

First Call Motor Breakdown Policy Summary (UK Commercial Cover)

Some important facts about the Motor Breakdown Cover are summarised below. This summary does not describe all the terms and conditions, so please take time to read the policy document to make sure that you understand the cover that it provides.

About your 24 Hour Motor Breakdown Cover

Features and benefits included automatically	What is not covered
<ul style="list-style-type: none"> • Roadside assistance • Roadside repairs • Assistance at your home • Onward destination service • Cover for any driver whilst that person is using the vehicle insured, provided the person has received permission from you first. • Commercial vehicles up to 16 tonnes. • Up to 1 hour's free roadside assistance • Up to a maximum of 6 call outs a year, subject to a maximum claims limit of £2500. • Wheel changes (providing you have a serviceable spare tyre and wheel and are able to provide a manufacturer's key to remove any locking wheel nuts.) 	<ul style="list-style-type: none"> • Any claim arising in the first 48 hours from the date of inception. • Labour charges in excess of one hour. • Cost of replacement parts or materials used in the repair • Toll charges, ferry charges, parking charges, traffic congestion charges • Storage charges incurred during or after the use of our services • More than 6 call outs during the period of cover • Running out of fuel, loss of keys, broken glass • Vehicles immersed in mud, snow, sand or water • Keys locked in vehicle • Vehicles immobilised outside the United Kingdom (United Kingdom includes Northern Ireland, Isle of Man and Channel Islands)

Cancellation Right

You have the right to cancel it within 14 days of receiving the policy and receive a full refund, without giving any reasons, provided no claim has been made against the policy. After the 14 day period has expired you will not be entitled to any refund if the policy is cancelled.

Making a Claim

If you have to claim, please call us on 0800 389 5150.

What to do if you are not satisfied

Our aim is to try to provide a first class service to you at all times, however we do recognise that sometimes problems do occur. Should you ever have cause to complain then in the first instance please write to:

The Managing Director (Administrator), First Call GB Ltd., Wellington House, 90-92 Butt Road, Colchester, Essex, CO3 3DA.

If the matter is still remains unresolved thereafter you can write to the insurers at:

Premier Underwriting (UK) Ltd., Suite 18 Folkestone Enterprise Centre, Shearway Business Centre, Shearway Business Park, Folkestone, Kent, CT19 4RH.

Finally, if the matter still remains unresolved, once all the above have been contacted, you can then approach the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR.