

Policy summary – including Europe

This is a summary of the breakdown cover provided for the Kent Police Federation and is important information that you should read. Full details of cover are explained in the Terms and Conditions.

If you have any questions about your cover please contact George Burrows on 01403 327719 or by email: info@georgeburrows.com

Name of insurer

- Roadside, Recovery and At Home products are provided by RAC Motoring Services.
- Onward Travel and European Cover are underwritten by RAC Insurance Limited.

Type of insurance and cover

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

Cover is personal based – it entitles the subscribing member and their partner residing at the same UK address to be covered in any eligible vehicle as a driver or passenger.

Vehicle definition

A car, motorcycle 49cc or over in the UK or 121cc or over in Europe, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility vehicle that conforms to the following specification:

- Maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM)
- Maximum overall dimensions of: length 6.4 metres; height 3 metres; width 2.25 metres (all including any load carried).

Significant features and benefits

This section outlines the main features and benefits of cover.

Roadside	Roadside assistance 1/4 mile or more away from your home address including a tow for up to 10 miles and taxi fares for up to 20 miles from the breakdown if your vehicle cannot be fixed.
Recovery	As per Roadside plus Recovery for up to 8 people and your vehicle to any single destination within the UK.
At Home	As per Roadside plus Breakdown Assistance at your home or within 1/4 mile of your home address.
Onward Travel	Replacement car for up to 2 days whilst your vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport.
European Motoring Assistance	In the event of a breakdown of your vehicle on its way to a destination abroad, or whilst abroad, your vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair or, if this is not possible, overnight accommodation or an alternative form of transport.

Significant and unusual exclusions or limitations

This section outlines the main exclusions, limitations and conditions of policy coverage.

The following are not covered by this policy,

- Recovery, At Home and Onward travel are not available within 24 hours of commencement of the policy.
- Replacing tyres or windows.
- Missing or broken keys. We will try to arrange the services of a locksmith but you will have to pay for them.
- The cost of ferry crossings, road toll and congestion charges.
- Contaminated fuel problems. We will arrange for the vehicle to be taken to a local garage for assistance, but you will have to pay for the work carried out.
- Labour at any garage to which the vehicle is taken.
- If you require a second or any other type of vehicle we will try to arrange this for you, you will have to pay for any additional costs.
- Assistance is not available for vehicles that have broken down as a result of participation in motorsport or off road activities taking place off road and/or not subject to normal rules of the road, nor vehicles used for hire or reward (such as courier, haulage, taxi or driving school purposes), nor any vehicle owned by your employer.

For full details of exclusions please refer to the Policy Terms and Conditions.

What to do if you breakdown

If you are unfortunate enough to breakdown, please call the number below and **quote reference: X802**.

UK	0800 197 1812	(freephone)
France and Monaco	0800 290 112	(freephone within France and Monaco only)
	0472 43 52 55	(pay call)
Republic of Ireland	1 800 535 005	(freephone)
	00 44 800 1079058*	(pay call)
Rest of Europe	00 33 472 43 52 55	(pay call)
Serbia and Montenegro	99 33 472 43 52 55	(pay call)
Azerbaijan, Belarus, Georgia, Russia, Ukraine	810 33 472 43 52 55	(pay call)

*Calls may be recorded and/or monitored. Members with hearing difficulties will need to prefix 18001 before dialling the relevant number to be connected to Type talk or use the SMS facilities on 07855 828282.

You will be asked for your Federation, your name, home address, contact telephone number and vehicle registration.

It is important that you read and retain this keyfacts document in your vehicle.

For policy description of cover entitlement please refer to the Policy Terms and Conditions.

Your right to cancel

In the event that you need to cancel your membership of the group insurance scheme, please contact your police Federation.

Financial Services Compensation Scheme

In the event that the insurer is unable to meet its liabilities, you may be entitled to compensation from the FSCS. More information can be obtained from their customer services team on 020 7892 7300 or by visiting www.fscs.org.uk.

Caring for our customers

We are committed to providing you with the highest standard of service and customer care. We realise however that there may be occasions when you feel that you did not receive the standard of service you expect.

Should you have cause for complaint about any aspect of the breakdown services, which we have provided to you, please contact us at the address indicated and we will work with you to resolve your complaint.

Breakdown Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, WS5 4QZ.

Should you have cause for complaint about any aspect of the policy sale and administration, please contact:

George Burrows, St Mark's Court, North Street, Horsham, West Sussex RH12 1RZ
Telephone: 01403 327719 email: info@georgeburrows.com

If we are unable to settle your complaint with us, you may be able to refer your complaint to the Financial Ombudsman Service.

Data Protection Notice

For the purposes of the Data Protection Act 1998, the data controller in relation to the information you supply is your Federation

You have the right to ask for a copy of your information held on Federation records. A small administration fee maybe required for providing this service.

Please write to your Federation.

The breakdown cover is arranged by George Burrows. George Burrows is a trading name of Heath Lambert Limited, which is authorised and regulated by the Financial Conduct Authority. Registered office: The Walbrook Building, 25 Walbrook, London EC4N 8AW. Registered number: 1199129 England and Wales. www.gallagherheath.com

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