

2Gether Insurance

Breakdown Insurance Policy Wording

Cover for Cars, Vans & Motorcycles

Important: Please read and retain for future reference



Welcome to 2Gether Insurance

Our aim is to prioritise You, the customer, at Your time of need. To provide You peace of mind, knowing You have the backing of a highly rated breakdown service, in the event of You suffering a breakdown.

Thank You for choosing 2Gether Insurance for Your motor breakdown needs. Putting the customer first and foremost in Our mission statement has been the cornerstone of Our breakdown product for many years now. Whether Your vehicle does not start at home, stuck in a supermarket car park, or in Europe hundreds of miles from home, we want Our policyholders to feel safe and reassured that we are there to assist them and their needs 24 hours a day, 7 days a week, 365 days a year.

As well as investing in Our policyholders, we and Our claims handlers also reinvest back into Our industry, to Our trusted partners that provide the quality of service at the roadside. That is why we are proud to support the Slow Down Move Over campaign, which aims to build a culture of awareness for all road users and improve the safety of those working or stranded at the roadside. More information can be found at www.slowdownmoveover.uk



Help Us In Order To Help You

Ascertaining your location in the event of a breakdown is a fundamental part of reporting a claim. To make this process as simple, easy and accurate as possible, 2Gether Insurance have teamed up with what3words.



Street addresses weren't designed for the current day and age. They aren't accurate enough to specify precise locations, such as building entrances, and don't exist for parks and many rural areas. This makes it hard to find places and prevents people from describing exactly where help is needed in an emergency.

what3words divided the world into 3 metre squares and gave each square a unique combination of three words. It's the easiest way to find and share exact locations. Millions of people around the world use what3words to make life safer, more efficient and less frustrating.

what3words does not aim to replace street addressing. Rather, it is a useful addition when street addresses are not accurate enough, and an instant, scalable solution where addresses do not exist.

Compared to current street addressing systems, 3 word addresses are far more accurate, as they refer to a specific 3m x 3m area. As the entire what3words grid is fixed, the 3 word address for a particular location will never change even if buildings or streets are redeveloped.

3 word addresses are unique, unlike street names which are often duplicated, and they are easier to communicate and share with others.

For more information visit www.what3words.com/about

Download what3words from your app store of choice to help us help you in the event of a breakdown.



Demands and Needs

Our 2Gether Breakdown Insurance enables You to choose from a range of cover levels and benefits that are designed to meet Your demands and needs. The Policy schedule that accompanies this Policy wording states the cover level You have selected and the appropriate section(s) from this Policy wording that apply to You. The choices You have made will depend on Your personal circumstances and therefore, please check Your Policy schedule to ensure that the cover You have chosen meets Your requirements.

Cover Level	Policyholder Needs
Full UK	Customers who need assistance in the event they breakdown, either at home or the roadside, and the vehicle recovering to a garage for repair. In the event this is not possible the same day, they will be recovered to a single destination of their choice or reimbursed hire car or hotel accommodation or public transport costs to continue their journey.
Full UK with Excess	Customers who are happy to pay an excess for each and every claim they make. They need assistance in the event they breakdown, either at home or the roadside, and the vehicle recovering to a garage for repair. In the event this is not possible the same day, they will be recovered to a single destination of their choice or reimbursed hire car or hotel accommodation or public transport costs to continue their journey.
Personal Cover	Customers who need assistance for any vehicle they are driving, or are a passenger in, that is registered at their home address and is 10 years of age or less. In the event they breakdown, either at home or the roadside, and the vehicle requires recovering to a garage for repair. In the event this is not possible the same day, they will be recovered to a single destination of their choice or reimbursed hire car or hotel accommodation or public transport costs to continue their journey.
Personal Cover with Excess	Customers who need assistance for any vehicle they are driving, or are a passenger in, that is registered at their home address and is 10 years of age or less. They are happy to pay an excess for each and every claim they make. In the event they breakdown, either at home or the roadside, and the vehicle requires recovering to a garage for repair. In the event this is not possible the same day, they will be recovered to a single destination of their choice or reimbursed hire car or hotel accommodation or public transport costs to continue their journey.
Full UK and EU	As per Our Full UK cover above but with the territorial limits of the Policy extended to cover Europe as well.
Full UK and EU with Excess	As per Our Full UK with Excess cover above but with the territorial limits of the Policy extended to cover Europe as well.

How to contact Us

In the event of a Breakdown

If You have Broken Down and wish to make a Claim then please call Us on one of the following numbers;

In the UK call Us on: **01945 586228**

In Europe call Us on: **+44 1945 586222**

For policyholders or drivers who are deaf, hard of hearing or speech impaired, please call Us on the above number from the Relay UK app on Your smartphone. More information can be found at www.relayuk.bt.com

What Our operators will need if You Breakdown

- Your name and Policy number
- The vehicle's make, model and registration number
- The exact location of the Vehicle, such as the road You are on, an identifiable landmark or the unique 3 word combination for your location from what3words.
- What You suspect the nature of the fault is
- The telephone number You are calling from
- We will then arrange for a Recovery Operator to attend to the given location as quickly as possible.
- If Your Breakdown is as a result of a flat, punctured or blown tyre We will also require You to have the following;
 - a. The locking wheel nut key (where applicable)
 - b. A fully serviceable spare, or space saving, wheel

Need to change Your Policy?

If You need to make a change to Your Policy You can do so online by visiting www.2getherinsurance.co.uk and clicking on the 'Breakdown' section.

Alternatively You can call Us to make a change on **01945 425205**.

Please note that any changes to Your Policy are subject to a £5.00 administration charge.

General enquiries or cancellations

For general enquiries or to discuss cancelling Your Policy please call Us on **01945 465508**

Please note Our office opening hours are Monday to Friday, 9am to 5pm and 9am to 3pm on a Saturday, with the exception of Our breakdown call centre, which is open 24 hours a day, 365 days a year.

Please note

This Policy Wording and Policy Schedule should be read together as one document. Please keep these documents together and in a safe place.

It is important You read these documents carefully to make sure they provide You with the level of cover You require. Please check Your Policy schedule carefully to make sure the information we hold about You is correct, as otherwise, a claim may be declined.

You must therefore tell Us if this information is incorrect or if it changes at any point during Your Policy. If Your circumstances change at any point during the course of the Policy Term please inform Us as soon as possible. Failure to inform Us of any changes could invalidate parts of Your Policy and result in attendance being refused in the event of a Breakdown.

- With any cover level that offers European travel, prior to travelling to Europe You must inform Us at least 48 hours in advance of Your travel dates and intended country(s) of destination. Additionally, Your Policy allows You up to 90 days European cover, with a maximum single trip duration of 30 days. Any Breakdown that occurs after 30 continuous days in Europe will not be permitted under this Policy
- If You cancel Your recovery after initially calling Us or You, are not with the Vehicle when a Recovery Operator arrives or the Vehicle is not in an accessible location when You have informed Us otherwise or no fault is found with the Vehicle upon inspection by a Recovery Operator, then You will be charged a cancellation fee of £98.40 if within the United Kingdom. If any of the above applies and You are in Europe the cancellation fee is £168.00.
- Please ensure prior to calling Us in the event of a Breakdown that a Recovery Operator will be able to lawfully access the Vehicle if the Vehicle is on private land, such as a campsite, otherwise You will be liable for a cancellation charge.
- Any repair carried out by a Recovery Operator is deemed a Temporary Repair. We therefore insist that Vehicle is taken to a garage immediately and any permanent repairs are made. We reserve the right to request evidence of any permanent repairs.
- You are only covered for the Vehicle that is registered upon taking out the Policy unless You have notified Us of a change during the Term of the Policy.
- You may change the Vehicle on Your Policy up to 4 times during the Term, however, temporary changes of Vehicle are not permitted within this Policy. Please note an administration charge of £5.00 will apply to any change..
- If a change of Vehicle takes place during the Term of the Policy the Inception Period will apply from the date the change takes effect from.
- If any of Your details change during the Term of the Policy, such as Your address, please notify Us immediately.
- In the event of a Breakdown a message forwarding service is available where We can contact someone on Your behalf to inform them of Your situation should You wish.
- We will look to automatically renew Your Policy at the end of the Term. You will be notified of Your renewal up to 28 days in advance of Your renewal date and payment will be attempted within 7 days of Your renewal, using the same payment method as You used originally. If You do not wish for Your Policy to automatically renew, please email Us at contact@2qi.co.uk or by calling 01945 425205.

Important Information about Your Policy

This Policy Wording in conjunction with Your Policy Schedule forms the contract between the Policyholder and Building Block Insurance PCC Limited.

The services and benefits described in this Policy are provided by 2Gether Insurance Limited:

- during the Policy Term
- for the Insured Vehicle
- within the United Kingdom and Europe
- following payment of the premium
- based on the details You have supplied and subject to the following terms, conditions and exclusions, together with any applicable endorsements

You should read these documents carefully. If You are unsure whether something is covered or excluded, please contact 2Gether.

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

This Policy is underwritten by Building Block Insurance PCC Limited ('BBI') with registered office at Vision Exchange Building, Triq it-Territorjals, Zone 1, Central Business District, Birkirkara, CBD1070, Malta

BBI is authorised and regulated by Malta Financial Services Authority. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. The nature and extent of consumer protections may differ from those firms in the UK. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

2Gether Insurance Limited is authorised and regulated by the Financial Conduct Authority.

You can check this on the FCA's register by visiting the website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Definition of Words

Any words that commence with a capital letter are defined words. Please refer to the 'Definition of Words' section within this Policy Wording for the explanation of each defined term.

Use of language

Unless otherwise agreed, the contractual terms and conditions of this Policy Wording and Policy Schedule shall be in English.

Law

Unless We agree otherwise, this Policy Wording and Policy Schedule, along with other information relating to this contract, will be subject to the laws of England and Wales.

Conditions of Your Policy

The following conditions apply to Your Policy. Refusal to comply with any of these conditions by You or any driver of the Vehicle, may result in Us being unable to attend to a Breakdown and we may cancel Your Policy;

- The Vehicle must be maintained to a good state of mechanical and electrical repair and is of a Roadworthy Condition.
- We will always decide on the best possible way of offering assistance, after taking into account individual circumstances. If the assistance that We offer does not suit Your requirements then You may request alternative assistance on a Paid Basis, the cost of which is a minimum of £125.00 subject to circumstances.
- We do not accept any liability for any pets, animals or livestock within the Vehicle at the point of Breakdown or during any subsequent recovery (where applicable).
- If requested You must provide evidence of Your Vehicle's MOT (where applicable) and/or receipts/invoices for any work that has been undertaken as a result of a Breakdown or in the recent past.
- Any Breakdown as a result of inadequate repair, unsuccessful DIY or any previous Breakdown We have attended in the last 60 days where the fault is in Our opinion the same, related or similar, and where no remedial action has been taken to correct the fault, shall be attended on a Paid Basis only.
- Any subsequent Breakdown for a fault that We have attended previously and where a repair may not have been undertaken to rectify the original cause of Breakdown. In this scenario We may offer the service of a Recovery Operator but You would have to pay for this service separately as it would be outside of the Policy terms. If You opted for the paid recovery service and You are subsequently able to provide evidence that the original breakdown cause had been repaired, or it is established that the breakdown cause is unrelated, We will reimburse the cost under the terms of this Policy.
- Attendance by a Recovery Operator cannot be used as a reason by the Policyholder or any other driver of the Vehicle to avoid the cost of repairing or recovering the Vehicle.
- We reserve the right to refuse, and/or cancel a Policy if anyone behaves inappropriately towards any employee or representative of Ours by, including but not limited to, acting in a threatening or abusive manner, whether physically or verbally or;
- Deliberately mislead or omit to tell Us important details or facts about a Breakdown in order to obtain assistance. If in doing so results in Us attending a Breakdown where We otherwise would not have, You will be retrospectively charged for the attendance.
- We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply

Definition of Words

Within this Policy Wording certain words have a special or specific meaning. These words will appear throughout this Policy Wording start with a capital letter:

- **Accident**

Means where the Vehicle is involved in an incident that happens unexpectedly and unintentionally.

Please note: Although You are not covered for accidents under this Policy, please refer to the Accident Assistance literature You were provided with, as You may be entitled to assistance under this service.



- **Administrator**

The Administrator of Your Policy is 2Gether Insurance Ltd (FCA reference 579333)

- **Breakdown / Broken Down**

Means the Insured Vehicle has ceased to function as a result of an electrical or mechanical failure, including the failure of the Insured Vehicle's battery and/or tyres, or as a result of Misfuelling or running out of fuel, but not as a result of accident, fire, flood, theft or act of vandalism.

Please note: The failure of a component (e.g. heating or air condition system) does not constitute a Breakdown unless it results in the Vehicle ceasing to function.

The illumination of any of the Vehicle's warning lights will only constitute a Breakdown if the manufacturer's handbook confirms that immediate attention is required and the Vehicle should not be driven. In all other cases, You need to make Your way to a place of repair, and any Breakdown cover within this Policy will not apply.



- **Caravan / Trailer**

Means any caravan or trailer that adheres to the following specifications:

Max Weight (gross)	Max Length	Max Width
3.5 tonnes	7.0 metres excluding draw bar and coupling	2.44 metres

- **Claim**

Means any request for assistance, service or a benefit under any section of this Policy.

- **Claims Handler**

Means Emergency Assist Limited acting as Claim Handler of Your Policy

- **Endorsements**

Means the sections of this Policy Wording, as stated on Your Insurance Schedule, which are applicable to You and the cover You have purchased.

- **Europe**

For the purpose of this Policy means;

Andorra	Czech Republic	Greece	Luxembourg	Romania
Austria	Denmark	Hungary	Malta	Slovakia
Belgium	Estonia	Ireland	Monaco	Slovenia
Bulgaria	Finland	Italy	Netherlands	Spain
Croatia	France	Latvia	Poland	Sweden
Cyprus	Germany	Lithuania	Portugal	Switzerland

- **Excess**

Means the first amount that You must pay towards any claim.

Please note: In the event of a breakdown You will be charged the amount of Excess shown on Your Policy Schedule for each call out in order for one of Our Recovery Operators to attend. Additional information can be found on Your Policy Schedule.



- **Home**

Means the address where the Policyholder permanently lives in the United Kingdom, as shown on Your Policy Schedule.

- **Inception Date**

Means the date with which Your Policy starts as stated on Your Policy Schedule.

- **Inception Period**

Means a period of 46 hours from the Inception Date before You, or anyone driving the Vehicle, is able to make a Claim on this Policy.

- **Market Value**

Means a reasonably determined value for Your Vehicle, using recognised industry data, based upon, but not limited to, vehicles of an equivalent age, make, model and mileage.

- **Misfuel / Misfuelling**

Means where the Vehicle has been fuelled with an incorrect fuel type (e.g. by putting diesel in a petrol Vehicle or petrol in a diesel Vehicle).

- **Nationwide**

If the Vehicle cannot be repaired within the same working day We will arrange to transport the Vehicle, You and up to six passengers (7 people total) to be transported to Your Home or chosen destination subject to the terms of Your Policy.

- **Paid Basis**

Means assistance that You will have to pay for separately outside the terms of this Policy because the circumstances aren't covered under Your Policy. Assistance on this basis constitutes a separate agreement outside the Policy.

- **Policy**

Means the terms and conditions contained in this document, along with Your Policy Schedule, which forms the basis of the agreement between Us and You.

- **Policyholder**

Means the person named on the Policy Schedule.

- **Policy Schedule**

Means the document containing Your name, address, Vehicle details, Term of cover and other important information about Your Policy which must be read in conjunction with the Policy Wording.

- **Policy Wording**

Means this document including all terms and conditions.

- **Recovery Operator**

Means any person appointed or instructed by Us to provide breakdown assistance services on Our behalf.

- **Roadworthy Condition**

Means that the Vehicle has been maintained in line with the manufacturer's guidelines, holds a current UK MOT certificate where appropriate, is taxed, and there are no known faults with the Vehicle.

- **Temporary Repair**

Means a repair undertaken at the roadside by a Recovery Operator that will allow the Vehicle to be driven safely but which will still need to additional investigation or work to prevent a further Breakdown.

- **Term**

Means the duration of this Policy, which is for 12 months, commencing from the Inception Date as stipulated on Your Policy Schedule.

- **Track Day**

Means when Your Vehicle is being driven for any reason on a racing track, on an airfield or at an off-road event. Examples of racing tracks that are included in this definition are the Nurburgring in Germany and Cadwell Park in the UK.

- **Trip**

A journey abroad in Your Vehicle to the countries of Europe, commencing and ending in the UK.

Please note: Cover only applies to Trips that do not exceed 30 consecutive days or 90 days in total in any Term of this Policy.

- **United Kingdom / UK**

Means England, Scotland, Wales, Northern Ireland.

- **Vehicle**

Means any private car, van or motorcycle which is registered at the Home address as stated on the Policy Schedule and complies with the following specifications. Please note that Campervans and Motorhomes are excluded from this Policy:

Max Weight (gross)	Max Length	Max Width
3.5 tonnes	6.0 metres	2.3 metres

- **We / Us / Our**

Building Block Insurance PCC Limited acting as the Insurer, 2gether Limited acting as the Administrator and Emergency Assist Limited acting as the Claims Handler.

- **You / Your**

Means the person(s) named on the Policy Schedule and/or any other authorised occupant a Vehicle (other than a hitch hiker).

Your Cover

Policy Types

The level of cover will be stated on Your Policy Schedule. Please also refer to the Endorsements stated which relate to the sections of this Policy Wording which are applicable to You and the cover purchased.

- **Vehicle Cover** - Following a Breakdown, We will provide assistance in accordance within the terms of this Policy for any Vehicle(s) stated in the Policy Schedule. We reserve the right not to offer assistance under the terms of this Policy in respect of any Vehicle(s) not stated in the Policy Schedule. Should any Vehicle(s) be acquired during the Term of Insurance for which cover under this Policy is required You must inform Us immediately. Any Vehicle must be 10 years of age or under, or 15 years of age if the Policy carries an Excess.
- **Single Trip Cover** - We will provide You with assistance in Europe for the Term stated on Your Policy Schedule.
- **Personal Cover** - Following a Breakdown, We will provide assistance in accordance within the terms of this Policy to the Policyholder or any person who is stated on the Policy Schedule whilst they are the driver or passenger of any Vehicle which is 10 years of age or under and registered at the Home address.

SECTION A: Homestart in the UK

Your Policy includes assistance if Your Insured Vehicle should Breakdown at Home or within one (1) mile of Your Home. The maximum payable for any claim from any one Breakdown, including any reimbursement costs, is £1500.00, or the current Market Value of the Insured Vehicle, whichever is lower. You are permitted to make an unlimited number of callouts during the Term of this Policy.

What is covered

If Your Insured Vehicle has Broken Down within the United Kingdom, and is within one (1) mile of Your Home We will instruct a Recovery Operator to;

1. Attend the scene of the Breakdown and where possible carry out a Temporary Repair, and/or,
2. Recover the Vehicle to a suitable garage. The garage maybe chosen by You however must be within a 25 mile radius of the site of the Breakdown.

In the event that the Breakdown is as a result of a flat, blown or punctured tyre, one of the following three services will be instructed. Please note that if We are misadvised as to the availability or condition of a spare or space saver wheel, We will not provide an additional service below to the one that has been originally instructed:

1. If You have an accessible and serviceable spare, or space saver wheel, along with any relevant locking wheel nut key (where applicable), a Recovery Operator will replace the wheel.
2. If neither the relevant locking wheel nut key is present or an accessible and serviceable spare, or space saver wheel, then if You are able to source a mobile tyre fitter to attend. the call out charge of this shall be covered within Your Policy on a reimbursement basis of up to £70.00, but the cost of any parts or tyre(s) required will be on a Paid Basis.
3. Where a mobile tyre fitter is unable to be sourced We shall recover Your Vehicle to the nearest garage able to effect a repair. This is where Our assistance will end.

What is not covered

1. Labour charges in excess of one hour of the Recovery Operator arriving at the scene of the Breakdown.
2. Any Breakdown which occurs more than one (1) mile from Your Home.
3. A breakdown which occurs outside of the UK.

SECTION B: Roadside in the UK

Your Policy includes assistance if Your Insured Vehicle should Breakdown at the roadside. You are permitted to make an unlimited number of callouts during the Term of the Policy. The maximum payable for any claim from any one Breakdown, including any reimbursement costs, is £1500.00, or the current Market Value of the vehicle, whichever is lower.

What is covered

If Your Vehicle has Broken Down within the United Kingdom, and more than 1 mile from Your Home as established by Us, We will instruct a Recovery Operator to either;

1. Attend the scene of the Breakdown and where possible carry out a Temporary Repair, or,
2. Recover the Vehicle to a suitable garage.

One of the above options will be arranged by Our experienced team with all factors taken into consideration, such as, but not exhaustive to; the time of day, type of repair required, number of passengers, Your location.

If it is clear when You call Us that a Temporary Repair will not be possible at the roadside, We will instead arrange to recover You, Your Insured Vehicle and up to six passengers to the nearest suitable garage straight away.

This decision will be based on a number of factors, including the time of day, type of repair required, number of passengers, Your location and the safety of You, Your passengers and Our Recovery Operator. Please note that We shall not reattend the next day, or at any other point in time, to redeliver the Vehicle to a preferred location, if this was not available at the point of Breakdown.

Important: In the event the Breakdown is as a result of a flat, blown or punctured tyre the following will apply:

1. If You have an accessible and serviceable spare, or space saver wheel, along with any relevant locking wheel nut key (where applicable), a Recovery Operator will replace the wheel.
2. If neither the relevant locking wheel nut key is present or an accessible and serviceable spare, or space saver wheel, then if You are able to source a mobile tyre fitter to attend, the call out charge of this shall be covered within Your Policy on a reimbursement basis of up to £70.00, but the cost of any parts or tyre(s) required will be on a Paid Basis.
3. Where a mobile tyre fitter is unable to be sourced We shall recover Your Vehicle to the nearest garage able to effect a repair. This is where Our assistance will end.

What is not covered

1. Labour charges in excess of one hour of the Recovery Operator arriving at the scene of the Breakdown.
2. Any Breakdown which occurs within one (1) mile from Your Home.
3. A breakdown which occurs outside of the UK.

SECTION C: National Recovery

If We are unable to carry out a Temporary Repair to the Vehicle within the United Kingdom We will decide based upon whichever is geographically closest to the site of Breakdown, as measured by Us, one of the following;

1. To recover the Vehicle, and any Caravan or Trailer where applicable, the driver and up to six passengers to the nearest suitable garage able to effect a repair
2. Your intended onward destination
3. Your Home

Please Note: In the event the attending Recovery Operator is unable to transport You or any Passengers within the recovery vehicle, You are able to arrange Your own alternative travel arrangements, subject to the Policy limits as set out in the 'Onward Travel in the UK' section of this document. In the instance of opting for taxi transportation however, in the event of a recovery agent not being able to transport You or any passengers, the maximum amount We would reimburse is £40.00.

Section D: Onward Travel in the UK

Your Policy includes national recovery or onward travel for the driver and up to six passengers should Your Insured Vehicle not be able to be repaired on the same calendar day as recovery taking place. The maximum payable for any claim from any one Breakdown, including any reimbursement costs, is £1500.00, or the current Market Value of the vehicle, whichever is lower. You are permitted to make an unlimited number of Claims during the Term of this Policy.

What is covered

In the event that Your Insured Vehicle cannot be repaired at the roadside and is recovered to a suitable garage and repairs cannot be carried out on the same calendar day, then, provided Our services were requested at the same time as the Breakdown, at Our dictation We will pay for one of the following;

1. The cost of alternative second class rail travel for the driver and up to six passengers to one destination within the United Kingdom to the value of £40.00 per person. This will also include a return journey for one person to collect the Vehicle upon completion of repairs. OR
2. If the Breakdown occurred more than 25 miles from Your Home, We will reimburse You the cost of one night's hotel accommodation, excluding all food and drink, for the driver and up to six passengers. This is limited to a maximum of £40 per person or £280.00 for all persons. OR
3. The cost of a suitable self-drive hire car for up to 72 hours, or £250.00, whichever comes first, to allow You to complete Your journey.
4. The cost of a taxi fare to transport the driver and any passengers up to a maximum of £40 per person, subject to the total being reimbursed being no greater than that of the total taxi fare.
5. The recovery of Your Vehicle and up to six passengers to Your Home address or chosen location.

Important: The above options are subject to Our prior approval. Each of the available options is on a reimbursement basis only and will not be paid for in advance by Us. Receipts and/or invoices can be sent to Us at the address or email on page 3 of this document.

What is not covered

1. Any hire car where You do not comply with the usual terms and conditions of the hire car company.
2. We will not cover the cost of;
 - delivery or collection of the hire car including the cost of any fuel in doing so
 - any fuel consumed by You or any other driver during the period of hire
 - any insurance excess payable under insurance for the replacement car
3. Any costs which would have been incurred in the course of a journey if the Breakdown had not occurred.

4. Fines, parking charges, tolls and any congestion charges arising from the use of a hire car.
5. We will not supply a hire car of any specific make, model or type, or specially adapted vehicles or those with a tow bar.
6. We will not cover the cost of any food and/or drink incurred by You or any other driver or any passengers.

SECTION E: Roadside in Europe

Your Policy includes assistance if Your Insured Vehicle should Breakdown at the roadside during a Trip in Europe. For annual cover, You are permitted to make an unlimited number of callouts during the Term of this Policy. For Single Trip European Cover You are permitted to make a total of 1 Claim during the Term of this Policy under all sections. Please see Your Policy Schedule for details.

The maximum payable for any claim from any one Breakdown, including any reimbursement costs, is £1500.00, or the current Market Value of the Vehicle, whichever is lower.

On motorways always use the emergency telephones as these pinpoint Your exact location. The Police may arrange for Your recovery from the motorway. In this case contact Us when You reach an ordinary phone or use a mobile. We will assist you from the location where the authorised recovery services have taken you to.

If the local Police call for a recovery vehicle to tow You from the motorway, and You are asked to pay on the spot for this service, You are liable for the cost of this.

What is covered

If Your Insured Vehicle has Broken Down during a Trip within Europe We will instruct a Recovery Operator to attend the scene of the Breakdown and where possible carry out a Temporary Repair to Your Vehicle. If a Temporary Repair is not possible, We will also arrange for You, Your Insured Vehicle and up to six passengers to be taken to the nearest suitable garage.

If it is clear when You call Us that a Temporary Repair will not be possible at the roadside, We will instead arrange to recover You, Your Vehicle and up to six passengers to the nearest suitable garage straight away.

This decision will be based on a number of factors including the time of day, type of repair required, number of passengers, Your location and the safety of You, Your passengers and Our Recovery Operator.

In the event that the Breakdown is as a result of a flat, blown or punctured tyre the following will apply:

1. If You have an accessible and serviceable spare, or space saver wheel, along with any relevant locking wheel nut key (where applicable), a Recovery Operator will replace the wheel.
2. If neither the relevant locking wheel nut key is present or an accessible and serviceable spare, or space saver wheel, then if You are able to source a mobile tyre fitter to attend, the call out charge of this shall be covered within Your Policy on a reimbursement basis of up to £70.00, but the cost of any parts or tyre(s) required will be on a Paid Basis.
3. Where a mobile tyre fitter is unable to be sourced We shall recover Your Vehicle to the nearest garage able to effect a repair. This is where Our assistance will end.

Please Note: In the event the attending Recovery Operator is unable to transport You or any Passengers within the recovery vehicle, You are able to arrange Your own alternative travel arrangements, subject to the Policy limits as set out in the 'Onward Travel in Europe' section of this document.

What is not covered

1. Labour charges in excess of one hour of the Recovery Operator arriving at the scene of the Breakdown.
2. Any Claim where the Vehicle is not in Europe
3. We will not pay any amounts for making the vehicle secure or any other costs relating to the repair of Your vehicle once You have returned to the UK.

SECTION F: Onward Travel in Europe

Your Policy includes onward travel for the driver and up to six passengers should Your Vehicle not be able to be repaired on the same calendar day as recovery taking place.

The maximum payable for any claim from any one Breakdown, including any reimbursement costs, is £1500.00, or the current Market Value of the vehicle, whichever is lower.

What is covered

In the event that Your Insured Vehicle is recovered to a suitable garage and repairs cannot be carried out on the same calendar day, then, provided Our services were requested at the same time as the Breakdown, We will pay for one of the following;

1. The cost of alternative second class rail travel (or the equivalent road travel) for the driver and up to six passengers to one destination within Europe. This will also include a return journey for one person to collect the Insured Vehicle upon completion of repairs. This is limited to a maximum of £40 per person or £200 for all persons.
2. The cost of up to three night's hotel accommodation, excluding food and drink, for the driver and up to six passengers while Your Insured Vehicle is being repaired. This is limited to a maximum of £40 per person or £840.00 for all persons.
3. The cost of a suitable hire car for up to 7 days while Your Insured Vehicle is being repaired, up to a maximum rate of £50 per day (£350 in total).
4. In event that the Vehicle cannot be repaired within 7 days we shall repatriate Your vehicle back to the UK. It is important to note that:
 - a) any repatriation is not at Your dictation and is to be authorised by Us
 - b) the costs do not exceed the Market Value of Your Vehicle in its current state of repair
 - c) that the overall incurred costs of Your Breakdown do not exceed the £1500.00 Policy limit

Important: Each of the available options is on a reimbursement basis only and will not be paid for in advance by Us. Receipts and/or invoices can be sent to Us at the address or email on page 3 of this document.

What is not covered

1. Any onward transportation costs where there has not been a valid Claim made under Section D of this Policy
2. Any hire car where You do not comply with the usual terms and conditions of the hire car company.
3. We will not cover the cost of;
 - a) delivery or collection of the hire car including the cost of any fuel in doing so
 - b) any fuel consumed by You or any other driver during the period of hire
 - c) any insurance excess payable under insurance for the replacement car
4. Any costs which would have been incurred in the course of a journey if the Breakdown had not occurred.
5. Fines, parking charges, tolls and any congestion charges arising from the use of a hire car.
6. We will not supply a hire car of any specific make, model or type, or specially adapted vehicles or those with a tow bar.

Section G: Misfuel Extra

(Optional cover, subject to additional premium)

Please refer to Your Policy Schedule which outlines whether Your Policy includes Misfuel Extra as set out within this section.

What is covered

If the specific Vehicle stated on Your Policy Schedule is accidentally Misfuelled, in addition to the standard Misfuel cover within the Policy, We will arrange for the:

1. Draining and flushing the fuel tank on site using a specialist roadside assistance.
2. 10 litres, or £20.00 (whichever is lower), of the correct fuel type to be replenish the fuel tank.

Please note that in certain scenarios a fuel drain and flush at the scene of the incident will not remedy the problem. In these instances the Claim Handler will advise accordingly and We will recover the Vehicle in line with the standard Policy benefits.

What is not covered

1. Fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel.
2. Any misfuelling which occurs outside the UK.
3. Any claim resulting from foreign matter entering the fuel system except for the intended fuel type.
4. Any defect which is deemed NOT to be a direct result of misfuelling or a defect which existed before the incident of misfuelling.
5. More than two Claims in any Policy Term.

Section H: Lockout Cover

(Optional cover, subject to additional premium)

Please refer to Your Policy Schedule which outlines whether Your Policy includes cover for Lockout Cover as set out within this section.

What is covered

If during the Term of this Policy, You are unable to gain access to a Vehicle stated on the Policy Schedule, due to the keys or fob being lost, stolen, broken or damaged, or locked inside the Vehicle, We shall:

1. Recover the Vehicle to a suitable place of repair within 25 miles of the scene of the Breakdown.

What is not covered

1. Any Claim on any Vehicle not stated on Your Policy Schedule.
2. Any Claim that predates the Inception Date of this Policy.
3. Any Claim greater than £1500 or the market value of the Vehicle, whichever is lower.
4. Any claim where there is a spare key/fob present with the Vehicle.
5. The cost of any replacement parts or required labour. This includes, but is not limited to, new keys, fobs or coding of alarm/immobiliser systems.

General Exclusions

The following exclusions apply to all sections of Your Policy;

1. Any Claim made within the Inception Period.
2. If the Vehicle is not in a Roadworthy Condition at the time of Breakdown.
3. Any Claim for broken glass.
4. No Claim is eligible as a result of an Accident. Please refer to 'Accident' on the Definition of words earlier in this document.
5. Any Claim resulting from the Vehicle's lights, radio, third party electronic devices or any chargers being left on unintentionally, or otherwise, by anyone.
6. Any Vehicle that is being used, or has been modified for use, in motor racing, rallies, speed or endurance events.
7. Any Vehicle which requires specialist repairs as a result of modification of any kind unless previously agreed by Us.
8. Any liability or consequential loss being placed, or charged, upon Us or the Insurer as a result of assistance being provided by a Recovery Operator.
9. Any Claim where this Policy is being used by the Policyholder or any other driver of the Vehicle to avoid the cost of repairing or recovering the Vehicle.
10. Any Vehicle which is already at a garage or other place of repair.
11. Any Vehicle which does not have a current valid MOT (where applicable) and/or is not taxed.
12. Any Claim relating to a Caravan or Trailer which Breaks Down. If Your Insured Vehicle Breaks Down whilst towing a Caravan or Trailer, We will also arrange for Your Caravan or Trailer be recovered to the same location as Your Vehicle.
13. Recovery of Your Vehicle to more than one destination including a second recovery or attendance by a Recovery Operator as the original destination was not able to accept Your vehicle for any reason.
14. A garage or other place of repair undertaking work on Your Vehicle will be acting as an agent on Your behalf and as such We bear no responsibility or liability for any advice, work or action undertaken, or given, by them.
15. Any charges incurred by You prior to notification of Breakdown to Us.
16. Any campervan or motorhome.
17. The attempted drainage or replacement of any incorrect fuel (this may be covered under the Misfuel section of this Policy Wording. Please see Your Policy Schedule document for whether You opted for this cover).
18. Where We can evidence that this Policy is being used by the Policyholder or any other driver of the Vehicle to avoid the cost of repairing or recovering the Vehicle or where a known fault existed with the Vehicle prior to the Inception Date, any Claim shall be refused.
19. Any Claim where the Vehicle is immersed in mud, snow, sand or water. This also extends to any Breakdown as a result of contact with the above.
20. Any Breakdown as a result of a slipped chain on a motorcycle, moped, scooter or other chain driven Vehicle.
21. Any Vehicle being used for, or in conjunction with, any private or public hire, or any courier or delivery services, including removal services.
22. The cost of any parts, components, lubricants or materials required to repair Your Vehicle
23. The reimbursement of any charges for food, drink, telephone calls, fuel, oil or any other incidental expenses.
24. Any charges incurred by You where providing assistance under this Policy would be deemed unlawful.
25. Any Breakdown where Your Vehicle is not accessible when We have been informed otherwise.

26. The cost of any specialist recovery equipment required as a result of Your Vehicle being in an inaccessible location
27. Recovery of Your Vehicle which cannot be undertaken in a safe and legal manner.
28. Any Claim where money is owed to Us under this Policy.
29. Any Claim for, or arising from, loss or damage to the contents of, or within, Your Vehicle.
30. Any toll charges, ferry charges, parking charges or traffic congestion charges incurred as a result of recovering Your Vehicle.
31. Any charges or costs incurred by You as a result of You deciding to scrap Your Vehicle.
32. We are not chargeable, or liable, as the result of a Breakdown for any financial loss You may incur, such as, but not limited to, loss of earnings, missed appointments or missed flights, trains or other pre-purchased transport tickets.

Nature Of Emergency Breakdown Cover

Recovery Operators are trained and equipped to undertake temporary roadside repairs where applicable and are not in a position to comment on the general roadworthiness or safety of a vehicle, before, during or after a Breakdown or repair. Furthermore, the completion of an emergency repair cannot be taken to signify, or in any way guarantee, the general roadworthiness of the Vehicle concerned and attention should always be sought from a garage or alternative place of repair.

What To Do If You Have A Complaint

We realise that things can go wrong and there may be occasions when You feel that We have not provided the Policy or service You expected. When this happens We want to hear about it so that We can try to put the matter right. It is important You know that We are committed to providing an exceptional level of service and customer care.

If Your complaint is about the sale or administration of this Policy, please contact:

2Gether Insurance Limited

Telephone: 01945 465508
Email: breakdown@2gi.co.uk

Complaints Department
2Gether Motor Breakdown
Exchange Square
Wisbech
Cambridgeshire
PE13 1RA

If Your complaint is about a claim please contact

Emergency Assist Limited

Telephone: 01945 586200

Complaints Department
Emergency Assist Limited
Exchange Square
Wisbech
Cambridgeshire
PE13 1RA

If You are not satisfied with the complaint decision by the Claim Handler You have the right to refer Your complaint to the Financial Ombudsman Service and/or the Office for Arbitration for Financial Services. Full details are included in any complaint decision. Please note the Claim Handler act on behalf of the Insurer.

If Your complaint is about the Policy please contact:

Complaints Manager
Building Block Insurance PCC Limited
Vision Exchange Building
Triq it-Territorjals,
Zone 1,
Central Business District,

Birkirkara,
CBD1070,
Malta

Telephone: 0800 912 1464

Email: complaints@buildingblockpcc.com

If You are not satisfied with the complaint decision issued by Building Block Insurance PCC Limited You have the right to refer Your complaint to the Financial Ombudsman Service and/or the Office for Arbitrator for Financial Services. Full details are included in any complaint decision.

The Financial Ombudsman Service

Exchange Tower
London
E14 9SR

Telephone: 0800 0234567 or 0300 1239123

Web: www.financial-ombudsman.org.uk

Office of the Arbitrator for Financial Services

1st Floor
St. Calcedonius Square
Floriana
FRN 1530
Malta

Email: complaint.info@financialarbiter.org.mt
Telephone: +356 21242945 (overseas call charges apply)
Web: www.financialarbiter.org.mt

Financial Services Compensation Scheme

Building Block Insurance PCC Limited and 2Gether Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS).

Further information about the compensation scheme and FSCS arrangements is available from their Website www.fscs.org.uk or by writing to;

Financial Services Compensation Scheme 10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU

Data Protection

We will only collect and use Your personal data in the following circumstances.

Policy set up and management

We may collect and use Your name, identity and contact information, and personal information associated with Your Vehicle and its use for the purpose of deciding whether to enter and then performing the agreement between Us to provide Your Policy.

We may use automated decision making procedures to decide on the availability of an Insurance Policy and its terms. You may express Your views and request an individual review of an automated decision by contacting Us at review@buildingblockpcc.com. We may share personal data collected for these purposes with the Administrator to manage the Policy. We may also share personal data collected for these purposes with third parties for identity and credit checking purposes and to identify potential fraud. We will retain the personal data used to decide whether to enter a Policy for 6 years. We will retain the personal data used to manage and administer a Policy for the duration of the Policy plus 6 years.

Claims

If You make a claim under Your Policy, We will collect personal data relevant to the circumstances of the claim for the purpose of investigating and responding to the claim. We may share this personal data with the Claim Handler to manage the claim. We may use automated decision making procedures to decide claims. We will notify You if this occurs and give You an opportunity to

express Your views and request an individual review of an automated decision. We may also share personal data collected for these purposes with other insurers, regulatory bodies and the police to investigate claims and prevent fraud. We will retain personal data collected in relation to a claim for 6 years from the conclusions of the claim.

Service information

We may use Your personal information to inform You of updates and changes to Our services. We will not share Your personal data with any third parties for marketing purposes without Your agreement.

Your personal data rights

We will keep Your personal data secure. We will not transfer Your personal data outside the United Kingdom or European Economic Area without first notifying You and informing You of the safeguards We will use to protect Your personal data. The most likely reason for such a transfer would be to assist the investigation of claim occurring outside the United Kingdom or European Economic Area.

You have the right to have access a copy of the personal data We hold about You.

You have the right ask Us to correct Your personal data if it is inaccurate or incomplete.

You have the right to ask Us to erase Your personal data. We will provide You with a written response to any such request, including any reasons why We do not agree to the request.

You have the right to stop Us processing Your personal data in certain ways, e.g. for marketing purposes. If We do not agree to erase Your data because it might be needed for a future legal claim, We might instead agree to restrict its processing to these reasons alone.

You have the right to obtain a copy of Your personal data for Your own purposes and to move, copy or transfer it from one environment to another.

You have the right to object to processing for purposes of direct marketing, profiling, and research if that processing is likely to cause, or is causing, You damage or distress unless there is another legitimate reason for the processing.

You can exercise the above rights by contacting: review@buildingblockpcc.com

If You have any questions or concerns about how We handle Your personal data You should contact: review@buildingblockpcc.com

Please note We record telephone calls for training and evidentiary purposes.

Cancellation Of Your Policy

You can cancel Your Policy within the first 14 days of the Policy Inception Date, or upon receipt of these terms and conditions, whichever happens later. Unless You have made a claim during this period We shall refund Your premium in full less a £10.00 administration charge.

If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Term of Insurance by giving You 14 days written notice of cancellation to the last address You provided Us with. Examples of when We might do this includes You not paying any amount when due, Us discovering that Your vehicle is no longer eligible for cover, etc. If You have made a claim during the first 14 days, or cancel Your Policy after this period, then there will be no refund of premium due to You.

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Google Play and the Google Play logo are trademarks of Google LLC.



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