Mechanical Breakdown Insurance

Insurance Product Information Document

Company: This policy is administered in the UK by Autoguard Warranties Limited (AWL) (company number 06574030) of Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER. AWL are authorised and regulated by the Financial Conduct Authority (Authorisation Ref No 500640). The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.

Administrator: Autoguard Warranties trading as Best4
Product: Best4 Auto Caravan Warranty Policy

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

Subject to the policy terms and conditions, this policy covers the mechanical breakdown of mechanical and electrical components in your vehicle.

What is insured?

Subject to the terms and conditions of the policy:

- ✓ Cover is provided under the policy if internal mechanical breakdown occurs to a warranted mechanical or electrical component in the vehicle.
- ✓ We will cover the cost of the warranted components, as outlined in the WHAT IS COVERED section of the Policy, and the associated labour rates to carry out the repair, up to the claim limit specified on the policy schedule.
- ✓ Cover is extended for your vehicle whilst it is being driven in the EU for a maximum of 60 days in any one policy year.

What is not insured?

Significant circumstances where no cover is provided:

- × Any mechanical breakdown arising as a result of any external cause, overheating, freezing, corrosion or foreign matter.
- × For any claim arising due to a lack of servicing in accordance with the manufacturers recommendations, or a lack of maintenance.
- × For any loss arising from wilful neglect, abuse or reckless acts or acts involving imposition of abnormal loads to the vehicle.
- × Resulting from any modification of the vehicle not approved by us.
- × If the vehicle is used or you or any driver use the vehicle in contravention of relevant motor vehicle and driving legislation.
- × Any claim if you do not follow the Warranty Claim procedure laid out in the policy.

Are there any restrictions on cover?

- ! Certain repairs are excluded as listed in the policy wording.
- ! Certain vehicles and the certain use of vehicles are excluded as listed in the policy wording.
- ! In the event of a claim you must follow the Warranty Claim Procedure laid out in the policy. If you do not follow that procedure no cover will apply.
- ! You must disclose any other insurance or indemnity granting the cover provided under this policy in which event we will not be liable for more than our rateable proportion of any loss.

Where am I covered?

✓ England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands. The vehicle is also covered in the European Union for a maximum of 60 days in any 12 months of cover.

What are my obligations?

- You must be truthful and honest with us at all times and must not conceal from us or misrepresent any information likely to influence our issuing of cover or our consideration of any claim.
- You must comply with the servicing requirements section of this policy and otherwise properly take care of the vehicle so as to maintain it in a fully useable roadworthy condition.
- You must reasonably co-operate with us and anyone instructed by us if you make a claim and provide us with all such information as we might reasonably request.
- You must report any potential claim to us immediately and in any event within a maximum of seven days.
- It is your responsibility to inform us in writing of any changes or modifications to the vehicle or your personal circumstances, such as a change of address, email or contact details.

When and how do I pay?

You must pay our premium prior to commencement of cover under this policy or by monthly instalments if so agreed with you. Please note all payments are handled by Bumper International Limited except for Direct Debits which fall under the Direct Debit Guarantee.

When does the cover start and end?

The period of insurance is stated in the policy schedule.

How do I cancel the contract?

Requests for cancellation should be made in writing to us. If the policy does not meet your requirements, please return it to us within 14 days of issue and we will refund your full premium provided you have not made a claim. Thereafter, you may cancel your policy in writing at any time, provided You have not made a claim and receive a pro rata refund of your premium based on the number of whole months remaining but subject to the deduction of an administration fee of £35.

We shall not be bound to accept renewal of any insurance and may at any time cancel this Policy by giving 14 days' notice in writing where there is a valid reason for us so doing. If we cancel the policy you will receive a refund of any premium you have paid, less a proportionate deduction for the period we have provided cover.

AUTO CARAVAN
POLICY **HANDBOOK**

IMPORTANT INFORMATION ABOUT YOUR PRODUCT

Here at Best4 our goal is to ensure you make the most of your products and have peace of mind. So, whether you're a novice or an expert in motoring, we've put together the following key points so you always know what to expect.

The vehicle must have a valid MOT, tax and insurance at all times for the duration of the policy, failure to do so may lead to an unsuccessful claim.

SERVICE HISTORY

One of the main reasons for a rejected claim is lack of or gaps in service history. We cannot stress enough the importance of following the service requirements of your vehicle. All servicing must be carried out at a VAT registered garage.

More info on servicing can be located on page 5

WEAR & TEAR

Vehicle wear and tear is something that is simply unavoidable. Many moving parts and factors such as age and mileage mean naturally things start to degrade over time. However, we cannot and do not cover it all.

Please refer to page 10 to read more about wear and tear and exclusions of this product if applicable.

COSTS

It is a requirement of the policy to get authorisation from us first before getting the vehicle repaired. Ensure you also check your agreed labour rate as going above this means you will foot the bill for the difference!

More details can be found on page 12

VAT REGISTERED REPAIRERS

It is required that you always use a VAT registered garage or repairer so that there is clear audit trail. This not only safeguards you as our valued customer, but us too as a business that prides itself on integrity and transparency. Not using a VAT registered garage or repairer makes it much harder for us to establish the validity of repair requests. Please contact us on the details provided should you have any questions.

EXCLUDED COMPONENTS AND FAILURES

Excluded components
Please read page 10 for a full list of all excluded components.
For example:
- Brake callipers and calliper motors
- Wiring and electrical connections
- All internal and external lamps and LEDS

Excluded failures
Please read page 10 for a full list of all excluded failures.
For example:
- Wear
- Fluid Leaks
- Seals/Gaskets
- Corrosion

AUTO CARAVAN POLICY HANDBOOK

INSTALL THE APP

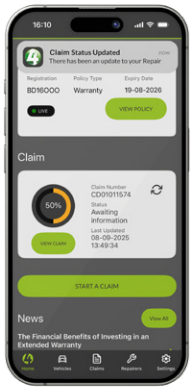
Control your vehicle warranty policy from the touch of a button
The Best4 App allows you to manage and monitor your Best4 vehicle warranty policy with the greatest of ease.

1 **Scan the QR Code**
Or find us on the **Apple App Store**, or on the **Google Play Store**, by searching "Best4"

2 **Download and Install the Best4 App**

3 **Register your Account within the Best4 App**

4 **Enjoy the Benefits of; Real Time Updates, Servicing Reminders and much more**



The Best4 App

- Get Instant Access To All Of Your Policy Details
- Submit & Track Claims Directly Within The App
- Receive Real-time Updates and Reminders
- Find Repairers/Garages Locally To You
- Secure, Clear And Simple

AUTO CARAVAN WARRANTY

Best4 THE UNEXPECTED.

You will find no other extended vehicle warranty brand that displays and lives by the principles of honesty, fairness and helping those most affected by the unexpected. These values extend to the very core of our business and it is these values that will define our relationship with you.

Prepare for the unexpected. No one likes to imagine their vehicle breaking down let alone having to deal with the financial costs that come with getting it back on the road. Every year the cost of replacing failed components is increasing making it difficult to budget for such eventualities.

We have worked hard from the outset to provide you with the genuinely best value used vehicle warranty available on the market today.

Warranty Cover

SUMMARY OF COVER

This Policy, subject to its terms and conditions, covers the **Mechanical Breakdown** of the specified mechanical and electrical components in **Your Vehicle** and roadside assistance (provided by Call Assist).

If **You** have any question relating to the information provided on the **Policy Schedule** or the cover under this Policy, please contact Best4 on 03300 944 444.

GENERAL INFORMATION

What must I do to maintain my Vehicle?

Your Vehicle must be maintained in accordance with the manufacturer's recommendations.

What should I do if my Vehicle breaks down?

If **You** require roadside assistance please contact Call Assist on 01206 812737 quoting **Your** policy number.

What should I do if my Vehicle has broken down because of the failure of a warranted component?

In the event of a possible Warranty **Claim**, **You** must immediately contact the Best4 Claims Department on 03300 944 444 quoting **Your** policy number. **Prior approval must be obtained from Best4 before any warranty work on Your Vehicle commences.**

Frequently asked questions

We have provided answers to frequently asked questions at the back of **Your** policy booklet that **We** hope **You** will find helpful.

YOUR POLICY

Please refer to **Your** Policy document and its **Policy Schedule** for confirmation of the extent of the cover under this Policy and in particular that it meets **Your** needs. **You** should check that the information **You** have provided to **Us** where shown in **Your Policy Schedule** is fully correct.

When giving answers to the questions that **We** ask when **You** take out, make changes to, and renew **Your** policy, **You** must take reasonable care to provide information to **Us** that is accurate and complete. If **You** do not do this it may mean **Your** policy is invalid and that it does not operate in the event of a **Claim** or **We** may not pay a **Claim** in full.

If **You** become aware that information given to **Us** by **You** or anyone acting on **Your** behalf is inaccurate or has changed, **You** must inform **Us** as soon as possible.

Your Best4 Policy is divided into two parts; Your AutoCaravan Warranty and Your Call Assist Roadside Assistance. Please carefully read Your Policy thoroughly and make sure You understand and fully comply with its terms and conditions. Failure to do so may lead to non-payment of a Claim and could lead to this Policy becoming void in its entirety.

Please keep this policy in a safe place and if **You** do have any queries please contact **Us**.

POLICY ELIGIBILITY CRITERIA

Your Vehicle is eligible for cover under this Policy always provided that:

1. It is less than 12 years old on the day that **Your** cover under this Policy commences.
2. When proposed to **Us** for cover, it is mechanically sound, fully roadworthy and fully functioning in accordance with what would be considered to be normal for a vehicle of the same model of similar age in good condition save where any defects are fully disclosed to **Us**.
3. It is used for **Your** private holiday purposes only and not as a permanent or temporary home or for any commercial use to include leasing, hiring or renting out.
4. It is not an **Excluded Vehicle.**
5. It is principally used in the **UK.**

SERVICING REQUIREMENTS

For cover under this **Policy** to apply, the Caravan must have been serviced and or inspected in line with the manufacturers stated guidelines:

Habitation and Appliance

A habitation & appliance inspection must be completed before the **Policy** start date to ensure the vehicle and appliances are safe to use and in full working order. If the **Policy** is for a duration of 13 months or longer, then Habitation inspections / checks must be completed & recorded annually & must be within 30 days of the anniversary date of the **Policy**. Please retain all habitation check certificates and appliance check records for **Our** review in the event of a **Claim** against the **Policy**.

In addition to the habitation & appliance checks, **You** must also take reasonable care to maintain the vehicle as per the recommendations of the manufacturer, for example, but not exclusively, checking lubrication requirements, braking system component performance and chassis integrity.

Failure to comply with these requirements, may lead to claims being declined.

You must remember to have Your Vehicle regularly serviced in accordance with the service requirements of this warranty !

WHAT IS COVERED BY YOUR AUTO CARAVAN POLICY

You have completed an application, declared to **Us** that **Your Vehicle** meets the POLICY ELIGIBILITY CRITERIA and paid or agreed to pay the required premium to **Us**. In return, cover is provided under two policy sections where prescribed on **Your Policy Schedule** for:

Cover Section 1 – Your Auto Caravan Warranty

If a **Mechanical Breakdown** occurs to the **Vehicle** within the **Territorial Limits** during the **Period of Cover We** will cover the cost of the parts listed under the Auto Caravan Warranty – WHAT IS COVERED section of this Policy and the associated **Labour Rates**, up to the **Claim Limit** specified on the **Policy Schedule**, subject to the terms and conditions of this Policy.

Claims must be made in accordance with the WARRANTY CLAIMS PROCEDURE.

Cover Section 2 - Additional services provided by Call Assist

The roadside assistance services provided under this Cover Section does not form part of the insurance cover under this Policy but are additional services provided to **You** by **Us** via Call Assist. Their service is subject to the limits specified within the Policy Cover Section or otherwise on **Your Policy Schedule** and to the terms and conditions applicable.

If **You** breakdown **You** must follow the procedure laid out under WHAT TO DO IF YOU BREAKDOWN.

DEFINITIONS

THE MEANING OF WORDS USED THROUGHOUT THIS POLICY

The words or expressions below have the following meaning whenever they appear in **bold** (non italic) throughout this Policy.

Autodata

An industry reference for the confirmation of repair times and service requirements used extensively by the motor industry.

Betterment

A contribution from **You** in the event that the part to be replaced following **Mechanical Breakdown** had some wear and tear and the replacement part improves the general condition or value of the **Vehicle**.

Cat S Status

Cat S means the **Vehicle** has suffered structural damage. This could include a bent or twisted chassis, or a crumple zone that has collapsed in a crash. Cat S damage is more than just cosmetic and are, therefore are excluded from this policy.

Claim

A warranty claim or request for roadside assistance made under the terms and conditions of this Policy.

Claim Limit

The maximum amount that **We** will pay for any **Claim** inclusive of VAT (or other taxes) as stated on the **Policy Schedule** or otherwise within this Policy. The maximum amount that can be claimed under this Policy during the **Period of Cover** is limited to the vehicle valuation of **Your Vehicle** as shown on **Your Policy Schedule**.

Consequential Loss

Any costs expenses losses or liabilities directly or indirectly arising from any **Incident**.

Excluded Vehicles

Non-standard, customised or modified vehicles, kit cars, commercial vehicles of more than 3500kg gross vehicle weight, American, Australian and Canadian vehicles unless they were built for the **UK** market.

Any vehicle that has been or will be used for competitions, rallying, racing, pace making, speed testing or in reliability trials, any emergency service vehicles (including but not limited to police, fire and ambulance vehicles), or any military vehicles.

Any vehicle that has been or will be used for hire or chauffeuring or reward or by a driving school, unless **We** have agreed to provide cover, and an additional premium has been paid.

Any vehicle owned by a garage or its associated companies or by the proprietor of such garage or associated companies or by an employee or relative of such proprietor.

Any vehicle that has been declared an insurance write-off including **Cat-S**.

External Cause

Any cause not arising internally in a component to include but not be limited to accidental or malicious damage, fire, theft or water ingress.

Labour Rate

The maximum hourly rate payable for labour to the nominated repairer as stated on **Your Policy Schedule**.

Mechanical Breakdown

The sudden internal mechanical breakdown or failure of a component which results in the sudden stoppage of its normal functions and which necessitates repair or replacement to resume those functions but not arising as a consequence of any **External Cause**.

Our/Us/We

Best4 is a Trading name of Autoguard Warranties Limited who are acting as administrators of this Policy for and on behalf of Financial& Legal Insurance Company Ltd the insurer for the Mechanical Breakdown section of this Policy

Period of Cover

The period of cover as specified in **Your Policy Schedule**.

Policy Schedule

The policy document outlining the extent of the cover provided under this Policy.

Territorial Limits

Great Britain, the Isle of Man and the Channel Islands. The **Vehicle** is also covered in the European Union for a maximum of 60 days in any 12 month period of cover.

Vehicle

The motor vehicle insured under the terms and conditions of this Policy as identified in the **Policy Schedule** that is registered to **You** which meets the POLICY ELIGIBILITY REQUIREMENTS.

Wear and Tear

Gradual deterioration associated with the normal use, age and mileage of the **Vehicle** and its components.

You/Your

The policyholder and registered owner of the **Vehicle** and named in the **Policy Schedule**.

The Terms and Conditions of this Policy and its **Policy Schedule** will be read as one policy. A word or expression to which a specific meaning has been attached will keep the same meaning wherever it appears unless specifically stated otherwise. A particular word or phrase, which is not defined, will have its ordinary meaning.

AUTO CARAVAN WARRANTY WHAT IS COVERED

COVER IS PROVIDED FOR THE SUDDEN AND UNEXPECTED FAILURE OF THE MANUFACTURER'S ORIGINAL MECHANICAL AND ELECTRICAL COMPONENTS IN YOUR VEHICLE TO INCLUDE THE FOLLOWING ITEMS.

AUXILIARY ELECTRICS
Mains Hook-up Input Connector
ELCB
Battery Charger
Electrical Distribution Unit
Interior Light Fittings

BODY LEAKS
Water ingress through any permanently sealed seam or joint, being part of the original manufacturer's construction. A maximum claim limit of £750 for Vehicles up to 3 years old. A maximum claim limit of £500 for Vehicles up to 7 years old. Cover for body leaks will not be provided for vehicles from 7 years old.

COOKER
Burners
Grill
Oven
Flame Failure Device
Igniters

WATER SYSTEM
Water Heater (Gas or Electric)
Fresh Water Tank
Waste Water Tank
Water Pump
Water Gauges

BRAKING SYSTEMS
All Mechanical Linkage

CHASSIS
All Chassis Members including Outriggers.

HEATING SYSTEM
Thermostat
Motor Switches
Control Unit
Gas Heater
Flame Failure Device
Igniters

GAS SYSTEM
Gas Pipe Runs and Joints

SUSPENSION
Springs*
Hangers
Shackle Pins

RUNNING GEAR
Axles
Hubs
Bearings*

CASSETTE TOILET
Operating Mechanism

TOWING MECHANISM
All mechanical components fitted to Caravans (excluding electrics).

FRIDGE
Door Seal
Condenser
Gas Control Valve
Gas Igniters
Flame Failure Device
12 and 240v Selector Switches
12 and 240v Heater Elements
Gas Thermostat
240v Thermostat
240v Temperature Control Switch

*Only for vehicles up to 6 years old.

AUTO CARAVAN POLICY HANDBOOK

AUTO CARAVAN WARRANTY WHAT IS COVERED

COVER IS PROVIDED FOR THE SUDDEN AND UNEXPECTED FAILURE OF THE MANUFACTURER'S ORIGINAL MECHANICAL AND ELECTRICAL COMPONENTS IN YOUR VEHICLE TO INCLUDE THE FOLLOWING ITEMS.

ADDITIONAL ITEMS COVERED;

In-caravan entertainment systems:

These items will be covered up to a maximum of 50% including VAT, of Your Claim Limit up to a maximum of £500

Air conditioning and Climate Control Systems:

These items will be covered up to a maximum of 50% including VAT, of Your Claim Limit up to a maximum of £1000

ITEMS LISTED ARE TYPICALLY COVERED FOR SUDDEN AND UNEXPECTED MECHANICAL FAILURE

enquiries@best4warranty.com

claims@best4warranty.com

Claims / Enquiries: 03300 944 444

www.best4warranty.com

AUTO CARAVAN WARRANTY

WHAT IS NOT COVERED

THE FOLLOWING REPAIRS ARE NOT COVERED UNDER THE TERMS OF THIS WARRANTY

- Repairs to any component not specified on pages 8-9 of this Policy
- Any damage to a warranted component, howsoever caused, that is not determined as a **Mechanical Breakdown.**
- The gradual deterioration of performance of a warranted component in line with the age of the **Vehicle** will be classed as **Wear and Tear** and excluded from the Warranty save where **We** have agreed with **You** an additional premium to cover this risk.
- Any bodywork and trim, any glass, sunroof panels, wheels and tyres.
- External fluid leaks, odours, external oil leaks and seals.
- Consumable items such as, but not exclusively limited to, light bulbs, brake linings, brake drums, cylinders, bushes, all pipes, all hoses, cables, keys and key fobs.
- Software, firmware or "flash" updates for any component.
- Blocked, porous or seized components.
- Brake callipers and calliper motors.
- Carbonised, pitted, corroded, burnt or sticking components.
- Nuts, bolts and mounting brackets.
- Water ingress and damage caused to any component by water ingress save where cover is specifically provided under the body leaks section of the covered components as itemised on Page 8.
- Electrical connections, LEDs, all internal and external lamps, wiring looms and standard 12/24v lead acid batteries.
- The painting of parts replaced under this Warranty.
- The cost of any servicing or service items.
- The replacement of lubricants and fluids save where replacement is necessitated by the failure of a warranted component.
- The failure of wheel bearings and coil/leaf springs and intake manifold for any **Vehicle** more than six years old.
- Any amount in excess of £65 inclusive of VAT for diagnostics on a valid **Claim.**

AUTO CARAVAN POLICY HANDBOOK

AUTO CARAVAN WARRANTY

EXCLUSIONS

THE FOLLOWING ARE EXCLUDED UNDER THE TERMS OF THIS WARRANTY

No cover is provided under this Warranty for:

1. Any **Mechanical Breakdown** to the **Vehicle** caused by or arising from:
   a. Any **External Cause.**
   b. Overheating or freezing, corrosion or any foreign matter getting into or onto any part of the **Vehicle**.
2. A lack of hydraulic fluids, grease or oils.
3. For any additional damage caused to a warranted component if the **Vehicle** continues in use when **You** were aware of a fault or otherwise that a fault was reasonably apparent.
4. Any **Mechanical Breakdown** in the **Vehicle** occurring during the period of any manufacturer's warranty (to include where any fault developed during the period of such warranty which have not been completely rectified) or involving components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
5. The cost of any investigatory or remedial work commenced prior to authorisation by **Us** (save as specifically covered under this Policy) or otherwise any cost arising as a consequence of **You** failing to follow the WARRANTY CLAIMS PROCEDURE under this Cover Section of the Policy.
6. The cost of routine servicing or repairs or the cost of any servicing or service items.
7. Any parts, which have not failed but have been reported as requiring replacement during routine servicing and/or repairs to the **Vehicle** or at the time any warranty repair is in progress.
8. Any existing faults in the **Vehicle** if Policy cover is transferred to another policyholder.
9. Local taxes payable, where any warranty repair is completed outside of the **UK**.

Please also see the POLICY EXCLUSIONS APPLICABLE TO ALL POLICY COVER on page 15

CLAIMS PROCEDURE

If the **Vehicle** shows signs of fault or imminent failure DO NOT continue to use it. This may aggravate the problem and cause greater damage which this Policy does not cover.

Your nominated VAT registered repairer must find the cause of the problem and verify if it is covered by this Warranty. Please note that **We** will not pay for any stripping down of the **Vehicle** or parts to determine the cause of the failure unless **We** accept that there is a valid **Claim**.

If it is believed that the failure of the component is covered under this Warranty **You** should report this to **Us** immediately and in any event within a maximum of seven days.

You must obtain authority from Us before commencing any repairs. Policy liability is conditional on the terms and conditions of this Warranty being adhered to and in particular compliance with the servicing and/ or maintenance requirements for the **Vehicle**.

Once the problem has been determined, **You** must, preferably with **Your** repairer on hand, telephone **Our** Claims Department on 03300 944 444. **Our** working hours are 9am – 5pm, Monday to Friday, excluding bank/ public holidays. When **You** call the following information will be required:

- **Your** Policy number and **Your** name and address.
- Details of **Your Vehicle.**
- An explanation of the problem, its cause and the estimated repair cost.
- Where the failure has been confirmed by the garage on a diagnostic machine, the fault codes must be submitted as supporting evidence.

THE PROCEDURE TO OBTAIN AUTHORISATION FOR A WARRANTY CLAIM IN THE UK

Following **Your** initial contact with **Us** the following procedure shall apply in the **UK**.

You must send to **Us** *at claims@best4warranty.com* full particulars of the service history of the **Vehicle** to include all servicing documents and relevant invoices.

We may approve repairs immediately, call for other estimates, nominate another repairer, investigate the **Claim** further, or appoint an independent assessor to inspect the **Vehicle** and or the failed components. Please note, that **Our** approval of the work does not constitute an acceptance by **Us** of liability under this Policy if any enquiries that **We** might reasonably make regarding **Your Claim** have not been completed, for example, if **We** have not received all of the required documentation from **You**.

When repairs have been approved by **Us** a **Claim** number will be issued. No work can be considered as approved by **Us** without a **Claim** number being issued. On issue of **Your Claim** number a **Claim** form will be sent to **You** for signature.

If the claim occurs within the EU then upon Your return to the UK, You must send to Us at claims@best4warranty.com full particulars of the service history of the Vehicle to include all servicing documents and relevant invoices and where applicable its MOT certificate.

AUTO CARAVAN POLICY **HANDBOOK**

THE ONGOING PROCEDURE TO FOLLOW FOR ALL WARRANTY CLAIMS.

1. Approved repairs must be completed within 30 days of the approval date. If there is a delay for any reason **We** must be notified.

2. On completion of the repairs, please immediately send the following documents to **Us**:

   a. The repairer's VAT invoice, which must quote the claim number, **Vehicle** details, and details of who to pay.

   b. Any supporting documentation requested by **Us** such as the signed claim form and proof of payment for the repair.

3. All relevant **Claim** documentation must be received by **Us** within 14 days of completion of repairs (28 days if the **Incident** was outside of the **UK**). Where such documentation is received by **Us** beyond this period **Your Claim** will be subject to review in terms of the reason for delay and it shall be at **Our** discretion to accept such **Claim**.

4. Once all supporting documents are received **We** will reimburse **You** or the repairer, subject always to the terms and conditions of the Policy. Reimbursement of any payments **You** have made for repairs outside of the **UK** will be at the exchange rate current at the time of the repair.

5. Where the Policy premium is being paid by instalments and isn't being financed by Bumper International Limited - When a **Claim** has been approved, any remaining balance of premium due will need to be paid before the **Claim** can be settled.

6. Approved **Claims** are paid by bank transfer to the agreed payee so please include either **Your** or the repairers bank details as appropriate when sending in **Your** documents.

7. If **Our** payment is to be made direct to the repairer, any balance in excess of **Our Claim** payment, must be paid by **You** directly to the repairer.

enquiries@best4warranty.com

claims@best4warranty.com

Claims / Enquiries: 03300 944 444

www.best4warranty.com

Policy Terms & Conditions

Policy Terms & Conditions

EXCLUSIONS APPLICABLE TO ALL POLICY COVER AND SERVICES

No cover or service is provided under this Policy:

1. Where the **Vehicle** did not meet the POLICY ELIGIBILITY CRITERIA at commencement of cover under this Policy or is otherwise an **Excluded Vehicle**.
2. For any **Claim** caused by or arising from:
   a. A lack of servicing to the **Vehicle** in accordance with the manufacturer's recommendations or otherwise (as applicable) in accordance with the Policy SERVICING REQUIREMENTS.
   b. A lack of routine maintenance to the **Vehicle** as recommended by the manufacturer.
   c. A failure by **You** to remedy a known problem before **Your Vehicle** is driven.
3. Where any premium due has not been paid. If payment of premium by instalments has been agreed with **You** and any instalment is late or otherwise not paid for any reason **Your** cover will cease from the date of the due payment but may at **Our** sole discretion be re-instated if **Your** payment is received at a later date. **We** shall be entitled to payment of all remaining premium in one instalment if **We** so request.
4. For any loss arising as a consequence any neglect or abuse of the **Vehicle** or any reckless act by **You** or acts involving the imposition of any excessive or abnormal load or other conditions on the **Vehicle** that it was not specifically designed for to include driving on to include towing over or parking on unsuitable ground.
5. If at the time of the **Incident** the **Vehicle** was being used in contravention of legislation.
6. Resulting from any modification to the **Vehicle** or the substitution of components by nonstandard components or optional extras/equipment not approved by the **Vehicle** manufacturer, parts that have been made or designed badly, parts that have been fitted incorrectly, or the effects of poor repairs. This includes if your vehicle holds a **Cat-S Status**.
7. If **Your Vehicle** has been fitted with any form of performance enhancement device not fitted as standard for **Your Vehicle** save where previously disclosed to **Us**.
8. Where faults or defects were reasonably apparent when **You** purchased the **Vehicle** or when **You** proposed for cover.
9. If the **Incident** occurs outside the **Territorial Limits**.
10. For any loss or damage caused to **Your Vehicle** or to its contents consequent upon or following any repair or assistance provided under this Policy.
11. For any loss arising as a consequence of clamping, seizure, confiscation, requisition, destruction of or damage to the **Vehicle** by or under the order of any police, government, local or public authority.
12. If **Your Vehicle** is used other than for **Your** private holiday purposes.
13. For any **Incident** arising whilst the **Vehicle** is in the custody or control of any repairer or their associated companies or arising as a consequence of the **Vehicle** having been in the custody and control of any business or their associated companies.
14. For any **Consequential Loss.**
15. For any cost that **You** can recover under any other insurance policy or warranty or under the service provided by any motoring organisation.
16. During the **Period of Cover We** will not pay any sum in aggregate in excess of the purchase price of **Your Vehicle** as declared on the **Policy Schedule.**
17. For any **Claim** arising from an **Incident** of irradiation or contamination by nuclear material, earthquake, war, invasion or acts of foreign enemy (whether or not war is declared), revolution, military or usurped power, acts of terrorism, rebellion, insurrection, riot or civil commotion as defined by **UK** or European Law or other hostile events, nationalisation or confiscation (to include clamping or towing away) , requisition, destruction of or damage to the **Vehicle** by or under the order of any government, local or public authority.

CONDITIONS APPLICABLE TO ALL POLICY COVER AND SERVICES

The following conditions are precedent to liability under both Cover Sections of this Policy and **You** must comply with them for cover to be effective:

1. **You** or anyone acting on **Your** behalf, to include for the avoidance of doubt any repairer nominated by **You** to report to **Us** with regard to the **Mechanical Breakdown** of **Your Vehicle** and/or involved in carrying out repairs to **Your Vehicle,** must truthfully and honestly deal with **Us** (and/or any agent providing assistance) at all times and must not conceal from **Us** or misrepresent any information likely to have influenced **Our** acceptance of **Your** proposal for cover or any renewal of this Policy, or influence **Our** consideration and assessment of any **Claim**. If **You** or anyone acting on **Your** behalf makes a false or dishonest statement or submits a false document, **Your** Policy will be cancelled and no **Claim** payment will be made.
2. **You** must comply with the SERVICING REQUIREMENTS section of this Policy and otherwise properly take care of the **Vehicle** so as to maintain it in a fully usable roadworthy condition.
3. **You** must reasonably co-operate with **Us** and anyone instructed by **Us** if **You** make a **Claim** and provide **Us** with all such information as **We** might reasonably request to allow **Us** to consider such **Claim**. If any person travelling in or with **Your Vehicle** is obstructive or abusive to assistance personal then assistance may be refused.
4. **You** must ensure that the **Vehicle** is at all times compliant with all relevant law permitting the **Vehicle** to be used on a public road.
5. When making a **Claim** or seeking roadside assistance **You** or any nominated driver must comply with the requirements as laid out under the WARRANTY CLAIMS PROCEDURE or WHAT TO DO IF YOU BREAKDOWN sections of this Policy and otherwise reasonably co-operate with **Us** so as to allow **Us** to determine the validity of any **Claim** or request for roadside assistance.
6. **We** reserve the right to examine the **Vehicle** and/or failed part, and to subject them to expert independent assessment to determine the amount to be paid in respect of any **Claim**.
7. **We** reserve the right to choose a suitable garage to carry out any repair to **Your Vehicle**
8. **We** reserve the right to require the **Vehicle** repairer to use exchange or reconditioned parts to affect a repair where it is reasonable to do so or in the alternative, where appropriate, seek a **Betterment** contribution from **You** following repair.
9. The amount of time allowed for labour for any Warranty repair will be according to **Autodata** times and the maximum allowable labour charge will not exceed the **Labour Rate** specified in the **Your Policy Schedule** or any other Policy limit**.**

GENERAL POLICY CONDITIONS

1. This Policy shall be construed in accordance with English Law save where **We** might otherwise agree with **You** at **Our** sole discretion.
2. In the event of a dispute between **Us** that is not resolved through the **COMPLAINTS PROCEDURE** it is agreed that each party will take prompt action to resolve the dispute by mediation.

PLEASE NOTE

Best4 operates a strict zero tolerance verbal abuse policy when dealing with customers.

Best4 reserves the right to immediately cancel the customers cover, without any refund, in any situation where a customer delivers verbal abuse or threats in any medium, that are directed against a member of our staff and or the business including sexual harassment in any form.

AUTO CARAVAN POLICY **HANDBOOK**

CONTACT US

Best4 Warranty Enquiries

For general enquiries, Policy enquiries or **Claims:**

Telephone **Us** on 03300 944 444. Please note that telephone calls may be recorded for quality assurance and compliance; or

E-mail **Us** at enquiries@best4warranty.com ; or

Write to **Us** Best4, Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER.

In all correspondence please quote Your policy number, Your name and address and Your Vehicle registration number.

For general enquiries or Policy enquiries please contact Best4 as above.

WHAT SHOULD I DO IF MY DETAILS CHANGE?

You must inform **Us** immediately of any changes or modifications to the **Vehicle** or **Your** personal circumstances, such as a change of address, email or contact details.

POLICY TRANSFER

If You sell Your Vehicle You may, providing no claim/s have been made, there is no outstanding finance and subject to Our agreement, transfer the remaining cover to the new owner provided they are a private individual and that the DVLA are notified of the change of ownership to them. We will not transfer this Warranty to any member of the motor trade (this includes any and all broker sales and/or consignments; these will be classed as trade sales) and neither can You transfer this Warranty to another Vehicle that You own.

NOTE: If you have financed your policy via Bumper interest free instalments, please note any outstanding finance due at the point of transfer will need to be settled and evidenced to us before the transfer can be actioned. Please see page 19 for contact information for Bumper.

Your application to transfer the cover must be made to Us within 14 days of the change of ownership. An administration fee of £35 will be charged for each transfer and a new Policy Schedule will be issued by Us to the new owner confirming the extent of the Warranty remaining and the Policy cover.

In the event of Your death and subject to Our agreement, the cover provided by this Policy may be transferred to Your spouse or partner. Your spouse or partner must advise Us of the position as soon as is reasonable in all the circumstances, and the Vehicle must be registered in their name within 14 days of Us transferring the cover. Upon acceptance by Us of any transfer the new Vehicle owner will be thereafter be deemed as the policyholder and be bound by the terms and conditions of this Policy. This Policy may not be transferred to another vehicle.

ASSIGNMENT AND SUBROGATION

You are not entitled to assign any of **Your** rights under this Policy to any other person or entity unless **We** agree that **You** may do so.

In the event of **Us** making a payment under the terms of this Policy **We** shall be subrogated to **Your** rights or causes of action related to or arising from the **Incident** against any other party (to include any other warranty, insurance policy or service) and by accepting this Policy **You** agree to provide **Us** with all such assistance as **We** may reasonably require to pursue those rights.

TERMINATION OF COVER

The cover provided under this Policy will automatically terminate on its expiry date, or upon cancellation.

CANCELLATIONS

If this Policy does not meet with **Your** requirements, please return it to **Us** within 14 days of issue and **We** will refund **Your** full premium provided **You** have not made a **Claim.** Thereafter, **You** may cancel **Your** policy in writing at any time, provided **You** have not made a **Claim** and receive a pro rata refund of **Your** premium based on the number of whole months remaining but subject to the deduction of an administration fee of £35.

Requests for cancellation should be made in writing to **Us**. All refunds will need to be directed back to the original payment card used at the time for the purchase of this Policy. Refunds will be made within 14 days.

If **Your Vehicle** is declared a total loss consequent upon any cause then this Policy shall be cancelled with no refund of premium. This includes if your vehicle holds a **Cat-S Status.**

We shall not be bound to accept renewal of any insurance and may at any time cancel this Policy by giving 14 days' notice in writing where there is a valid reason for **Us** so doing. Valid reasons may include but are not limited to:

1. Where **We** reasonably suspect fraud.
2. For non-payment of premium and/or non-compliance with policy terms and conditions.
3. If **You** have not taken reasonable care to provide accurate and complete answers to any question asked by **Us** relative to this Policy or any **Claim**.
4. Where **You** otherwise act unreasonably.

If **We** cancel the Policy **You** will receive a refund of any premium **You** have paid, less a proportionate deduction for the period **We** have provided cover for.

Where **Our** investigations provide evidence of fraud or misrepresentation **We** may cancel or void this Policy immediately. No **Claim** will be payable and **We** may be entitled to keep the premium. **We** may at **Our** sole discretion advise the police authorities where **We** feel it appropriate to do so.

If **Your** Policy is cancelled because of fraud or misrepresentation, this may affect **Your** eligibility for insurance in the future.

Our cancellation letter will be sent to **You** at **Your** last known address.

FINANCE INFORMATION

Bumper International Limited is authorised and regulated by the Financial Conduct Authority for consumer credit activities (Firm Reference Number 1024048). Details are available on the Financial Services Register.

PayLater is an interest-free regulated credit agreement provided by Bumper International Limited. There are no set-up fees. Late payment fees may apply. Borrowing more than you can afford, paying late or missing payments may negatively impact your credit score and your ability to obtain credit in the future.

Credit is subject to status. UK residents aged 18 and over only. Terms and conditions apply.

If Bumper are unable to collect a payment on the scheduled date, they will reattempt **Your** payment within 7 days, they will also attempt to contact **You** to discuss **Your** situation. **You** will only be charged a late payment fee if **You** have not paid Bumper within 7 days of the repayment date and Bumper cannot agree a reasonable repayment plan with **You**. The late payment fee will be £20, unless **Your** loan is under £200 in which case the fee will be 10% of **Your** loan amount.

Bumper will also charge a reasonable fee if they need to instruct a third-party debt collection agency to assist in collecting **Your** loan. This step will only be taken if **Your** loan is three payments in arrears and Bumper cannot agree a reasonable repayment plan with **You**. If you think **You** are experiencing financial difficulties and are worried you are at risk of missing any of **Your** payments, please contact Bumper, who will do their best to help **You**.

If **You** are worried about borrowing or repayments, free and impartial debt advice is available from MoneyHelper at moneyhelper.org.uk.

AUTO CARAVAN POLICY **HANDBOOK**

BUMPER FINANCE - CANCELLATIONS BY YOU

For cancellations of Your Policy after the cooling off period please ensure You include Your contract number (this can be found on Your Policy Schedule) and Your vehicle registration. If Your email address has changed since the start date of Your Policy, We may ask You for additional information. We shall refund You as necessary on a pro-rata basis. The money refunded to You in a financed situation such as this should be used to settle any outstanding finance with Bumper in the first instance.

Bumper International Limited Contact Details:
Tel: 0800 612 0946
Email: support@bumper.co.uk
Address: Bumper International Limited, TOG 1, Lyric Square, London, W6 0NB

DATA PROTECTION AND PRIVACY POLICY

Best4 are dedicated to being transparent about what **We** do with the information that **We** collect about **You.**
We and Call Assist only process **Your** personal data in accordance with the relevant data protection legislation.
Our 'Privacy Policy' may be viewed on **Our** website at **www.best4warranty.com**
Call Assist's Privacy Policy may be viewed on their website at **www.call-assist.co.uk**
Financial & Legal Insurance Company Limited's full privacy notice: **You** can get more information about this by viewing our full privacy notice online at http://financialandlegal.co.uk or request a copy by emailing us at info@financial&legal.co.uk . Alternatively, **You** can write to us at: Data Protection, Financial & Legal Insurance Company Limited, Cheadle Royal Business Park, No 1 Lakeside, Cheadle, SK8 3GW.

YOUR INSURERS

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England under Company No. 03034220.

This policy is administered in the **UK** by Autoguard Warranties Limited (company number 06574030) trading as Best4 of Building 5, Archipelago Office Park, Lyon Way, Camberley, Surrey GU16 7ER. Autoguard are authorised and regulated by the Financial Conduct Authority (Authorisation Ref No 500640).

WARRANTY COMPLAINTS PROCEDURE

Best4 aim to provide a first class service at all times. If Y**ou** are not satisfied by **Our** service, **We** would like to hear about it in order for **Us** to put things right. **You** may make a complaint by following the steps listed below. **We** will aim to deal with **Your** complaint quickly and courteously.

COMPLAINT AGAINST BEST4 THE POLICY ADMINISTRATOR WHO SOLD YOU THIS POLICY

Step 1: The majority of complaints are seen to and resolved quickly and promptly by **Our** policy team. In case they are unable to help, **You** may approach the manager or senior person responsible.
Step 2: If **You** remain dissatisfied, **You** may put **Your** complaint forward in writing to **Our** CEO by addressing a letter to the Chief Executive Officer, Best4, Building 5, Archipelago Office Park, Lyon Way, Camberley. Surrey GU16 7ER or by e-mail to **complaints@best4warranty.com**
In **Your** written complaint please head **Your** letter or e-mail COMPLAINT and include **Your** full name, address and **Vehicle** registration number, detail the reason for **Your** complaint and include copies of any material **You** may wish to provide **Us.**

Taking your complaint further: If after following both Step 1 and Step 2 **You** are not satisfied, **You** may then refer the dispute to the Financial Ombudsman Service (FOS) within six months of **Our** final response. The FOS will only be able to consider **Your** complaint if both Step 1 and Step 2 above have been followed. The FOS may be contacted at Financial Ombudsman Service, South Quay Plaza, 183, Marsh Wall, London, E14 9SR.

AGAINST FINANCIAL & LEGAL INSURANCE COMPANY, THE COMPANY THAT UNDERWRITES THE WARRANTY PROVISIONS OF THIS POLICY

Our aim is to provide a first-class standard of service at all times.

If you feel that you have been let down and you wish to raise a complaint about the sale of this policy, please contact your insurance broker.

If you feel that we have let you down and you wish to raise a complaint, please contact us on 0161 393 9916 or in writing to The Compliance Department, Financial & Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW. Please quote the reference number on your certificate of insurance on all correspondence.

Our staff will attempt to resolve your complaint within 3 business days of receipt and a summary resolution communication letter will be sent to you. Where this is not possible, we will acknowledge your complaint promptly. If the complaint is not resolved within 4 weeks of receipt, we will write to you and let you know what further action we will take. A final response letter will be issued within 8 weeks of receipt.

If, upon receipt of our letter in response to your complaint you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service. You can contact the Financial Ombudsman Service at: Exchange Tower, London, E14 9SR. Telephone: 0800 023 4567 or E:Mail: complaint.info@financial-ombudsman.org.uk Website: www. financial-ombudsman.org.uk

The use of these facilities does not affect your right to take legal action.

COMPENSATION SCHEME

Financial & Legal Insurance Company Limited are covered by the Financial Services Compensation Scheme, established under the Financial Services and Markets Act 2000 (the "Compensation Scheme"). If they are unable to meet their obligations under this policy you may be entitled to compensation from the Compensation Scheme.

ROADSIDE ASSISTANCE COMPLAINTS PROCEDURE

Call Assist want to give the best possible service. If **You** are not happy with their service and wish to make a complaint please write to:

Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX; or

E-mail customerservices@call-assist.co.uk

Please include the details of **Your** policy and in particular **Your** policy number, to help ***Them*** to deal with **Your** complaint speedily.

Call Assist will:

- Acknowledge **Your** complaint within three working days of receiving it;
- Have **Your** complaint reviewed by a senior member of staff;
- Tell **You** the name of the person managing **Your** complaint when ***They*** send their acknowledgement letter; and
- Normally respond fully to **Your** complaint within eight weeks but if this is not possible for any reason ***They*** will write to **You** to let **You** know when ***They*** will contact **You** again.

AUTO CARAVAN POLICY **HANDBOOK**

FREQUENTLY ASKED QUESTIONS

Please note that the following information is for your general guidance only and does not form part of your Policy terms and conditions.

My vehicle has a problem what should I do?

If your vehicle shows signs of an imminent failure, **DO NOT** continue to use it but immediately stop (providing it is safe to do so) and arrange for it to be recovered to a competent VAT registered repairer. You should ask them on your own authority to carry out diagnostics of the fault.

When the garage has fully diagnosed the fault with your vehicle and if you/they believe that there might be a valid warranty claim under your policy, and before they carry out any repairs, they must call us on +44 (0)3300 944 444 and advise us of what the fault is, its probable cause and what the cost of the repair is likely to be.

Please refer to your Best4 policy schedule to find your claim limit and hourly labour rate cap as this may influence your choice of garage. If your claim is successful you will still be liable for any costs that exceed any policy claim limits or hourly labour rate.

If you don't have your policy schedule with you please call Best4 on +44 (0)3300 944 444 and have your vehicle registration number ready.

Can't I just have vehicle fixed and just send you the bill?

No, you cannot do this. Any repair work has to be approved by Best4 BEFORE any repairs are carried out.

What will I need to provide apart from the repairers estimate for my claim to be approved?

You will need to provide us with service documents relating to your vehicle and where applicable its MOT certificate before we can approve any warranty repair.

Once my claim has been approved and the repair has been made, what paperwork do I need to send in?

For you to be reimbursed you will need to send Best4 the following paperwork within 30 days of the claim being approve:

1. A signed claim form that we or the garage will provide to you
2. A fully detailed VAT invoice from your repairer made out to Best4.
3. Proof of payment if you have made payment to the garage.

The exception to this requirement is if a Halfords Autocentre has repaired your vehicle. In this situation, you don't need to send Best4 Warranty any repair documentation.

Once I've sent you the paperwork to Best4 when will I be paid?

Once we have received ALL the fully completed claim-related paperwork and are satisfied that your claim is in order, we will transfer payment to the designated bank account within 14 days.

What does my warranty cover?

Your policy booklet will explain what is and what is not covered by your warranty and what you have to do to make sure that the policy cover is fully effective.

If You cannot find your policy booklet either download the booklet PDF from the Best4 Warranty website or call us on +44 (0)3432 271 499 and request a handbook to be sent to you.

What do I have to do to renew, extend or change my cover?

Please telephone us on 03300 944 444 and quote your policy number as shown on your policy schedule.
If at the end of your policy you wish to renew your cover with us, then please visit www.best4warranty.com for a competitive quote.

Breakdown Assistance & Recovery Terms & Conditions

Provided by Call Assist

AUTO CARAVAN POLICY **HANDBOOK**

BEST4 WARRANTY®

AUTO CARAVAN WITH CALL ASSIST

IN THE EVENT OF A BREAKDOWN CALL
01206 812 737

Roadside Assistance & Breakdown

COVER SECTION 2 – YOUR CALL ASSIST ROADSIDE ASSISTANCE AND OTHER SERVICES

The service provided under this Cover Section is not an insurance contract and is not insured by Financial & Legal Insurance Company Limited .

The service is provided under a separate agreement between Best4 and Call Assist Limited who operate a 24 hour 365 days a year assistance helpline. If ***You*** require roadside assistance, ***You*** should refer to the WHAT TO DO IF YOU BREAKDOWN section of this Policy.

No cover is provided under this Cover Section of the Policy if **Your Vehicle** does not meet the POLICY ELIGIBILITY CRITERIA or is otherwise is an **Excluded Vehicle** or if it is longer than 11 metres or carrying any commercial goods.

If **Your Vehicle** breaks down while being towed , ***We*** will recover **Your Vehicle** (provided it meets the above requirements).

The services under this part of **Your Policy** falls under the headings below and **You** should refer to **Your** policy schedule to confirm which Sections apply. Each section explains what is and what is not covered and ***You*** must comply with the Policy CONDITIONS APPLICABLE TO ALL POLICY COVER AND SERVICES for cover to be effective.
Please read each part of the cover carefully and if **You** have any queries contact **Us**.

- Section A – Roadside Assistance
- Section B – Nationwide Recovery
- Section C – Homestart in the UK
- Section D – Emergency Key Protection
- Section E – European Breakdown
- Section F – What This Service Does Not Provide

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

Breakdown Tel: 01206 812 737

IN THE EVENT OF A BREAKDOWN CALL
01206 812 737

DEFINITIONS

THE MEANING OF WORDS UNDER THIS COVER SECTION OF THE POLICY ONLY

The words or expressions below have the following meaning in this section of **Your** Policy only whenever they appear in ***bolded italics***.

Breakdown

Not being able to use the **Vehicle** because it has been rendered untowable because of a mechanical breakdown, an accident, vandalism, fire, theft or an attempted theft or flat tyre.

Home Address

The last address in the **UK** that **You** gave to **Us** as being where **You** permanently live or where **You** keep **Your Vehicle**.

Journey

A journey between **Your *Home Address*** and a place within the **Territorial Limit**. A journey outside of the **UK** must not exceed 31 days, or for all journeys outside of the **UK** more than 60 days in total during the period of **Your** cover.

Luggage

Suitcases or other bags in **Your Vehicle** when the ***Breakdown*** occurred that hold ***You*** or ***Your*** passengers personal belongings.

CAL/They/Them/Their

Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX, Registered Company Number 3668383.

You/Your

The policyholder named in the **Policy Schedule** and where applicable under this Cover Section a driver authorised by **You.**

IMPORTANT COVER INFORMATION

The following roadside assistance and recovery services cover emergency attendance upon **Your Vehicle** and the cost of its recovery if repairs cannot be affected at the roadside following ***Breakdown*** as defined below.

CAL will not provide any service unless ***You*** contact ***Them*** using the emergency phone numbers provided. The maximum duration of **Your** roadside assistance cover provided by ***CAL*** is 36 months from the start of this Policy or the period stated on **Your Policy Schedule** whichever is the lessor. No cover under this Cover Section will apply outside of that period.

Roadside Assistance

CAL will always seek to provide assistance to ***You*** as soon as ***They*** reasonably can but ***They*** cannot accept responsibility for any delays or failure in delivering the service to ***You*** caused by extraordinary events or circumstance which are outside of ***Their*** reasonable control such as traffic congestion and severe weather conditions.

Repairs to Your Vehicle

You are responsible for the cost of any work and/or parts required to repair **Your Vehicle** following the ***Breakdown*** save for a maximum of one hour's labour at the roadside or any other cost specifically provided for under the relevant Section A - E on the previous page.

Where assistance is being provided for delivery of parts or in other circumstances that might involve ***CAL*** in making a payment that is not strictly covered under this Cover Section of the Policy then ***You*** must pay ***CAL*** before ***They*** incur such expense on ***Your*** behalf using a credit or debit card.

Where the breakdown of Your Vehicle was caused by the Mechanical Breakdown of a component covered under the terms of Your Autoguard Warranty

You must immediately upon discovery notify **Us** and thereafter follow the WARRANTY CLAIMS PROCEDURE Section of this Policy for **Your** Warranty cover to be effective.

The following terms and conditions apply to Your Call Assist roadside assistance services only.

SECTION A – ROADSIDE ASSISTANCE

What is included:

- If **Your Vehicle** breaks down more than one mile from **Your *Home Address***, ***We*** will arrange and pay for a breakdown recovery to come to the **Vehicle** for up to one hour to try to get it working again.
- If **Your Vehicle** cannot be made safe to tow at the place it has have broken down, ***CAL*** will arrange at ***Their*** discretion, taking the circumstances into account, for **Your Vehicle**, ***You*** and up to six passengers to be recovered to the original destination, the original departure point or a suitable local location for it to be repaired, up to a maximum of 15 miles.
- ***CAL*** will pass on up to two messages to either ***Your*** home or place of work to tell them about the situation.

What is not included:

- A ***Breakdown*** at or within one mile from **Your *Home Address***.
- Any ***Journey*** outside the **UK**.
- Anything excluded under Section F.

SECTION B – NATIONWIDE RECOVERY IN THE UK

What is included:

- If **Your Vehicle** cannot be made safe to tow at the place that it broke down and/or cannot be repaired the same day at a suitable local repair business, ***CAL*** will choose at ***Their*** discretion from one of the following options, taking the circumstances into account:

Option 1 - Nationwide Recovery

- If ***CAL*** are asked, ***They*** will take the driver and up to six passengers together with **Your Vehicle** to either the original destination or to **Your *Home Address***. ***CAL*** will then arrange for **Your Vehicle** to be taken to a suitable repairer as long as this can be done in one journey. ***You*** will be responsible for collecting **Your Vehicle** following repair.

Option 2 - Overnight Accommodation

- ***CAL*** will pay the costs for bed and breakfast for one night only up to a maximum of £40 for each person in **Your Vehicle** (up to a total of £280) for any ***Breakdown***.

Emergency Driver

If the nominated towing driver is incapacitated cannot tow because of an injury or illness they have sustained during a ***Journey*** and there is no one else able or qualified to tow the **Your Vehicle**, ***CAL*** will provide and pay for a driver to either finish the journey or return **Your Vehicle** and passengers to the place originally travelled from. ***You*** will need to provide a medical certificate for the incapacitated driver before ***CAL*** provide this service.

What is not included:

- A ***Breakdown*** at or within one mile from **Your *Home Address***.
- Any ***Journey*** outside of the UK.
- Anything excluded under Section F.

AUTO CARAVAN POLICY **HANDBOOK**

SECTION C – HOMESTART IN THE UK

The assistance in provided under this section applies as well as the assistance shown in sections A and B above.

What is included:

- If ***Your*** **Vehicle** breaks down anywhere at or within one mile of **Your *Home Address***, ***CAL*** will arrange and pay for a recovery vehicle to come to the **Vehicle** for up to one hour to try and get it working again.
- If the **Your Vehicle** cannot be made safe to tow where it has broken down, ***CAL*** will arrange and pay for the **Vehicle**, the driver and up to six people to be taken to a suitable local repairer, normally within 15 miles, for it to be repaired. ***You*** must pay the costs of any repairs unless the part that needs replacing is covered by this Policy then **You** must follow the WARRANTY CLAIMS PROCEDURE prior to the repair.

What is not included:

- Any ***Journey*** outside the **UK.**
- Anything excluded under Section F.

IN THE EVENT OF A BREAKDOWN CALL
01206 812 737

SECTION D – EMERGENCY KEY PROTECTION

What is Included –applies anywhere in the UK, the Channel Islands or the Isle of Man.

Theft or loss of Your keys if Your Vehicle keys are stolen or lost.

- ***You*** must report the stolen keys to the police, obtaining a crime reference.
- ***You*** must report both lost and stolen keys to Call Assist who will arrange for a suitable contractor to attend the scene. Upon validation of ***Your*** call out ***We*** will reimburse **You** for the cost of **Your** key or lock replacement up to a maximum of £500.

Broken or locked in keys.

- If **Your** keys are locked in **Your Vehicle**, house or office or broken in any lock denying ***You*** access to **Your Vehicle**, ***You*** must report this event to ***CAL*** who will arrange for a suitable contractor to attend the scene. Upon validation of ***Your*** call out ***CAL*** will reimburse **You** for the cost of gaining access to **Your Vehicle** and if necessary provide reimbursement for a replacement key, or repair or replacement of the damaged lock, up to a maximum of £500

Stranded due to theft or loss of Your Vehicle key.

- If ***You*** are stranded more than 20 miles away from **Your *Home Address*** by theft or loss of **Your Vehicle** keys and have no access to **Your Vehicle *CAL*** will pay up to £75.00 per day for accommodation for up a maximum of 3 days. As an alternative, public transport or taxi fares may be payable.
- ***You*** must as a first step, call ***CAL*** to notify ***Them*** of the circumstances and any accommodation must be arranged through ***Them***.

What is not Included

- Any costs where ***You*** have not notified ***CAL*** within 48 hours of discovery of the **Incident**.
- Any call out for theft of keys which is not reported to the police within 48 hours of the **Incident** and a crime reference number obtained.
- Keys lost, or broken in a lock by someone other than ***You***.
- Keys stolen from someone other than ***You***.
- Any call out for additional or duplicate keys.
- Any call out for replacing locks when only parts need changing.
- Any call out for damage to locks by **Wear and Tear**, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
- Locks that are damaged prior to the loss or theft of keys.
- Replacement locks or keys of a higher standard or specification than those replaced.
- Any assistance arising from any deliberate or illegal act by ***You*** or where ***You*** have not taken all reasonable steps to safeguard **Your Vehicle** keys and locks.
- Anything excluded under Section F.

IN THE EVENT OF A BREAKDOWN CALL
01206 812 737

SECTION E – EUROPEAN BREAKDOWN

Before travelling in Europe **You** should:

- Check that **Your Vehicle** insurance fully covers ***You*** for ***Your Journey.***
- Check the driving laws of the countries ***You*** are planning to visit to make sure that ***You*** carry the correct documents and/or ancillary equipment in **Your Vehicle.**

As a guideline only, ***We*** recommend as a minimum requirement:

- ***You*** take ***Your*** driving licence and the same for any other potential drivers.
- ***You*** take the **Vehicle** documents to include the V5 Registration Document, MOT certificate and insurance certificate and, if **You** will not be in attendance throughout the ***Journey***, a letter confirming that the driver of **Your Vehicle** is duly authorised by **You** to take the **Vehicle** abroad.
- **Your Vehicle** should be fitted with Europlates displaying the EU symbol or a rear facing GB sticker and ***You*** should carry in the **Vehicle** a warning triangle and immediately accessible reflective jackets for the driver and each passenger.

Please note that the roadside assistance cover provided does not cover any cost arising as a consequence of ***You*** or **Your Vehicle** failing to meet the legal requirements of any countries that ***You*** are visiting.

Breaking down in Europe

- If **Your Vehicle** breaks down on a European motorway or major road, generally ***We*** cannot help ***You*** directly and ***You*** will often need to get help using the roadside SOS phones. The local services will tow ***You*** to a place of safety and ***You*** will have to pay for that service. ***You*** can then contact ***Us*** if ***You*** need more help.
- ***CAL*** will pay up to €100 towards these initial recovery costs (such cost to be included in any applicable **Claim Limit**), but ***They*** will only do so, subject always to the terms and condition of this Policy, when ***They*** have received a valid invoice or receipt. ***CAL*** will pay **You** in line with the exchange rate applicable on the date of the request for service.
- If ***You*** have broken down in a European country during a public holiday, many services will be closed and ***You*** must allow ***CAL*** time to help ***You***. ***CAL*** will not be responsible for any delay or costs incurred in reaching ***You***.
- Most European recovery operators are not equipped to repair **Your Vehicle** at the roadside. If ***You*** break down in Europe, the operator will take ***You*** and **Your Vehicle** straight to a facility for it to be examined and repaired.

When travelling outside of the UK you must bring Your Vehicles original V5C document with you or there could be significant delays repatriating the vehicle. Vehicles cannot make their way back to the UK without the V5C logbook, vehicles will need to be stored at your expense until you are able to get the V5C Logbook to Your Vehicle .

SECTION E – EUROPEAN BREAKDOWN

E1 - Before You leave the UK

The service shown under section E4 will also apply in the **UK** always provided that ***Your Journey*** to Europe has been pre-booked and that the ***Breakdown*** of **Your Vehicle** occurs between **Your *Home Address*** and ***Your*** pre booked port of embarkation to Europe.

E2 - Recovery in Europe

What is included:

- If **Your Vehicle** breaks down, ***CAL*** will arrange for an Authorised Operator to come to where the **Vehicle** is. ***CAL*** will arrange and pay for **Your Vehicle**, the driver and up to six passengers to be taken to a suitable local repairer (normally within 15 miles) for it to be repaired.
- After the theft or attempted theft of **Your Vehicle** or its contents, ***CAL*** will pay the costs of repairing the damage or pay for replacement parts up to £200 (inclusive of any applicable tax) which are needed for emergency roadside repairs to make **Your Vehicle** secure.

What is not Included:

- Any amounts for making the **Vehicle** secure once ***You*** have returned to the **UK**.
- Sending ***You*** back to the **UK** within a set time of the original ***Breakdown*** no matter what ferry or tunnel bookings for the homebound journey or pre-arranged appointments **You** have made within the **UK**.
- Returning ***You*** to **Your *Home Address*** if **Your Vehicle** can be repaired but ***You*** do not have enough money to pay for the repair.
- Anything excluded under Section F below

E3 - Delivering replacement parts

What is Included:

- If replacement parts are not available locally to repair **Your Vehicle** after a ***Breakdown***, ***CAL*** will arrange and pay to have the parts delivered to ***You*** or an agreed place as quickly as reasonably possible.

What is not Included:

- The cost of any replacement parts and any applicable customs duty.
  You must pay ***CAL*** for any parts ordered for ***You*** using a credit card or debit card or any other payment method ***They*** agree is suitable.
- The cost of replacement parts or their delivery if such parts can be bought locally.
- Anything excluded under Section F below

E4 - Not being able to use Your Vehicle

What is Included:

If during ***Your Journey*** **Your Vehicle** breaks down and it is not safe to tow, and it will take at least eight hours to repair, or if it is stolen and not recovered within eight hours, ***CAL*** will arrange and pay for one of the following options at ***Their*** discretion:

Option 1 - Moving ***You***, ***Your*** passengers and ***Luggage*** to where ***You*** were originally travelling to, and then, once **Your Vehicle** has been repaired, take ***You*** back to **Your Vehicle** or bring it to ***You***.

Option 2 - ***CAL*** will pay for bed-and-breakfast costs of up to £40 for each day for each person travelling in **Your Vehicle** up to a maximum of £500 in total for everyone in ***Your*** group (both amounts to include relevant taxes) while **Your Vehicle** is being repaired, as long as ***You*** have already paid for ***Your*** original accommodation and ***You*** cannot obtain a refund.

What is not Included:

- Anything excluded under Section F below

AUTO CARAVAN POLICY HANDBOOK

SECTION E – EUROPEAN BREAKDOWN

F5 - If You are injured or become ill to the extent that You cannot drive and there is no other available driver

What is Included:

- If, during the ***Journey***, ***You*** cannot drive because of an injury or illness, and there is no one else able or qualified to drive the **Vehicle**, ***CAL*** will provide and pay for a driver to finish the ***Journey*** or return **Your Vehicle** and passengers to the place that ***You*** were originally travelling from. ***You*** will need to provide a medical certificate before ***CAL*** provides this service.

What is not Included:

- Anything excluded under Section G below

F6 - If You can't use Your Vehicle to get home

What is Included:

- If after a ***Breakdown*** **Your Vehicle** is still not repaired or safe to drive when it is time for ***You*** to return to the ***Home Address***, ***CAL*** will pay for suitable transport (at ***Their*** discretion) to get ***You***, ***Your*** passengers and ***Your*** luggage to **Your *Home Address***.
- ***CAL*** will choose at ***Their*** discretion from the following options to repatriate **Your Vehicle**:
- To take **Your Vehicle** to **Your *Home Address*** or **Your** chosen repairer in the **UK**.
- Pay the cost of one rail or sea ticket (or an air ticket if the rail or sea trip would take more than 12 hours) for ***You*** to go to get **Your Vehicle** once it has been repaired.
- ***CAL*** will also pay storage charges up to £100 including taxes while **Your Vehicle** is waiting to be repaired, collected or returned to the **UK** and up to £150 towards other travel costs **You** incur in the **UK** before **Your Vehicle** is returned.

What is not Included:

- Any costs ***You*** would have paid anyway for travelling home.
- The costs of returning **Your Vehicle** to **Your *Home Address*** if ***CAL*** believe that the cost of doing so would be greater than the market value of **Your Vehicle** in the **UK** following the ***Breakdown***.
- The costs of returning **Your Vehicle** to **Your *Home Address*** if repairs can be done locally to the ***Breakdown*** and ***You*** are not willing to allow this to happen.
- Anything excluded under Section G

SECTION G – WHAT YOUR CALL ASSIST COVER EXCLUDES

No cover is provided under this Cover Section of **Your** Policy for:

1. Any ***Breakdown*** that happens during the first 24 hours after **You** take out roadside assistance for the first time, except for the service shown under Section A, which is available immediately.
2. Any service or charges incurred unless ***You*** contact ***CAL*** using the emergency phone numbers provided.
3. Any service if the fault with **Your Vehicle** does not affect its immediate safe use sufficient for the **Vehicle** to be driven to **Your *Home Address*** or the nearest competent repairer.
4. Any service if **Your Vehicle** is partly or completely buried in snow, mud, sand or water.
5. Any service if ***CAL*** think that it would be dangerous or illegal to repair or move the **Your Vehicle**.
6. Any additional cost incurred if **Your Vehicle** is not in a position that makes it reasonable for a recovery vehicle to pick it up or otherwise if a non-standard or specialist recovery is required.
7. For costs incurred if ***You*** are not willing to accept ***Our*** decision or any agents' decision on the most suitable type of help. ***CAL*** may at ***Their*** sole discretion, depending on circumstances, pay a maximum sum of £100 inclusive of VAT for any one ***Breakdown*** and ***You*** will be responsible for any other costs due in recovering and/or repairing **Your Vehicle**.
8. Damage caused during the recovery of **Your Vehicle** or during roadside assistance or in the event that damage is caused the **Vehicle** trying to effect entry after ***You*** have asked for assistance.
9. Any labour charge or parts cost needed to get **Your Vehicle** working again save for a maximum of one hour's labour for roadside assistance only.
10. Any additional costs incurred for a flat tyre call out where the service cannot be undertaken at the roadside because the following items are not available in **Your Vehicle** to include any caravan or trailer:
    a. A serviceable spare wheel and tyre or usable aerosol repair kit, either depending on the standard provision for **Your Vehicle**; or
    b. an appropriate jack; or
    c. the key to remove any locking wheel nuts.
11. Any further assistance relating to the same **Incident** if roadside repairs have already been carried out to **Your Vehicle** or if it has been recovered to a place that ***You*** have chosen.
12. Any toll or ferry fees incurred whilst transporting **Your Vehicle** save where the ***Breakdown*** occurred in Europe and valid European assistance is held but only to the extent that such toll or ferry fees exceeded the fees ***You*** would have paid had the ***Breakdown*** not occurred. The cost of any such fees would be included within any by the Policy with the repatriation of the **Vehicle**.
13. The cost of handling any animals in the **Your Vehicle** at any time. At ***CAL's*** sole discretion ***They*** will decide whether or not to move any animal from the **Vehicle**, and if ***They*** agree to do this, it will be completely at ***Your*** own risk and cost.
14. Any call-out or recovery costs in the **UK** following a ***Breakdown*** where the police or other emergency services insist on **Your Vehicle** being picked up immediately by another organisation.
15. Any cost incurred if ***You*** provide incorrect location details to ***CAL*** or if ***You*** are not in attendance on assistance arrival (save where otherwise agreed by ***Us***), if **Your Vehicle** is moved prior to attendance or is repaired in any other way.
16. The recovery of **Your Vehicle** and/or passengers if repairs can be carried out at or near the scene of the ***Breakdown*** within the same working day. If recovery takes place ***CAL*** will only recover to one address in respect of such ***Breakdown***.
17. Any costs relating to the vehicle that is attached to **Your Vehicle** at the time of the ***Breakdown***.
18. Any service where doing so would expose ***Us*** to any sanction, prohibition or restriction under **UK** or European Law.

Please also see EXCLUSIONS APPLICABLE TO ALL POLICY COVER AND SERVICES below.

RECOVERY INFORMATION

WHAT TO DO IF YOU BREAKDOWN

Where roadside assistance is covered under this Policy **You** will only be able to use the services ***CAL*** provide by contacting ***Their*** emergency helpline number.

For UK emergency assistance please telephone the emergency helpline number :

01206 812 737

For European emergency assistance please telephone the emergency helpline number :

00 44 1206 812 737

Text messaging is available if ***You*** are deaf, hard of hearing or have speech difficulties.

Please text *Your* full name, policy number, the **Vehicle** registration and **Your *Home Address*** to :

07537 404 890

When telephoning ***You*** should have the following information available:

- **Your** policy number.
- The **Vehicle** registration number.
- ***Your*** name, the ***Home Address*** postcode and ***Your*** contact details.
- The make, model and colour of the **Vehicle** and whether ***You*** are towing a caravan or trailer.
- The location of the **Vehicle** (***You*** must confirm this as precisely as possible) and its situation if this might affect access to it or its recovery.
- An idea of what the problem is
- An SOS roadside box number if applicable.

CAL will take ***Your*** details and ask ***You*** to stay by the phone. Once ***CAL*** have made all the arrangements, ***They*** will call or text ***You*** to advise who will be coming out to the **Vehicle** and how long ***They*** are expected to take. ***You*** will then be asked to return close by to the **Vehicle** and wait for assistance.

HELP ON MOTORWAYS

If ***You Breakdown*** on the motorway in the **UK**, go to the nearest SOS emergency phone box. Ask the police to contact the 24-hour emergency helpline on the number shown above.

SAFETY

If the police are present, please tell them that ***You*** have contacted ***CAL*** or give them ***Their*** phone number to call ***Them*** for ***You***.

You and any passengers should take reasonable care for ***Your*** own safety at all times but ***You*** must stay close to the **Vehicle** until a ***CAL*** recovery operator arrives. Once ***Their*** operator arrives at the scene, please listen to their safety advice.

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Surrey GU16 7ER
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enquiries@best4warranty.com

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