

Kindertons Breakdown Cover

Master Certificate Number LES/1007/1513

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Policy Summary

Some important facts about the vehicle breakdown policy are summarised below. **This summary does not describe all of the terms and conditions of the policy and is dependent on the level of cover you have opted for**, so you will need to take time to read the full policy wording (available upon request) along with your policy schedule to make sure that you understand the cover that it provides.

Name of the Insurer

This insurance is administered by Legal Insurance Management Ltd, arranged by Kindertons Holdings Ltd & underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

Legal Insurance Management, Kindertons Holdings Ltd and UK General Insurance Limited are authorised and regulated by the Financial Conduct Authority.

Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

Name of the Coverholder

The policy is arranged and administered on behalf of the insurers by Legal Insurance Management Ltd, 1 Hagley Court North, The Waterfront, Brierley Hill, West Midlands DY5 1XF.

Type of Insurance

The policy is designed to provide assistance in the event of vehicle breakdown subject to the claim limits highlighted within the policy schedule and the terms and conditions outlined within the policy wording.

Level of Cover	National Recovery	National Recovery & Homestart	National Recovery, Homestart & European
Roadside Assistance	✓	✓	✓
Local Recovery	✓	✓	✓
Alternative Travel UK	✓	✓	✓
Emergency Overnight Accommodation	✓	✓	✓
Caravans and Trailers	✓	✓	✓
Key Cover	✓	✓	✓
Misfuel Assist	✓	✓	✓
Redelivery	✓	✓	✓
Driver Illness/Injury	✓	✓	✓
Message Service	✓	✓	✓
Nationwide Recovery	✓	✓	✓
Home Assist		✓	✓
Pre-Departure Cover			✓
Roadside Assistance Abroad Recovery and Repatriation Service			✓
Alternative Transport Abroad			✓
Emergency Overnight Accommodation Abroad			✓
Shipping of Spare Parts			✓

Roadside Assistance – In the event of vehicle breakdown, we will arrange and pay for a recovery operator to attend and where appropriate, spend up to 60 minutes to try and repair the vehicle.

Local Recovery – If unable to repair the vehicle within 60 minutes at the roadside, the recovery operator will either arrange and pay for your vehicle and passengers to be recovered to the nearest suitable garage or if not possible, to a destination of your choice.

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

Home Assist – In the event of vehicle breakdown at home, the cost for a recovery operator to spend up to 60 minutes to try and repair the vehicle.

Alternative Travel – Up to £250.00 towards the cost of alternative transport or vehicle hire to allow you to complete your original journey and up to £150.00 towards the cost of alternative transport to return and collect the repaired vehicle.

Emergency Overnight Accommodation – Up to £150.00 per person towards the cost of overnight accommodation for one night including breakfast for the passengers whilst the vehicle is being repaired.

Misfuel Assist – Up to £250.00 for assistance in the event of the vehicle being filled with the incorrect type of fuel. Subject to the above limit we will also provide 10 litres of the correct fuel.

Roadside Assistance Abroad – In the event of vehicle breakdown whilst within the territorial limits of Europe, we will arrange and pay for a recovery operator to attend and where appropriate, spend up to 60 minutes to try and repair the vehicle.

Significant and Unusual Exclusions or Limitations

The following are not covered by this policy:

Assistance following: theft, fire, or vandalism.

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.

Breakdowns caused by overloading of the vehicle or carrying more passengers than it is designed to carry.

Assistance if the vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.

Claims totalling more than £15,000 in any one period of insurance.

More than six callouts per insured vehicle in any one period of insurance. Should you change your vehicle mid-term, the number of callouts provided to the previous vehicle(s) will be carried forward.

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

The jurisdiction and territorial limits of the policy include:

Territorial Limits (United Kingdom)

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

Territorial Limits (Europe)

Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, 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, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City.

Please note that the above territorial limits should be read in conjunction with the level cover you have opted for and the relevant section of cover.

Duration of the Contract

The cover provided by the policy is normally for a twelve month period. Where this is altered, it will be clearly shown within the quotation provided and policy schedule subsequently issued.

Cancellation

If you decide that for any reason, this Policy does not meet your insurance needs then please return it to Your agent within 14 days from the day of purchase or the day on which You receive Your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, we will then refund your premium in full.

Thereafter you may cancel the insurance cover at any time by informing Your agent however no refund of premium will be payable.

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 letter will be sent to you at your last known address. Valid reasons may include but are not limited to:

- Where we reasonably suspect fraud
- Non-payment of premium
- Threatening and abusive behaviour
- Non-compliance with policy terms and conditions
- You have not taken reasonable care to provide complete and accurate answers to the questions we ask.

Where our investigations provide evidence of fraud or a serious non-disclosure, 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, which may result in your policy being cancelled from the date you originally took it out.

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, unless the reason for cancellation is fraud and/or we are entitled to keep the premium under the Consumer Insurances (Disclosure and Representations) Act 2012.

Complaints Procedure

In the event of a complaint arising under this Insurance, you should in the first instance write to the Managing Director of Legal Insurance Management Ltd at the below address or phone number:-

Legal Insurance Management Ltd
1 Hagley Court North
Brierley Hill
West Midlands
DY5 1XF
Tel: 01384887631

If it is not possible to reach an agreement, you may have the right to make an appeal to the Financial Ombudsman Service. This applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:-

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.
Tel: 0300 123 9 123

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

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

Compensation Scheme

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may 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.