Motor Vehicle Breakdown

Policy Wording

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Contents

Welcome to ETA

Thank You for choosing the provider that does more.

With ETA, your cover is designed to keep you on the road, while every policy you hold helps power a movement for a safer, greener future.

Over the last 35 years, The ETA has built a reputation for being efficient, friendly, and environmentally responsible. That trust is built on proof: The Good Shopping Guide continues to name us the UK's most ethical provider, but for us, ethics are about action.

Our commitment to customer service remains as strong as ever. We maintain an average response time of one hour and fix over 80% of vehicles at the roadside. But we don't stop there—we actively support safer and more sustainable transport. For example, every policy we sell helps fund initiatives like our Safer Crossings campaign, which helps schools install much-needed zebra crossings.

Thank you for being part of this. On behalf of our team, we wish you safe travels. We are here for you when you need us.

The team covering you

Your ETA Motor Vehicle Breakdown policy is a partnership between specialists dedicated to keeping You moving. Here's who does what:

Policy Arrangement

Your insurance is arranged by ETA Services (a trading name of Twothreebird UK Ltd), Your trusted partner in ethical insurance.

Insurance Underwriter

The policy is underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited). Collinson Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (FCA - number 202846). Registered in England number 01708613.

Breakdown Claims Administration

Breakdown claims are administered by Call Assist Ltd, Axis Court, North Station Road, Colchester, CO1 1UX. Call Assist is authorised and regulated by the Financial Conduct Authority (FCA - number 304838).

Our Regulatory Commitment

Twothreebird UK Ltd is authorised and regulated by the Financial Conduct Authority (FCA – number 13965)

Important numbers

Whether **you** are making a **claim** or have a question, **you** will find the right number below:

If you breakdown in the UK, please call: (Calls from mobiles or landlines charged as local rate calls)	**01206 714 801**
If you breakdown in Europe, please call:	**+44 1206 714 801**
If you are unable to make a connection on the above numbers, please call:	**0870 77 44 565**
If you are hard of hearing you can TEXT us on:	**07537 404 890**
If you need to speak to the Customer Services team call	**0333 000 1234**
If you need to email the Customer Services team	**customercare@eta.co.uk**

Words with special meaning

Important

Certain words in this policy have specific meanings. These words are shown in **bold**, and their definitions can be found in this 'Words with Special Meaning' section. Please take the time to read this policy document together with **Your Policy Schedule** to understand the level of cover provided.

Breakdown / Break Down / Broken Down

An electrical or mechanical failure, lack of fuel, lack of charge, misfuel, flat battery, accident or puncture to the **vehicle**, which immediately renders the **vehicle** immobilised.

Britain

Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.

Claim

Each **breakdown** or similar incident resulting in **us** paying **you** or a supplier (or both) for costs covered by this policy.

Claims Administrator

Call Assist Ltd.

Home

The last known address within **Britain** recorded on **our** system where **your vehicle** is ordinarily kept.

Insurer

Collinson Insurance.

Market Value

The value of the insured **vehicle** determined by reference to Glass's Guide retail value at the time of the **claim**.

Passengers

All non-fare paying persons travelling with the **vehicle** at the time of the **breakdown**, up to the legal carrying capacity of the **vehicle.**

Pay and Claim

An arrangement where **you** are initially responsible for any costs for which **we** may subsequently reimburse **you**.

Period of Insurance
The duration of this policy as indicated on **your policy schedule** for a period not exceeding twelve months.

Policy Schedule
The document provided by **us** detailing the **period of insurance**, eligible **vehicle**(s), people and type of cover.

Recovery Operator
The independent technician appointed to attend the **breakdown**.

Specialist Equipment
Non-standard apparatus or recovery vehicles which, in the opinion of the **recovery operator**, are required to recover the **vehicle**. This includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

Suitable Repairer / Garage
A garage that is able to undertake the repair of the **vehicle**.

Territorial Limits (Europe)
Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents), Hungary, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.

Trip
A journey to the **territorial limits** (Europe) which is planned to start during the **period of insurance**. The **trip** start date shall be the date of **your** departure from **Britain** and the **trip** end date shall be the date of **your** intended return to **Britain**.

Vehicle
The **vehicle**(s) shown on **your policy schedule** as being eligible for this cover and in the case of personal cover, any other car, motorcycle or van up to 3.5 tonnes which **you** are driving or a passenger in at the time of the **breakdown**.

We / Our / Us
ETA Services in respect of policy setup; Call Assist Ltd in respect of handling **your** claim; and Collinson Insurance in respect of paying covered costs.

You / Your / Insured
The owner or driver (provided such driver has the permission and consent of the owner and is legally allowed to drive the **vehicle**) together with all non-fare paying **passengers** travelling legally.

Summary of benefits

Information we will need

When you call for assistance, please have the following information ready. **Our claims administrators** will use this to validate **your** policy.

1. **Your** return telephone number
2. **Your** policy number and **vehicle** registration
3. What has happened to **your vehicle**
4. The location of the **vehicle** (including a postcode, GPS co-ordinates, or what3words)
5. Whether **your vehicle** location will be accessible for a large truck
6. **Your** preferred **recovery operator**, if **you** have one

When reporting **your claim**, please let **us** know if there are any circumstances which may affect the handling of **your claim**, such as if **you** are towing something, travelling with animals, in an area exposed to extreme weather conditions, or if any of **your passengers** have any special requirements **we** may need to take into consideration.

What to do when you breakdown

Once the details of **your claim** have been taken and **your** policy has been validated, our **claims administrators** will confirm which **recovery operator** will be attending and approximately how long they are expected to take. Where possible, please ensure **your** mobile phone is available to accept calls at all times in case **we** need to contact **you.**
You will need to be with the **vehicle** when the **recovery operator** arrives. If **you** would prefer not to wait with the **vehicle** or it is unsafe to do so, please inform our **claims administrators** and they will arrange a call on approach, so that **you** have sufficient time to return to the **vehicle**.

It is **your** responsibility to guard **your** safety and abide by the rules of the Highway Code. Please advise **our claims administrators** if **you** feel it is not safe to remain within eyesight of the **vehicle**.

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 and 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** and provide them with **our** telephone number to call **us** on **your** behalf.

Understanding your policy

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.

Estimated Arrival Times

Where **we** arrange for a **recovery operator** to attend **your vehicle**, **we** will provide an estimated time of arrival. Please note this estimate can change based on the availability of **recovery operators** at the time. **We** cannot guarantee the arrival of a **recovery operator** within a specified amount of time. If **you** would prefer to organise **your** own assistance, please obtain authorisation from **our claims administrators** before arranging this.

Reclaim Procedure

All benefits may be offered on a **pay and claim** basis which means that **you** must pay initially, and **we** will reimburse **you**. If a benefit is not offered on a **pay and claim** basis but **you** would prefer to make your own arrangements, please notify **our claims administrators.**

Before paying for any services which **you** intend on reclaiming, authorisation must be obtained from **our claims administrators.**

Please send copies of any itemised receipt(s) to reimbursements@call-assist.co.uk and **we** will reimburse valid costs once these have been verified/processed by **our claims administrators**.

When **we** are reimbursing costs settled in a currency other than pound sterling (GBP), payment will be made in accordance with the exchange rate on the date of the claim.

Customer Verification

From time to time and for reasons outside of **our** control, there may be instances whereby **our claims administrators** are not able to verify/ locate **your** policy on their system. In these circumstances they will contact **us** to confirm that cover is in place.

However, should this fall outside of **our** opening hours **you** will be offered a 'Pay on Use' **claim** where **you** will be required to provide credit card details for assistance to be provided. **Our claims administrators** will contact **us** at the earliest opportunity, and should **your** cover be confirmed then no payment will be taken from **your** credit card.

Road Traffic Collisions

If the incident has been caused by a road traffic collision, **we** will cover the costs of the callout, however the service provided will be dependent upon the level and type of cover **you** have purchased. **You** should contact **your** motor insurance provider in the first instance to confirm that **your** insurance policy will not be compromised by a recovery by **us**.

Change of Vehicle

Our policy only covers the **vehicle** registered on **our** database, therefore any change must be notified immediately by contacting **us.**

Measurements

All measurements are calculated using driving distances.

Garage Repairs

Any repairs undertaken either by a separate garage or a recovery operator at their premises are provided under a separate contract, which is between **you** and the repairer.

Signing Documentation

You may be asked to sign documents by the **recovery operator** which relate to the service being provided. Whilst **you** are not required to sign such documents, failure to do so may result in further services being denied. Please do not sign any documents until **you** have read and understood the content in full. Often, in signing such documentation, **you** will be confirming **you**r satisfaction with the service provided by the **recovery operator** and that proper care has been taken with **your vehicle**. In the event **you** require assistance with understanding such documents or **you** have not been satisfied with the service provided by the **recovery operator**, please contact **our claims administrators** prior to signing.

Emergency Repairs

Emergency repairs undertaken at the roadside by **recovery operators** cannot be guaranteed and, in some cases, will not be attempted. Due to the nature of roadside assistance, it is not always possible for **recovery operators** to accurately diagnose the fault with the **vehicle** or state whether the **vehicle** is in a roadworthy condition or otherwise safe to drive. **Recovery operators** are not instructed to conduct **vehicle** health inspections.

Your breakdown cover

In return for the payment of **your** premium **we** will provide the insurance cover detailed in **your policy schedule** and this policy document, subject to the terms, conditions, and limitations shown in this document.

Your cover is valid from and until the dates specified on **your policy schedule**.

Please take the time to read this policy document to understand the level of cover provided.

Details of cover

Vehicle breakdown covers a nominated **vehicle** for any driver.

Personal **breakdown** covers **you** as the insured person in any vehicle, and other members of your household you have added to the cover, as shown on your **policy schedule**.

You must notify **us** immediately of any change to **your** registered **vehicle**. Failure to do so before **breaking down** may result in **you** being charged to use the service.

There are six cover options, **Bronze, Silver, Gold, Platinum, European** and **European Plus** - the cover **you** receive is dependent upon which level of cover **you** have purchased, as detailed on your policy schedule.

Bronze ***(These benefits are included with ALL levels of cover)***

Roadside Assistance

If **your vehicle** suffers a **breakdown** or is involved in a crash over a quarter of a mile radius/straight line from **your home**:

- **we** will pay for a **recovery operator** to attend the **breakdown** and where they deem appropriate, they will spend up to 60 minutes to try and repair the **vehicle**.

Local Recovery

- If **we** cannot get **your vehicle** moving, **we** will take **you, your vehicle**, and **passengers** to the nearest **suitable garage** within 15 miles, or **your home** if nearer.

If the **vehicle** requires recovery, **you** must immediately inform **us** 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 and no further recovery costs will be covered in relation to the **claim**.

Alternative Travel in Britain

In the event of a **breakdown** within **Britain** which occurs more than 20 miles from **your home address**, **we** will pay up to £250 towards the reasonable cost of either:

- standard class public transport tickets; or
- an ‘economy’ class hire car (inclusive of insurance and/or excess reduction fees)

to enable **you** and **your passengers** to complete one single journey to either **your** original destination, or to return to the **home** address.

This benefit shall only be provided where:

- the **vehicle** cannot be repaired within the same working day; and
- **you** opt to have **your vehicle** recovered to the nearest **suitable garage** to the **breakdown** location for repairs.

We will also pay up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**.

This benefit is in place to assist with the movement of **passengers** only, it is not designed to cover the cost of hiring a van or commercial **vehicle**.

Emergency Overnight Accommodation in Britain

If **you** are eligible for the Alternative Travel benefit above but would prefer to stay overnight close to where the **vehicle** is being repaired, **we** will pay up to £150 for a lone traveller or £75 per person, towards the reasonable cost of overnight accommodation (including breakfast) for **you** and **your passengers** whilst the **vehicle** is being repaired. **We** will also pay reasonable expenses for **you** and **your passengers** to travel to the emergency overnight accommodation. The maximum payment under this benefit is £500 per **claim**.

Caravans and Trailers

In the event of a **breakdown** where **your** caravan/trailer is attached, providing the caravan/trailer is fitted with a standard 50mm tow ball coupling hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), **we** will also pay for the caravan/trailer to be recovered with the **vehicle**.

Keys

If **you** lose, break, or lock **your vehicle** keys within **your vehicle** within **Britain**, **we** will pay the **callout** and mileage charges back to the **recovery operator's** base or **your** preferred destination if closer. All other costs incurred, including any **specialist equipment** needed to move the **vehicle** or secure storage costs will not be covered.

Misfuel Assist

In the event **your vehicle's** fuel tank is filled with the incorrect type of fuel within **Britain**, **we** will pay up to £250 (inclusive of VAT) towards:

- a fuel drain and flush to be completed at the roadside; or
- the recovery of **your vehicle** and **passengers** to the nearest **suitable repairer** (within 10 miles) and their reasonable costs to drain and flush **your vehicle's** fuel tank;
- and five litres of correct fuel

Occasionally misfuelling a **vehicle** can cause extensive damage which a fuel drain and flush will not rectify. This policy does not cover repairs for damage.

Driver Illness/Injury in Britain

If **you** are unable to continue **your** journey within **Britain** due to illness or injury to the driver of the **vehicle**, **we** will pay up to £500 in total towards:

- the cost of hiring an alternative driver to return the **vehicle** to **your** nominated destination within **Britain**; or
- the recovery of the **vehicle** to **your** nominated destination within **Britain**; and
- if any **passengers** are unable to accompany the **vehicle**; the reasonable alternative transport costs for the **passengers** to reach the same destination as the **vehicle.**

Payment of this benefit will be contingent upon **your** providing **us** with a medical certificate proving **you** are unable to drive.

The maximum payment under this benefit is £500 per **claim**.

Message Service

If **you** require, **we** will pass on two messages to **your** home or place of work to let them know of **your** predicament and ease **your** worry.

Silver

Includes all the features and benefits offered by **our Bronze** level of cover including, if **you break down** at or within a quarter of a mile from **your home**.

Home Assist

In the event of a **breakdown** at or within a quarter of a mile radius/straight line of your **home** address, **we** will pay for a **recovery operator** to attend the **breakdown** and where they deem appropriate, they will spend up to 60 minutes to try and repair the **vehicle**.

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the roadside, **we** will pay for **your vehicle** and the **passengers** to be recovered to the nearest **suitable garage** which is able to undertake the repair within 15 miles from the scene of the **breakdown**.

Any recovery of **your vehicle** and **passengers** must take place at the same time as the initial **callout** otherwise **you** will have to pay for additional **callout** charges.

If the **vehicle** requires recovery, **you** must immediately inform **us** 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 and no further recovery costs will be covered in relation to the **claim**.

Gold

Includes all the features and benefits offered by **our Bronze** level of cover including national recovery.

National Recovery

If **your vehicle** cannot be repaired by a **suitable garage** within the same working day, **we** will pay for **you**, **your vehicle** and **passengers** to be recovered to **your home** address, or if **you** would prefer and it is closer, **your** preferred destination within **Britain**.

If **your vehicle** requires recovery, **you** must immediately inform **us** of the address **you** would like the **vehicle** taken to.

Any recovery of **your vehicle** and **passengers** must take place at the same time as the initial callout otherwise **you** will have to pay for additional callout charges. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk and no further recovery costs will be covered in relation to the **claim**.

Laws and regulations limit the number of hours **recovery operators** can drive for. Regular breaks and/or 'changeovers' to a different **recovery operator** will often be required when transporting the **vehicle,** prolonging the time it takes for the recovery to be completed. In some cases, it will be necessary to store the **vehicle** and deliver it at a later date. If this is necessary, **we** will pay reasonable travel expenses for **you and your passengers** to travel separately to the **vehicle**. If **you** would prefer to utilise **your** preferred **recovery operator**, please make this known to **us**. **We** reserve the right not to authorise costs where **we** can make arrangements more cost effectively.

Platinum

Includes all the features and benefits offered by **our Bronze, Silver** and **Gold** levels of cover.

European

If **you** have opted and paid for **European Cover** it includes all the same benefits as **Gold** with the addition of Pre-Departure Cover and the following benefits which apply within the **Territorial limits (Europe)**.

Pre-Departure Cover

In the event of a **breakdown** within **Britain** which occurs no more than 7 days prior to a pre-booked **trip** to the **territorial limits (Europe)**, providing the **vehicle** cannot be repaired by **your** intended departure date and **we** are immediately notified of the **breakdown**, **we** will reimburse up to £500 towards either:

- the rental of a hire vehicle which **we** deem is appropriate for the purpose of **your** original **trip**; or
- the cost of rebooking **your** original sea or motorail crossing to the nearest available date once the **vehicle** has been repaired.

Cover will only apply if **you** can evidence in writing the duration of **your** planned **trip** was for less than 90 days.

We will only reimburse **claim**s when **we** are in receipt of:

- valid proof of payment for the hire vehicle or the rebooked sea/motorail crossing tickets, together with copies of **your** original sea/motorail crossing tickets; and
- evidence from a **suitable garage** detailing the repairs made to the **vehicle**.

Pre- Departure Cover does not apply for any **breakdown** occurring within 10 days of **you** purchasing/upgrading this policy or in the event the imminent or actual **breakdown** of **your vehicle** is discovered during an MOT or service carried out within 10 days prior to **your** intended departure.

Driver Illness/Injury Abroad

The same cover provided under the Driver Illness/Injury in **Britain** benefit shall be extended to the **territorial limits (Europe)**.

Roadside Assistance Abroad

In the event of a **breakdown** occurring within the **territorial limits (Europe)**, **we** will pay for a **recovery operator** to attend the **breakdown** and where they deem appropriate, spend up to 60 minutes to try and repair the **vehicle**.

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the roadside, **we** will pay for the **vehicle** and **passengers** to be recovered to the nearest **suitable garage** which is able to undertake the repair.

In some countries, it may be necessary to initially store the **vehicle** and deliver it to the nearest **suitable garage** at a later date.

As with **breakdowns** occurring in **Britain**, it is **your** responsibility to appoint a **suitable garage** and oversee any repairs undertaken to the **vehicle**. **We** can help to locate a **suitable garage** and where possible, assist with translation, but **we** bear no responsibility for the services provided by any **suitable garage**. Some garages abroad will charge 'diagnostic fees' in order to issue a quotation for repairs. Diagnostic fees, together with any re-assembly fees are not covered by this policy.

Access to some motorways and major public roads within the **territorial limits (Europe)** may be restricted to a private towing service only. Should this occur, **you** will need to obtain assistance via the SOS phones. The private towing service will tow the **vehicle** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact **us** for further assistance. **We** will pay a maximum of £150 towards private towing services, but **we** will only reimburse **claims** when **we** are in receipt of valid proof of payment.

Recovery and Repatriation Abroad

If the **vehicle** cannot be repaired within 48 hours or by **your** intended return, whichever is due to occur last, **we** will either:

- pay for **you**, the **vehicle** and **your passengers** to be transported to your **home** address; or
- if **you** would prefer and it is closer, **your** original destination within the **territorial limits (Europe)**.

The mode of transportation for **you** and **your passengers** will be at **our** discretion.

Transporting vehicles back to **Britain** from abroad is usually a complex process which takes time, often several weeks. If **you** would like to arrange the repatriation of **your vehicle** independently or extend **your trip** to wait for it to be repaired abroad, please discuss this with **our claims administrators** who will be able to consider how much we could contribute towards this.

Alternative Travel Abroad

In the event of a **breakdown** within the **territorial limits (Europe), we** will pay up to £500 towards either:

- the reasonable cost of **our** choice of public transport; or
- an 'Economy' class hire car

to enable **you** and **your passengers** to continue the **trip** whilst the **vehicle** remains unroadworthy.

We will also pay up to £200 towards the reasonable cost of alternative travel for two people to return and collect the repaired **vehicle**.

This benefit is in place to assist with the movement of **passengers** only, it is not designed to cover the cost of hiring a van or commercial **vehicle**.

This policy will cover the costs of insurance and/or excess reduction fees in relation to hire cars, subject to the overall cost of **Alternative Travel** falling within the limits detailed in this section of cover.

Please bear in mind **you** may be unable to find a suitable hire car during peak season abroad and only other forms of alternative transport may be available to **you**.

Any travel costs associated with collecting/returning a hire car would be deducted from the £500 and £200 limits.

Emergency Overnight Accommodation Abroad

In the event of a **breakdown** within the **territorial limits (Europe)** where the **vehicle** cannot be repaired the same working day and which results in **you** not being able to stay at **your** pre-booked accommodation, **we** will pay up to £150 per person for one night towards the reasonable cost of emergency overnight accommodation (including breakfast) for **you** and **your passengers**.

The maximum payment per incident for this benefit is £1,000 per **claim**.

This benefit does not include any costs associated with travelling to/from **your** Emergency Overnight Accommodation, however such costs can be considered under the Alternative Travel Abroad section above.

Shipping of Spare Parts

Where it is more efficient and cost effective to do so, **we** will pay the reasonable cost of shipping replacement parts to the repairing garage within the **territorial limits (Europe)**. **You** will be responsible for the cost of the replacement parts.

European Cover Plus

If **you** have opted and paid for **European Cover Plus** it includes all the same benefits as **European Cover** and **Platinum**.

General Notes Relating to Europe

If **you** have paid for **European Cover**, **we** will provide service in the **territorial limits (Europe)** where the maximum duration of any single **trip** does not exceed 90 days.

Before You Travel – Checklist

To ensure this cover is sufficient for **your** requirements and that **you** are aware of how **claims** outside of **Britain** are handled, **you** should read the terms and conditions of this policy and **your policy schedule** before travelling.

In addition, please make sure **you** have the following original documents and other items with **you**:

- credit card (required for hire cars and some hotels)
- driving licence
- V5C registration document for **your vehicle**
- International Driving Permit (if needed for the countries **you** will be driving in)
- proof of outbound and inbound travel dates
- **your** travel itinerary

We will not pay for additional costs incurred as a result of any of these documents not being immediately available.

General exclusions

This insurance does not cover the following

1. a) The recovery of any caravan/trailer where the total length of the caravan/trailer exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) or where it is not attached to the **vehicle** with a standard 50mm tow ball coupling hitch.

   b) **Breakdowns** or accidents to the caravan or trailer itself.
2. Any **breakdown** occurring or reported within 24 hours of the time the policy was purchased, amended, or upgraded. The 24-hour inception delay does not apply when renewing a policy.
3. Any costs incurred to attend the **vehicle** due to faults with electric windows, sunroofs, broken windows/windscreens or locks not working which prevent the **vehicle** from being parked securely, unless the fault occurs during the course of a journey and **your** safety is compromised.
4. **Breakdowns** caused by a failure to maintain the **vehicle** in a roadworthy condition including the routine servicing of the **vehicle** in accordance with the manufacturers recommendations or maintaining proper levels of oil and water.
5. Costs incurred in addition to a standard **callout** and recovery further than 10 miles where service cannot be undertaken at the roadside because the **vehicle** is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles, scooters or **vehicles** which are not able to carry spare wheels or where the aerosol repair kit cannot repair the puncture.
6. **Specialist equipment**, additional manpower and/or recovery **vehicle**s, 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.
7. More than six **claims** per insured **vehicle** or (in the case of **Personal Cover**) insured person in any one **period of insurance**. Should **you** change **your vehicle** midterm, the number of **claims** provided to the previous **vehicle**(s) will be carried forward.
8. **Claims** totalling more than £15,000 in any one **period of insurance**.
9. **Breakdowns** caused by overloading or where the **vehicle** is overloaded or carrying more **passengers** than it is designed to carry.
10. Any subsequent **claims** 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 the **recovery operator** or is in transit to a pre-booked appointment at a **suitable garage**.
11. The recovery of the **vehicle** and **passengers** beyond the nearest **suitable garage** if repairs can be carried out within the timescales described within this policy, irrespective as to whether **you** have adequate funds for the repair or wish to **claim** under a warranty.
12. Any **vehicle** which is not listed on **your policy schedule** as being eligible for breakdown cover with us unless personal cover has been purchased.
13. 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.
14. **Vehicles** with refrigerated loads, livestock, or hazardous chemicals, buses, coaches, minibuses, limousines, or **vehicles** with more than ten seats, motorhomes, horseboxes, or agricultural machinery.

15. Assistance if the **vehicle** is dangerous to transport or cannot lawfully be driven on the public highway, for example where the **vehicle** is not roadworthy, insured, taxed (unless exempt) or does not hold a valid MOT (unless exempt).
16. The cost of any parts, components or materials used to repair the **vehicle**. If the **vehicle** can be repaired at the roadside, **you** can either pay for any parts supplied and fitted or pay for the **vehicle** to be recovered.
17. Repair and labour costs other than up to 60 minutes roadside labour at the scene of the **breakdown**.
18. The use of **specialist equipment** occasionally required because the **vehicle** is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of recovery.
19. Storage charges unless incurred whilst **we** organise repatriation from the **territorial limits (Europe).**
20. Any **breakdown** occurring or reported outside the **period of insurance.**
21. Any **breakdown** that occurred before the **vehicle** was placed on cover, or before the policy was upgraded.
22. Any costs (including Police/Statutory Removal Fees) which were not expressly agreed by **us** prior to being incurred. **We** reserve the right not to authorise costs where **we** can make arrangements more cost effectively.
23. The cost of food (apart from breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.
24. Any damage or loss to the **vehicle** or its contents (including any personal possessions, loads, tools and equipment). **We** cannot guarantee response/recovery times and it is **your** responsibility to always manage the vehicle's contents. **You** should notify **us** if **you** need more time to remove any contents prior to the **vehicle** being recovered.
25. Nothing in this policy limits **our** liability for death or personal injury caused by the negligence of **us** or **our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
26. Any cost that would have been incurred if no claim had arisen.
27. The cost of fuel, oil or other consumable when hiring a **vehicle**.
28. Overnight accommodation or Alternative Travel charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
29. Transport costs to collect the **vehicle** once it has been inspected or repaired (unless expressly covered under applicable Alternative Travel benefit) or recovery of the **vehicle** once it has been inspected or repaired.
30. **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 any loss of earnings, missed appointments, loss in value of goods carried, or loss of income.
31. Any cost incurred because of **your** failure to remain contactable or comply with reasonable requests by **us** or the **recovery operator** concerning the assistance being provided.
32. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
33. Fines and penalties imposed by courts.

34. Any cost recoverable under any other insurance policy that **you** may have. **You** agree to assign **you**r rights of recovery against any third party for claims costs paid by **us** in relation to this policy and **you** shall co-operate with **us** to achieve this where reasonably required.

35. 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 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, riot, rebellion, revolution, military or usurped power.

    d) The result of interplanetary coronal mass ejection.

    e) Large scale computer malfunction or malicious cyber activity.

36. Any **breakdown** of a **vehicle** bearing trade plates or where **we** have reason to believe the **vehicle** has just been imported, purchased at auction or where **we** believe the **vehicle** is being transported in connection with the motor trade e.g., to or from an auction house.

37. **We** shall not provide cover or be liable to pay any **claim** or other sums, including return premiums, where this would expose **us** to any sanction, prohibition or restriction under United Nations resolutions, asset freezing or trade or economic sanctions, laws or regulations of the European Union, United Kingdom, and/or all other jurisdictions where we transact business.

Additional exclusions applying to the European Assistance

1. The cost of recovery from a European motorway exceeding £150.
2. Repatriation of the **vehicle** or **passengers** to **Britain** within 48 hours of the original **breakdown**, regardless of pre-arranged appointments **you** have.
3. Import duties unrelated to the **vehicle** for example, for items carried in the **vehicle**.
4. All costs relating to a **claim** where a customs officer or any other official finds illegal contents in the **vehicle.**
5. Any **claim** where the duration of a single **trip** is planned to or subsequently exceeds 90 days.

General conditions

The following conditions apply to all policies

1. **We** will provide cover if **you** have met all the terms and conditions within this insurance and the information provided to **us**, as far as **you** are aware, is correct.
2. 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 or **our** Mobile Phone app services. If **you** are unable to make a connection on any of the numbers provided, please call: **01603 327 180**
3. The policy is not transferable to another policyholder.
4. 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 payment 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.
5. If a callout is cancelled by **you** and a **recovery operator** has already been dispatched, **we** recommend **you** wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent **callouts**.
6. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
7. **We** have the right to refuse service and/or cancel **your** policy if **you** or the **passengers** are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our claims administrators** or the **recovery operator(s)**.
8. The **vehicle(s)** must be registered to and ordinarily kept at an address within Great Britain and Northern Ireland.
9. **Vehicles** must be located within Great Britain and Northern Ireland when cover is purchased and commences.
10. 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 **you** reasonable public transport costs for the **passengers** to return **home**. 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 and any costs to dispose of the **vehicle**. If **you** would prefer the **vehicle** to be transported to the **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. If the **vehicle** is beyond economical repair, **you** will have one week to advise **us** of how you wish to transport or dispose of the **vehicle.** If **you** do not contact us within one week **you** consent to **us** to dispose of the **vehicle**. **We** reserve the right to deduct any outstanding costs owed by **you**, in relation to the storage or disposal of the **vehicle**, from the payment made by **us** to **you** for the **market value** of the **vehicle.**
11. It is **your** responsibility to ensure **you** have sufficient funds to initially pay for the benefits offered by this policy. If funds are not immediately available to **you**, please let **us** know and **we** will try to assist.
12. 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 for the uninsured service.

13. **We** may decline service if **you** have an outstanding debt with **us**.
14. The transportation of livestock (including dogs) will be at the discretion of the **recovery operator. We** will endeavour to help arrange alternative transport, but any additional costs incurred as a result will not be covered by this policy.

Customer information

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.

Language

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

Information You Have Provided

You must take reasonable care to supply accurate and complete answers to all the questions **you** are asked when **you** take out, make changes to, or renew this policy.

You must notify **us** as soon as possible if any of the information in **your** policy documents is incorrect or if **you** wish to make a change to **your** policy.

If **you** do not provide accurate and complete answers to the questions **you** are asked, or **you** fail to notify **us** of any incorrect information or changes **you** wish to make, **your** policy may not operate in the event of a **claim**, **we** may not pay any **claim** in full, or **your** policy could be invalid.

Cancellation Right

You have the right to cancel this policy within 14 days of the start date of the policy or when **you** received the policy documents, if this is later, without giving any reasons, and **you** will receive a full refund unless a valid **claim** has been made.

For policies paid annually**,** should **you** cancel after 14 days **we** will refund **you** with an amount

proportionate to the unexpired period remaining on the policy unless a valid **claim** has been made.

For policies paid for monthly, no refund will be due, and **we** will stop any future monthly payments being taken.

To cancel please call our customer care team on 0333 000 1234, or email **us** at customercare@eta.co.uk, alternatively you can visit our website, www.eta.co.uk.

We reserve the right to withdraw and cancel insurances if **you** fail to pay premiums or instalments of premiums on demand or fail within seven days of a written request from **us**, to provide any documentation or information required by **us**.

We shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 14 days notice in writing where there is a valid reason for doing so. A cancellation notice will be sent to **your** email address held on file, or **your** last known postal address, if no email address has been provided. Valid reasons may include but are not limited to:

a) Where we or the **insurer** reasonably suspect fraud

b) Non-payment of premium

c) Threatening and abusive behaviour

d) Non-compliance with policy terms and conditions

e) **You** have not taken reasonable care to provide accurate and complete answers to the questions **we** asked

If **we** cancel the policy and/or any additional covers **you** will receive a refund of any premiums **you** have paid for the cancelled cover, less a proportionate deduction for the time **we** have provided cover.

Where **our** investigations provide evidence of fraud or misrepresentation, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraud or the date when **you** provided **us** with incomplete or inaccurate information. This may result in **your** policy being cancelled from the date **you** originally took it out and **we** will be entitled to keep the premium.

If **your** policy is cancelled because of fraud or misrepresentation, this may affect **your** eligibility for insurance with Collinson Insurance, as well as other insurers, in the future.

Compensation Scheme

Collinson Insurance (a trading name of Astrenska Insurance Limited) is covered by the Financial Services Compensation Scheme (FSCS). **You** might be entitled to compensation from the scheme if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. **You** can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk **You** may also contact the FSCS on their freephone number **0800 678 1100** or **020 7741 4100** or **you** can write to:

Financial Services Compensation Scheme
PO Box 300
MITCHELDEAN
GL17 1DY

Fraudulent Claims

If **you** or anyone acting for **you** makes a false or fraudulent claim, which includes but is not limited to:

- making a statement to **us** or anyone acting on **our** behalf, knowing the statement to be false.
- sending **us** or anyone acting on **our** behalf a document, knowing the document to be forged or false.
- making a claim for any loss or damage **you** cause deliberately, or
- acting dishonestly or exaggerating a **claim**

We:

a) are not liable to pay the **claim;** and

b) may recover from **you** any sums paid by **us** to **you** in respect of the **claim**; and,

c) may by notice to **you** treat the contract as having been terminated with effect from the time of the fraudulent act.

If we exercise **our** right under (c), **we** shall not be liable to **you** in respect of a relevant event occurring after the time of the fraudulent act.

A relevant event is whatever gives rise to **our** liability under the insurance contract, such as the occurrence of a loss, the making of a **claim**, or the notification of a potential claim.

We will not return any of the premiums paid.

Complaints Procedure

We do everything **we** can to make sure that **our** customers get the high standard of service they expect. If **you** feel **you** have cause for complaint regarding any aspect of **your** policy or the service provided, please contact:

Customer Care Manager
ETA Services
Unit 21, Fulham Broadway Centre
Fulham Road
LONDON
SW6 1BW

Tel: 0333 000 1234

Email: customercare@eta.co.uk

Please remember to always quote **your** ETA number in any correspondence, this can be found on **your** customer documents.

We aim to respond to complaints within three working days from receipt of **your** complaint. However, if it is not possible to reach an agreement and the internal complaints procedure has been exhausted, **you** have the right to refer **your** complaint to the Financial Ombudsman Service, but **you** must do so within 6 months of **our** final response to **you**.

For more information regarding the scope of the Financial Ombudsman Service please refer to www.financial-ombudsman.org.uk

The Financial Ombudsman Service
Exchange Tower
LONDON
E14 9SR

Tel: 0800 678 1100 or 0300 123 9123

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

Your data

Your Personal Data

ETA Services, the organisation **you** purchased this policy from (“Distributor”) collects and maintains personal data as an independent Data Controller to administer this policy.

Call Assist Ltd (“Call Assist”) collects and maintains personal data as an independent Data Controller to provide the services detailed within this policy wording.

Collinson Insurance (“Insurer”), the insurer of this policy, also acts as an independent Data Controller.

Please note that all personal data that is held by the Data Controllers is safeguarded with appropriate levels of security and in accordance with prevailing Data Protection legislation which includes the Data Protection Act 2018, the United Kingdom General Protection Regulation (the UK GDPR) and all other Applicable Laws, any successor or replacement legislation relating to the processing of personal data.

Privacy notices

ETA Services Privacy Policy

Our privacy notice explains in detail the types of personal data **we** may collect about **you** when **you** interact with **us**. It also explains how **we** store and handle that data and keep it safe. The policy can be found in full online at eta.co.uk/privacy-policy. In addition to **our** privacy notice, **you** can also find details of all **our** suppliers together with links to their privacy policies.

If **you** would rather, **we** send **you** a copy, **our** data protection officer will be pleased to help. Email **us** at customercare@eta.co.uk or write to **us** at:

Customer Care Manager
ETA Services
Unit 21, Fulham Broadway Centre
Fulham Road
LONDON
SW6 1BW

Call Assist Privacy Policy

Call Assist’s full Privacy Policy can be accessed online at www.call-assist.co.uk/privacy-policy. Enquiries in relation to personal data held by Call Assist should be directed to the:

Data Protection Officer
Call Assist
Axis Court
North Station Road
COLCHESTER
CO1 1UX

Email: DPO@call-assist.co.uk

Sharing Your Personal Data

We will only share **your** personal data in the following circumstances:

- it has been authorised by **you**.
- it is with regulatory bodies.
- it is with fraud prevention and credit reference agencies.
- it is required by law.
- it is being provided to **recovery operator**s or other suppliers as required to fulfil **our** contractual and legal obligations in this Policy Wording. In these circumstances, **your** personal data will be limited to the minimum ordinarily required for service provision. Additionally, these suppliers will only be able to use **your** personal data to provide the specific services described in this policy.
- it is necessary for **us** to exercise **our** rights of subrogation.

Your Rights

Under the terms of Data Protection legislation, **you** have a number of rights in relation to the information **we** hold about **you**. This includes the right to:

- ask for a free copy of any personal data **we** hold about **you**;
- ask for correction of any inaccurate information held;
- complain to the Information Commissioner's Office if **you** are not satisfied with **our** use of **your** personal data;
- object to the processing of **your** personal data where **we** are relying upon a legitimate interest, and there is something about **your** particular situation which makes **you** want to object to processing it;
- ask for the processing of **your** personal data to be restricted. This enables **you** to ask **us** to suspend the processing of personal information about **you**;
- ask for **your** personal data to be transferred to another company;
- ask for **your** personal data to be deleted from **our** system/database;
- where **we** rely on **your** consent to process **your** personal data, **you** have the right to withdraw **your** consent at any time.

Please note that there are times when **we** will not be able to meet **your** requests in relation to data processing. This may be because of **us** fulfilling **our** legal and/or regulatory obligations. If **we** are unable to fulfil a request, **we** will always let **you** know **our** reasons.

Collecting Your Information

We will collect a variety of information about **you** including **your** personal data such as **your** name, address, contact details and date of birth. Where relevant, **we** will also collect special categories of data (sensitive data) about **you** such as details regarding **your** health. **We** may also collect information from a number of different sources, for example:

- from publicly available sources such as social media and networking sites when **you** interact with **us**. For example, sending **us** a message or entering into a competition;
- from third party databases available to the insurance industry and firms, loss adjustors and/or suppliers appointed in the process of handling a **claim**.

Using Your Personal Data

We only process the minimum amount of personal data **we** need in order to fulfil **our** purposes, and only where **we** have a lawful basis for doing so.

The legal basis **we** mainly rely on for processing personal data is Article 6(1)(b) of the UK General Data Protection Regulation (UK GDPR) which relates to processing necessary to allow **us** to perform **our** contract with **you** or to take steps at **your** request, before entering a contract. The purposes for which **we** will process **your** personal data based on contract include to provide **you** with the appropriate policy quotation as well as to manage **your** policy which may include handling a **claim** or issuing documentation to **you**.

Our assessment of **your** policy application may also involve an automated decision to determine whether **we** are able to provide **you** with a quotation. If **you** object to **your** personal data being processed by automated decision- making, then **we** will not be able to provide **you** with **breakdown** cover.

In some cases, **we** may use personal data to pursue **our** legitimate interests (Article 6(1) (f) of the UK GDPR), provided **your** interests and fundamental rights do not override those interests. The purposes for which **we** will process **your** personal data based on legitimate interest include to carry out research and analysis (including profiling) for the purposes of better understanding **our** customers; and to record calls to **our** call centre for training and monitoring purposes.

We would also like to stay in contact with **you** and will therefore send marketing communications to **you** but only where **you** have given us specific consent to do so (Article 6(1)(a) of the UK GDPR).

Keeping Your Personal Data

Your data is an important asset to **us**, and as such, **we** implement technical and organisational measures to ensure the necessary measures are in place to prevent unauthorised or inappropriate access, use, modification, disclosure or destruction.

Measures **we** take to keep **your** data secure include, but are not limited to:

- making regular backups of files;
- protecting file servers and workstations with virus scanning software;
- using a system of passwords so that access to data is restricted;
- allowing only authorised staff into certain computer areas;
- using data encryption techniques to code data when in transit;
- ensuring that staff are only given sufficient rights to any systems to enable them to perform their job function.

Use And Storage Of Your Personal Data

We will retain **your** personal data for a maximum of seven years from the end of this policy, in line with **our** legal and regulatory requirements.

Where possible, **we** will anonymise or remove **your** personal data that is no longer required for the purpose(s) for which it was obtained.

We will only keep **your** data for as long as is necessary to provide **our** products and services to **you** and/or fulfil **our** legal and regulatory obligations.

Your data may be transferred to, stored, or processed outside the UK and European Economic Area (EEA). **We** will not transfer **your** information outside the UK and EEA unless it is to a country which is considered to have equivalent data protection laws or where **we** have taken all reasonable steps to ensure the recipient company has suitable standards in place to protect it.

Collinson Insurance Privacy Policy

How We Use The Information About You

Collinson Insurance is a data controller for **your** personal information (referred to as "**we**", "**us**" or "**our**" in this section). **We** collect and use **your** information to provide cover, administer the policy or, where applicable, deal with a **claim**. This information may include **your** contact details, address, policy and risk information, claims information and sensitive information such as health or medical information. If **you** do not provide necessary information (or consent if required), **we** may not be able to provide cover or deal with a **claim**.

We may share **your** information with trusted third parties where necessary to provide and manage the policy and claims, including other companies within The Collinson Group, administrators, claims handlers, contractors, investigators, assistance and service providers, professional advisers, and crime prevention organisations. Some recipients may be outside the UK or EEA; where this happens, appropriate safeguards will be used to protect **your** information. **We** may also share information with regulators, law enforcement or other authorities where required.

We may also share personal information with fraud prevention agencies to help prevent and detect fraud and money laundering and to verify identity. If fraud is detected, this may result in refusal of cover or a **claim** and may affect **your** ability to obtain certain services.

We process personal information where necessary to perform **our** contract with **you**, for **our** legitimate interests, and where required for public or vital interests; if **we** cannot rely on these grounds, **we** will ask for consent. **We** store information securely in the UK or EU and keep it for as long as necessary for policy/claims handling and legal or regulatory purposes.

For full details about how **we** use personal information, who **we** share it with, international transfers, retention and **your** rights, please see **our** Privacy Notice.

This policy wording relates to any policy purchased on or after:

20 July 2026

We may monitor all telephone conversations with the aim of improving our service.

The provider that does more.

customercare@eta.co.uk