



BREAKDOWN COVER

Terms And Conditions

Statement of Demands and Needs

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a Breakdown. As with any insurance, it does not cover all situations and You should read the terms and conditions of this policy to make sure that it meets Your specific needs.

Gladiator does not make personal recommendations as to the suitability of the policy to individual circumstances.

Policy Summary

The following summary for Gladiator Breakdown Cover does not contain the full terms and conditions of Your Breakdown policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording, which follows this Policy Summary.

About Your Insurance

This policy is administered by Call Assist Limited.

This policy is underwritten by Ageas Insurance Limited.

Type of Insurance and Cover

This product provides cover in the event of a Breakdown. Please read the policy wording for details of what is covered and how to claim.

How to make a claim

If Your Vehicle breaks down please call the 24-hour Control Centre on 0800 781 4423. Please have Your return telephone number, policy number and precise location available when requesting assistance.

If Your Vehicle breaks down due to a mechanical or electrical failure or lack of fuel which immediately renders the Vehicle immobile, service will be provided in accordance with the policy wording. This applies during the Policy Duration and within the Territorial Limits detailed within the policy wording. Cover must have been purchased at least 24 hours before a claim can be made.

Features & Benefits	Additional notes – Please see Policy terms & conditions for full details of the below.
<p>Roadside Assistance & Recovery</p>	<p>If Your Vehicle suffers a Breakdown more than a one-mile radius from Your Home Address, We will arrange and pay for Your Vehicle, You and up to 6 passengers to be recovered to the nearest garage able to undertake the repair. If Your Vehicle cannot be repaired the same working day, We will arrange and pay for Your Vehicle, You and up to 6 passengers to be recovered to Your Home Address, or if You would prefer and it is closer, Your original destination within the Territorial Limits.</p>
<p>Home Assist</p>	<p>We will send a Recovery Operator to Your Home Address or within a one-mile radius of Your Home Address in the event of a Breakdown.</p> <p>If, in the opinion of the Recovery Operator, they are unable to repair Your Vehicle at the roadside, We will arrange and pay for Your Vehicle, You and up to 6 passengers to be recovered to the nearest garage which is able to undertake the repair.</p> <p>Any recovery must take place at the same time as the initial Callout otherwise You will have to pay for subsequent Callout charges.</p> <p>If Your Vehicle requires recovery, You must immediately inform Our Rescue Co-ordinator of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.</p>

Features & Benefits	Additional notes – Please see Policy terms & conditions for full details of the below.
Alternative Travel (Pay and Claim basis)	We will pay up to £250 towards the reasonable costs of alternative transport or a hire Vehicle up to 1600cc to allow You to complete Your original journey. We will also pay up to £100 towards the reasonable cost of alternative transport for 1 person to return and collect the repaired Vehicle.
Emergency Overnight Accommodation (Pay and Claim basis)	If Your circumstances match the criteria listed in the policy wording for this benefit to be offered, We will pay a maximum of £150 for a lone traveler or up to £75 per person for one night of overnight accommodation including breakfast for You and up to 6 passengers. The maximum payment per incident is £500.
Message Assistance	If You require, We can pass on two messages to Your home or place of work to let them know of Your circumstances to ease Your worry.
Caravans & Trailers	Maximum length 7.01 metres /23 feet (not including the length of the A-frame and hitch) recovered with the Vehicle if the Vehicle cannot be repaired roadside.
Keys	If You lose, break or lock Your keys within Your Vehicle, We will pay for the Callout and mileage back to the Recovery Operator base. All other costs incurred, including any Specialist Equipment needed to move the Vehicle, will be at Your expense.

Significant Exclusions – For a full list of exclusions, please refer to the Policy terms and conditions	Exclusion number in Policy wording
The cost of parts, components or materials used to repair the Vehicle.	Exclusion 4
The cost of Alternative Transport other than to Your destination and a return trip to collect Your repaired Vehicle unless otherwise agreed by Our Rescue Co-ordinator.	Exclusion 8
The recovery of the Vehicle and passengers if repairs can be carried out at or near the scene of the Breakdown within the same working day. If recovery takes effect We will only recover to one address in respect of any one Breakdown.	Exclusion 10
Emergency Overnight Accommodation or Alternative Transport if repairs can be carried out at or near the scene of the Breakdown within the same working day.	Exclusion 11
Any request for service if the Vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.	Exclusion 16
Any damage or loss to Your Vehicle or it's contents and any injury to You or any third party caused by Us or the Recovery Operator. It is Your responsibility to ensure personal possessions are removed from the Vehicle prior to Your Vehicle being recovered.	Exclusion 20
More than six Callouts in the Policy Duration.	Exclusion 29
Claims totalling more than £15,000 in the Policy Duration.	Exclusion 30

Your right to cancel – please see policy terms and conditions for full details

You may cancel this product and receive a full refund, subject to You not making a claim, if You inform Us within 14 days from receipt of the confirmation letter.

Should You cancel outside the 14 day cancellation period, no refund of payment will be given.

Please contact Able Insurance Services Ltd, Ellipse, Ground Floor, Padley Road, Swansea, SA1 8AN or call 0333 220 2095.

Policy Duration

The period of cover which runs alongside Your motor vehicle policy through Gladiator and does not exceed 12 months.

What to do if You have a complaint

Any complaint You have regarding Your policy should be addressed to the policy administrator:

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

Tel: 01206 771788

Email: customerrelations@call-assist.co.uk

Please include the details of Your policy and in particular Your policy number, to help Your enquiry to be dealt with speedily.

We will acknowledge Your complaint within three working days of receiving it.

If You remain dissatisfied, short of court action, You can ask The Financial Ombudsman Service to review Your case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. The Financial Ombudsman Service can be contacted at the following address: The Financial Ombudsman Service at Exchange Tower, London, E14 9SR.

Tel: 0800 023 4567 free for people phoning from a 'fixed line' (e.g. a landline at home) or

0300 123 9123 free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Following the complaints procedure does not affect Your rights to take legal proceedings.

Are We covered by the Financial Services Compensation Scheme (FSCS)?

Able Insurance Service Ltd, Call Assist Limited, and Ageas Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations. Further information about the compensation scheme arrangements is available from the FSCS by telephoning 020 7741 4100 or by visiting www.fscs.org.uk.

Service Provider and Insurer

Supplied by Able Insurance Services Ltd trading as Gladiator, Ellipse, Ground Floor, Padley Road, Swansea SA1 8AN, Registered Company number 289007 (Home State: United Kingdom). The service is provided by Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX, Registered Company Number 3668383 (Home State: United Kingdom). This policy is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, Registered in England and Wales no 354568.

Able Insurance Services Limited trading as Gladiator, Firm Reference Number 311649, is authorised and regulated by the Financial Conduct Authority. Call Assist Limited, Firm Reference Number 304838, is authorised and regulated by the Financial Conduct Authority.

Ageas Insurance Limited, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202039.

Policy Wording

Terms and Conditions

Please check Your policy schedule to ensure You have the level of cover You need and read the following to help You use the service:

Definitions

Accident

a collision immediately rendering the Vehicle immobile or unsafe to drive.

Breakdown

an electrical or mechanical failure or lack of fuel to the Vehicle, which immediately renders the Vehicle immobilised.

Callout

the deployment of a Recovery Operator to Your Vehicle.

Home Address

the last known address recorded on Our system where Your Vehicle is ordinarily kept.

Policy Duration

the period of cover which runs alongside Your motor vehicle policy through Gladiator and does not exceed 12 months.

Recovery Operator

the independent technician Call Assist appoints to attend Your Breakdown.

Rescue Co-ordinator

the telephone operator employed by Call Assist Ltd.

Specialist Equipment

non-standard apparatus or recovery vehicles which in the professional view of the Recovery Operator after assessing the situation are required to recover the Vehicle. Specialist Equipment includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

Suitable Garage

any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the repair work undertaken can be evidenced in writing.

Territorial Limits

means England, Northern Ireland, Scotland, Wales, The Channel Islands, and Isle of Man.

Us, We, Our

Call Assist Ltd.

Vehicle

the Vehicle registered through Gladiator shown on the policy schedule with additional Breakdown cover purchased.

You, Your

the person named on the policy schedule.

About Your Policy

If Your Vehicle suffers a Breakdown due to a mechanical or electrical failure or lack of fuel which immediately renders the Vehicle immobile, service will be provided in accordance with the policy wording. This applies during the Policy Duration and within the Territorial Limits detailed within the policy wording.

Roadside Assistance & Recovery

If Your Vehicle suffers a Breakdown within the Territorial Limits and more than a one-mile radius from Your Home Address, We will send a Recovery Operator to the scene of the Breakdown and arrange and pay Callout fees and mileage charges needed to repair or assist with the Vehicle.

If, in the opinion of the Recovery Operator, they are unable to repair the Vehicle at the roadside We will assist in the following way:

Either:

- Arrange and pay for Your Vehicle, You and up to 6 passengers to be recovered to the nearest garage which is able to undertake the repair

Or:

- If the above is not possible at the time or the repair cannot be made within the same working day, We will arrange for Your Vehicle, You and up to 6 passengers to be transported to Your Home Address, or if You would prefer and it is closer, Your original destination within the Territorial Limits

Any recovery must take place at the same time as the initial Callout otherwise You will have to pay for subsequent Callout charges.

If Your Vehicle requires recovery, You must immediately inform Our Rescue Co-ordinator of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

Home Assist

We will send a Recovery Operator to Your Home Address or within a one-mile radius of Your Home Address in the event of a Breakdown.

If, in the opinion of the Recovery Operator, they are unable to repair Your Vehicle at the roadside, We will arrange and pay for Your Vehicle, You and up to 6 passengers to be recovered to the nearest garage which is able to undertake the repair.

Any recovery must take place at the same time as the initial Callout otherwise You will have to pay for subsequent Callout charges.

If Your Vehicle requires recovery, You must immediately inform Our Rescue Co-ordinator of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

Alternative Travel*

We will pay up to £250 towards the reasonable cost of alternative transport or a hire vehicle up to 1,600cc to allow You to complete Your original journey. We will also pay up to £100 towards the reasonable cost of alternative transport for one person to return and collect the repaired Vehicle.

Emergency Overnight Accommodation*

If Your circumstances match the criteria listed in the policy wording for this benefit to be offered, We will pay a maximum of £150 for a lone traveller or £75 per person for one night of overnight accommodation including breakfast for You and up to 6 passengers. The maximum payment per incident is £500.

Accommodation/Transport Benefits Emergency Overnight Accommodation and Alternative Transport benefits are available under the following conditions:

- The Vehicle must be repaired at the nearest Suitable Garage to the Breakdown location
- The Vehicle cannot be repaired the same working day
- The Breakdown did not occur within 20 miles of Your Home Address
- We will determine which benefit is offered to You by assessing the circumstances of the Breakdown and what is the most cost effective option for Us

* These services will be offered on a pay/claim basis, which means that You must pay initially and We will send You a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from Our Rescue Co-ordinator. The policy will only pay for a group 1 hire Vehicle which We deem is appropriate for Your requirements and is available at the time assistance is provided. We will only reimburse claims when We are in receipt of a valid invoice or receipt.

Caravans and Trailers

If Your Vehicle suffers a Breakdown and Your caravan/trailer is attached, providing Your caravan/trailer is fitted with a standard towing hitch and does not exceed 7.01 metres/23 feet in length (not including the length of the A-frame and hitch), Your caravan/trailer will be recovered with Your Vehicle at no extra cost.

Lost or Broken Keys

If You lose, break or lock Your keys within Your Vehicle We will pay for the Callout and mileage back to the Recovery Operator's base or Your Home Address if closer. All other costs incurred, including any Specialist Equipment needed to move the Vehicle, will be at Your expense.

Message Assistance

If You require, We can pass on two messages to Your home or place of work to let them know of Your circumstances to ease Your worry.

General Notes

This is an insurance policy. Your Vehicle must be in a roadworthy condition and be regularly serviced. Purchasing this policy means there are no circumstances, which You are aware of that, are likely to result in a claim under this insurance.

What to do if You Breakdown

If Your Vehicle breaks down please call Our 24 hour control centre on 0800 781 4423.

Please have the following information ready to give Our Rescue Co-ordinator, who will use it to validate Your policy:

- Your telephone number and area code which We can call You back on
- Your Vehicle registration and insurance policy number
- The precise location of Your Vehicle (or as accurate as You are able to be in the circumstances)
- Your Vehicle make, model and colour together with any specific details, which may assist Us in locating You quickly

We will take Your details and ask You to remain by the telephone You are calling from. Once We have made all the arrangements We will contact You to advise who will be coming out to You and how long they are expected to take.

Your mobile phone must therefore be switched on and available to take calls at all times. You will then be asked to return to Your Vehicle.

Please remember to guard Your safety at all times and remain with or near Your Vehicle until the Recovery Operator arrives. Once the Recovery Operator arrives at the scene, please be guided by their safety advice.

In the event of a Breakdown on a motorway where You have no means of contacting Us or are unaware of Your location, please use the nearest SOS box. You will need to advise the Emergency Services of Our telephone number, they will then contact Us to arrange assistance. If the Police or Highways Agency are present at the scene please advise them that You have contacted Us or give them Our telephone number to call Us on Your behalf.

Garage Repairs

Any repairs undertaken by the Recovery Operators at their premises are provided under separate contract, which is between You and the Recovery Operator.

Uninsured Service

We can provide assistance for faults that are not covered under this insurance policy or where You would like Us to assist additional passenger numbers, who exceed the maximum of 6, stated within this policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

Governing Law

This policy will be governed by English law, and You and We agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless You live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

Language

The contractual terms and conditions, and other information relating to this contract will be in the English language.

Exclusions

Applying to all sections unless otherwise stated:
This insurance does not cover the following:

1. a) Any caravan/trailer where the total length exceeds 7.01 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the Vehicle with a standard towing hitch.
b) Breakdowns to the caravan or trailer itself.
2. Any Vehicle which is not listed on Your policy schedule as being eligible for Breakdown cover with Us.
3. Minibuses, horseboxes, limousines, or vehicles in excess of 3,500kg/3.5 tonnes (gross vehicle weight).
4. The cost of any parts, components or materials used to repair the Vehicle.
5. Repair and labour costs other than half an hour roadside labour at the scene.
6. Any costs or expenses not authorised by Our Rescue Co-ordinator.
7. The cost of food (other than breakfast when Emergency Overnight Accommodation is provided), drinks, telephone calls or other incidentals.
8. The cost of Alternative Transport other than those covered in the "Alternative Travel" section and a return trip to collect Your repaired vehicle.
9. The cost of fuel, oil or insurance for a hire vehicle.
10. The recovery of the Vehicle and passengers if repairs can be carried out at or near the scene of the Breakdown within the same working day. If recovery takes effect We will only recover to one address in respect of any one Breakdown.
11. Emergency Overnight Accommodation or Alternative Transport if repairs can be carried out at or near the scene of the Breakdown within the same working day.
12. Breakdowns caused by failure to maintain the Vehicle in a roadworthy condition including maintenance or proper levels of oil and water.
13. Costs incurred in addition to a standard Callout where service cannot be undertaken at the roadside because the Vehicle does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.
14. Specialist Equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the Breakdown if Your Vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
15. Service where Your Vehicle is not accessible or cannot be transported safely and legally using a standard recovery vehicle.
16. Any request for service if the Vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
17. Overloading of the Vehicle or carrying more passengers than it is designed to carry.
18. Claims not notified and authorised prior to expenses being incurred.
19. Any costs or expenses not authorised by Our Rescue Co-ordinator.
20. Any damage or loss to Your Vehicle or its contents and any injury to You or any third party caused by Us or the Recovery Operator. It is Your responsibility to ensure personal possessions are removed from the Vehicle prior to Your Vehicle being recovered.
21. We will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, We will not pay for You to collect Your Vehicle from a repairer or for any time that has to be taken off work because of a Breakdown.

22. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
 - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
 - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.
23. Any false or fraudulent claims.
24. Failure to comply with requests by Us or Our Recovery Operators concerning the assistance being provided.
25. Fines and penalties imposed by courts.
26. Any charges where You or the Emergency Services arrange recovery or repairs by other means unless We have agreed to reimburse You.
27. Ferry or toll charges outside of the Territorial Limits.
28. Any subsequent Callouts for any symptoms related to a claim which has been made within the last 28 days, unless Your Vehicle has been fully repaired at a Suitable Garage, declared fit to drive by Our recovery agent or is in transit to a pre-booked appointment at a Suitable Garage.
29. More than six Callouts in the Policy Duration.
30. Claims totalling more than £15,000 in the Policy Duration.
31. Any cost recoverable under any other insurance policy that You may have.
32. Storage charges.
33. Vehicles that are not secure or have faults with electric windows, sunroofs or locks not working, unless the fault occurs during the course of a journey and Your safety is compromised.
34. Assistance if the Vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
35. Recovery of the Vehicle or Your transport costs to return the Vehicle to Your home once it has been inspected or repaired.
36. Any cost that would have been incurred if no claim had arisen.
37. The cost of draining or removing contaminated fuel.
38. A request for service following any intentional or wilful damage caused by You to Your Vehicle.
39. Service where glass or windscreens have been damaged or broken.
40. Any cover which is not specifically detailed within this policy.
41. Any claim within 24 hours of the time the policy is purchased.
42. Assistance following an Accident, theft or vandalism.
43. Any Breakdown that occurred before Your Breakdown cover started.
44. The use of Specialist Equipment occasionally required because the Vehicle does not have all wheels on the public highway, it has modifications which impede recovery, or nearby obstructions are impeding the usual method of recovery.

General conditions applying to all sections

1. Details of Your cover may not reach Us by the time assistance is required. In this unlikely event, We will assist You however before assistance can be provided We will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If We receive confirmation that You have adequate cover the reserved funds will be released. If We receive confirmation that You do not have adequate cover We will take payment for any uninsured costs.

2. We will provide cover if:
 - (a) You have met all the terms and conditions within this insurance.
 - (b) The information provided to Us, as far as You are aware, is correct.
3. The policy is not transferable.
4. The driver of the Vehicle must remain with or nearby the Vehicle until help arrives.
5. If We have reason to believe this policy is being used fraudulently or it becomes apparent there is a breakdown in the relationship between Us and You, We may cancel the policy by sending 7 days notice to Your Home Address. In such situations, providing no claim has been made, We will refund the unexpired portion of Your payment.
6. We may decline service if You already owe Us money in respect of another claim made under this policy.
7. We will only pay ferry and toll fees within the confines of the Territorial Limits.
8. When You contact Us for assistance We may ask if Your Vehicle is fitted with alloy wheels. We must be advised the correct information at this time. If We are not made aware and We are unable to provide service promptly or efficiently through the Recovery Operator who will be assisting You, You will be charged for any additional costs incurred.
9. If We are able to repair Your Vehicle roadside, You must accept the assistance being provided and immediately pay for any parts supplied and fitted by credit/debit card. If You do not have funds available, any further service related to the claim will be denied.
10. If a Callout is cancelled by You and a Recovery Operator has already been dispatched, You will lose a Callout from Your policy. We recommend You to wait for assistance to ensure the Vehicle is functioning correctly. If You do not wait for assistance and the Vehicle suffers a Breakdown again within 12 hours of the previous Callout being cancelled, You will be required to pay for the cancelled Callout before further service can be provided for the Breakdown.
11. We have the right to refuse to provide the service if You or Your passengers are being obstructive in allowing Us to provide the most appropriate assistance or are abusive to Our Rescue Co-ordinator or Our Recovery Operators.
12. If, in Our opinion, the Vehicle is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, We may terminate Your policy immediately notifying You, by letter to Your registered address, of what action We have taken.
13. In the event You use the service and the claim is subsequently found not to be covered by the policy You have purchased, We reserve the right to reclaim any monies from You in order to pay the costs involved.
14. The repair must be carried out if the Vehicle is recovered to a Suitable Garage and the Suitable Garage can repair the Vehicle within the terms stated. You must have adequate funds to pay for the repair immediately. If You do not have funds available, any further service related to the claim will be denied.
15. If in Our opinion the Vehicle is beyond economical repair or the cost of the claim is likely to exceed the market value of the Vehicle in its current condition following the Breakdown, We have the option to pay You the market value of the Vehicle in its current condition and pay Your transportation costs to Your Home Address. It will be Your responsibility to apply for a Certificate of Destruction or other such document and You will be required to pay for any storage costs whilst this is obtained. If You would prefer the Vehicle to be transported to Your Home Address or original destination, this can be arranged but You will need to pay any costs which exceed the market value of the Vehicle in its current condition.

16. Recovery Operators comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting Your Vehicle.
17. The transportation of livestock (including dogs) will only be undertaken if the Recovery Operator determines it is safe to do so in the normal recovery service. We will endeavour to help arrange alternative transport but You will need to pay for this service immediately by credit or debit card.
18. If You have a right of action against a third party, You shall co-operate with Us to recover any costs incurred by Us. If You are covered by any other insurance policy for any costs incurred by Us, You will need to claim these costs and reimburse Us. We reserve the right to claim back any costs that are recoverable through a third party.
19. Regardless of circumstances, We will not be held liable for any costs incurred if You are unable to make a telephone connection to any numbers provided.

Cancellations by You

You may cancel this product and receive a full refund, subject to You not making a claim, if You inform Us within 14 days from receipt of the confirmation letter.

Should You cancel outside the 14 day cancellation period, no refund of payment will be given.

Please contact Able Insurance Services Ltd, Ellipse, Ground Floor, Padley Road, Swansea SA1 8AN or call Us on 0333 220 2095.

Cancellations by Us

Examples of when we may cancel this policy without returning any premium are:

- Your Gladiator motor policy is cancelled
- If You become ineligible for cover.

How to Complain

Any complaint You have regarding Your policy should be addressed to the policy administrator:

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

Tel: 01206 771788

Email: customerrelations@call-assist.co.uk

Please include the details of Your policy and in particular Your policy number, to help Your enquiry to be dealt with speedily.

We will acknowledge Your complaint within three working days of receiving it.

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Tel: 0800 023 4567 free for people phoning from a 'fixed line' (e.g. a landline at home) or

0300 123 9123 free for mobile phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Email: complaint.info@financial.ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

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Further information about the compensation scheme is available from the FSCS by telephoning 020 7741 4100 or by visiting www.fscs.org.uk

Service Provider and Insurer

Supplied by Able Insurance Services Ltd trading as Gladiator, Ellipse, Ground Floor, Padley Road, Swansea SA1 8AN, Registered Company number 2890075 (Home State: United Kingdom). The service is provided by Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX, Registered Company Number 3668383 (Home State: United Kingdom). This policy is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, Registered in England and Wales no 354568.

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Ageas Insurance Limited, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register no 202039.

Call Recording

To help Us provide a quality service Your telephone calls may be recorded.

Data Protection Notice

Please read this notice carefully as it contains important information about Our use of Your personal information.

In this notice, unless otherwise indicated, We and Us and Our mean any, or all, of:

- Call Assist Limited (“Call Assist”) and
- Ageas Insurance Limited (“Ageas”)

For information about how Able uses Your data You can view their privacy statement here www.gladiator.co.uk/legal-information/privacy-policy.php

Your personal information means any information We hold about You and any information You give Us about anyone else. You should show this notice to anyone else insured or proposed to be insured under Your policy as it will also apply to them. It explains how We use all the information We have about You and the other people insured under Your policy.

Please note that if You give Us false or inaccurate information this could give Ageas or Call Assist the right to avoid Your insurance policy or it could impact Your ability to claim.

Sensitive information

Some of the personal information that We may ask You to provide may constitute “sensitive personal data”. This may include, without limitation, information relating to any criminal convictions. We may need to use sensitive personal data to provide You with quotes, arrange and manage Your policy and to provide the services described in Your policy documents (such as dealing with claims).

How We use Your personal information

We may share Your personal information with other companies within Our respective groups for any of the purposes set out in this notice.

If You want to know more about Call Assist, please go to www.call-assist.co.uk. If You want to know more about the Ageas group please go to www.ageas.co.uk.

We will use Your personal information to arrange and manage Your insurance policy, including handling underwriting and claims and issuing renewal documents and information to You. We will also use Your personal information to assess Your insurance application.

We may research, collect and use data about You from publicly available sources including social media and networking sites. We may use this data for the purposes set out in this notice, including fraud detection and prevention.

We may have to share Your personal information with other insurers, statutory bodies, regulatory authorities, Our business partners or agents providing services on Our behalf and other authorised bodies.

Ageas will share Your personal information with others:

- If Ageas needs to do this to manage Your policy
- For underwriting purposes, such as assessing Your application and arranging Your policy
- For management information purposes
- To prevent or detect crime, including fraud (see below)
- If Ageas is required or permitted to do this by law (for example, if Ageas receives a legitimate request from the police or another authority) and/or
- If You have given Ageas permission.

You can ask for further information about Ageas' use of Your personal information. If You require such information, please write to the Data Protection Officer at the corresponding address set out below.

Call Assist will share Your personal information with others:

- If Call Assist needs to do this to manage Your policy, including settling claims
- For management information purposes
- To prevent or detect crime, including fraud
- If Call Assist is required or permitted to do this by law (for example, if Call Assist receives a legitimate request from the police or another authority) and/or
- If You have given Call Assist permission.

You can ask for further information about Call Assist's use of Your personal information. If You require such information, please write to the Data Protection Officer at the corresponding address set out below.

Preventing and detecting crime

Ageas may use Your personal information to prevent crime. In order to prevent and detect crime Ageas may:

- Check Your personal information against Ageas' own databases
- Share it with fraud prevention agencies. Your personal information will be checked with and recorded by a fraud prevention agency. Other companies within the financial services industry may also search such fraud prevention agencies when You make an application to them for financial products (including credit, savings, insurance, stockbroking or money transmission services). If such companies suspect fraud, Ageas will share Your relevant personal information with them. The information Ageas shares may be used by those companies when making decisions about You. You can find out which fraud prevention agencies are used by Ageas by writing to Ageas' Data Protection Officer at the corresponding address set out below and/or
- Share it with operators of registers available to the insurance industry to check information and prevent fraud. These include the Claims and Underwriting Exchange Register administered by Insurance Database Services Limited. Ageas may pass information relating to Your insurance policy and any incident (such as an accident, theft or loss) to the operators of these registers, their agents and suppliers.

Dealing with others on Your behalf

To help You manage Your insurance policy, subject to answering security questions, We will deal with You or Your husband, wife or partner or any other person whom We reasonably believe to be acting for You if they call Us on Your behalf in connection with Your policy or a claim relating to Your policy. For Your protection only You can cancel Your policy or change the contact address.

Marketing

We may use Your personal information and information about Your use of Our products and services to carry out research and analysis.

We will only use Your personal information to market Our products and services to You if You agree to this.

Monitoring and recording

We may record or monitor calls for training purposes, to improve the quality of Our service and to prevent and detect fraud. We may also use CCTV recording equipment in and around Our premises.

Further information

You are entitled to receive a copy of any of Your personal information We hold. We may charge You a small fee for this. If You would like to receive a copy, or if You would like further information on, or wish to complain about, the way that We use Your personal information:

In respect of information held by Call Assist, please write to The Data Protection Officer at Axis Court, North Station Road, Colchester CO1 1UX giving Your name, address and insurance policy number.

In respect of information held by Ageas, please write to the Data Protection Officer at Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA giving Your name, address and insurance policy number.

If We change the way that We use Your personal information, We will write to You to let You know. If You do not agree to that change in use, You must let Us know as soon as possible by writing to Us at the address above.

Please note – Call Assist may transfer Your personal data outside of the European Economic Area for the purposes of providing the services described in Your policy documents, such as dealing with Your claim.

You have the right to complain to the Information Commissioners Office at any time if You object to the way We use Your personal information. For more information please go to www.ico.org.uk.

How to make a claim

If Your Vehicle breaks down please call Our 24 hour Control Centre on **0800 781 4423**.

Please make sure You have:

- Your policy number
- A return telephone number
- Your precise location

