

Policy Summary

1. This document provides a summary of the cover provided by **SilverKnight Rescue Premium**. Full details can be found in the policy document.
2. This insurance is underwritten by **AmTrust Europe Limited** and administered on their behalf by General Legal Protection Ltd. Both companies are authorised and regulated by the Financial Conduct Authority.
3. The type of insurance that you will be provided with is **Motor Vehicle Breakdown Cover**. You will be covered for **Roadside Assistance and Vehicle Recovery**.
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**
 - **UK Vehicle Recovery to Home or Original Destination**
 - **UK Medical Recovery**
 - **Message Relay Service**
 - **Free UK Route Maps**
 - **Choice of one of the following;**
 - **24 Hours Car Hire**
 - **Overnight Accommodation**
 - **Journey Home by Public Transport**
5. Any of the following would invalidate the cover of this policy or affect the policyholder's ability to claim
 - **Breakdowns at your Home address or within one mile of your Home address**
 - **Costs incurred without prior approval**
 - **Vehicles not in a roadworthy condition or not holding a current MOT Certificate**
 - **Vehicles which have not been maintained and operated in accordance with the manufacturer's 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 not repaired contrary to prior advice to do so**
 - **Claims where all ordinary and reasonable precautions to prevent or minimise any loss, damage or breakdown have not been taken**
6. 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.
7. The duration of this policy is for 12 months.
8. 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.
9. If you cancel the policy after the cooling off period any return premium due will depend on how long this insurance has been in force and whether you have made a claim.
10. Claims can be made by:
 - Phone on **0844 324 5692**
 - Or in writing to General Legal Protection Limited, King's House, King Street, York, YO1 9WP
11. If you wish to register a complaint please put it in writing to:
 - Managing Director, General Legal Protection Ltd, Kings House King Street, York, YO1 9WP
 - Or call 01904 683300
 - Telephone calls may be recorded.
 - 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 our investigation.
12. The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they are not able to meet their obligations. This will depend on the type of business and circumstances of the claim.
 - You can get further information about compensation scheme arrangements from the FSCS.
 - Financial Services Compensation Scheme,
 - 10th Floor, Beaufort House,
 - 15 St Botolph Street,
 - London EC3A 7QU
 - Tel: 0800 678 1100 or 020 7741 4100
 - E-mail: enquiries@fscs.org.uk
 - You can check the above details on the Financial Conduct Authority Register by visiting the FCA website: www.fsa.gov.uk/register or by contacting the FCA on 0845 606 1234
 - The insurer of this policy is AmTrust Europe Limited, 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.