

first direct

First Directory Motor Breakdown Assistance

First Directory Policy Number **FD070104M**

- Call **0800 587 9821** (free from landlines), or **020 8603 9821** (calls to this number are charged at your standard network rate) in the event of a breakdown
- Emergency roadside repairs, including at your home address
- Cover is for you as a driver or passenger in any eligible vehicle within the UK

Please read this policy and keep it for reference

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This document is available in large print, audio and Braille. Please contact us on:

Phone **03 456 100 100**

or Text-phone **03 456 100 147**

and we will be pleased to organise an alternative version for you.

Any calls to First Directory Motor Breakdown Assistance may be monitored and/or recorded for training and quality purposes.

First Directory Motor Breakdown Assistance

Section A

Important information about your policy

Name of insurer

First Directory Motor Breakdown Assistance is underwritten by AWP P&C SA and is administered in the UK by AWP Assistance UK Limited, trading as Allianz Global Assistance.

Duration of the contract

Your cover will remain in force as long as you hold First Directory.

Meeting your needs

This policy provides roadside assistance in the event of an emergency when the vehicle is immobilized to ensure immediate repairs or towing to the nearest authorised garage.

Your cancellation rights

This cover is provided with First Directory. To exercise your right to cancel this cover you must cancel First Directory. If you do not cancel First Directory, this cover will remain in force. Please refer to the terms and conditions of First Directory on how to cancel.

Change in circumstance

As your circumstances may change over time, it is important that you review the terms and conditions of First Directory Motor Breakdown Assistance regularly to check you remain eligible and that cover remains adequate for your needs.

Change of insurer

first direct may from time to time use a different insurer(s) to provide you with this product. **first direct** will notify you prior to any change of the insurer(s) and advise you of any change in the policy terms.

Explaining first direct's service

First Directory is provided and underwritten by the following insurers –

- Allianz the underwriter of the Mobile Phone Insurance
- Allianz Partners the underwriter of the Motor Breakdown Assistance
- Aviva the underwriter of the Travel Insurance

As an insurance intermediary **first direct** deals exclusively with these insurers for the purposes of your policy. **first direct** is authorised by the Prudential Regulatory Authority and regulated by the Financial Conduct Authority as an insurance intermediary and has been appointed by the insurers to provide insurance products and sell these to you. You will not receive advice or recommendation from **first direct** on this arrangement and no fee has been charged by **first direct** for arranging this contract. **first direct** may receive commission dependent on the performance of our insurance business with the insurers.

Section B

Details of cover

Introduction

First Directory Motor Breakdown Assistance has been designed to protect **you** against the costs incurred in the event of a covered **breakdown/immobilisation** occurring within the **UK**.

This document gives **you** full details of **your** cover.

All the details of how to make a claim, together with conditions of **your** breakdown cover are set out in the following pages. If however, **you** have any questions, please contact First Directory Motor Breakdown Assistance on the relevant number below:

Important telephone numbers

To request assistance, or for breakdown related queries, please call **0800 587 9821** or **020 8603 9821**, and select the appropriate option.

Definition of words (listed in alphabetical order)

When the following words and phrases appear in this policy document, they have the specific meanings given below. These words are highlighted by the use of bold print.

Breakdown/immobilisation: Means electrical or mechanical breakdown, vehicle fire or theft, punctures or running out of fuel that causes the **vehicle** that **you** are travelling in to become immobilised.

First Directory Motor Breakdown Assistance, we, our, us: Means AWP Assistance UK Limited, trading as Allianz Global Assistance, which administers the insurance on behalf of the **insurer**.

Home address: Means **your** residential address in the **UK**.

Insurer: Means AWP P&C SA.

Period of insurance: Means the period of cover. **Your** cover will remain in force as long as **you** hold First Directory.

Private individual: Means the First Directory holder who is driving the **vehicle** for their own personal use or who is a passenger in the **vehicle** and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

Specialist Equipment: Means equipment not used as standard but required to effect the access to, recovery of or assistance of Your vehicle and includes, but is not limited to winching, skates, additional vehicles or men and specialist lifting equipment for which an additional charge will be levied.

UK: Means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Vehicle or eligible vehicle: Means the private car or light commercial vehicle in which **you** are travelling, providing it does not exceed 3,500kgs in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width. Or, a motor home providing it does not exceed 7.0 metres in length, 3.0 metres in height or 2.25 metres in width.

You, your, yours: Means the **private individual** named as a First Directory holder.

Cover and limits

First Directory Motor Breakdown Assistance in the UK

Motor Breakdown Assistance - Recovery	
If your vehicle cannot be repaired at the roadside we provide:	<ul style="list-style-type: none">• local recovery to the nearest appropriate repairer and payment of a taxi fare up to ten miles• national recovery of your vehicle to a UK destination of your choice (where repair cannot be made at the roadside or by a local repairer within 4 hours).

For full terms and conditions please read this policy document. All claim limits in this document are inclusive of VAT.

Important information

It is very important that **you** read the whole of this policy document and make sure that **you** understand what is covered, what is not covered and what to do if **you** require assistance.

If **you** need to contact **us** regarding this insurance, please call **First Directory Motor Breakdown Assistance** on **0800 587 9821** or **020 8603 9821**, or write to **us** at **First Directory Motor Breakdown Assistance**, 102 George Street, Croydon, Surrey CR9 6HD.

How this cover works

We will pay for claims **you** make which are covered by this policy, occurring during the **period of insurance** and within the **UK**.

Compensation

For **your** added protection, the **insurer** is covered by the Financial Service Compensation Scheme. **You** may be entitled to compensation from the Scheme if the **insurer** cannot meet its obligations. This depends on the type of insurance and the circumstances of **your** claim.

Insurance cover under the FSCS is limited to 90% of the claim, with no upper limit.

Further information about the FSCS arrangements are available by contacting them on **0800 678 1100** or **020 7741 4100**, or by visiting their website at www.fscs.org.uk or emailing enquiries@fscs.org.uk.

Governing law

You have a choice of law in relation to this contract. This contract will be governed by English law, unless:

- **you** and **we** agree otherwise; or
- **you** normally reside in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case the law of the relevant country or island will govern this contract.

Third party rights

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Your statutory rights are not affected in any way by this insurance policy. Nothing in these conditions will reduce **your** statutory rights relating to faulty or incorrectly described goods. For further information about **your** statutory rights contact **your** local Trading Standards Department or Citizens Advice Bureau.

First Directory Motor Breakdown Assistance

First Directory Motor Breakdown Assistance provides **you** with the following assistance services and benefits for motoring emergencies to aid **you** in the event of a covered **breakdown/immobilisation** of **your vehicle** in the **UK** as set out in this section of this insurance policy.

What to do if you need assistance

If **you** require help, please do not attempt to make **your** own arrangements as reimbursement cannot be made to **you** retrospectively.

Please contact **First Directory Motor Breakdown Assistance** with the following details:

- the exact location of both **you** and **your vehicle**
- **your** registration number
- a contact telephone number.

To benefit from **First Directory Motor Breakdown Assistance**, **you** will be expected to be with the eligible vehicle and have identification with **you** during an assistance. This can be **your** debit card, credit card or driving licence.

For assistance in the **UK** **you** can call us 24 hours a day on **0800 587 9821** or **020 8603 9821**.

First Directory Motor Breakdown Assistance benefits in the UK

Section 1) Roadside assistance and home start

In the event of **breakdown/immobilisation**, **we** will organise and pay to attend **your vehicle** in order to effect repairs or, if this is not possible, provide a vehicle recovery in accordance with sections 2 and 3. **We** will pay for up to a maximum 30 minutes labour. If **we** are unable to effect repairs or repairs will take longer than 30 minutes, **we** will arrange and pay for a vehicle recovery as per sections 2 and 3.

Section 2) Local recovery

- in the event that **your vehicle** cannot be repaired or remobilised following **our** assistance either at home or at the roadside, **we** will arrange and pay for the costs of taking **you, your vehicle**, and up to seven passengers to the nearest suitable garage, within a 10 mile radius
- **we** will pay for the taxi fare (up to 10 miles) from the breakdown (receipts must be obtained).

Section 3) National recovery

We will organise and pay for national recovery to a **UK** destination of **your** choice if **we** are unable to fix **your vehicle** at the roadside or local repairer within 4 hours.

Section 4) Broken windscreen or side glass

In the **UK**, if **you** experience a broken front windscreen or side glass which requires immediate replacement, **we** will advise details of a nationwide glass replacement company to replace the broken glass. Please note that **you** will be responsible for all parts and fitting costs, but these may be covered under **your** motor insurance policy.

Significant exclusions or limitations

This section outlines the main exclusions, limitations and conditions of **your** cover.

The following are not covered by **your** First Directory Motor Breakdown Assistance:

- claims where **your vehicle** is damaged or immobilised as a result of an accident
- claims where **your vehicle** is being used for commercial or business purposes or is a motorcycle
- claims where **you** are not with **your vehicle** at the time of the breakdown or assistance
- more than five call outs per year on **your** First Directory Motor Breakdown Assistance policy
- claims where **your vehicle** exceeds 3,500kgs in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width
- claims where **your vehicle** is a motor home that exceeds 7.0 metres in length, 3.0 metres in height or 2.25 metres in width
- claims where any caravan or trailer attached to **your vehicle** exceeds 7.0 metres in length, 3.0 metres in height or 2.25 metres in width
- claims arising from loss or damage to the contents of the **vehicle** in which **you** are travelling
- replacing tyres or windows
- missing or broken keys. **We** will try to provide the details of a locksmith but **you** will have to pay for this service
- the cost of ferry crossings, road toll and congestion charges
- contaminated fuel problems. **We** will arrange for **your vehicle** to be taken to a local garage for assistance, but **you** will have to pay for the work carried out
- cost of labour and/or parts at any garage to which the **vehicle** is taken
- the vehicle must be insured, taxed and have a valid MOT in order for us to attend.

General exclusions

First Directory Motor Breakdown Assistance will not assist or reimburse **you** in the event of a call for assistance or claim arising directly as a result of any of the following:

- damage to items not covered by this breakdown assistance or any other costs that are indirectly caused by the event which led to **your** claim, depreciation, loss of earnings, death or bodily injury, unless specifically stated in this policy
- **you** or any other third party organising any of the services detailed in this cover without first having authorisation from **First Directory Motor Breakdown Assistance** and a file number
- charges for **specialist equipment** or charges incurred by **us** where **your vehicle** is not on a public highway when the **breakdown/immobilisation** occurred where **your vehicle** was not accessible using **our** standard recovery equipment
- **breakdown/immobilisation** which happens outside the **UK** and/or **period of insurance**
- accident or injury
- damage or injury intentionally caused by **you** or resulting from **your** participation in a criminal act or offence
- any costs covered under any other warranty, guarantee, insurance or cover
- any costs that would have been normally paid by **you** such as fuel, congestion or toll charges
- pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds
- war, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion
- ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel
- radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

Caravans and trailers

You are covered for towing a caravan or trailer provided **your vehicle** is immobilised due to a covered **breakdown/immobilisation** and as long as the caravan or trailer is no more than 7 metres in length, 3 metres in height or 2.3 metres in width. This is in addition to **your vehicle** being no greater than 5.5 metres in length, 3,500kgs in weight, 3.0 metres in height and 2.3 metres in width. **We** will arrange for **your** caravan or trailer to be taken to a suitable location of **our** choosing. **We** will not however be liable for any goods, possessions or livestock being transported.

Adverse weather conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to **your vehicle** later.

Release fees

Should **your vehicle** be stolen and subsequently recovered by the Police, **you** may be required by them to pay a release fee before **we** can remove **your vehicle** to an authorised repairer or to **your home address**. Although **we** can guarantee these costs on **your** behalf, the payment of such fees remains **your** responsibility.

Specialist equipment and charges

In the event that the recovery of **your vehicle** requires the use of specialist equipment, any such costs in addition to **our** standard recovery services will be payable by **you**.

Examples of when Specialist equipment may be required are:

- the vehicle is in a multi storey car park or space when manoeuvring is required and needs recovery
- the vehicle could be stuck in 'park' and needs recovery.

Keys locked in vehicle

Whilst missing or broken keys are not covered, should the keys be locked in the vehicle we'll attend. In the event that entry to **your vehicle** is not possible and spare keys are not available, a forced entry may be required. If this happens, before any attempt is made to enter **your vehicle**, **we** will ask **you** to sign a declaration giving **your** permission for this to take place and stating that any resulting costs will be **your** responsibility.

Section C

Your Information

We care about **your** personal data. This summary and **our** full privacy notice explain how Allianz Global Assistance protects **your** privacy and uses **your** personal data.

Our full Privacy Notice is at www.allianz-assistance.co.uk/privacy-notice. If a printed version is required, please write to **us** at Allianz Global Assistance, 102 George Street, Croydon, Surrey CR9 6HD FAO: Legal and Compliance Department.

How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties such as the manufacturer of **your vehicle** and their franchised dealers and authorised repairers.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

Who will have access to your personal data?

We may share **your** personal data:

- with public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- with other service providers who perform business operations on **our** behalf;
- organisations who **we** deal with which provide part of the service to **you** such as **vehicle** recovery operators;
- to meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship ends. If **we** are able to do so **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will my personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of your personal data. **You** can:

- request access to it and learn more about how it is processed and shared;
- request that we restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- request that **we** stop processing it, including for direct marketing purposes;
- request that **we** update it or delete it from **our** records;
- request that **we** provide it to **you** or a new insurer; and
- to file a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon, Surrey CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com

Section D

General terms and conditions

These conditions apply to all sections of **your** cover and **you** must meet them before **we** make a payment or provide a service.

Claims – Your duties

If a claim occurs **you** must comply with the relevant claims procedures described in this document as soon as **you** can.

Claims – Our rights

We can take over and carry out the defence or settlement of any claim. After **we** have made a payment, **we** can pay to take legal action to get back any payment **we** have made under this insurance.

Where necessary **we** may decide to examine **your vehicle** and test damaged components.

Looking after your vehicle

You must take all reasonable steps to safeguard **your vehicle** against **breakdown/immobilisation**.

How to make a complaint

In the first instance, please contact: Customer Support, **First Directory Motor Breakdown Assistance**, 102 George Street, Croydon, Surrey CR9 6HD or call **0800 587 9821** or **020 8603 9821**.

Please supply **us** with **your** name, address, policy number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service. **You** may contact the Financial Ombudsman Service at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Tel: **0300 123 9123**. Or simply log on to their website at **www.financial-ombudsman.org.uk**

Complaining to the Ombudsman will not affect **your** legal rights.

Fraud

If **you** make a claim under this insurance that is false or dishonest in any way, this cover will not be valid and **you** will lose all benefits under it.

First Directory Motor Breakdown Assistance is underwritten by AWP P&C SA and is administered in the UK by AWP Assistance UK Limited, trading as Allianz Global Assistance.

AWP Assistance UK Limited is authorised and regulated by the Financial Conduct Authority (FCA). AWP P&C SA is duly authorised in France and the United Kingdom and subject to limited regulation by the Prudential Regulation Authority and The Financial Conduct Authority.

Allianz Global Assistance acts as an agent for AWP P&C SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

Customers with disabilities

If you'd like this in another format such as large print, Braille or audio, please contact us. A textphone service is also available for customers with hearing and/or speech impairments. If you use your own text-phone you can call us on **+44 151 494 1260**.

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