



# Equity Red Star Rescue Service



13 The Briars, Waterberry Drive  
Waterlooville, Hampshire PO7 7YH

## EQUITY RED STAR RESCUE SERVICE

**This document is only valid when issued in conjunction with a signed schedule.**

### WHAT TO DO IF YOU BREAKDOWN IN THE UK

Equity Red Star Rescue Service operates 24 hours a day, 365 days a year. Our trained staff are equipped with the most up-to-date mapping technology and computers to provide a fast and efficient service using a network of over 1,500 Breakdown Recovery Specialists.

If your vehicle breaks down you must call the **24-hour Rescue Control Centre** on

**0800 587 6057** or **01277 720745**

Our trained staff will deal with your request quickly. If you have hearing difficulties, call the minicom number 0800 174647.

Please have the following information available when you phone.

- **Your name and document number.**
- The phone number (including the area code) you are calling from.
- The location of the broken-down vehicle, including road numbers or names and landmarks.
- The registration number, make, model and colour.

**Please stay with your vehicle until a rescue vehicle arrives.**

The address of the administrators of Equity Red Star Rescue Service is:  
Computer Quote Insurance.

### EQUITY RED STAR RESCUE SERVICES IN THE UK

We will provide this cover for any breakdown occurring during the period of insurance and within the mainland of England, Scotland, Wales and Northern Ireland. If the vehicle cannot be driven as a result of a breakdown which occurs during the course of a journey we will arrange and pay for the services as shown below. Cover will apply to any person driving the insured vehicle.

The benefits and services apply to any breakdown, which occurs during the period of insurance and within the territorial limits.

## **Roadside Assistance**

We will arrange help at the scene of the breakdown and will arrange and pay call-out fees and labour charges needed to start the vehicle.

If the vehicle cannot be repaired at the scene of the breakdown, we will arrange and pay the reasonable cost of taking the vehicle, you and up to 4 passengers from the place where the vehicle has broken down to the nearest available garage.

## **Vehicle Recovery**

If the vehicle cannot be repaired at the scene of the breakdown, we will arrange and pay the reasonable cost of taking the vehicle, you and up to 4 passengers from the place where the vehicle has broken down to any one place you choose.

## **Home Service**

This extends cover to include breakdowns occurring at, or within one mile of your home. If the vehicle cannot be quickly re-started, it will be recovered to the nearest available repairer.

## **Message Service**

If your vehicle breaks down and help is arranged by the Rescue Control Centre, they can contact your family or colleagues to let them know about the situation.

## **WHAT TO DO IF YOU BREAKDOWN IN THE EUROPE**

Whilst we hope that your travel period will be incident free, if your vehicle breaks down, help and assistance is available by calling the 24 hour English speaking emergency telephone service. Try to call from a place where it is easy to call you back. Please note that it is not always possible to provide a hire car with accessories such as bike racks, luggage racks or tow bars. In Europe your call will be handled by:-

## **EUROP ASSISTANCE**

**P/O Box 9230 6800 KM Arnhem, the Netherlands.**

**Emergency 24 hour telephone number 00-31-26-355-3344**

**Universal Freephone number 00-800-999-00-999**

(This service is available in most of Europe)

**To call from Holland replace 00-31 with 0.**

Please avoid reverse charge calls - where necessary arrangements will always be made to ring you back.

**Please quote the following information when you phone.**

- Equity Red Star Rescue Service.
- Your Name and Document number.
- The phone number you are calling from.
- The location of the broken down vehicle, including road numbers or names and landmarks.
- The registration number, make, model and colour of your vehicle.

Remember to keep all vouchers, invoices and receipts and other documents which may be relevant to your claim. Any claims must be notified in writing, as soon as possible, and in any event within 14 days of the occurrence to the address on page 2.

## EQUITY RED STAR RESCUE ASSISTANCE IN EUROPE

Please read the details carefully to ensure that you are fully covered, and remember to follow any rules and procedures laid down in respect of servicing the vehicle and making a claim. (See general conditions 4 and 11).

**If you have paid the premium** this insurance will provide the benefits described below if your vehicle breaks down and cannot be driven as a result of a mechanical or electrical breakdown (failures or breakages) or damage which is caused by an accident, fire or theft and results in you not being able to drive the vehicle. Such breakdown must occur within the countries of Austria, Andorra, Belgium, Denmark, France, Germany, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Netherlands, Portugal, Spain, Sweden, Norway or Switzerland.

**Please note that this is not a maintenance policy and therefore does not cover the cost of parts or the cost of non-emergency repair work, such as routine servicing or diagnostic tuning. The cover is designed to help keep you and your party mobile during the journey or holiday period abroad. It is not a replacement for a motor insurance policy and does not provide cover for bodywork repairs following an accident or theft.**

### BENEFITS:- EUROPEAN VEHICLE BREAKDOWN RECOVERY

You will have cover for the following:-

1. Miscellaneous costs incurred in arranging immediate emergency roadside help following a breakdown. The most we will pay will be £250 in any one travel period.  
**(The cost of replacement parts will not be covered).** If the vehicle cannot be repaired quickly at the scene of the breakdown we will arrange and pay the reasonable cost of taking the vehicle, you and four passengers to a nearby garage for it to be repaired at **your cost**.
2. If the vehicle is out of use for a period of more than 8 hours as a result of a breakdown or due to death, injury or serious illness of the only available driver, we will **refund** the following costs and expenses as long as they are as a direct result of the breakdown or illness and are paid immediately after the breakdown or illness. (In the case of illness a Doctors report will be required).
  - a). The cost of recovery of the vehicle to the nearest garage or railway
  - b). Freight costs to obtain any replacement part which is not available locally.
  - c). The cost of one of the following:
    - Hiring one replacement vehicle up to £70 per day and £800 in total
    - Hiring one chauffeur in the event of a serious illness of the only available driver in your party, up to £100 per day and £500 in total
    - Second-class rail fares so that you and your party can finish your journey or return home
    - Extra hotel accommodation costs for you and each member of your party up to £30 per person per day incurred during the journey to and from the holiday location up to a maximum of 5 days. (We will not pay any amount for meals or drinks).
  - d). The cost of recovering the vehicle to your home if it cannot be repaired before your planned return date or costs incurred in travelling from your home or holiday location to the scene of the breakdown to collect the vehicle after repair (such cost must not

be more than economy class air fare plus miscellaneous additional expenses not exceeding £50).

- e). The cost of emergency repairs to secure the vehicle in the event that it is damaged by attempted theft or break-in up to a maximum of £100 (a Police report will be required).
- f). The cost of hiring a replacement vehicle up to £150 if your vehicle is still out of use when you return to the United Kingdom.

### **Exceptions:-**

1. This section does not cover
  - breakdowns due to lack of petrol, oil, water or frost damage or the use of the vehicle for racing, pacemaking, or being in any contest or speed trial or any rigorous reliability testing;
  - the cost of any repair apart from repairs covered under Section 1.
  - the cost of spare parts or emergency windscreens.
  - expenses incurred in ordering incorrect replacement parts where this is due to insufficient or wrong information being given by you; or
  - the cost of returning hired vehicles to the hire company.
2. If the vehicle suffers damage and it is considered to be a write-off (the cost of repairs are greater than the market value of the vehicle) sub-section 2(d) will not apply where the vehicle has comprehensive motor insurance. Where the vehicle is subject to third party insurance, cover will be limited to the market value of the vehicle. If this situation arises, we reserve the right to conduct negotiations direct with the motor insurers.

## **DEFINITIONS**

**We, us, our** – Equity Red Star.

**Equity Red Star** – is made up of the Lloyd’s underwriters who have insured you under this contract. Each underwriter is only liable for their own share of the risk and not for any other’s share. You can ask us for the names of the underwriters and the share of the risk each has taken on.

**The administrators** – Computer Quote Insurance

**You, your** – the person named as ‘the insured’ in the schedule.

**Schedule** – provides evidence that your insurance is in force and shows details such as your name, document number, vehicle and period of insurance.

**Document of insurance** – this leaflet together with the schedule, form your Equity Red Star Rescue Service Membership Document.

**Period of insurance** – the period of time covered by this insurance (as shown in the schedule).

**Breakdown** – mechanical or electrical breakdown (failures or breakages), or damage which is caused by an accident, vandalism or theft and results in you not being able to drive your vehicle.

**Your vehicle** – any vehicle specified in the schedule (or reported to and accepted by us) and any caravan or small trailer attached at the time of the breakdown.

**Home** – the place where your vehicle is normally kept.

## GENERAL EXCLUSIONS

This insurance does not cover the following.

1. If the vehicle is recovered by sea or air, any amount which is more than the cost of taking the vehicle to the nearest port or airport.
2. Any ferry fares or toll fees.
3. Compensation due to delays to transport services.
4. Loss or damage to the vehicle or its contents, or any valuables carried in the vehicle.
5. Damage or costs incurred as a direct result of gaining access to the vehicle following your request for assistance.
6. The cost of taking the vehicle and its passengers to more than one address after any one breakdown.
7. The cost of recovering the vehicle and its passengers if the vehicle can be repaired within a reasonable period of time at or near the place where it has broken down.
8. The cost of any parts, emergency windscreens, components or materials used to repair the vehicle.
9. Any costs or expenses for any service which is not arranged by the Rescue Control Centre.
10. Any costs or expenses if the breakdown is covered by any other insurance or recovery service.
11. Any request for service if the vehicle has been used (from the time you bought it) for private hire, public hire, racing, rally, pacemaking or in any contest or speed trial or any rigorous reliability testing.
12. Any request for service if the vehicle is off road or cannot be reached due to snow, mud, sand or flood.
13. Any request for service if the vehicle is considered to be dangerous or illegal to repair or transport.
14. Any results of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power.
15. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
  - ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
  - the radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear part of that assembly; or
  - pressure waves caused by aircraft and other flying objects.
16. Any liability, loss or damage arising directly or indirectly from acts of terrorism, as defined in the UK Terrorism Act 2000.

## GENERAL CONDITIONS

1. We will only provide the cover described in this insurance if:
  - you have met all the terms and conditions in this document of insurance;
  - the information you have given to us is, as far as you know, correct and complete. (Any payment made under this insurance will be based on the original information given to us.)

If you have failed to give us complete and accurate information or have not met the terms and conditions, this could lead to your claim being denied or the insurance not being valid.

2. **This insurance only applies to you and cannot be transferred to anyone else.**
3. **You must not use your vehicle outside the United Kingdom for more than 31 days in a row or more than 90 days in total during the period of insurance.**
4. **If you are travelling abroad you must ensure that the vehicle is in an efficient and roadworthy condition at the start of the journey or holiday and it has been regularly serviced by a garage or yourself in accordance with the manufacturer's recommendations.**
5. If your vehicle breaks down (whether or not you need immediate service), you must immediately tell the Rescue Control Centre.
6. Roadside help or recovery will only be provided if you or the driver stays with the vehicle until a rescue vehicle arrives.
7. If a claim is made which you or anyone acting on your behalf knows is false, fraudulent or exaggerated, we will not pay the claim and cover under this insurance will end.
8. You must take all reasonable steps to prevent a breakdown, and your vehicle must not be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out.
9. You must carry a roadworthy spare tyre with your vehicle at all times.
10. You must keep your vehicle properly maintained and serviced.
11. You must take all reasonable steps to avoid or minimise any loss arising out of a claim under this insurance. Claims arising directly out of financial incapacity will not be covered.
12. You must keep all vouchers, invoices and receipts and other documents which may be relevant to your claim. Any claims must be notified, in writing, as soon as possible, and in any event within 14 days of the occurrence to Equity Red Star Rescue Service providing full information as to the time, place and circumstances.
13. Any documentary evidence and details we may require must be provided at your expense (or your legal representatives expense). You must also have a medical examination if requested to do so.
14. You must take reasonable care for the safety and supervision of the vehicle, and if loss or damage occurs whilst it is in the care of a transport company, authority, garage or hotel, the loss or damage must be reported, in writing, to such transport company, authority, garage or hotel.
15. You must take all reasonable and practical steps to recover the vehicle if lost or stolen and to discover any guilty person or persons.

We can:

- take over, conduct, defend or settle any claim; and
  - take proceedings, at our own expense and for our own benefit, to recover any payment we have made under this insurance. We will take this action in your name or in the name of anyone else covered by this insurance. You, or the person whose name we use must co-operate with us on any matter which affects this insurance.
16. If we incur additional costs beyond the scope of cover which applies, you must reimburse these costs on demand and within 14 days. If assistance is requested whilst cover is not in force our costs will include a handling charge of £200.
  17. If we accept your claim but disagree with the amount due to you the matter will be passed to an arbitrator who we both agree to. When this happens, the arbitrator must make a decision before you can start proceedings against us.

18. If you make any alteration to this insurance we may charge an administration fee. We do not return premiums where the amount is less than £10.
19. We may cancel the insurance by sending 7 days' notice, by recorded delivery, to your last known address. We will refund the part of your premium which applies to the remaining period of the insurance.
20. You may cancel this insurance, without giving us a reason, by sending us written notice and returning the insurance documents within the first 14 days of the policy, or (if later) within 14 days of you receiving the insurance documents. This is known as the withdrawal period. We will return any premium paid subject to a minimum premium of £15 (plus IPT) for the number of days for which we have provided cover. After this time if you have not made any claims in the current period of insurance, we will allow a proportion of your premium to be taken off any future premium, or we will pay you a refund based on our short period rates as shown below.

Period not exceeding	Percentage of annual premium retained
1 month	25%
2 months	30%
3 months	50%
4 months	60%
6 months	75%
8 months	90%
Over 8 months	Full premium

21. Your vehicle must display a valid tax disc.

## OUR PROMISE TO YOU

We aim to provide a first-class service.

- If you have any cause to complain, or you feel that we have not kept our promise, please contact our Customer Service Manager at the address on page 2.
- If you are not happy with the way the matter is dealt with, please write to the Chief Executive of Equity Red Star. When you do this, quote your document number, which is on your schedule. Send your complaint to: Equity Red Star, Library House, New Road, Brentwood, Essex, CM14 4GD.
- After this action, if you are still not satisfied with the way a complaint has been dealt with, you may ask the Complaints Department at Lloyd's to review your case. The address is: Complaints Department, Lloyd's, One Lime Street, London EC3M 7HA.
- If you are still not satisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is:  
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):  
If we cannot pay all amounts due under this policy, you may be entitled to compensation under the FSCS. The first £2000 of the claim is fully protected and 90% of the rest of the claim will be paid. You can get more information from us or the Financial Services Authority or by visiting the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

## CALL RECORDING

To help us to provide a first-class service we may record your phone calls.