



Summary - Narpo Rescue

ABOUT THIS DOCUMENT

Please note that this summary does not contain the full terms and conditions of the contract of insurance, INSURER

Equity Red Star (ERS), managed by Equity Syndicate Management Limited, which is authorised and

TYPE OF INSURANCE AND COVER

Motor Breakdown and Recovery Insurance

If the vehicle cannot be driven as a result of a breakdown or the only available driver in your party journey, ERS will arrange and pay for the services as shown below

BENEFITS INCLUDED AS SPECIFIED IN THE POLICY DOCUMENT: - (Headings shown for reference)

Services in the UK

Roadside Assistance:

We will arrange and pay call-out fees and labour charges needed to start the vehicle.

Vehicle Recovery:

We will arrange and pay the cost of taking the vehicle, you and up to 4 passengers to any one place

Home Assistance:

We will arrange and pay call-out fees and labour charges needed to start the vehicle.

Emergency Travel or Accommodation:

the vehicle breaks down while it is more than 25 miles from home and it cannot be repaired, we emergency overnight accommodation.

We will pay up to £300 for:

alternative road, rail or air travel or car hire to allow you and your party to reach your destination and one night's hotel accommodation for you and up to 4 passengers.

Caravan and Trailers:

Any caravan or small trailer will be entitled to the same service as the vehicle as long as it's attached

Message Service:

help is arranged by the Rescue Control Centre, we can contact your family or colleagues to let them

European Benefits:

Roadside Assistance

Recovery to the nearest garage or railway

Garage storage costs

Freight costs to obtain parts

Hire car

Replacement driver if the sole available driver becomes ill

Second class rail fares

Emergency accommodation costs

Recovery of the vehicle to the home address if it cannot be repaired before your planned return date

Emergency repairs to secure car after break in

Hotel Accommodation or tent hire costs

UK car Hire

Telephone calls

Customs Duties and Bail Bonds

General Average

Legal Expenses

MAIN TERMS AND CONDITIONS (INCLUDING SIGNIFICANT/UNUSUAL EXCLUSIONS) (Referenced

Breakdown means a mechanical or electrical failure, accident, theft or vandalism and results in you

Cover applies within the mainland limits of England, Scotland, Wales, Northern Ireland, Austria, Andorra,

Ireland, Italy, Liechtenstein, Luxembourg, Netherlands, Portugal, Spain, Sweden, Norway or Switzerland

Ferry and/or toll fees are excluded – All sections.

The cost of any parts, components or materials used in any repair is not covered – All sections.

Service cannot be provided if the vehicle is off road or cannot be reached due to snow, mud, sand or

The vehicle must not knowingly be driven in an unsafe or unroadworthy condition or until recommended

The vehicle must not be used for private or public hire, racing, rally pacemaking or any contest or speed

European cover is restricted to a total of 90 days use outside the UK and a maximum of 31 days per

PERIOD OF INSURANCE

The insurance offered is a 12-month contract, which may be renewed each year subject to the terms

HOW TO OBTAIN ASSISTANCE

you require assistance you should call our 24-hour Rescue Control Centre, quoting your Document

Document of Insurance.

CANCELLATION

You can cancel this insurance policy at any time by sending us written notice and returning the schedule.

you cancel your policy within the 14-day withdrawal period, and before the commencement of the

you cancel your policy within the 14-day withdrawal period, but after your policy has commenced,

subject to a minimum premium of £15 plus IPT.

COMPLAINTS

you have cause to complain, please contact the Customer Service Manager at the administrator's

you are not happy with the way the matter is dealt with, you should write to the Chief Executive

Essex CM14 4GD. When you do this, quote your document number.

After this action, if you are not satisfied with the way a complaint has been dealt with, you may ask

The address is Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA.

Having followed this procedure your complaint can be referred to the Financial Ombudsman Service

South Quay Plaza II, 183 Marsh Wall, London E14 9SR

These procedures do not affect your right to take legal action if necessary)

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Equity Red Star is unable to meet its liabilities under the policy, you may be entitled to compensation

and 90% of the remainder of the claims will be met. You can get further information from us or the

LAW APPLYING TO THE INSURANCE

Unless we have agreed otherwise with you, in writing, English law will apply to this insurance.