Personal Breakdown

Policy Wording

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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 do not 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 Personal Breakdown policy is a partnership between specialists dedicated to keeping **you** moving. Here's who does what:

Policy Arrangement

The insurance is arranged by ETA Services, a trading name of Twothreebird UK Ltd and underwritten by Collinson Insurance (a trading name of Astrenska Insurance Limited).

Insurance Underwriter

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. Firm Reference Number 304838.

Our Regulatory Commitment

Twothreebird UK Ltd is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 313965.

You can check our details on the Financial Services Register register fca.org.uk.

Summary of benefits

Roadside Assistance

1 hour at the roadside and a 15-mile local recovery
Policyholder and all passengers — Britain and Europe*

Home

Roadside Assistance plus assistance at Home
Policyholder and all passengers — Britain and Europe*

National Recovery

Roadside Assistance plus recovery to anywhere in Britain
Policyholder and all passengers — Britain and Europe*

Hotel and Car Hire

Roadside Assistance plus overnight Hotel Stay or Car Hire (for up to 5 days whilst the vehicle is being repaired).
Policyholder and all passengers — Britain and Europe*

Europe

Extends the level of cover you have for Britain, to within Europe
Policyholder and all passengers — Britain and Europe*

Cycle Breakdown

Recovery to one destination within a 25-mile radius
Policyholder — Britain and Europe*

*Where the European option has been purchased

Important numbers

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

If you breakdown in Britain
(Calls from mobiles or landlines charged as local rate calls)

01206 812 808

If you breakdown in Europe

+44 1206 771 714

If you are hard of hearing you can TEXT us on:

07537 404 890

If you require legal advice call:

03700 866 546

If you need to contact us call:
(Calls from mobiles or landlines charged at local rates)

0333 000 1234

Breakdown policy

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.

Words with special meaning

Important
The words or expressions detailed below have the following meaning wherever they appear in this policy and will appear in **bold** print.

Bicycle
Any bicycle, adult tricycle or tandem, which is **your** property, or for which **you** are legally responsible. This includes any mechanically or electrically assisted bicycle and with an output not exceeding 250 w/15.5 mph.

Breakdown / Break Down / Broken Down
An electrical or mechanical failure, or a road traffic crash, or damage caused by vandalism or theft or fire, which immediately renders the **vehicle** immobilised or dangerous to drive. This definition shall also include lost, snapped or stolen keys, lack of fuel and putting the wrong fuel in the **vehicle**.

Britain
Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.

Claims Administrator
Call Assist Ltd.

Consequential Loss
Any other costs which are directly or indirectly caused by the event which led to **your** claim unless specifically stated in this policy. An example of **consequential loss** is the loss of use of the **vehicle** while waiting for recovery or any costs associated with not reaching / arriving at **your** destination.

Eligible Vehicle
A privately used, non-commercial vehicle which falls within **our** weight and size restrictions.

European Union
Territories of the member states that are governed by **European Union** law, including Norway and Switzerland.

Home
The address last notified to the ETA as **your home**.

Insurer
Collinson Insurance.

Market Value

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

Pay and Claim

You are initially responsible for any costs for which **we** may reimburse **you** for.

Period of Insurance

The period specified on **your** ETA documentation from the date of acceptance by **us** of the **breakdown** insurance, provided that the appropriate premium has been paid.

Personal Breakdown

A service that covers **you** in any **vehicle** or on any **bicycle** provided **your** details are registered with **us** for **personal breakdown**. **You** are covered for any **vehicle** or **bicycle** in which **you** may be travelling, provided that **you** are in possession of identification at the time of the **breakdown**.

Suitable Garage

A garage that is able to undertake the repair of the **vehicle**.

Specialist Equipment

Non-standard apparatus or recovery vehicles which, at the discretion of the recovery operator, are required to recover the **vehicle**. **Specialist equipment** includes, but is not limited to, winching, skates, sliders, dolly wheels, donor wheels or crane lifts.

Vehicle

A motorised means of transport, which has been registered with the DVLA.

We / Our / Us

ETA Services. In respect of handling **your** claim: Call Assist Ltd. In respect of the liability for indemnities provided by this policy: Collinson Insurance.

You / Your / Insured

The owner or driver (provided that 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) in accordance with the limits specified under **your** level of cover.

Details of cover

Personal **Breakdown** covers the policy holder as the driver or passenger in any **eligible vehicle**. There are two levels of cover to choose from: Comprehensive or Comprehensive with Europe.

Roadside Assistance

Break down anywhere in **Britain** and **we** will give **you** up to one hour's free labour at the roadside. If we can't get **you** moving, **we** will recover **you** to a local garage.

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

- **We** will offer up to one hour's free labour at the roadside in order to get **your vehicle** moving again.
- If **we** cannot get **your vehicle** moving, **we** will take **you**, **your vehicle**, and all passengers within the legal carrying capacity of the **vehicle** to the nearest **suitable garage** within 15 miles, or **your home** if nearer.
- If **we** are unable to fix **your vehicle** at the roadside and a suitable repairer cannot accept the **vehicle** until the following day, a second recovery will be provided. **We** will take **you**, **your vehicle** and passengers to **your home** or overnight accommodation and will arrange direct with **you** to collect the **vehicle** and take it to a suitable repairer at a convenient time the following day.

NOTE: The second recovery is limited to **our** taking **your vehicle** to a repairer within 25 miles of the previous destination and must be linked to the previous days call-out.

We will also provide recovery (not repair) for any trailer or caravan that you are towing with the vehicle that has broken down. It must be attached using a standard 50mm tow coupling and the combined length of the vehicle and trailer must not exceed 12.19m (not including the length of the A-Frame and hitch)

Home Rescue

Covers **you** should **you break down** at home.

Includes all the features and benefits offered by **our** roadside assistance cover including, if **you breakdown** at or within a quarter of a mile from **your home**.

National Recovery

We will recover **you** and **your** passengers to anywhere in **Britain** or provide onward travel to complete **your** journey and a return journey for the driver to collect the **vehicle** once it has been repaired.

Includes all of the features and benefits offered in **our** Roadside Assistance cover. In addition if **we** cannot get **you** moving that day **we** will, at **our** discretion, provide **you** and all passengers within the legal carrying capacity of the **vehicle**, with one of the following:

- Recovery to one single destination in **Britain** or
- Onward travel to complete **your** journey and a return journey for the driver to collect the repaired **vehicle**.

Hotel and Car Hire

Five-day car rental or overnight hotel stay.

Includes all the features and benefits offered by **our** Roadside Assistance cover. In addition if **we** cannot get **you** moving that day **we** will, at **our** discretion provide **you** (**pay and claim** basis) and all passengers within the legal carrying capacity of the **vehicle**, with one of the following:

- One night's accommodation whilst the **vehicle** is repaired at a maximum of £60 per person or
- Car hire for up to five days to a maximum of £40 per day whilst **your vehicle** is being repaired.

Any breakdown that occurs within 25 miles of your home address will not be eligible for national recovery or overnight hotel accommodation; you will be recovered to your home address or to the nearest suitable garage within a 25-mile radius.

Europe

Extends **your** cover to the rest of **Europe.** (Only available if **you** have purchased this option)

Covers all of the features and benefits offered by **our** Roadside Assistance and, if purchased, National Recovery and Hotel and Car hire, to all states of the **European Union** for up to ninety days within one policy year.

Cover is extended to include:

- Car hire up to 14 days to a maximum of £60 per day whilst **your vehicle** is being repaired (only where the Hotel and Car hire option has been purchased).
- If **your vehicle** cannot be repaired within 72 hours **we** will arranged for **your vehicle** to be repatriated to **your home** (and this can take up to several weeks).
- **We** will reimburse the transportation costs as assessed by the **claims administrator** as being required for **you** and **your** passengers to return home separately from **your vehicle** and also for one person to return to the **vehicle** once it has been repaired. Once the vehicle has been taken to a **suitable garage**, it is then **your** responsibility to instruct the repairer to make any repairs required. Any contract for repair will be between **you** and the repairer.

We do not guarantee that any local recovery to a **suitable garage** will be within the opening hours of the repairer or that the repairer will be immediately available to undertake any required repair.

Cycle Breakdown

If **you** suffer a **breakdown** to **your bicycle**, or if **you** are unable to complete **your** journey due to an injury, **we** will recover **you** and **your bicycle** to **your** chosen destination or **your home** if nearer.

Special exclusions applicable to Cycle Breakdown

Cycle **Breakdown** does not cover:

1. Any costs other than the call-out charge and transportation of **you** and **your bicycle** to **your** destination.
2. Any **breakdown** which occurs at **home**.
3. Any **breakdown** which occurs outside of **Britain**, unless the appropriate European option has been purchased.

What to do when you break down

If **you breakdown** in **Britain**, please call: **01206 812 808**

If in the unfortunate event of a failure on this number, please call **0870 77 44 565**.

If **you** are outside **Britain** then the emergency helpline number is **+44 870 77 44 565**, and call charges may be reversed to this number.

SMS text messaging is available for use by deaf, hard of hearing or speech-impaired customers in a **breakdown** situation. **You** may text **us** on **07537 404 890** to receive assistance.

Our claims administrators will take **your** details and ask **you** to remain by the telephone **you** are calling from. Once they have made all of the arrangements, they will contact **you** to advise who will be coming out to **you** and how long they are expected to take. **Your** mobile phone must therefore be switched on and available to take calls at all times.

You will be asked to remain with or nearby **your vehicle** until the recovery operator arrives. Once the recovery operator arrives at the scene please be guided by their safety advice.

If **you** have **broken down** on a motorway and have no means of contacting **our claims administrators**, or are unaware of **your** location, please use the nearest SOS box and advise the emergency services of **our** telephone number. Each 100 m marker has the direction of the nearest telephone.

Equitable rescue policy

Should **you** have more than three **breakdown** callouts (or claims) per policy, per year **we** will request documentary evidence that the **vehicle** in question is being properly serviced and maintained. In the case of **personal breakdown** cover, where documentary evidence cannot be obtained for all **vehicles** for which callouts have been made, documentary evidence of the **vehicle** used most will be required. Payment for further callouts will then be provided at **our** discretion. **We** would never refuse to assist **our** customers.

Road traffic collisions

If the incident has been caused by a road traffic collision, **we** will cover 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**.

Travel in the rest of Europe

We will provide a service in the territorial limits (**European Union**) where the maximum duration of any single trip is not planned to or does not subsequently exceed 90 days in any one policy year.

Please ensure **you** carry **your** driver's licence and V5C registration document with you during **your** journey, as due to local regulations and customs, **you** may be required to provide evidence of these.

You will be held liable for any costs incurred if copies of **your** driver's licence or V5C registration document are not immediately available.

Because of differing national standards and infrastructures abroad, assistance may take longer in arriving. **We** will require detailed information from **you** regarding the location of **your** vehicle.

We will need to know details of **your** itinerary and if requested proof of both **your** outbound and inbound travel dates must be provided to validate **your** claim. When **we** have all the required information **we** will liaise with **our** European network and **you** must remain contactable to avoid any delays.

During public holidays, many services such as repairing garages will be closed. **We** will not be held liable for any delays this causes.

In the event of a **breakdown** on a motorway or major public road within the territorial limits (**European Union**), **we** are sometimes unable to assist **you** and **you** will often need to obtain assistance via the SOS phones. The local services will tow **your** 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 up to £150 towards reimbursement of these costs, but **we** will only reimburse claims when **we** have received copies of valid receipts accompanied by a brief covering letter detailing **your** ETA number and the details of **your** claim. 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 in order 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.

General exclusions

We shall not be liable for:

1. Any incident, unless **you** have the **home** option, within a quarter of a mile, by public highway, from **your home**.
2. **Vehicles** that have **broken down** more than three times with no remedial action being taken, although assistance may be arranged at **your** own expense, as defined in **our** equitable rescue policy.
3. **Vehicles** greater than 3.5t gross laden weight.
4. **Breakdowns** where 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.
5. Caravans and trailers that do not have standard 50mm tow couplings.
6. Any additional costs incurred in addition to a standard callout and a recovery of further than 10 miles, where service cannot be undertaken at the roadside because the **vehicle** does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels. This does not include **vehicles** that are not manufactured or modified to carry a spare wheel, or where the aerosol kit cannot repair the puncture.
7. **Breakdowns** on 'run-flat' tyres unless the **vehicle** has been installed with the appropriate tyre monitoring system or if **you** have exceeded **your** manufacturer's mileage guidelines.
8. Any claim arising where the **vehicle** is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturer's specifications or arising directly out of the unreasonable driving of the **vehicle** on unsuitable terrain.
9. The recovery of the **vehicle** and passengers if repairs can be carried out at or near the point of the **breakdown** within that day.
10. **Breakdowns** where the use of any specialist or non-standard recovery equipment such as skates or a specialist winch is needed to load or unload the **vehicle** (This exclusion shall not apply where the **vehicle** has been parallel parked in a designated parking area such as a car park or, on a road where parking is permitted). Where needed, prompt payment will be required in order to qualify for further assistance.
11. **Specialist equipment**, additional manpower and/or recovery **vehicles**, or a recovery further than 10 miles from the scene of the **breakdown** if **your vehicle** is immobilised due to snow, mud, sand, water, ice, or a flood.
12. Costs other than **vehicle** recovery, which exceed £2,000 per claim including but not limited to the cost of car hire or alternative transport.
13. Any claim where 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 a **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 **you** and any 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 **your home** address or original destination, this can be arranged, but **you** will need to pay any costs which exceed the market value of the **vehicle** in its current condition. 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** disposing 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/**

14. Any claim for reimbursement of car hire, hotel or travel expenses not agreed by **us**.
15. The cost of any food (other than breakfast in the case of overnight hotel accommodation), drinks, telephone calls, petrol, oil, or insurance for a hire vehicle or other incidental expenses.
16. Any expenses **you** would have had to pay anyway as part of the journey or any cost that would have occurred had no claim arisen.
17. Any costs which may be recoverable elsewhere.
18. Overnight accommodation costs and car hire charges if repairs can be carried out at or near the point of the **breakdown** within a previously agreed time.
19. The charges of any company or person other than the recovery agent allocated by **our claims administrators**.
20. Claims where the ETA's helpline has not been notified promptly of the **breakdown** prior to expenses being incurred and authorised.
21. Any charges arising from **your** failure to comply with **our claims administrators** request or their agents, concerning the assistance being provided to **you**.
22. Any charges incurred resulting from **your breakdown** on a road where **our** rescuing **you** would be unlawful.
23. The transportation of horses or livestock.
24. The transportation of pets. This will be at the discretion of the recovery operator and any additional costs that would have otherwise been unnecessary will not be covered.
25. Any incident occurring outside the **period of insurance**.
26. **Vehicles** which were **broken down** or un-roadworthy at the time of joining or upgrading.
27. Any incident brought about by an avoidable, wilful or deliberate act.
28. Any claim **you** make under the policy knowing the claim to be false or fraudulent in any respect. Such claims shall deem the policy void and all claims under it shall be forfeited.
29. New or upgraded policies within the first 24 hours of purchase. This does not apply to renewed policies.
30. Losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for **you** to collect **your vehicle** from a repairer or for any time that has to be taken off work because of a **breakdown**.
31. Fines or penalties imposed by courts.
32. Call-out charges the police may charge.
33. Parking charges and motoring fines.
34. Any claim for fuel, antifreeze, hydraulic fluids, grease or oils.
35. Any damage to **your vehicle** or its contents whilst being recovered, stored or repaired and any liability or **consequential loss** arising from any act performed in the execution of the assistance services provided including theft of objects or accessories left in or outside of **your vehicle**.
36. Claims in the case of **vehicle breakdown** where the registration number of the **vehicle** has not been registered with **us** prior to **breaking down**.
37. Any charges where, having contacted **our claims administrators**, **you** effect recovery or repair by other means unless **we** have agreed to reimburse **you**.
38. Ant **Vehicles** 20 years and older at the start of the policy that **breakdown** outside of **Britain**.
39. Any costs incurred if **you** are unable to make a telephone connection to the numbers provided.
40. Claims in the case of **personal breakdown** if identification is not supplied.

41. Any destruction of or damage to, property by, or under the order of, any government, local or public authority.
42. Any claim directly or indirectly caused by, or arising as a consequence of, terrorism as defined by the Terrorism Act 2000 and any amending or substituting legislation. **We** will, however, cover any loss or damage (butnot related cost or expense caused by any act of terrorism) provided that such act did not happen directly or indirectly because of biological, chemical, radioactive or nuclear pollution or contamination or explosion.
43. Any claim directly or indirectly caused by or arising as a consequence of:
    a) irradiation, or contamination by nuclear material; or
    b) the radioactive, toxic, explosive or other hazardous or contaminating properties of any radioactive matter; or
    c) any device or weapon which employs atomic or nuclear fission or fusion or other comparable reaction or radioactive force or matter.
44. Any consequence, however caused, including but not limited to computer viruses, of electronic data being lost, destroyed, distorted, altered, or otherwise corrupted. For the purposes of this Policy, Electronic Data shall mean facts, concepts and information stored to form useable for communications, interpretations, or processing by electronic or electromechanical data processing or other electronically controlled hardware, software and other coded instructions for the processing and manipulation of data, or the direction and manipulation of such hardware. For the purposes of this policy, computer virus shall mean a set of corrupting, harmful, or otherwise unauthorised instructions or code, whether these have been introduced maliciously or otherwise, and multiply themselves through a computer system or network of whatever nature.

General conditions

1. **Your vehicle** must be maintained in a safe and roadworthy condition and serviced in accordance with the manufacturer's guidelines.
2. This policy covers up to a maximum of five people living in the same household. Identification may be requested in the event of a claim.
3. **You** shall take steps to have permanent repairs carried out on **your vehicle** following a **breakdown**. If **you** fail to take such steps then the ETA may refuse to pay for assistance if the same fault recurs.
4. **We** are not liable for any obligation that **we** have not expressly and specifically authorised **you** to undertake.
5. **You** must keep all receipts for any reclaimable expenditure.
6. **We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available.
7. No guarantee can be made that there will be tow bars; roof racks, roof boxes, bike racks or other accessories on hire cars. Similarly **we** cannot guarantee the availability of comfort features such as air conditioning. In most parts of Europe, hire vehicles are not permitted to cross national frontiers and it may be necessary to change hire cars at national borders.
8. **Our claims administrators** may take credit card details if for reasons outside of **our** control they are unable to confirm **your** cover.
9. **Your** compliance with the terms and conditions of this insurance is a condition precedent to any liability of **ours** to making any payment.
10. **Your vehicle** must have a valid excise license unless it is exempt under section 5 of the Vehicle Excise and Registration Act 1994.
11. **Your vehicle**, unless otherwise exempt, must have a valid MOT certificate.
12. If **you** have a right of action against a third party **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance policy for any costs incurred by **us you** shall claim these costs and reimburse **us**.
13. **You** must be over sixteen years of age and a permanent legal resident of **Britain**.
14. **You** must pay in sterling. **Our** settlements and reimbursements will also be in sterling.
15. Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within **Britain** in which **your** main residence is situated.
16. **We** cannot, in all cases, maintain a permanent record of information disclosed to **us** and it is therefore **your** responsibility to ensure that all proposal forms and statements are correct. Any relevant changes in circumstances or in the risk must be notified to **us** as soon as **you** become aware of them and cover might, in certain circumstances, be invalid until **we** have accepted the changes.
17. **We** invite renewals on the understanding that there have been no changes in the risk.
18. The onus is upon **you** to ensure that all information supplied to **us** is accurate and **we** cannot accept any responsibility in the event of such information being inaccurate. **You** must, upon receipt of a policy document, check that the policy accurately reflects **your** instructions and changes required are notified to **us** immediately.
19. **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**. In the event of **our** cancelling a policy after its beginning or its renewal **our** fees or commission will not be returnable.

20. **Our** files are confidential and **we** reserve the right to refuse to discuss matters relating to **your** insurance or other details held by **us** with any person other than **you** or **your** legal representative. The administrator will treat all **your** information as confidential (even when **you** are no longer a customer), except where disclosure is made at **your** request or with **your** consent in relation to administering **your** insurance and except where law requires **us**. In accordance with data protection legislation including the Data Protection Act 2018 **you** are entitled to copies of personal data held by **us** upon written application. If **you** do not wish to receive marketing material from **us** please let **us** know.

Customer information

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 ETA Services 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 ETA Services 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 annual policies, 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 monthly policies, should **you** cancel after 14 days no refund will be due and **we** will stop any future monthly payments being taken.

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 to **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 **your** administrator / agent 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.

Free legal advice

ETA have teamed up with leading law firm Shoosmiths to provide **you** with any free legal advice.

If **you** have been involved in a road traffic collision or have any questions regarding a personal legal problem call the ETA legal advice line on **03700 866 546** and quote **your** ETA number.

Governing Law

This policy is governed by English Law.

Compensation scheme

Collinson Insurance 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
P O 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** caused 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 in order to administer this policy.

Call Assist Ltd ("Call Assist") collects and maintains personal data as an independent Data Controller in order 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 Notice

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 of **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 Ltd Privacy Notice

Call Assist's full privacy policy can be accessed online via https://www.call-assist.co.uk/privacy-policy

Enquiries in relation to personal data held by Call Assist should be emailed to DPO@call-assist.co.uk or in writing to:

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

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 operators** 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 as outlined in general condition 12.

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 as a result 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;
- 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 on the basis of 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 on the basis of 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 considered to be 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 or renewed with a start date on or after:

1 October 2026

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

The provider that does more.

customercare@eta.co.uk

Customercare@eta.co.uk