



AutoAid Membership Breakdown Plan



Your AutoAid Membership Breakdown Plan

Welcome to membership of the AutoAid Membership Breakdown Plan (the **Plan**).

Membership of the **Plan** provides **you** with access to an award-winning breakdown service specifically negotiated by **RCIB** for the benefit of its customers which will entitle **you** to contact by phone, as described on pages 3 and 7, our **Service Provider** who will arrange a **Recovery Agent** to attend to **you** and **your vehicle** where there has been a **breakdown** of **your vehicle**.

The **Plan** also provides **you** with an insurance policy which will allow the Service Provider to recover direct from the **Insurer** on **your** behalf (subject to the terms and conditions of the AutoAid Insurance Policy set out on pages 18 to 30 of this document) costs which **you** are liable to pay to the **Service Provider** relating to the **breakdown**. For **vehicles** which are 10 years old and over at the time of the breakdown, the first £25 of the cost of the providing the **Recovery Agent** to attend to **you** and **your vehicle** will need to be paid by you to the **Service Provider**, and will not be paid to the **Service Provider** on **your** behalf by the **Insurer**. **This applies to all policies inceptioned or renewed on or after the 1st March 2023.**

Your Plan is set out on the following pages and consists of:

1. **Your Membership Schedule** – which details **your** level of membership and the insurance policy arranged for **you**. Under the insurance policy, the **Insurer** will pay direct to the **Service Provider** on **your** behalf costs incurred in the **Service Provider** attending to **you** and **your** breakdown (subject to the terms and conditions of the AutoAid Insurance Policy set out on pages 18 to 30 of this document). The **Membership Schedule** is provided as a separate document which will accompany this document;
2. **Your** AutoAid Membership Agreement – this is the contract between **you** and **RCIB** which confirms **your** entitlement to receive the AutoAid Breakdown Service. This is set out on page 4 of this document;
3. The AutoAid Breakdown Service – which details, amongst other matters, the services **you** can expect to receive should **you** **breakdown**, and the services which are not included. This is set out on pages 5 to 17 of this document;
4. The AutoAid Insurance Policy – this is the contract between **you** and the **Insurer** for the payment of costs on **your** behalf incurred by **you** relating to the use of the AutoAid Breakdown Service for a **breakdown**. This is set out on pages 18 to 30 of this document; and
5. Definitions – the **Membership Schedule**, AutoAid Membership Agreement, AutoAid Breakdown Service, and the AutoAid Insurance Policy contain a number of important words or expressions which are explained on page 31. Where a defined term is used the word or expression is included within the following pages in bold type.

An **insurance premium** is payable by **you** for the AutoAid Insurance Policy which will have been paid, or agreed with **RCIB** to be paid, by **you** before **you** joined the **Plan**. There is no fee payable for joining as a member of the AutoAid Membership Breakdown Plan, but a fee is payable by **you** to **RCIB** for acting on your behalf in arranging and administering your AutoAid Insurance Policy.

The AutoAid Membership Breakdown Plan is provided by Right Choice Insurance Brokers Limited and the insurance policy is underwritten by Right Cover Insurance Limited. Both companies are owned by Lucida Broking Holdings Limited.

Changes to the Terms and Conditions

RCIB or the **insurer** are entitled to make changes to the **Plan**. For annual policies changes will be made at renewal and we will give **you** a minimum of 30 days' notice. For monthly policies we will give **you** 45 days' notice. Where changes are required to comply with any regulations or laws shorter notice periods may be necessary.

It is important that **you** read these documents carefully and keep them in a safe place.

Happy and safe motoring.

A handwritten signature in black ink, appearing to read 'M Gledhill', written in a cursive style.

Matthew Gledhill
Managing Director
Right Choice Insurance Brokers Ltd

Contact our Service Provider if you have a breakdown

If **you** have a **breakdown** and require assistance you can contact our **Service Provider** by calling their 24-hour Rescue Control Centre on either of the following numbers:

0800 1700 400 or 01708 963190

Please note, these are emergency **breakdown** assistance numbers, our **Service Provider** will not be able to provide information on **your** membership or **your** insurance policy. For all non-emergency queries, please only contact **us** by referring to the information below.

Contact RCIB if you need assistance with your AutoAid Membership Agreement or AutoAid Insurance Policy

If **you** need to contact **RCIB** our contact details are:

Right Choice Insurance Brokers Limited
St. James House
27 - 43 Eastern Road
Romford
Essex
RM1 3NH

Phone: 0345 241 1359

Email: contact@autoaidbreakdown.co.uk

Your AutoAid Membership Agreement

Welcome to the AutoAid Membership Breakdown Plan.

We are delighted that **you** have agreed to become a **member** of the AutoAid Membership Breakdown Plan which is an award-winning breakdown service. As a result of **you** becoming a **member** of the AutoAid Membership Breakdown Plan, **you** and **RCIB** have entered into a legally binding membership agreement under which **RCIB** agrees to provide **you** with access to the AutoAid Breakdown Service described on pages 5 to 17 under the terms, conditions and exceptions set out within those pages.

The **Plan** includes an insurance policy designed to meet the costs which **you** incur relating to a **breakdown** arranged by the **Service Provider** subject to the terms and conditions of the insurance policy. **You** are required to purchase this insurance policy as part of **your** membership.

Any costs which **you** incur relating to a **breakdown** which are not covered by this **Plan** or the AutoAid Insurance Policy or which the **insurer** declines to pay will need to be paid by **you** direct to the **Service Provider**. This includes, the first £25 of the cost of the providing the **Recovery Agent** to attend to **you** and **your vehicle** if **your vehicle** is 10 years old and over at the time of the breakdown. **This applies to all policies inceptioned or renewed on or after the 1st March 2023.**

If as the result of a **breakdown** **you** request additional services from either the **Service Provider** or the **Recovery Agent** which fall outside the AutoAid Breakdown Service described on pages 6 to 19 the cost of those services will not be covered by this **Plan** or the AutoAid Insurance Policy and will need to be paid by **you** direct to the **Service Provider** or the **Recovery Agent**.

The **Service Provider** is not authorised to accept claims on behalf of the **insurer**.

Membership of the **Plan** is personal to **you** and does not give, or intend to give, rights to anyone else. No-one else has the right to enforce any part of this agreement other than **you**. **RCIB** may cancel or change any part of the agreement without requiring the permission of anyone else.

Signed for and on behalf of Right Choice Insurance Brokers Limited



Matthew Gledhill
Managing Director
Right Choice Insurance Brokers Ltd

The AutoAid Breakdown Service

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Member Information

Type of cover

The AutoAid Breakdown Service is a motor vehicle breakdown and recovery plan designed to get **you** and **your vehicle** on the move again after a **breakdown**.

The AutoAid Breakdown Service covers **you** and, where we have agreed to include them, **your** spouse, civil partner or common law partner, no matter which **vehicle you** or they are driving providing the driver is legally entitled to drive the **vehicle**, and the **vehicle** meets our eligibility criteria.

The service is not:

- a replacement for a motor insurance policy, and therefore does not provide cover for bodywork repairs following an accident, vandalism or theft, personal injury or third party liability; or
- a maintenance scheme, and therefore does not cover any non-emergency repair work or any parts used or work such as routine servicing or diagnostic tuning.

Any emergency repairs undertaken at the roadside by **Recovery Agents** may be temporary to resolve the **breakdown**. These repairs cannot be guaranteed, and **you** may need to arrange permanent repairs as soon as possible. **You** are responsible for ensuring any repairs carried out at a repairing garage are to your satisfaction.

Responsibility for costs

You are responsible for the cost of all parts and labour needed to repair the **vehicle** at the roadside, and any call-out fees and labour to attend the **breakdown**. However, membership of the AutoAid Membership Breakdown Plan includes an AutoAid Insurance Policy which will pay, on your behalf, costs which **you** are liable to pay to the **Service Provider** relating to the **breakdown** (subject to the terms and conditions of the AutoAid Breakdown Service and the AutoAid Insurance Policy).

The **Service Provider** acts on **your** behalf in attending the **breakdown** and is not authorised to accept claims on behalf of the **Insurer**.

Service Provider

The AutoAid Breakdown Service only applies to services arranged by our **Service Provider**. **You** can contact our **Service Provider** as described on pages 3 and 7.

Current membership

Providing **you** are a **current member** of the **Plan** when a **breakdown** occurs, **you** will be entitled to the benefits of the AutoAid Membership Service subject to the conditions and exclusions set out on pages 12 and 13.

Making changes to your cover

You need to contact **RCIB** without delay should **you** need to make any changes to **your Plan** so that we can update it for **you**. The type of change **you** need to tell us about includes any change to **your** name or **home address**. If **you** do not keep us up to date with any changes, or provide incorrect information, then **you** may not be covered under the AutoAid Breakdown Service. Changes to **your** cover may result in additional charges being applied.

Law

Unless specifically agreed otherwise, **your** AutoAid Membership Agreement and the AutoAid Breakdown Service shall be subject to English Law.

How to contact us if you breakdown

IMPORTANT

ALL CALLS FOR ASSISTANCE UNDER THIS SCHEME MUST BE MADE USING ONE OF THE PHONE NUMBERS BELOW.

If you try to contact the Service Provider by any other means assistance will be declined.

We hope that all journeys will be incident free. However, should the **vehicle you** are driving break down the 24-hour Rescue Control Centre provided by our **Service Provider** is on hand to help.

The aim of the **Service Provider** is to send a **Recovery Agent** to the scene of a **breakdown** as soon as possible. However, there may be times where delays arise due to factors beyond our control – for example, bad weather or roadworks. We appreciate **your** patience and understanding on these occasions.

0800 1700 400 or 01708 963190

If **you** are deaf, hard of hearing or speech impaired and require assistance **you** can text **your** full name and registration number to us on:

07537404890

Please have the following information ready when **you** call so that our **Service Provider** can help **you** as quickly as possible:

- **Your** name and membership number.
- The phone number from which **you** are calling.
- The location of the broken-down **vehicle**, including road numbers or names and landmarks.
- The vehicle registration number, make, model and colour.
- Any vehicle modifications which may be relevant to the recovery of the **vehicle**.

Please stay with the **vehicle** until a **Recovery Agent** arrives.

Call Recording

To help provide a first-class service, telephone calls may be recorded by our **Service Provider**.

What we will do when **you** contact us for assistance

The **Service Provider** will take the information **you** have given, as well as details of the fault with the **vehicle**, and assess if this can be repaired at the roadside. If the **Service Provider** believes a repair is possible at the roadside then they will send a **Recovery Agent** to **you** as soon as possible and spend up to an hour fixing the fault. If the repair takes or is estimated to take more than an hour, the **vehicle** and **you** will be taken to the nearest available repairer within 20 miles of the **breakdown**.

Benefits of the AutoAid Breakdown Service

Roadside Assistance	
What is covered	What is not covered
If the vehicle suffers a breakdown more than a ¼ mile from the home address, the AutoAid Breakdown Service will: ✓ provide up to an hour's labour at the roadside to try and repair the fault ✓ take the vehicle and you to the nearest available repairer within 20 miles of the breakdown if it cannot be repaired at the roadside ✓ at your request, phone someone that may need to know about the breakdown If the repairer, the Recovery Agent is planning to take you to, is closed, the Recovery Agent will take the vehicle and you to the home address or your preferred destination providing this is closer than the home address and within the territorial limits. The Service Provider or Recovery Agent will, if requested, collect the vehicle the next day (or whenever suits you within the next 7 days), and take it to the nearest available repairer.	The AutoAid Breakdown Service will not cover you for the following: × any benefit not arranged and agreed by our Service Provider; × any labour or repairs carried out other than at the scene of the breakdown; × any transportation beyond the nearest available repairer unless previously agreed by the Service Provider; × any breakdown occurring within a ¼ mile of the home address; × any storage of the vehicle; or × taking the vehicle and you to separate destinations after a breakdown.
Misfuelling	
What is covered	What is not covered
If the vehicle cannot be driven as a result of using the incorrect type of fuel, the Recovery Agent will: ✓ drain and flush the fuel tank at the roadside ✓ take the vehicle and you to the nearest available repairer for draining and flushing of the fuel tank if it cannot be done at the roadside ✓ top up the fuel tank with 10 litres of the correct fuel type.	The AutoAid Breakdown Service will not cover you for the following: × any transportation beyond the nearest available repairer unless previously agreed with the Service Provider; × any loss of fuel due to draining and flushing; or × any resultant damage or failure of any parts caused by incorrect fuel type being used.
IMPORTANT: If you realise you have used the incorrect fuel type and: • You have not started the vehicle – do not attempt to start it and call the 24-hour Rescue Control Centre immediately; or • You have started the vehicle - stop at the nearest safe location, turn off the vehicle and call the 24-hour Rescue Control Centre immediately.	
Replacement Drivers	
What is covered	What is not covered
If the only driver in the vehicle is certified as medically unfit to drive during a journey, the AutoAid Breakdown Service will arrange for a chauffeur to drive or transport the vehicle to a single destination that you choose within the territorial limits.	

Lost Keys	
What is covered	What is not covered
If you lock the keys within the vehicle or lose them, the Recovery Agent will : ✓ take the vehicle and you to the nearest available repairer, or ✓ take you to and from where the spare keys are located, provided it is no further than the nearest available repairer.	The AutoAid Breakdown Service will not cover you for the following: ✗ any repairing, replacing, or re-programming of keys.
Recovery/Alternative Transport/Overnight Accommodation	
What is covered	What is not covered
If the vehicle cannot be repaired by the end of the working day, the Service Provider will: ✓ arrange to take the vehicle and you to the home address or your preferred destination providing this is closer than the home address and is within the territorial limits, or ✓ if you are more than 25 miles from the home address: • provide vehicle hire up to £250 so that you can complete your journey and return to collect the vehicle after repair, or • alternative means of public transport up to £150 per party so that you can complete your journey and return to collect the vehicle after repair, or • overnight accommodation (on a room only basis) for 1 night of up to £75 per person to a total of £500 per party, close to where the vehicle is being repaired. You must agree the cost of any alternative transport or overnight accommodation with the Service Provider in advance of incurring such costs. The AutoAid Insurance Policy will also only pay amounts covered by this scheme if the Service Provider also receives valid invoices and receipts for the expenditure (see Important Information on page 12).	The AutoAid Breakdown Service will not cover you for the following: ✗ under Recovery/Alternative Transport/Overnight Accommodation for any breakdown occurring within 25 miles of the home address; ✗ any costs for food, meals or drinks; ✗ any fuel and oil costs used in any hire vehicle; ✗ any costs other than the daily rate of a hire vehicle (please see important information on page 12 for further details); ✗ any costs related to the breakdown of a hire vehicle; or ✗ any ferry fares or toll fees.
Home Assistance	
What is covered	What is not covered
If the vehicle suffers a breakdown within a ¼ mile of the home address, the AutoAid Breakdown Service will: ✓ provide up to an hour's labour at the roadside or the home address to try and repair the fault; or ✓ take the vehicle and you to the nearest available repairer if it cannot be repaired at the scene.	The AutoAid Breakdown Service will not cover you for the following: ✗ any labour or repairs carried out other than at the scene of the breakdown; or ✗ any transportation beyond the nearest available repairer.

Important Information

Please note: You cannot claim under this membership for the first 24 hours after the purchase date.

Claiming for expenses

Any claim for expenses which are recoverable under the AutoAid Breakdown Service must be notified by **you** to the **Service Provider** prior to incurring the expenses.

You must keep all invoices and receipts and other documents which may be relevant to **your** claim for expenses, and send copies of all invoices and receipts for which **you** require reimbursement under the terms of the AutoAid Breakdown Service to the **Service Provider** within 7 days of the **breakdown** to either the address below or by email to reimbursements@call-assist.co.uk.

AutoAid
Axis Court
North Station Road
Colchester
Essex
CO1 1UX

The **Service Provider** is not authorised to accept claims on behalf of the **Insurer**.

Recovery Agent documentation

You may be requested to sign documentation by the **Recovery Agent** relating to the service provided. If **you** do not sign the documentation this may result in further services being denied to **you**. Please do not sign any documents until **you** have read and understood the content in full.

Hire Vehicles

It is not always possible to provide vehicles with automatic transmission, vehicles adapted for disabled drivers or vehicles with accessories such as bike racks, luggage racks or tow bars.

The AutoAid Breakdown does not offer hire/replacement motorcycles. Where the **vehicle** is a motorcycle the option to hire a car is available.

The provision of a hire/replacement vehicle is subject to availability and the hire company's terms and conditions, including any driving licence restrictions and minimum/maximum age requirements. **You** may need to provide the hire car company with a credit card and a full driving licence to receive the hire vehicle.

You are responsible for any damage to the hire vehicle while it is in **your** possession and any excess imposed by the hire company.

If **you** take up the benefit of a hire vehicle, costs other than the daily rate of this vehicle will not be paid. Costs that are not covered include:

- any hire vehicle insurance costs
- any fuel or oil costs used in the hire vehicle
- any costs related to damage or breakdown of the hire vehicle
- any excess waiver costs

Animals

If there are animals in the **vehicle** when it breaks down it will be the decision of the **Recovery Agent** whether they can transport the animals. The AutoAid Breakdown Service does not cover **you** for the wellbeing of the animals and will not transport livestock.

General Conditions

The following general condition apply to the AutoAid Breakdown Service:

1. **Your** AutoAid Membership Plan will only provide the cover described in this document if:
 - **you** have met all the terms and conditions in this document and
 - the information **you** have given to us is, as far as **you** know, correct and complete.
2. If **you** have failed to give us complete and accurate information, or have not met the terms and conditions, this could lead to the services being denied or the cover not being valid.
3. At the time a **breakdown** occurs or at the time **you** request any of the breakdown or recovery services, you must be a **current member** of the AutoAid Membership Breakdown Plan.
4. This cover only applies to **you** and cannot be transferred to anyone else.
5. The **vehicle** must have a valid MOT (unless exempt), be taxed, insured and registered in the UK.
6. **You** must make sure that the **vehicle** is in a roadworthy condition at all times and it has been maintained and serviced in accordance with the manufacturer's recommendations, and that any necessary repairs have been carried out. In the event of a **breakdown** **you** must be able to provide proof of servicing if we ask for it.
7. In the event of a **breakdown** **you** must contact our **Service Provider** immediately.
8. Before **you** arrange alternative transport or overnight accommodation, **you** must contact our **Service Provider** for their agreement.
9. Recovery of the **vehicle** will be undertaken in accordance with the regulations as they relate to the **Recovery Agents'** working hours. **Recovery Agents** may require regular breaks or operate staged recoveries where further agents are used to share the recovery.
10. If the vehicle is fitted with locking wheel nuts **you** must carry the key/tool to remove them.
11. Where possible **you** must stay with the **vehicle** until the **Recovery Agent** arrives.
12. If a claim is made which **you** or anyone acting on **your** behalf knows is false, fraudulent or exaggerated, **your** AutoAid Insurance Policy will not pay the claim and cover under the policy will end.
13. **You** must carry a roadworthy spare tyre or a tyre inflation kit with **your vehicle** at all times, except where one is not fitted as standard manufacturer's equipment.
14. If the **vehicle** is involved in a road traffic accident, **you** must supply the **Service Provider** with **your** motor insurance details when they ask for this information. **You** must also report the incident to **your** Insurer immediately.
15. Any emergency repairs undertaken at the roadside by **Recovery Agents** are temporary, to resolve the immediate breakdown. These repairs cannot be guaranteed, and permanent repairs will need to be carried out at the earliest opportunity. **You** are responsible for ensuring any repairs carried out at a repairing garage are to **your** satisfaction.

General Exclusions

The AutoAid Breakdown Service will not cover **you** for the items listed below.

1. Any loss, damage or costs that are covered by any insurance or other breakdown organisation.
2. Direct or indirect loss, damage or legal responsibility caused by, contributed to, or arising from:
 - acts of terrorism;
 - earthquake or other natural disaster;
 - any result of war, riot, revolution, civil commotion or unrest, or any similar event;
 - ionizing radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other dangerous property of any explosive nuclear equipment or nuclear part of that equipment;
 - carrying any dangerous substances or goods for which you need a licence from the relevant authority; or
 - pressure waves caused by aircraft and other flying objects.
3. Any cover if the **vehicle** has been used:
 - for public or private hire or reward, including but not limited to, taxis and couriers unless the appropriate cover is shown on the Membership Schedule;
 - on any racetrack, race circuit or toll road without a speed limit (such as Nürburgring Nordschleife); or
 - for racing, rally, pace making or in any contest or speed trial, or practising for any such event, or is involved in any rigorous reliability testing.
 - For business use, where your car is used for work or travel between different offices or work sites, unless you are purchasing additional cover.
4. The **Recovery Agent** must have attended the initial breakdown for any cover under this **Plan** to be in force.
5. Any cover if the **current member** or, where we have agreed to include them, **your** spouse, civil partner or common law partner was not the driver of the **vehicle** at the time of the **breakdown**.
6. Any cover if the **vehicle** is overloaded or carrying more than the number of passengers for which it was designed.
7. The cost of any parts, components, **Specialist Equipment** or materials used to repair or remobilise the **vehicle**.
8. Any cover related to **you** not carrying a spare tyre or tyre inflation kit, unless one is not fitted as standard manufacturer's equipment. This includes the sourcing and delivery of any tyres and any tyre specialist costs.
9. **Breakdowns** due to frost damage or failure to maintain the vehicle which leads to insufficient oil, coolant, or other fluids (excluding fuel).
10. Any penalty, parking, congestion or emission charges or any fines.

11. Any request for assistance if the **vehicle** is not accessible by the attending **Recovery Agent**.

12. Any callout if the **breakdown** is caused by a fault for which **breakdown** cover has been previously provided if **you** or the driver was advised at the time by the **Recovery Agent** that the repair was temporary and further repairs were required. This exclusion will not apply if **you** have made permanent repairs to the fault, or the **vehicle** has been declared fit to drive by a **Recovery Agent** or is in transit to a pre-booked appointment at a suitable repairer.
13. Damage or costs incurred as a direct result of gaining access to the **vehicle** following a request for assistance.
14. The repair or recovery of the **vehicle** at or from the premises of a motor trader or car auction.
15. The attendance to or recovery of any vehicle being used with trade plates.
16. Any costs if assistance or recovery is requested by **you** in connection with any motor trade activity.
17. Vehicles which are broken down before or at the time of purchase, or **breakdowns** due to faults already known to **you** when you joined the **Plan**.
18. Loss of or damage to the **vehicle** or its contents, or any valuables in it.
19. Telephone call charges.
20. Compensation due to any delays in providing the services, where these delays arise due to factors beyond our control, covered under the scheme.
21. Costs that are not immediately to do with getting the **vehicle** back on the road, for example lost earnings if a **breakdown** means **you** are late for work.
22. **Breakdowns** which occur due to speeding, alcohol or drug-related incidents.

Important Notices and Information

Cancellation

Cancellation of your AutoAid Membership Breakdown Plan will also result in the cancellation of your AutoAid Insurance Policy, and therefore access to the AutoAid Breakdown Service.

If **you** wish to cancel **your** AutoAid Membership Breakdown Plan you should contact **RCIB** on 0345 241 1359 or by email to contact@autoaidbreakdown.co.uk

14 Days Cooling Off Period

If the AutoAid Breakdown Scheme does not meet **your** needs, **you** may cancel **your** membership of the AutoAid Membership Breakdown Plan and **your** AutoAid Insurance Policy, without giving a reason, by contacting **RCIB** within 14 days of the commencement date of **your** membership as stated on **your** Membership Schedule. The 14-day period applies to new and renewing members. **You** may receive a refund of the **insurance premium you** paid for your AutoAid Insurance Policy as described on page 26.

RCIB will deduct an administration charge of £15 from any refund that may be provided by the **Insurer** of **your** AutoAid Insurance Policy. If the refund provided by the **Insurer** of **your** AutoAid Insurance Policy is less than £15 **RCIB** will retain the full amount of the refund provided by the **Insurer**.

Fees and charges paid by **you** to **RCIB** for arranging **your** AutoAid Membership Plan and **your** AutoAid Insurance Policy are non-refundable.

Outside 14 Days Cooling Off Period

Annual Policies

After the period of 14 days from the commencement date of **your** membership as stated on **your** Membership Schedule, **you** may cancel **your** membership by contacting **RCIB** and requesting that **your** AutoAid Membership Breakdown Plan and **your** AutoAid Insurance Policy are cancelled. **You** may receive a refund of the **insurance premium you** paid for **your** AutoAid Insurance Policy as described on page 26.

RCIB will deduct an administration charge of £15 from any refund that may be provided by the **Insurer** of **your** AutoAid Insurance Policy. If the refund provided by the **Insurer** of **your** AutoAid Insurance Policy is less than £15 **RCIB** will retain the full amount of the refund provided by the **Insurer**.

Fees and charges paid by **you** to **RCIB** for arranging **your** AutoAid Membership Plan and **your** AutoAid Insurance Policy are non-refundable.

Monthly Policies

After the period of 14 days from the commencement date of **your** membership as stated on **your** Membership Schedule, **you** may cancel **your** membership by contacting **RCIB** and requesting that **your** AutoAid Membership Breakdown Plan and **your** AutoAid Insurance Policy are cancelled. **You** must be a **member** for a minimum of 90 days before you can cancel.

You must give a minimum of 35 days' notice by contacting **RCIB** on 0345 241 1359 or by email to contact@autoaidbreakdown.co.uk. Cancellation will take effect at the next payment date following the end of the notice period. No refund will be given on cancellation.

Where we may cancel your policy

RCIB may cancel **your** AutoAid Membership Plan and **your** AutoAid Insurance Policy by sending **you** a notice in writing to **your** last known **home address**. **Your** AutoAid Membership Plan and **your** AutoAid Insurance Policy will then end on the date which is 7 days from the date of the letter unless otherwise stated in the notice **you** receive from **RCIB**.

Your membership may be cancelled by **RCIB** for the following reasons, although the list is not exhaustive. Cancellation of **your** AutoAid Membership Plan will also result in the cancellation of **your** AutoAid Insurance Policy.

- **you** have not paid fees, charges or premium, or any costs of charges relating to a **breakdown** which are not covered by the AutoAid Breakdown Service;
- **you** or anyone else covered by **your** AutoAid Membership Plan has not met the terms and conditions of the AutoAid Membership Plan;
- **you** have not provided documentation requested by **RCIB**;
- a change in **your** circumstances means **you** are no longer eligible for membership;
- **you** misrepresent or fail to disclose information that is relevant to the **Plan** or **your** membership; or
- **you** harass any member of the staff of **RCIB**, the **Insurer**, the **Service Provider** or any **Recovery Agent**, or show abusive or threatening behaviour towards them.

Protecting your money

RCIB will hold the **insurance premium** which **you** have paid, or any part of it which **you** pay, in a trust bank account until it is paid to the **Insurer**. While the money is in the trust bank account it cannot be used for any purpose other than paying the **Insurer**. **RCIB** retains interest earned on the balances held in the trust bank account.

Data Protection Notice

This section contains important information about **your** personal details. Please make sure **you** show it to anyone covered by **your** AutoAid Membership Plan .

RCIB will process the details **you** have given them in line with the Data Protection Act 2018 (as amended from time to time) and any other laws that apply. **Your** information may also be processed outside the European area. In all cases **RCIB** will make sure that **your** information is adequately protected.

To assess the terms of **your** membership, or to confirm **your** identity, or to deal with any requests for **breakdown** services, **RCIB** may need to share information such as **your** name, **home address**, or date of birth, and it could include details of any medical conditions or criminal convictions. The Data Protection Act 2018 classifies this kind of information as 'sensitive'.

RCIB may pass this information on to other organisations that we have carefully chosen as well as other companies in the Lucida Broking Holdings group.

If **you** pay via a credit facility, **RCIB** may share **your** information with credit reference agencies and other companies for use in credit decisions and to prevent fraud.

RCIB shares information with certain government organisations and other authorized organisations. By entering into the AutoAid Membership Plan **you** consent to such use of **your** personal data.

What is personal information?

For the purposes of this notice personal information is any information about an identifiable individual, other than the person's business title or business contact information when used or disclosed for the purpose of business communications. Personal information does not include anonymous or non-identifiable information (i.e. information that cannot be associated with or tracked back to a specific individual).

Personal Information we collect, process, hold and share may include:

- name, **home address** and contact details
- date of birth
- occupation
- marital status
- special categories of data including medical and criminal information.

Why we collect and use this information ?

RCIB will collect and use this information in order to:

- establish and maintain communications with **you**;
- provide its contracted services to **you** in arranging the **Plan** ;
- complying with any requirement of Law, Regulation or reporting to a Regulatory or Tax authority; and
- undertaking anti-fraud, sanction, anti-money laundering and the countering of the financing of terrorism and other checks to protect against fraud, suspicious or other illegal activities.

In the future, if **RCIB** intends to process **your** personal data for a purpose other than that which it was collected, **RCIB** will request **your** consent where necessary and provide **you** with information on that purpose and any other relevant information.

The lawful basis on which we process this information

RCIB processes your personal data in order to comply with its legal obligations. Any special category data processed is also in order to comply with a legal or contractual obligation.

Under the Data Protection Act 2018 (as amended from time to time) **you** have certain rights with regards to **your** personal data.

You have the right to request from **RCIB** access to and rectification of **your** personal data. If **you** would like access to the data that **RCIB** holds, **RCIB** must receive a request in writing in order to fulfil the request. This request should be sent to **RCIB** by email or by post as per the contact details stated below.

In certain circumstances, **you** have the right to request erasure of **your** personal data, the right to restrict processing, object to processing, and the right to data portability.

If **you** have provided consent for the processing of **your** data, **you** have the right to withdraw that consent at any time, which will not affect the lawfulness of the processing before **your** consent was withdrawn.

You have the right to file a complaint with the Information Commissioner's Office if **you** consider that **RCIB** has not complied with the requirements of the relevant legislation with regard to **your** personal data. **RCIB** will provide **you** with the appropriate contact details for the Information Commissioner's Office on request.

Identity and contact details of Controller and Responsible Officer

RCIB is controller and processor of data for the purposes of the relevant Data Protection legislation. If **you** have any concerns as to how **your** data is processed by **RCIB**, **you** can contact the Data Protection Officer:

By Email to: dataprotection@rcib.co.uk

By Post to: Data Protection Officer, Right Choice insurance Brokers Ltd, St. James House, 27 – 43 Eastern Road, Romford, RM1 3NH

Call Recording

Telephone calls may be recorded for training, quality, and compliance monitoring purposes.

How to make a complaint if things go wrong

RCIB is committed to customer care and aims to put **your** needs first.

Should you feel unhappy about the recovery you receive please contact 01206 771 788. If you are unhappy about the membership please contact 0345 241 1359.

If we are unable to resolve **your** complaint by close of business on the third working day after receipt, an acknowledgement will be sent to **you** no later than 5 working days after receiving **your** complaint confirming who is dealing with the complaint, and when we will expect to respond to **you**.

Within 8 weeks of the date we receive a complaint we will provide **you** with our final decision. At any time, **you** can request a copy of our complaints procedures.

This does not affect **your** right to take legal action. If **you** ask someone else to act on **your** behalf, we will require written authority from **you** to allow us to deal with them.

Your AutoAid Insurance Policy

Pages 19 to 30 of this document set out the legally binding contract of insurance which becomes binding between **you** (the policyholder) and Right Cover Insurance Limited (the **Insurer**) on the date when **you** pay, or agree to pay, the **insurance premium** shown in the Membership Schedule.

As **Insurer** we have agreed to insure **you** under the terms, conditions and exceptions set out on pages 19 to 30 of this document.

Under the AutoAid Insurance Policy, the **Insurer** will pay direct to the **Service Provider** on **your** behalf the costs **you** incur and are liable to pay to the **Service Provider** relating to a **breakdown** which falls within the terms and conditions of the AutoAid Breakdown Service described on pages 5 to 17. Any costs which **you** incur relating to a **breakdown** which falls outside the terms of the AutoAid Breakdown Service will not be paid by the **Insurer** and will need to be paid by **you** direct to the **Service Provider**.

The insurance provided by **your** AutoAid Insurance Policy pays for the costs that **you** are required to pay for **breakdowns** which occurs during **the period of cover** for which **you** have paid, or agreed to pay, the **insurance premium**.

Your AutoAid Insurance Policy does not give, or is intended to give, rights to anyone else. No-one else has the right to enforce any part of this insurance contract. The **Insurer** may, under the terms and conditions of this policy, cancel or change any part of the insurance contract without requiring the permission of anyone else.

Signed for and on behalf of Right Cover Insurance Limited



Nicholas Wild

Director

About us

Right Cover Insurance Limited is a company registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law 2008 with Company Number 67921 and is regulated under the Insurance Business (Bailiwick of Guernsey) Law, 2002 by the Guernsey Financial Services Commission under licence number 2680868.

Your AutoAid Insurance Policy

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Policyholder Information

Current membership

Providing **you** are a **current member** when a **breakdown** occurs or when **you** request any of the services under the AutoAid Breakdown Service, and have paid or have agreed to pay the **insurance premium**, **you** will be entitled to the benefits provided by this AutoAid Insurance Policy listed on page 21 subject to the conditions and exceptions set out on pages 22 to 24.

Making changes to your AutoAid Insurance Policy

You need to contact **RCIB** without delay should **you** need to make any changes to **your** AutoAid Insurance Policy so that they can advise the **Insurer** of the change. The type of change **you** need to tell the **Insurer** about includes any change to **your** name or **home address**. Changes to **your** AutoAid Insurance Policy may result in additional charges being applied.

If **you** do not keep the **Insurer** up to date with any changes, or provide incorrect information, then **you** may not be covered under the AutoAid Insurance Policy.

Law

Unless specifically agreed otherwise, this insurance shall be subject to Guernsey Law.

Making a claim

There is no need to tell the **Insurer** if **you breakdown** and use the AutoAid Breakdown Service.

We will be notified automatically by the **Service Provider** of the **breakdown** and the costs which **you** have incurred which are within the terms and conditions of the AutoAid Breakdown Service. The **Insurer** will deal directly with the **Service Provider** on **your** behalf to pay the costs and finalise the claim for **breakdown** expenses for which **you** are liable and which falls within the terms of the AutoAid Insurance Policy.

For **vehicles** which are 10 years old and over at the time of the breakdown, the first £25 of the cost of providing the **Recovery Agent** to attend to **you** and **your vehicle** will need to be paid by you to the **Service Provider** and will not be paid to the **Service Provider** on **your** behalf by the **Insurer**. **This applies to all policies incepted or renewed on or after the 1st March 2023.**

Settlement by the **Insurer** directly with the **Service Provider** shall be deemed to fulfil the **Insurer's** indemnity to **you** under this policy.

If the **Insurer** does not accept **your** claim or any part of it, **you** be liable to reimburse the **Service Provider** for any costs the **Service Provider** has incurred which are not reimbursed by the **Insurer**.

Benefits of the AutoAid Insurance Policy

What is covered	What is not covered
The Insurer will pay on your behalf, direct to the Service Provider, the costs you are liable to pay to the Service Provider for the services provided by them to you at the time of a breakdown provided that at the time of the breakdown: ✓ you are a current member; ✓ you have paid or agreed to pay the insurance premium; ✓ the breakdown occurred during the period of cover; ✓ the breakdown took place within the territorial limits; ✓ you arranged assistance at the time of the breakdown by contacting the Service Provider using the methods described on page 7; ✓ you were driving an eligible vehicle; and ✓ the assistance given by the Service Provider or Recovery Agent was covered by the benefits of the AutoAid Breakdown Scheme.	The Insurer will not pay on your behalf the costs listed below which you may be liable to pay to the Service Provider in connection with the breakdown: × any costs where you have failed to pay the insurance premium; × any costs incurred when you are not a current member at the time of the breakdown; × any costs incurred for a breakdown occurring outside the period of cover; × any costs incurred for a breakdown that occurs outside of the territorial limits; × any costs you have incurred without prior authority from the Service Provider; × any breakdown not arranged by you with the Service Provider by using the methods described on page 7; × any costs you incur whilst driving a vehicle that does not qualify as an eligible vehicle; or × any costs incurred for breakdown services not covered by the benefits of the AutoAid Breakdown Service × <i>for policies incepted or renewed on or after the 1st March 2023</i>. The first £25.00 in respect of a vehicle which is 10 years old and over at the time of the breakdown.

General Conditions

1. The **Insurer** will only provide the benefits of the AutoAid Insurance Policy described on page 23 if:
 - **you** have met all the terms and conditions in this document; and
 - the information **you** have given to us is, as far as **you** know, correct and complete.
2. The **Insurer** can:
 - takeover, conduct, defend or settle any claim; and
 - take proceedings at its own expense and for its own benefit, to recover any payment it has made under the AutoAid Insurance Policy. It will take this action in **your** name or in the name of anyone else covered by this AutoAid Insurance Policy. **You**, or the person whose name we use, must co-operate with us on any matter which affects this insurance.
3. If **you** have failed to give us complete and accurate information, or have not met the terms and conditions, this could lead to the benefits of the AutoAid Insurance Policy being denied or the benefits not being valid.
4. At the time a **breakdown** occurs, or at the time **you** request any of the breakdown or recovery services, you must be a **current member**.
5. The benefits of the AutoAid Insurance Policy are only available to **you** and cannot be transferred to anyone else.
6. In the event of a **breakdown** **you** must call the **Service Provider** immediately as described on page 8.
7. Before **you** arrange alternative transport or overnight accommodation, **you** must contact the **Service Provider** by telephone for their agreement.
8. **You** must provide any invoices or receipts that are requested by the **Service Provider**. The **Service Provider** will check that such charges are covered by the AutoAid Insurance Policy before reimbursing **you**.
9. If a claim is made which **you**, or anyone acting on **your** behalf, know is false, fraudulent or exaggerated, the **Insurer** will not pay the claim and benefits of the AutoAid Insurance Policy will end.

General Exclusions

The benefits of the AutoAid Insurance Policy do not include the following:

1. Any costs that are covered by any other insurance.
2. Any costs for services that are not covered by the AutoAid Breakdown Service.
3. For vehicles over 10 year old, the first £25 of the cost of the providing the **Recovery Agent** to attend to **you** and **your vehicle**. This amount will need to be paid by you direct to the **Service Provider**. **This applies to all policies inceptioned or renewed on or after the 1st March 2023.**
4. Any **breakdown** that has not been arranged with the **Service Provider** using one of the methods described on page 8.
5. Direct or indirect loss, damage or legal responsibility caused by, contributed to or arising from:
 - acts of terrorism;
 - earthquake or other natural disaster;
 - any result of war, riot, revolution, civil commotion or unrest, or any similar event;
 - ionizing radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
 - the radioactive, toxic, explosive or other dangerous property of any explosive nuclear equipment or nuclear part of that equipment;
 - carrying any dangerous substances or goods for which you need a licence from the relevant authority; or
 - pressure waves caused by aircraft and other flying objects.
6. If the **vehicle** has been used:
 - for public or private hire or reward, including but not limited to, taxis and couriers – unless the appropriate cover is shown on the **Membership Schedule**;
 - on any racetrack, race circuit or toll road without a speed limit (such as Nürburgring Nordschleife); or
 - for racing, rally, pace making or in any contest or speed trial, or practising for any such event, or is involved in any rigorous reliability testing.
7. If the **Recovery Agent** did not attend the initial **breakdown**.
8. If the **current member** or, where we have agreed to include them, **your** spouse, civil partner or common law partner was not the driver of the **vehicle** at the time of the **breakdown**.
9. The cost of any parts, components or materials used to repair or remobilize the **vehicle**.
10. Any penalty, parking, congestion or emission charges or any fines.
11. Damage or costs incurred as a direct result of gaining access to the **vehicle** following a request for assistance.
12. The repair or recovery of the **vehicle** at or from the premises of a motor trader or car auction.

13. The attendance to or recovery of any vehicle being used with trade plates.
14. Vehicles which are broken down before or at the time of purchase, or **breakdowns** due to faults already known to **you** when **you** joined the **Plan**.
15. If the **breakdown** is caused by a fault for which **breakdown** cover has been previously provided if **you** or the driver was advised at the time by the **Recovery Agent** that the repair was temporary and further repairs were required. This exclusion will not apply if **you** have made permanent repairs to the fault, or the **vehicle** has been declared fit to drive by a **Recovery Agent** or is in transit to a pre-booked appointment at a suitable repairer
16. Loss of or damage to the **vehicle** or its contents, or any valuables in it.
17. Telephone call charges.
18. Compensation due to any delays in providing the services covered under the AutoAid Breakdown Service.
19. Costs that are not immediately to do with getting the **vehicle** back on the road, for example lost earnings if a **breakdown** means **you** are late for work.
20. **Breakdowns** which occur due to speeding, alcohol or drug related incidents.
21. Any costs if assistance or recovery is requested by **you** in connection with any motor trade activity.

Cancellation

Cancellation of **your** AutoAid Insurance Policy will also result in the cancellation of **your** AutoAid Membership Breakdown Plan, and therefore access to the AutoAid Breakdown Service.

If **you** wish to cancel **your** AutoAid Insurance Policy you should contact **RCIB** on 0345 241 1359 or by email to contact@autoaidbreakdown.co.uk

14 Days Cooling off Period

If the AutoAid Breakdown Scheme does not meet **your** needs, **you** may cancel **your** AutoAid Insurance Policy and **your** membership of the AutoAid Membership Breakdown Plan, without giving reason, by contacting **RCIB** within 14 days of the commencement date of **your** insurance policy as stated on your Membership Schedule. The 14-day period applies to new policies and the renewing of existing policies.

You will be entitled to a full refund of the **insurance premium** paid providing **you** have not made use of the AutoAid Breakdown Service. If **you** have made use of the AutoAid Breakdown Service, there is no entitlement to a refund. The 14-day period applies to new policies and the renewing of existing policies.

Outside 14 Days Cooling Off Period

Annual Policies

After the period of 14 days from the commencement date of **your** insurance policy as stated on **your** Membership Schedule, **you** may cancel **your** AutoAid Insurance Policy by contacting **RCIB** and requesting that **your** AutoAid Insurance Policy and **your** membership of the AutoAid Membership Breakdown Plan are cancelled. Provided **you** have not made use of the AutoAid Breakdown Service in the current period of insurance, **you** will be entitled to a refund of your **insurance premium** on the basis shown below

Period not exceeding	Percentage of annual premium retained
2 months	30%
3 months	50%
4 months	60%
6 months	75%
8 months	90%
Over 8 months	100%

Monthly Policies

After the period of 14 days from the commencement date of **your** insurance policy as stated on **your** Membership Schedule, **you** may cancel **your** AutoAid Insurance Policy and **your** membership of the AutoAid Membership Breakdown Plan. **You** must be a **member** for a minimum of 90 days before you can cancel.

You must give a minimum of 35 days' notice by contacting **RCIB** on 0345 241 1359 or by email to: contact@autoaidbreakdown.co.uk.

Cancellation will take effect at the next payment date following the end of the notice period.

No refund will be given upon cancellation.

Where we may cancel your policy

The **Insurer** may cancel **your** AutoAid Insurance Policy by sending **you** a notice in writing to **your** last known **home address**. **Your** AutoAid Insurance Policy will then end on the date which is 7 days from the date of the letter unless otherwise stated in the notice **you** receive from **RCIB**.

Your AutoAid Insurance Policy may be cancelled by the **Insurer** for the following reasons, although the list is not exhaustive. Cancellation of your AutoAid Insurance Policy will also result in the cancellation of your AutoAid Membership Plan.

- **you** have not paid fees, charges or premium, or any costs or charges relating to a **breakdown** which are not covered by the AutoAid Breakdown Service;
- **you** or anyone else covered by **your** AutoAid Insurance Policy has not met the terms and conditions of the AutoAid Insurance Policy;
- **you** have not provided documentation requested by the **Insurer**;
- a change in **your** circumstances means **you** are no longer eligible for an AutoAid Insurance Policy;
- **you** misrepresent or fail to disclose information that is relevant to the AutoAid Insurance Policy; or
- **you** harass any member of the staff of the **Insurer**, **RCIB**, the **Service Provider** or any **Recovery Agent**, or show abusive or threatening behaviour towards them.

Your duty to disclose

Your duty of disclosure

Customers have a duty of disclosure, and whilst there is no need for **you** to volunteer information, it is **your** responsibility to provide complete and accurate information and answer questions fully when applying for the AutoAid Membership Plan, including the AutoAid Insurance Policy. Incorrect information may invalidate **your** AutoAid Insurance Policy and result in the declination of payments, requested by the **Service Provider**, on **your** behalf. **You** must inform **RCIB** of any changes to **your** policy details during the life of **your** policy.

Please read all policy documentation carefully and inform **RCIB** immediately of any incorrect information.

Misrepresentation

Where the **Insurer** identifies misrepresentation or fraud, or any attempt to gain an advantage under this insurance to which **you** are not entitled, the **Insurer** may apply one or more of the remedies listed below:

- agree with **you** to amend **your** policy to record the correct information, apply any required change in premium, policy terms and conditions;
- apply any administration costs;
- reject or pay only a proportion of **your** claim;
- cancel the policy;
- void the policy (which means to treat the policy as though it never existed); or
- not return to **you** any premium paid.

Important Notices and Information

Data Protection Notice

This section contains important information about **your** personal details. Please make sure to show it to anyone covered by **your** AutoAid Insurance Policy.

The **Insurer** will process the details **you** have given **RCIB** in line with the General Data Protection Regulation (GDPR) and the Data Protection (Bailiwick of Guernsey) Law, 2017 (the DP Law) and any other laws that apply. **Your** information may also be processed outside the European area. In all cases we will make sure that **your** information is adequately protected.

The **Insurer** shares information with certain government organisations and other authorised 28 organisations.

By entering into this AutoAid Insurance Policy **you** consent to such use of **your** personal data.

What is personal information?

For the purposes of this notice personal information is any information about an identifiable individual, other than the person's business title or business contact information when used or disclosed for the purpose of business communications. Personal information does not include anonymous or non-identifiable information (i.e. information that cannot be associated with or tracked back to a specific individual).

Personal Information we collect, process, hold and share may include:

- name, address and contact details
- date of birth
- occupation
- marital status
- special categories of data including medical and criminal information.

Why we collect and use this information

The **Insurer** will collect and use this information in order to:

- establish and maintain communications with **you**;
- provide its contracted services to **you** in arranging insurance cover;
- complying with any requirement of Law, Regulation or reporting to a Regulatory or Tax authority; and
- undertaking anti-fraud, sanction, anti-money laundering and the countering of the financing of terrorism and other checks to protect against fraud, suspicious or other illegal activities.

In the future, if the **Insurer** intends to process **your** personal data for a purpose other than that which it was collected, the **Insurer** will request **your** consent where necessary and provide **you** with information on that purpose and any other relevant information.

The lawful basis on which we process this information

The **Insurer** processes your personal data in order to comply with its legal obligations. Any special category data processed is also in order to comply with a legal or contractual obligation.

Under the General Data Protection Regulation (GDPR) and the Data Protection (Bailiwick of Guernsey) Law, 2017 (the DP Law), **you** have certain rights with regards to **your** personal data.

You have the right to request from the **Insurer** access to and rectification of **your** personal data. If **You** would like access to the data that the **Insurer** holds, the **Insurer** must receive a request in writing in order to fulfil the request. This request should be sent to the **Insurer** by email or by regular post as per the contact details stated below.

In certain circumstances, **you** have the right to request erasure of **your** personal data, the right to restrict processing, object to processing, and the right to data portability.

If **you** have provided consent for the processing of **your** data, **you** have the right to withdraw that consent at any time, which will not affect the lawfulness of the processing before **your** consent was withdrawn.

You have the right to file a complaint with the Data Commissioner's Office in Guernsey if **you** consider that the **Insurer** has not complied with the requirements of GDPR or the DP Law with regard to **your** personal data.

The Office of the Data Protection Authority can be contacted in the following ways:

Telephone: +44 (0) 1481 742074

Email: enquiries@odpa.gg

Post to:
Office of the Data Protection Authority
St Martin's House
Le Bordage
St. Peter Port
Guernsey
GY1 1BR

Identity and contact details of Controller and Responsible Officer

The **Insurer** is controller and processor of data for the purposes of GDPR and the DP Law. If **you** have any concerns as to how **your** data is processed by the **Insurer**, **you** can contact their Compliance Officer:

By Email to: compliance.rightcover@robus-risk.com

By Post to: The Compliance Officer, Right Cover Insurance Limited, Second Floor, Black A, Lefebvre Court, Lefebvre Street, Guernsey, GY1 2JP.

Call Recording

Telephone calls may be recorded for training, quality, and compliance monitoring purposes.

How to make a complaint if things go wrong

If **you** have a complaint about how the policy has been sold to **you**, or the AutoAid Breakdown Service you received, then **you** should contact **RCIB** as described on page 19 and follow their complaints procedure.

If **you** have a complaint regarding your AutoAid Insurance Policy then **you** should contact the **Insurer** as described below. The **Insurer** aims to provide **you** with a high level of service at all times relating to the benefits provided by the AutoAid Insurance Policy.

However, there may be a time when **you** feel that their service has fallen below the standard **you** would expect. If this is the case and **you** wish to complain, the **Insurer** will do its best to try and resolve the situation.

You can submit **your** complaint by writing to:

By Email to: complaints.rightcover@robus-risk.com

By Post to: The Compliance Officer, Right Cover Insurance Limited, Second Floor, Black A, Lefebvre Court, Lefebvre Street, Guernsey, GY1 2JP.

If the **Insurer** is unable to resolve **your** complaint by close of business on the third working day after receipt, an acknowledgement will be sent no later than 5 working days after receiving **your** complaint confirming who is dealing with the complaint, and when they will expect to respond to **you**.

Within 8 weeks of the date the **Insurer** receives a complaint **the Insurer** will provide **you** with their final decision.

If **you** remain dissatisfied following the final response from the **Insurer**, **you** can refer **your** case to the Channel Island Financial Ombudsman within 6 months from the date of the final decision from the **Insurer**.

You can contact CIFO by the following methods:

Email: enquiries@ci-fo.org

International phone number: +44 1534 748610

Guernsey local number: 01481 722218

Jersey local number: 01534 748610

Address: Channel Islands Financial Ombudsman, PO Box 114, Jersey, Channel Islands, JE4 9QG

At any time, **you** can request a copy of the **Insurer's** complaints procedures.

This does not affect **your** right to take legal action. If **you** ask someone else to act on **your** behalf, the **Insurer** will require written authority to allow us to deal with them.

You are not eligible to claim under the UK Financial Services Compensation Scheme ('FSCS') which is available to UK registered insurers. Right Cover Insurance Limited is a Guernsey registered insurer and FSCS therefore does not apply.

Definitions

Wherever these key words appear in this document, they will have the meanings defined below.

Breakdown	Mechanical or electrical breakdown (failures or breakages), flat batteries, punctures, lack of fuel, lost ignition keys or damage which is caused by an accident, vandalism or theft and results in you not being able to drive the vehicle during the period of cover
Current member	A person who at the time of a breakdown , or at the time of requesting any of the services under the AutoAid Breakdown Scheme, is a member of the Plan and has paid or agreed to pay the insurance premium for the period of cover and their AutoAid Insurance Policy has not been cancelled
Home address	The place where the member normally lives as shown on the Membership Schedule
Insurance premium	The premium payable by you to the Insurer for the period of cover provided by the AutoAid Insurance Policy as shown in the Membership Schedule
Insurer	Right Cover Insurance Limited, Town Mills, Rue du Pre, St Peter port, Guernsey, GY1 6HS, a company registered in Guernsey with company number 67921. Right Cover Insurance Limited is a subsidiary of Lucida Broking Holdings Limited, a company registered in England & Wales with number 11197852
Member	A person who has entered into the AutoAid Membership Agreement with RCIB as stated on the Membership Schedule
Membership Schedule	The separate document provided to you by RCIB which details your level of membership and the insurance cover arranged for you.
Period of cover	The period of time stated in the Membership Schedule for which a Member has purchased an AutoAid Insurance Policy
Plan	The AutoAid Membership Breakdown Plan set out on pages 4 to 30 of this document
RCIB	Right Choice Insurance Brokers Limited, St James House, 27-43 Eastern Road, Romford, Essex, RM1 3NH, a company registered in England & Wales with number 06423401. Right Choice Insurance Brokers Limited is a subsidiary of Lucida Broking Holdings Limited, a company registered in England & Wales with number 11197852
Recovery Agent	A qualified motor mechanic or recovery driver who is a member of the approved recovery network of the Service Provider
Service Provider	Call Assist Limited, Axis Court, North Station Rd, Colchester CO1 1UX
Specialist Equipment	Non-standard apparatus or recovery vehicles which, in the opinion of the Recovery Agent , are required to safely recover the insured vehicle. Specialist equipment includes, but is not limited to, winches, skates, sliders, dolly wheels, donor wheels and crane lifts.
Territorial limits	Within the mainland of England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands and the Scottish Isles

Vehicle	Any vehicle being driven by you at the time of the breakdown and which meets the following eligibility criteria: • any car, van or motorcycle (no sidecar) or motorhome (up to 3.5 tonnes gross vehicle weight) which is no more than 15 years old unless shown otherwise on your schedule; or • any trailer or non-motorised caravan no more than 7 metres long (excluding the A-frame and hitch) and which is attached by a standard 50 millimetre towing coupling. Any attached trailer or non-motorised caravan will be entitled to the same service as the vehicle.
You, Your	The person named as the Member in the Membership Schedule including your passengers at the time of the breakdown.