

Policy Summary

1. This document provides a summary of the cover provided by SilverKnight Rescue Minibus Plus. Full details can be found in the policy document.

2. This insurance is underwritten by AmTrust Europe Limited and claims are administered on their behalf by General Legal Protection Ltd.

3. The type of insurance that you will be provided with is Motor Vehicle Breakdown Assistance Cover. You will be covered for roadside assistance and nationwide recovery of your Vehicle

4. The significant features and benefits of this product include

- Unlimited access to a 24/7 helpline to access policy services
- Up to 60 Minutes UK Roadside Assistance (including breakdowns at your home address)
- UK Vehicle Recovery to Home, Original UK Destination or Garage
- Onward transportation for up to 17 persons
- UK Medical Recovery
- Message Relay Service

What is not covered by this policy:

- The first 48 hours of the first time you take out this insurance unless this you are renewing a breakdown policy which was originally with another insurer.
- Vehicles which have not been maintained and operated in accordance with the manufacturers recommendations; a previous inadequate repair; unsuccessful D.I.Y dismantling and/or reassembly; any recurring claim due to the same cause, where action has not been taken to correct the fault.
- Vehicles which you have not repaired even though we have told you to get it repaired.
- Garages, recovery operators or emergency services carrying out work that has not been authorised.
- Vehicles being used motor rallies, speed or duration tests, or practicing such events.
- The provision of service to your Vehicle if stranded by floods, snow, sand or mud.
- Vehicles not in a roadworthy condition at the time cover is effected.
- Vehicles not holding a valid MOT certificate.
- Any breakdown where your Vehicle is older than 15 years at the time this policy was taken out.
- Any breakdown if the Vehicle is dangerous or illegal to repair or transport.
- Claims arising from loss or damage to contents of your Vehicle.
- Any ferry and toll fees and/or any storage, release or police fees.
- The collection of your Vehicle from the garage after it has been taken there.
- Any claim occurring while your Vehicle is towing or carrying more weight/persons than for which it is designed as stated in the manufacturer's specifications, or in any event carrying more than 17 persons unless previously approved by Us and any additional premium paid.
- Any person who drives your Vehicle who does not hold a valid driving licence issued by a competent Authority.
- More than:-

- Two claims of any one type
- Four claims in total
- The cost of recovery of your Vehicle to more than one location in respect of any one breakdown.

5. The exclusions and limitations detailed above and all other exclusions can be found in sections titled WHAT YOU ARE NOT COVERED FOR and CONDITIONS of your policy document.

6. The duration of this policy is for 12 months.

7. We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have 14 days from the date you received your policy document to cancel the policy. To do this you should contact the intermediary or organisation that sold you your policy.

If this policy is cancelled after the cooling off period, any return premium due to you will be calculated on the basis of how long the policy has been in force and whether there has been a claim. If there has been a claim, there will be no refund of any part of the premium. If there has not been a claim, the amount of the return premium will be calculated on a pro rata basis.

8. Claims can be made by contacting General Legal Protection Ltd :

Phone on 0844 324 5679

Or in writing to General Legal Protection Limited, King's House, King Street, York, YO1 9WP

9. If you wish to register a complaint please contact General Legal Protection Ltd:

Managing Director, General Legal Protection Ltd, Kings House King Street, York, YO1 9WP

Or call 01904 683300

We are covered by the Financial Ombudsman Scheme should you wish to refer your complaint to them if you are unhappy with the outcome of General Legal Protection Ltd's investigation.

10. You may be entitled to compensation from the scheme, if the Insurer 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. You can get more information about compensation scheme arrangements from the FSCS. The latter can be visited on the web at www.fscs.org.uk or by contacting the FSCS on 020 7892 7300.

The insurer of this policy is AmTrust Europe Limited is registered in England and Wales under number 01229676, whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial services register number 202189. These details can be checked on the Financial Services Register by visiting: www.fca.org.uk or by contacting the Financial Conduct Authority on 0800 111 6768.