

MOMENTUM RESCUE COMMERCIAL - POLICY SUMMARY

This is a policy summary only and does not detail the full terms and conditions of the insurance contract.

Please refer to the **Commercial Momentum Rescue Breakdown Policy** Terms and Conditions to make sure You understand what is covered and the full terms and conditions of the insurance policy.

The insurance is provided by Momentum Warranties Ltd with UK General Insurance Ltd on behalf of:

Ageas Insurance Limited, Registered in England No.354568.
Registered Office: Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA.

Rescue Services are provided by Call Assist Ltd and the Independent technicians they appoint to attend Your Breakdown.

Significant features and benefits

Local Recovery and Roadside Assistance

- **Roadside Repair**
- **Recovery to nearest garage**
- **Alternative travel and emergency overnight accommodation**

National Recovery and Roadside Assistance

All the benefits of: Local Recovery and Roadside Assistance, **plus**

- **National Recovery**

National Recovery, Roadside Assistance and Home

All the benefits of: National Recovery and Roadside Assistance, **plus**

- **Home Assistance if you suffer a breakdown within 1 mile of your home**

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

The insurance excludes:

- Commercial/Van over 10 years old and 3.5t to 7.5t at the date of inception, Taxi/Private Hire over 15 years old at date of inception, Motorhomes, Horseboxes.
- Any Vehicle which is not registered with the Administrator for Breakdown cover with US.
- Any claims relating to the following:-
 - Vehicles exceeding 7,500 kg (7.5 tonnes) gross Vehicle weight.
 - Vehicles more than 8.5 metres long, 2.5 metres wide and 3.5 metres high.
- Any claim within 24 hours of the time the policy is purchased. (This does not apply to policies at renewal or where there is continuous cover transferred from another rescue provider.)
- More than six call outs in any one consecutive 12 month policy period.
- Claims totalling more than £15,000 in any one consecutive 12 month policy period.

Policy Limitation

Cover is restricted to a Taxi/Private Hire under 16 years old at date of inception, Minibuses up to 16 seater, Commercial/ Van below 7,500 kg (7.5 tonnes), Towed Caravans and Trailers.

Cancellation rights

If, for any reason, You wish to cancel this policy You have the right to do so.

If You cancel this policy within 14 days of receiving the policy documentation, We will refund Your premium. Thereafter, You may cancel Your policy after the 14 day cooling off period but no refund of premium is available.

What to do if you Breakdown

If your vehicle breaks down please call our 24 hour Control Centre: 01206 714 396

Advise the controller that you are a Momentum Rescue Breakdown Policy Customer and provide Your Policy number; and Your return telephone number; and Your Vehicle registration; and The precise location of Your Vehicle (or as accurate as You are able in the circumstances).

How to make a complaint

Any complaint You have regarding the Sale of Your Policy should be addressed to the Administrator; Momentum Warranties Ltd., King James VI Business Centre, Friarton Road, Perth, PH2 8DY.

Any complaint You have regarding a Claim under Your Policy should be addressed to;

Call Assist Ltd., Axis Court, North Station Road, Colchester, Essex, CO1 1UX.

In either case, if Your complaint cannot be resolved by the next working day, it will be passed to:

Customer Relations Department, UK General Insurance Ltd, Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. Email: customerrelations@ukgeneral.co.uk, Tel: 0345 2182685

Compensation Scheme

In the event that Ageas Insurance Limited is unable to meet its liabilities You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS).

Further information can be found in Your policy under the "Compensation Scheme".

