

first direct

First Directory Motor Breakdown Assistance

First Directory Policy Number **FD070104M**

- Call **0800 587 9821** (free from landlines), OR **020 8603 9821** (calls to this number are charged at your standard network rate) in the event of a breakdown
- Emergency roadside repairs, including at your home address
- Cover is for you as a driver or passenger in any eligible vehicle within the UK

Please read this policy and keep it for reference

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This document is available in large print, audio and Braille. Please contact us on:

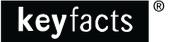
Phone **03 456 100 100**

or Text-phone **03 456 100 147**

and we will be pleased to organise an alternative version for you.

Any calls to First Directory Motor Breakdown Assistance may be monitored and/or recorded for training and quality purposes.

First Directory Motor Breakdown Assistance



Section A Policy Summary

This is a Policy Summary only, full terms and conditions can be found in the 'Section C - Details of cover' section of this document, which you should also read carefully.

Name of insurer

First Directory Motor Breakdown Assistance is underwritten by AWP P&C SA and is administered in the UK by AWP Assistance UK Limited, trading as Allianz Global Assistance.

Type of cover

This policy covers you in the event of vehicle mechanical breakdown.

Your membership is personal to you. You are therefore covered whilst travelling in any eligible vehicle and in attendance at the time of the breakdown and recovery.

Significant features and benefits	Section in 'Details of cover'
<ul style="list-style-type: none"> • emergency roadside repairs, including at your home address • recovery to a local repairer • taxi fare (up to 10 miles) for you and up to seven passengers • national recovery of the vehicle in which you are travelling to any destination in the UK, Channel Islands and Isle of Man. 	assistance benefits in the UK, page 7
Significant exclusions or limitations	Section in 'Details of cover'
<p>This policy does not cover:</p> <ul style="list-style-type: none"> • claims where your vehicle is damaged or immobilised as a result of an accident • claims where your vehicle is being used for commercial or business purposes or is a motorcycle • claims where you are not with your vehicle at the time of the breakdown and recovery • more than five call outs per year on your First Directory Motor Breakdown Assistance policy • claims where your vehicle exceeds 3,500kgs in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width • claims where your vehicle is a motor home that exceeds 7.0 metres in length, 3.0 metres in height or 2.25 metres in width • claims where any caravan or trailer attached to your vehicle exceeds 7.0 metres in length, 3.0 metres in height or 2.25 metres in width • claims arising from loss or damage to the contents of the vehicle in which you are travelling • replacing tyres or windows • missing or broken keys. We will try to provide the details of a locksmith but you will have to pay for this service • the cost of ferry crossings, road toll and congestion charges • contaminated fuel problems. We will arrange for your vehicle to be taken to a local garage for assistance, but you will have to pay for the work carried out • cost of labour and/or parts at any garage to which the vehicle is taken • the vehicle must be insured, taxed and have a valid MOT in order for us to attend 	significant exclusions or limitations, page 7

For full details of the limits and exclusions applicable, please refer to Section C - Details of cover from page 4.

PLEASE ENSURE YOU READ THIS SECTION

Duration of the contract

Your cover will remain in force as long as you hold First Directory.

Your cancellation rights

This cover is provided with First Directory. To exercise your right to cancel this cover you must cancel First Directory. If you do not cancel First Directory, this cover will remain in force. Please refer to the terms and conditions of First Directory on how to cancel.

Change in circumstance

As your circumstances may change over time, it is important that you review the terms and conditions of First Directory Motor Breakdown Assistance regularly to check you remain eligible and that cover remains adequate for your needs.

Making a claim

If you require vehicle assistance please do not attempt to make your own arrangements. Contact First Directory Motor Breakdown Assistance with the following details:

- your exact location
- a contact telephone number
- registration number of your vehicle.

To benefit from First Directory Motor Breakdown Assistance, you will be expected to be with the eligible vehicle and have identification with you during an assistance. This could take the form of your debit card, credit card or driving licence.

Your vehicle must be insured, taxed and have a valid MOT in order for us to attend.

When in the UK you can call us 24 hours a day on **0800 587 9821** or **020 8603 9821**.

Complaint process

In the first instance, please contact: Customer Support, **First Directory Motor Breakdown Assistance**, 102 George Street, Croydon, Surrey CR9 6HD or call **0800 587 9821** or **020 8603 9821**. Calls may be recorded for monitoring and/or training purposes.

Please supply us with your name, address, policy number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help us to deal with your complaint in the shortest possible time.

If you are not satisfied with our final response you can refer the matter to the Financial Ombudsman Service (as detailed on page 9).

Complaining to the Ombudsman will not affect your legal rights.

Compensation

For your added protection, the insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of your claim.

Insurance cover under the FSCS is limited to 90% of the claim, with no upper limit.

Further information about the Financial Services Compensation Scheme arrangements are available from the FSCS, telephone number **0800 678 1100** or **0207 741 4100**, or by visiting their website at www.fscs.org.uk, or emailing enquiries@fscs.org.uk

Section B

Additional important information

Explaining first direct's service

first direct is an intermediary for First Directory Motor Breakdown Assistance and deals exclusively with Allianz Global Assistance for this cover. Once the policy has commenced, **first direct** will be responsible for ongoing policy administration of First Directory and Allianz Global Assistance will be responsible for claims settlement. You will not receive advice or recommendation from **first direct** in relation to this product. You will be provided with details on First Directory Motor Breakdown Assistance and you will then have to make your own choice on how to proceed.

Change of insurer

first direct may from time to time use a different insurer(s) to provide you with this product. **first direct** will notify you prior to any change of the insurer(s) and advise you of any change in the policy terms.

Our regulator

first direct is a division of HSBC Bank plc, which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Our firm's reference number is 114216. You can verify our details by calling **0800 111 6768** or by visiting the Financial Conduct Authority website www.fca.org.uk. Our permitted business is arranging insurance contracts and our main business is banking.

Compensation

first direct is a division of HSBC Bank plc which is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover under the FSCS is limited to 90% of the claim, with no upper limit. Further information about the FSCS arrangements are available by contacting them on **0800 678 1100** or **0207 741 4100**, or by visiting their website at www.fscs.org.uk or emailing enquiries@fscs.org.uk.

Section C

Details of cover

Introduction

First Directory Motor Breakdown Assistance has been designed to protect **you** against the costs incurred in the event of a covered **breakdown/immobilisation** occurring within the **UK**.

This document gives **you** full details of **your** cover.

All the details of how to make a claim, together with conditions of **your** breakdown cover are set out in the following pages. If however, **you** have any questions, please contact First Directory Motor Breakdown Assistance on the relevant number below:

Important telephone numbers

To request assistance, or for breakdown related queries, please call **0800 587 9821** or **020 8603 9821**, and select the appropriate option.

Definition of words (listed in alphabetical order)

When the following words and phrases appear in this policy document, they have the specific meanings given below. These words are highlighted by the use of bold print.

Breakdown/immobilisation: Means electrical or mechanical breakdown, vehicle fire or theft, punctures or running out of fuel that causes the **vehicle** that **you** are travelling in to become immobilised.

First Directory Motor Breakdown Assistance, we, our, us: Means AWP Assistance UK Limited, trading as Allianz Global Assistance, which administers the insurance on behalf of the **insurer**.

Home address: Means **your** residential address in the **UK**.

Insurer: Means AWP P&C SA.

Period of insurance: Means the period of cover. **Your** cover will remain in force as long as **you** hold First Directory.

Private individual: Means the First Directory holder who is driving the **vehicle** for their own personal use or who is a passenger in the **vehicle** and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

Specialist Equipment: Means equipment not used as standard but required to effect the access to, recovery of or assistance of Your vehicle and includes, but is not limited to winching, skates, additional vehicles or men and specialist lifting equipment for which an additional charge will be levied.

UK: Means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Vehicle or eligible vehicle: Means the private car or light commercial vehicle in which **you** are travelling, providing it does not exceed 3,500kgs in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width. Or, a motor home providing it does not exceed 7.0 metres in length, 3.0 metres in height or 2.25 metres in width.

You, your, yours: Means the **private individual** named as a First Directory holder.

Cover and limits

First Directory Motor Breakdown Assistance in the UK

Motor Breakdown Assistance - Recovery	
If your vehicle cannot be repaired at the roadside we provide:	<ul style="list-style-type: none"> • Local recovery to the nearest appropriate repairer and payment of a taxi fare up to ten miles • National recovery of your vehicle to a UK destination of your choice (where repair cannot be made at the roadside or by a local repairer within 4 hours).

For full terms and conditions please read this policy document. All claim limits in this document are inclusive of VAT.

Important information

It is very important that **you** read the whole of this policy document and make sure that **you** understand what is covered, what is not covered and what to do if **you** require assistance.

If **you** need to contact **us** regarding this insurance, please call **First Directory Motor Breakdown Assistance** on **0800 587 9821** or **020 8603 9821**, or write to **us** at **First Directory Motor Breakdown Assistance**, 102 George Street, Croydon, Surrey CR9 6HD.

How this cover works

We will pay for claims **you** make which are covered by this policy, occurring during the **period of insurance** and within the **UK**.

Compensation

For **you** added protection, the **insurer** is covered by the Financial Service Compensation Scheme.

You may be entitled to compensation from the Scheme if the **insurer** cannot meet its obligations. This depends on the type of insurance and the circumstances of **your** claim.

Insurance cover under the FSCS is limited to 90% of the claim, with no upper limit.

Further information about the FSCS arrangements are available by contacting them on **0800 678 1100** or **020 7741 4100**, or by visiting their website at www.fscs.org.uk or emailing enquiries@fscs.org.uk.

Governing law

You have a choice of law in relation to this contract. This contract will be governed by English law, unless:

- **you** and **we** agree otherwise; or
- **you** normally reside in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of the relevant country or island will govern this contract.

Third party rights

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Your statutory rights are not affected in any way by this insurance policy. Nothing in these conditions will reduce **your** statutory rights relating to faulty or incorrectly described goods. For further information about **your** statutory rights contact **your** local Trading Standards Department or Citizens Advice Bureau.

First Directory Motor Breakdown Assistance

First Directory Motor Breakdown Assistance provides **you** with the following assistance services and benefits for motoring emergencies to aid **you** in the event of a covered **breakdown/immobilisation of your vehicle** in the **UK** as set out in this section of this insurance policy.

What to do if you need assistance

If **you** require help, please do not attempt to make **your** own arrangements as reimbursement cannot be made to **you** retrospectively.

Please contact **First Directory Motor Breakdown Assistance** with the following details:

- the exact location of both **you** and **your vehicle**
- **your** registration number
- a contact telephone number.

To benefit from **First Directory Motor Breakdown Assistance**, **you** will be expected to be with the eligible vehicle and have identification with **you** during an assistance. This can be **your** debit card, credit card or driving licence.

For assistance in the **UK** **you** can call us 24 hours a day on **0800 587 9821** or **020 8603 9821**.

First Directory Motor Breakdown Assistance benefits in the UK

Section 1) Roadside assistance and home start

In the event of **breakdown/immobilisation**, **we** will organise and pay to attend **your vehicle** in order to effect repairs or, if this is not possible, provide a vehicle recovery in accordance with sections 2 and 3. **We** will pay for up to a maximum 30 minutes labour. If **we** are unable to effect repairs or repairs will take longer than 30 minutes, **we** will arrange and pay for a vehicle recovery as per sections 2 and 3.

Section 2) Local recovery

- in the event that **your vehicle** cannot be repaired or remobilised following **our** assistance either at home or at the roadside, **we** will arrange and pay for the costs of taking **you, your vehicle**, and up to seven passengers to the nearest suitable garage, within a 10 mile radius
- **we** will pay for the taxi fare (up to 10 miles) from the breakdown (receipts must be obtained).

Section 3) National recovery

We will organise and pay for national recovery to a **UK** destination of **your** choice if **we** are unable to fix **your vehicle** at the roadside or local repairer within 4 hours.

Section 4) Broken windscreen or side glass

In the **UK**, if **you** experience a broken front windscreen or side glass which requires immediate replacement, **we** will advise details of a nationwide glass replacement company to replace the broken glass. Please note that **you** will be responsible for all parts and fitting costs, but these may be covered under **your** motor insurance policy.

Significant exclusions or limitations

This section outlines the main exclusions, limitations and conditions of **your** cover.

The following are not covered by **your** First Directory Motor Breakdown Assistance:

- claims where **your vehicle** is damaged or immobilised as a result of an accident
- claims where **your vehicle** is being used for commercial or business purposes or is a motorcycle
- claims where **you** are not with **your vehicle** at the time of the breakdown or assistance
- more than five call outs per year on **your** First Directory Motor Breakdown Assistance policy
- claims where **your vehicle** exceeds 3,500kgs in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width
- claims where **your vehicle** is a motor home that exceeds 7.0 metres in length, 3.0 metres in height or 2.25 metres in width
- claims where any caravan or trailer attached to **your vehicle** exceeds 7.0 metres in length, 3.0 metres in height or 2.25 metres in width
- claims arising from loss or damage to the contents of the **vehicle** in which **you** are travelling
- replacing tyres or windows
- missing or broken keys. **We** will try to provide the details of a locksmith but **you** will have to pay for this service
- the cost of ferry crossings, road toll and congestion charges
- contaminated fuel problems. **We** will arrange for **your vehicle** to be taken to a local garage for assistance, but **you** will have to pay for the work carried out
- cost of labour and/or parts at any garage to which the **vehicle** is taken
- the vehicle must be insured, taxed and have a valid MOT in order for us to attend.

General exclusions

First Directory Motor Breakdown Assistance will not assist or reimburse **you** in the event of a call for assistance or claim arising directly as a result of any of the following:

- damage to items not covered by this breakdown assistance or any other costs that are indirectly caused by the event which led to **your** claim, depreciation, loss of earnings, death or bodily injury, unless specifically stated in this policy
- **you** or any other third party organising any of the services detailed in this cover without first having authorisation from **First Directory Motor Breakdown Assistance** and a file number
- charges for **specialist equipment** or charges incurred by **us** where **your vehicle** is not on a public highway when the **breakdown/immobilisation** occurred where **your vehicle** was not accessible using **our** standard recovery equipment
- **breakdown/immobilisation** which happens outside the **UK** and/or **period of insurance**
- accident or injury
- damage or injury intentionally caused by **you** or resulting from **your** participation in a criminal act or offence
- any costs covered under any other warranty, guarantee, insurance or cover
- any costs that would have been normally paid by **you** such as fuel, congestion or toll charges
- pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- war, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion
- ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel
- radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment

Caravans and trailers

You are covered for towing a caravan or trailer provided **your vehicle** is immobilised due to a covered **breakdown/immobilisation** and as long as the caravan or trailer is no more than 7 metres in length, 3 metres in height or 2.3 metres in width. This is in addition to **your vehicle** being no greater than 5.5 metres in length, 3,500kgs in weight, 3.0 metres in height and 2.3 metres in width. **We** will arrange for **your** caravan or trailer to be taken to a suitable location of **our** choosing. **We** will not however be liable for any goods, possessions or livestock being transported.

Adverse weather conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to **your vehicle** later.

Release fees

Should **your vehicle** be stolen and subsequently recovered by the Police, **you** may be required by them to pay a release fee before **we** can remove **your vehicle** to an authorised repairer or to **your home address**. Although **we** can guarantee these costs on **your** behalf, the payment of such fees remains **your** responsibility.

Specialist equipment and charges

In the event that the recovery of **your vehicle** requires the use of specialist equipment, any such costs in addition to **our** standard recovery services will be payable by **you**.

Examples of when Specialist equipment may be required are:

- the vehicle is in a multi storey car park or space when manoeuvring is required and needs recovery
- the vehicle could be stuck in 'park' and needs recovery

Keys locked in vehicle

Whilst missing or broken keys are not covered, should the keys be locked in the vehicle we will attend.

In the event that entry to **your vehicle** is not possible and spare keys are not available, a forced entry may be required. If this happens, before any attempt is made to enter **your vehicle**, **we** will ask **you** to sign a declaration giving **your** permission for this to take place and stating that any resulting costs will be **your** responsibility.

General terms and conditions

These conditions apply to all sections of **your** cover and **you** must meet them before **we** make a payment or provide a service.

Claims – Your duties

If a claim occurs **you** must comply with the relevant claims procedures described in this document as soon as **you** can.

Claims – Our rights

We can take over and carry out the defence or settlement of any claim. After **we** have made a payment, **we** can pay to take legal action to get back any payment **we** have made under this insurance.

Where necessary **we** may decide to examine **your vehicle** and test damaged components.

Looking after your vehicle

You must take all reasonable steps to safeguard **your vehicle** against **breakdown/immobilisation**.

How to make a complaint

In the first instance, please contact: Customer Support, **First Directory Motor Breakdown Assistance**, 102 George Street, Croydon, Surrey CR9 6HD or call **0800 587 9821** or **020 8603 9821**.

Please supply **us** with **your** name, address, policy number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service. **You** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Tel: **0300 123 9123**. Or simply log on to their website at **www.financial-ombudsman.org.uk**

Complaining to the Ombudsman will not affect **your** legal rights.

Fraud

If **you** make a claim under this insurance that is false or dishonest in any way, this cover will not be valid and **you** will lose all benefits under it.

First Directory Motor Breakdown Assistance is underwritten by AWP P&C SA and is administered in the UK by AWP Assistance UK Limited, trading as Allianz Global Assistance.

AWP Assistance UK Limited is authorised and regulated by the Financial Conduct Authority (FCA). AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and The Financial Conduct Authority.

Allianz Global Assistance acts as an agent for AWP P&C SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

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