

Summary - Freeway Value**ABOUT THIS DOCUMENT**

Please note that this summary does not contain the full terms and conditions of the contract of insurance, which can be found in the policy document.

INSURER

Equity Red Star (ERS), managed by Equity Syndicate Management Limited, which is authorised and regulated by the Financial Services Authority.

TYPE OF INSURANCE AND COVER

Motor Breakdown and Recovery Insurance

If the vehicle cannot be driven as a result of a breakdown, which occurs during the course of a journey, ERS will arrange and pay for the services as, shown below

BENEFITS INCLUDED AS SPECIFIED IN THE POLICY DOCUMENT: - (Headings shown for reference)**Freeway Value****Roadside Assistance:**

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

Alternative Travel/Overnight Accommodation:

If the vehicle breaks down while it is more than 25 miles from your home and it cannot be repaired, we will refund the cost of onward travel arrangements or necessary emergency overnight accommodation.

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

Recovery Service:

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

Message Service:

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

Freeway Value Plus – includes benefits shown above plus:

Home Service:

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

Caravan/Trailers:

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

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

Breakdown means a mechanical or electrical failure, accident, theft or vandalism and results in you not being able to drive your vehicle – All sections

Cover applies within the mainland limits of England, Scotland, Wales and Northern Ireland only – All sections

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 flood – All sections.

The vehicle must not knowingly be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out – All sections.

The vehicle must not be used for private or public hire, racing, rally, pacemaking or in any contest or speed trial or rigorous reliability testing – All sections.

PERIOD OF INSURANCE

The insurance offered is a 12-month contract, which may be renewed each year subject to the terms and conditions that apply at the time of renewal.

HOW TO OBTAIN ASSISTANCE

If you require assistance you should call our 24-hour Rescue Control Centre on 0800 243 783 quoting your Document number and name.

CANCELLATION

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

If you cancel your policy within the 14-day withdrawal period, and before the commencement of the policy, we will refund the full premium.

If you cancel your policy within the 14-day withdrawal period, but after your policy has commenced, we will refund the part of the premium you have not used subject to a minimum premium of £15 plus IPT.

COMPLAINTS

If you have cause to complain, please contact the Customer Service Manager at the administrator's address shown in the Document of Insurance.

If you are not happy with the way the matter is dealt with, you should write to the Chief Executive of Equity Red Star at Library House, New Road, Brentwood, 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 Complaints Department at Lloyd's to review your case. 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 (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 Equity Red Star is unable to meet its liabilities under the policy, you may be entitled to compensation from the FSCS. The first £2000 of a claim is protected in full and 90% of the remainder of the claims will be met. You can get further information from us or the Financial Services Authority (FSA)

LAW APPLYING TO THE INSURANCE

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