breakdown caused by failure to keep the vehicle in a roadworthy condition including maintaining proper levels of oil and water. You are covered for up to 6 call-outs in the same period of insurance. 	<p>Insured event</p> <p>What is not covered by this policy</p> <p>3.</p> <p>5.</p> <p>6.</p>
<p>1 Roadside assistance & recovery</p> <p>We will send help to the scene of the breakdown and the insurer will pay for:</p> <ul style="list-style-type: none"> the recovery operator's call-out charge labour at the scene of the breakdown recovery of your vehicle to a suitable garage for repair if roadside repair is not possible the cost of recovering your vehicle, you and your passengers back home or if you would prefer and it is closer, on to your destination, if a repair cannot be carried out the same day. 	<ul style="list-style-type: none"> The scene of the vehicle breakdown must be at least one mile from your home. Labour time is up to one hour at the scene of the breakdown. Subsequent call-outs for any symptoms related to a claim which has been made within the last 28 days. 	<p>How we help you</p> <p>1</p> <p>1</p> <p>What is not covered by this policy</p> <p>4.</p>

Significant features & benefits	Significant exclusions or limitations	Where found
<p>2 Alternative travel If your vehicle cannot be recovered and/or repaired locally the same day and is at least 20 miles away from your home the insurer will pay towards the cost of alternative transport or for car hire and the cost of transport for one person to return and collect the vehicle.</p>	<ul style="list-style-type: none"> The most the insurer will pay towards alternative transport costs is £250. A hire vehicle up to 1600cc. Up to £150 towards the costs of alternative transport. You will have to pay at the time and claim back these costs from us. 	<p>How we help you 2</p> <p>Conditions of service</p>
<p>3 Emergency overnight accommodation If your vehicle cannot be repaired until the following day where the best way of assisting you is to provide overnight accommodation the insurer will pay the costs of this.</p>	<ul style="list-style-type: none"> Your vehicle must be at least 20 miles away from your home. The most the insurer will pay is £150 for a lone traveller or £75 per person for a single night for you and your passengers up to a maximum of £500. You will have to pay at the time and claim back these costs from us. 	<p>How we help you 3</p> <p>Conditions of service</p>
<p>4 Misfuelling The cost of a drain and flush if your vehicle's fuel tank is filled with the incorrect type of fuel.</p>	<ul style="list-style-type: none"> Subject to the claim limit, 10 litres of correct fuel. Up to £250 for each claim. 	<p>How we help you 4</p>
<p>5 Message service Our operator can pass on messages to your home or place of work to inform others of your breakdown.</p>	<p>Up to two messages can be passed on.</p>	<p>How we help you 5</p>
<p>6 Home assist Your vehicle will be covered at your home address or within a one mile radius of your home address. If your vehicle cannot be repaired at your home, our operator will arrange for you and your vehicle to be taken to the nearest suitable garage.</p>	<p>The recovery must take place at the same time as the initial call-out.</p>	<p>How we help you 6</p>
<p>7 Keys If you lose, break, or lock your vehicle keys within your vehicle and can't obtain a spare set the insurer will arrange help to recover or replace your key or pay the call-out fee and mileage charges to a secure storage facility, or your home if it is nearer.</p>	<p>You will have to pay for any replacement key that is supplied.</p>	<p>How we help you 7</p>

Significant features & benefits	Significant exclusions or limitations	Where found
	<p>You are not covered for the cost of:</p> <ul style="list-style-type: none"> • parts, or materials used to repair the vehicle • labour other than at the scene of your vehicle breakdown (other than a claim for Misfuelling) • the use of winching or other specialist equipment • expenses or charges of any other company (including police recovery) not authorised by our operator • fuel, oil or insurance for a hire vehicle. <p>Where 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.</p> <p>If the vehicle cannot be reached or is immobilised due to weather conditions or it cannot be transported safely using a standard transporter.</p>	<p>What is not covered by this policy</p> <p>1.</p> <p>7.</p> <p>8.</p>
	<p>The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and Isle of Man.</p>	<p>Meaning of words & terms</p> <p>Territorial limits</p>

How we handle complaints

Step 1

ARAG is committed to providing a first class service at all times. However, if a complaint arises, please contact us using the number you rang to report your claim. The staff handling your claim should be able to resolve it. If in the course of those discussions it becomes clear that the matter has not been resolved to your satisfaction, details of your complaint will be passed to our Customer Relations Department where we will arrange to have it reviewed at the appropriate level. We will also contact you to let you know that we are reviewing your complaint. Alternatively, you can contact our Customer Relations Department directly; we can be reached in the following ways:



0117 917 1561 (hours of operation are 9am-5pm, Mondays to Fridays excluding bank holidays. For our mutual protection and training purposes, calls will be recorded).



customerrelations@arag.co.uk



ARAG plc, 9 Whiteladies Road, Clifton, Bristol, BS8 1NN.

Step 2

Should you remain dissatisfied you can pursue your complaint further with Lloyd's. They can be reached in the following ways:



0207 327 5693, Fax: 0207 327 5225



complaints@lloyds.com, Website: www.lloyds.com/complaints



Lloyd's, One Lime Street, London, EC3M 7HA.

Step 3

If Lloyd's is not able to resolve the complaint to your satisfaction then you can refer it to the Financial Ombudsman Service (FOS) provided that it falls within their jurisdiction. They can be contacted at:



0800 0234 567 or 0300 123 9123



complaint.info@financial-ombudsman.org.uk



Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

The FOS is an independent service in the UK for settling disputes between consumers and businesses providing financial services. You can find more information on the Financial Ombudsman Service at www.financial-ombudsman.org.uk.

The FOS's decision is binding upon the insurer, but you are free to reject it without affecting your legal rights.

ARAG plc is registered in England number 02585818. Registered address: 9 Whiteladies Road, Clifton, Bristol BS8 1NN.

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ARAG plc and Brit Syndicate 2987 at Lloyd's are covered by the Financial Ombudsman Service.

www.arag.co.uk