

SECTION ONE:

LEGAL EXPENSES INSURANCE COVER
Motor Legal Expenses provides insurance for legal costs for certain types of disputes.

POLICY WORDING AND TERMS OF COVER

This insurance is administered by Provincewide Claims Ltd. It is underwritten by AmTrust Europe Limited, and managed on their behalf by Arc Legal Assistance Limited.

If a claim is accepted under this insurance, **We** will appoint **Our** panel solicitors, or their agents, to handle **Your** case. **You** are not covered for any other legal representatives' fees unless it is necessary to start court proceedings or a **Conflict of Interest** arises. Where it is necessary to start court proceedings or a **Conflict of Interest** arises and **You** want to use a legal representative of **Your** own choice, **Advisers' Costs** payable by Us are limited to no more than (a) **Our Standard Advisers' Costs**; or (b) the amount recoverable under the Civil Procedure Fixed Recoverable Costs regime, whichever is the lower amount.

The insurance covers **Advisors Costs** as detailed under the separate sections of cover, up to the **Maximum Amount Payable** where:-

- The **Insured Event** takes place in the **Period of Insurance** and within the **Territorial Limits**

- The **Legal Action** takes place within the **Territorial Limits**.

This insurance does not provide cover where something **You** do or fail to do prejudices **Your** position or the position of the **Insurer** in connection with the **Legal Action**.

DEFINITIONS

Where the following words appear in **bold** they have these special meanings.

IMPORTANT CONDITIONS

If Your claim is covered under a section of this policy and no exclusions apply then it is vital that You comply with the conditions of this policy in order for Your claim to proceed. The conditions applicable to this section are contained under the 'Conditions' section below and should be read carefully. Some of the main conditions to this insurance are that:

Prospects of Success

There must be a 51% or greater chance of winning the case and achieving a positive outcome. A positive outcome includes, but is not limited to, recovering the amount of money at stake, enforcing a judgment or achieving an outcome which best serves Your interests. The assessment of Your claim and the prospects of its success will be carried out by an independent Adviser. If the Adviser determines that there is not a 51% or greater chance of success, then We may decline or discontinue support for Your case.

Proportional Costs

An estimate of the Advisers' Costs to deal with Your claim must not be more than the amount of money in dispute. The estimate of the Advisers' Costs will be provided with the assessment of Your case and will be carried out by the independent Adviser. If the estimate exceeds the amount in dispute then We may decline or discontinue support for Your case.

Duty of Disclosure

Consumer

If this policy covers You as a private individual, unrelated to any trade, business or profession, You must take reasonable care to disclose correct information. The extent of the information You are required to disclose will be based on, among other things, the type of insurance, explanatory material and the clarity and specificity of the questions You are asked when You took out this insurance.

Non-Consumer

If this policy covers Your business, trade or professional interests, You are responsible for disclosing, in a clear, accessible and comprehensive way, all information which You should be aware would influence the Insurer's decision to provide insurance to You on the terms agreed.

Suspension of Cover

If You breach a condition of this insurance contract which is essential to its performance, this insurance contract will be suspended from the time of the breach until the time the breach can be remedied. The Insurer will have no liability to You for any loss which occurs, or which is attributable to something happening, during the period when this insurance contract is suspended.

Adviser	Our specialist panel solicitors or their agents appointed by Us to act for You , or, where agreed by Us , another legal representative nominated by You .
Advisers' Costs	Reasonable legal costs incurred by the Adviser . Third party's costs shall be covered if awarded against You .
Conditional fee Agreement	An agreement between You and the Adviser or between Us and the Adviser which sets out the terms under which the Adviser will charge You or Us for their own fees.
Conflict of Interest	There is a conflict of interest if We administer and/or arrange legal expenses insurance on behalf of any other party in the dispute which is the subject of a claim under this insurance.
Data Protection Legislation	The relevant Data Protection Legislation in force within the Territorial Limits where this cover applies at the time of the Insured Event ."
Insured Event	The incident or the first of a series of incidents which may lead to a claim under this insurance. Only one Insured Event shall be deemed to have arisen from all causes of action, incidents or events that are related by cause or by time.
Insured Period	The period of insurance shown in the insurance schedule to which this cover attaches.
Legal Action	The pursuit of civil proceedings and appeals against judgement following a Road Traffic Accident , the pursuit or defence and appeals against judgement in relation to a contractual dispute to do with the Vehicle and the defence of criminal motoring prosecutions in relation to the Vehicle .
Maximum Amount Payable	The maximum amount payable in respect of an Insured Incident is £100,000.
Period of Insurance	The Period of Insurance declared to and accepted by Us, which runs concurrently with the period of the underlying insurance policy to which this legal expenses insurance attaches. For the avoidance of doubt, if the underlying insurance policy is cancelled, suspended or withdrawn, this legal expenses insurance will also be cancelled, suspended or withdrawn.
Road Traffic Accident	A traffic accident in the Territorial Limits involving the Vehicle occurring during the Insured Period for which You are not at fault and for which another known insured party is at fault.
Standard Advisers' Costs	The level of Adviser's Costs that would normally be incurred by Underwriters in using a nominated Adviser of Our choice.
Territorial Limits	The United Kingdom and the European Union
Underwriters Vehicle	AmTrust Europe Limited The motor vehicle declared in the insurance schedule to which this cover attaches. This is extended to include a caravan or trailer whilst attached to the Vehicle .
We/Us/Our	Arc Legal Assistance Ltd.
You/Your/Yourself	The person(s) named in the insurance schedule to which this cover attaches. This is extended to include an authorised driver or passengers for the Uninsured Loss Recovery and Personal Injury section of cover.

1.1. Personal Injury

What is insured

You are covered for Advisers' Costs to pursue damages claims arising from a Road Traffic Accident whilst **You** are in, boarding or alighting the Vehicle against those whose negligence has caused **Your** injury or death.

If the Legal Action is going to be decided by a court in England or Wales and the damages **You** are claiming are above the small claims track limit, the Adviser must enter

into a Conditional Fee Agreement which waives their own fees if You fail to recover the damages that You are claiming in the Legal Action in full or in part.

What is not insured:- Claims

- Relating to an agreement **You** have entered into with another person or organisation.
- For stress, psychological or emotional injury unless it arises from **You** suffering physical injury.

1.2. Uninsured Loss Recovery

What is insured

You are covered for **Advisers' Costs** to pursue damages claims arising from a Road Traffic Accident against those whose negligence has caused You to suffer loss of Your insurance policy excess or other out of pocket expenses.

If the Legal Action is going to be decided by a court in England or Wales and the damages **You** are claiming are above the small claims court limit, the Adviser must enter into a Conditional Fee Agreement which waives their own fees if You fail to recover the damages that You are claiming in the Legal Action in full or in part. If the damages **You** are claiming are below the small claims track limit Advisers' Costs will be covered subject to the conditions applicable to this insurance.

What is not insured:- Claims

- Relating to an agreement You have entered into with another person or organisation.
- For Applications for payment to the Motor Insurers Bureau under the Untraced Driver's Agreement, or Uninsured Driver's Agreement or any future agreements funded by the Motor Insurers Bureau.

1.3. Motor Prosecution Defence

What is insured

Advisers' Costs to defend a Legal Action in respect of a motoring offence, arising from Your use of the Vehicle. Pleas in mitigation are covered where there is a 51% or greater prospect of such a plea materially affecting the likely outcome.

What is not insured Claims

- for alleged road traffic offences where You did not hold or were disqualified from holding a licence to drive or are being prosecuted for driving whilst under the influence of alcohol or non-prescribed drugs, or prescription medication where You have been advised by a medical professional not to drive.
- For Advisers' Costs where You are entitled to a grant of legal aid from the body responsible for its administration or, where funding is available from another public body, a trade union, employer or any other insurance policy.
- For parking offences for which You do not get penalty points on Your licence
- For motoring prosecutions where Your motor insurers have agreed to provide Your legal defence.

1.4. Motor Contract

What is insured

You are covered for **Advisers' Costs** to pursue or defend a **Legal Action** relating to a dispute over a contract for the sale or purchase of goods or services relating to the **Vehicle** including the **Vehicle** itself, provided **Advisers' Costs** do not exceed the amount claimed.

What is not insured:- Claims

Claims where the contract was entered into before **You** first purchased this insurance or purchased similar insurance which expired immediately before this insurance began.

1.5. Helpline Services

Legal Helpline

You can use the helpline service to discuss any problem occurring under this policy within the United Kingdom, the Channel Islands and the Isle of Man. Simply telephone **028 9521 4757** and quote **"Provincewide – Motor Legal Expenses Insurance"**.

GENERAL EXCLUSIONS

There is no cover:-

- Where the **Insured Incident** occurred before **You** purchased this insurance
- Where **You** fail to give proper instructions to **Us** or the **Adviser** or fail to respond to a request for information or attendance by the Adviser
- Where **Advisers' Costs** have not been agreed in advance or exceed those for which We have given **Our** prior written approval
- For **Advisers' Costs** incurred in avoidable correspondence or which are recoverable from a court, tribunal or other party
- For claims made by or against the **Insurer, Us** or the **Adviser**
- Where a reasonable estimate of **Your Advisers' Costs** is greater than the amount in dispute other than in relation to uninsured loss recovery claims
- Where **Your** motor insurers repudiate the motor insurance policy or refuse indemnity

- For any claim arising from racing, rallies, competitions or trials
- For an application for Judicial Review
- For appeals without **Our** prior written consent
- For any **Legal Action** that **We** reasonably believe to be false, fraudulent, exaggerated or where **You** have made misrepresentations to the **Adviser** Where at the time of the **Insured Event** **You** were disqualified from driving, did not hold a licence to drive or the **Vehicle** did not have a valid MOT certificate or Tax **Disc** or comply with any laws relating to its ownership or use
- For disputes between the **Adviser** and any other party which is only over the level of **Advisers' Costs**
- For **Your** solicitors own costs where **Your** claim is being pursued under a **Conditional Fee Agreement**

CONDITIONS

1. Claims

- You** must notify **Us** as soon as possible and within a maximum of 180 days once **You** become aware of the **Insured Incident**. There will be no cover under this policy if, as a result of a delay in reporting the claim **Our** position has been prejudiced. To report a claim **You** must follow the instructions under "How to make a claim" below
- We** shall appoint the **Adviser** to act on **Your** behalf
- We** may investigate the claim and take over and conduct the **Legal Action** in **Your** name. Subject to **Your** consent which must not be unreasonably withheld. **We** may reach a settlement of the **Legal Action**.
- You** must supply at **Your** own expense all of the information which **We** reasonably require to decide whether a claim may be accepted. If court proceedings are issued or a **Conflict of Interest** arises, and **You** wish to nominate a legal representative to act for **You**, **You** may do so. Where **You** have elected to use a legal representative of **Your** own choice **You** will be responsible for any **Advisers' Costs** in excess of **Our Standard Advisers' Costs**. The **Adviser** must represent **You** in accordance with **Our** standard conditions of appointment which are available on request.
- The **Adviser** must-
 - Provide a detailed view of **Your** prospects of success including the prospects of enforcing any judgement obtained without charge.
 - Keep **Us** fully advised of all developments and provide such information as **We** may require.
 - Keep **Us** regularly advised of **Advisers' Costs** incurred.
 - Advise **Us** of any offers to settle and payments in to court. If against **Our** advice such offers or payments are not accepted there shall be no further cover for **Advisers' Costs** unless **We** agree in **Our** absolute discretion to allow the case to proceed.
 - Submit bills for assessment or certification by the appropriate body if requested by **Us**.
 - Attempt recovery of costs from third parties.
 - Agree with **Us** not to submit a bill for **Advisers' Costs** to **Underwriters** until conclusion of the **Legal Action**.
- In the event of a dispute arising as to costs **We** may require **You** to change **Adviser**.
- Underwriters** shall only be liable for costs for work expressly authorised by **Us** in writing and undertaken while there are reasonable prospects of success.
- You** shall supply all information requested by the **Adviser** and **Us**.
- You** are responsible for any **Advisers' Costs** if **You** withdraw from the **Legal Action** without **Our** prior consent. Any costs already paid by **Us** must be reimbursed by **You**.
- You** must instruct the **Adviser** to provide **Us** with all information that **We** ask for and report to **Us** as **We** direct at their own cost.

2. Prospects of Success

At any time **We** may, but only when supported by independent legal advice, form the view that **You** do not have a more than 51% chance of winning the case and achieving a positive outcome. If so, **We** may decline support or any further support. Examples of a positive outcome are:

- Being able to recover the amount of money at stake
- Being able to enforce a judgement
- Being able to achieve an outcome which best serves **Your** interests.

3. Proportionality

We will only pay Advisers' Costs that are proportionate to the amount of damages that You are claiming in the Legal Action. Advisers' Costs in excess of the amount of damages that You are able to claim from Your opponent will not be covered.

4. Disputes

Any disputes between **You** and **Us** in relation to **Our** assessment of **Your** prospects of success in the case or nomination of solicitor may, where **We** both agree, be referred to an arbitrator who shall be either a solicitor or a barrister. If the parties cannot agree on their choice of arbitrator the Law Society may be asked to make a nomination. The arbitration shall be binding and carried out in accordance with the Arbitration Act. The costs of the arbitration shall be at the discretion of the arbitrator.

5. Other insurances

If any claim covered under this policy is also covered by another legal expenses

policy, or would have been covered if this policy did not exist, **We** will only pay **Our** share of the claim even if the other insurer refuses the claim.

6. Cancellation

You may cancel this insurance at any time by writing to **Your** insurance advisor providing 14 days written notice. If **You** exercise this right within 14 days of taking out this insurance, **You** will receive a refund of premium provided **You** have not already made a claim against the insurance.

We may cancel the insurance by giving fourteen days' notice in writing to **You** at the address shown on the schedule, or alternative address provided by **You**. No refund of premium shall be made.

We will only invoke this right in exceptional circumstances as a result of **You** behaving inappropriately, for example:

- Where **We** have a reasonable suspicion of fraud
- You** use threatening or abusive behaviour or language or intimidation or bullying of **Our** staff or suppliers.

6. English Law and Language

This contract is governed by English Law unless otherwise agreed. The language for contractual terms and communication will be English.

CUSTOMER SERVICES INFORMATION HOW TO MAKE A CLAIM

You should ring the claims number on the front cover and quote "Provincewide – Motor Legal Expenses Insurance" to obtain advise and request a claim form. Upon return of a completed claim form **We** will assess the claim and if covered, send details to the **adviser** who will then contact **You** directly.

As soon as **You** have a legal problem that **You** may require assistance with under this insurance **You** should telephone the Legal Helpline.

In general terms, **You** are required to immediately notify **Us** of any potential claim or circumstances which may give rise to a claim. If **You** are in doubt whether a matter constitutes a notifiable claim or circumstance, contact the Legal Helpline.

Data Protection Act Privacy and Data Protection Notice

1. Data Protection

Arc Legal Assistance are committed to protecting and respecting **Your** privacy in accordance with the current **Data Protection Legislation** ("Legislation"). Below is a summary of the main ways in which **We** process **Your** personal data, for more information please visit www.arclegalsassistance.co.uk

2. How We Use Your Personal Data and Who We Share it With

We may use the personal data **We** hold about **You** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), research or statistical purposes. **We** will also use **Your** data to safeguard against fraud and money laundering and to meet **Our** general legal or regulatory obligations.

3. Sensitive Personal Data

Some of the personal information, such as information relating to health or criminal convictions, may be required by **Us** for the specific purposes of underwriting or as part of the claims handling process. The provision of such data is conditional for **Us** to be able to provide insurance or manage a claim. Such data will only be used for the specific purposes set out in **Our** notice.

4. Disclosure of Your Personal Data

We may disclose **Your** personal data to third parties involved in providing products or services to **Us**, or to service providers who perform services on **Our** behalf. These may include, where necessary, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, medical service providers, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

5. Your Rights

You have the right to ask **Us** not to process **Your** data for marketing purposes, to see a copy of the personal information **We** hold about **You**, to have **Your** data deleted (subject to certain exemptions), to have any inaccurate or misleading data corrected or deleted, to ask **Us** to provide a copy of **Your** data to any controller and to lodge a complaint with the local data protection authority.

6. Retention

Your data will not be retained for longer than is necessary, and will be managed in accordance with **Our** data retention policy. In most cases the retention period will be for a period of seven (7) years following the expiry of the insurance contract, or our business relationship with **You**, unless **We** are required to retain the data for a longer period due to business, legal or regulatory requirements.

If **You** have any questions concerning **Our** use of **Your** personal data, please contact **The Data Protection Officer, please see website for full address details**.

Customer Service

We aim to get it right, first time, every time. If **We** make a mistake, **We** will try to put it right promptly.

If **You** are unhappy with the service that has been provided, **You** should contact **Us** at the address below. **We** will always confirm to **You** within five working days, that **We** have received **Your** complaint. Within four weeks **You** will receive either a final response or an explanation of why the complaint is not yet resolved plus an indication of when a final response will be provided. Within eight weeks of **Us** receiving **Your** complaint, **You** will receive a final response, or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided. At this point, if **You** are not satisfied with the delay, **You** may refer to the Financial Ombudsman Service. **You** can also refer to the Financial Ombudsman Service.

Our contact details are:

Arc Legal Assistance Ltd
PO Box 8921
Colchester
CO4 5YD
Tel: 01206 615000
E-mail: customerservices@arclegal.co.uk

The Financial Ombudsman Service contact details are:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Tel: 08000 234 567
E-mail: complaint.info@financial-ombudsman.org.uk

Compensation

We and AmTrust Europe Limited are covered by the Financial Services Compensation Scheme. **You** may be entitled to compensation from the scheme if **We** or AmTrust Europe Limited are unable to meet **Our** obligations. **Your** entitlement to compensation will depend on the circumstances of the claim. Further information about the compensation scheme is available by telephoning 0800 678 1100.

Authorisation

Provincewide Claims Limited is authorised and regulated by the Financial Conduct Authority. Provincewide's Firm Reference Number is 664896. This can be checked on the Financial Services Register by visiting the website or by contacting the Financial Conduct Authority on 0800 111 6768.

Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958. This can be checked on the Financial Services Register by visiting the website or by contacting the Financial Conduct Authority on 0800 111 6768.

This policy is underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at www.fca.org.uk.

SECTION TWO: CAR HIRE FACILITY

If the circumstances of your accident indicate you may not be at fault we will arrange for a similar replacement vehicle for the period you are without your own vehicle.

The hire car is provided by us through our subsidiary company Provincewide Car Hire Ltd. on credit terms of fifty weeks from the date of the credit agreement, in the unlikely event the term is exceeded you shall become liable to pay the hire charges in full and by a single payment. Provincewide Claims Ltd. Will of course endeavour to have your claim settled before the term expires. If this is not possible then provincewide Claims Ltd will cover you in respect of the cost of the hire and discharge your liability to Provincewide Car Hire Ltd. in full. Provincewide Claims Ltd. can then pursue recovery of the cost of the hire as a subrogated claim. In the event the claim is against an uninsured/untraced motorist then this subrogation clause will not apply.

SECTION THREE: ACCIDENT BREAKDOWN RECOVERY SERVICE

3.1 Home Start Assistance

A recovery agent will come to your home and provide up to one hour's free labour. If your vehicle cannot be repaired the agent will tow it to the nearest repairer or your preferred repairer if closer.

3.2 Roadside Assistance

A recovery agent will be sent if your vehicle breaks down or is involved in an accident away from your home. Again, up to one hour's free labour and will be provided. If your vehicle cannot be repaired or is immobile the agent will tow it to the nearest repairer, your home or their secure premises whichever is the closest.

3.3 Lost of Locked Key Assistance

Our agent will attempt to gain access to your vehicle or will tow your vehicle to the nearest repairer, your home or their secure premises whichever is the closest.

3.4 Punctures

Should you experience a puncture a recovery agent will be sent to assist you fit your

Call: 028 9521 4759



Provincewide
Claims Ltd

24 HOUR BREAKDOWN

Remove the card above and place in the glove box compartment of your car.

If you have an accident follow the guide and telephone Provincewide Claims Ltd.

24 HOUR CLAIMS LINE

Provinciewide
Claims Ltd



Call: 028 9521 4769

FOLLOW THE INSTRUCTIONS BELOW AFTER YOU HAVE HAD AN ACCIDENT:

Do not discuss or accept
responsibility at the scene.

Always take pictures of the
accident if safe to do so (does your
phone have a camera?)

Collect any witness contact details
including their mobile number and
or police officer details.

OTHER DRIVER: Exchange contact
and Insurance details.

Call this Claimsline number
028 9521 4769 now!

If there is an injury or you are
unable to exchange details at the
scene you must report the matter to
the police within 24 hours.

spare wheel or alternatively tow your vehicle to the nearest garage.

3.5 Fuel Shortages/Mis Fuelling

Should you run out of fuel or use the wrong fuel an agent will tow your vehicle to the nearest petrol station or garage.

3.6 Additional Benefits

You can have the option of:

The provision of a replacement vehicle for up to 48 hours subject to availability.

Or

Overnight accommodation on a B&B basis if the breakdown occurs more than 40 miles from your home, up to a limit of £175.

3.7 Mainland European Cash benefit Cover

Should you breakdown or be involved in an accident on mainland Europe we will pay you up to a maximum of £250. You will have to pay the invoice at the time and on your return submit it to us for our consideration.

3.8 Message Relay

If required we will relay up to two urgent messages.

Breakdown Conditions

1. Vehicles eligible for assistance will be restricted to private cars, private cars modified for commercial use and commercial vehicles up to a fully laden weight of 7.5 tonnes and motorcycles.
2. Provinciewide Claims Ltd. will only be responsible for one assist per incident and a maximum of three assists per annum. The company will not be responsible for the same problem recurring within a preceding twenty eight day period.
3. The vehicle must have a valid MOT certificate at the time of the incident.
4. For the service to operate the vehicle must be in a roadworthy condition prior to the incident.
5. The driver must be with the vehicle when the recovery agent arrives at the breakdown location.
6. We would ask that respect is shown to our staff and agents at all times. The company reserves the right to refuse to assist you if this is not observed.
7. If the vehicle is an inaccessible location off road or weather conditions are so extreme the company may not be able to assist you.
8. You must use the breakdown assistance report line for cover to operate.
9. The territorial limits are UK and Republic of Ireland except where the Mainland European Cash Benefit is being claimed for.
10. Vehicles must not already be in a garage capable of carrying out the repair.

Breakdown Exclusions

The Company shall not be liable for:

1. Any consequential loss arising from any act performed in the execution of the assistance service provided.
2. Where there is similar cover provided under another policy then that policy will operate first.
3. The cost of any repairs, parts, keys, lubricants, fluids or fuel required to make the vehicle mobile again.
4. Any accident or breakdown brought about by an avoidable, wilful or deliberate act committed by the insured.
5. Any claim arising from the use of or transportation of fuels, mineral essences or other flammable materials, explosives or toxins in the vehicle.
6. Trailers attached to the vehicle and also any livestock.

Car Hire and Breakdown Assistance Complaints

If you are unhappy with the service under these sections of the policy then please contact Provinciewide Claims Ltd at the address below:

Provinciewide Claims Ltd

First Floor – Unit 5 Belmont Office Park, 232-240 Belmont Road,

Belfast BT4 2AW

Tel 028 9521 4757 E-mail: info@provinciewideclaims.com

3.5 Fuel Shortages/Mis Fuelling

Should you run out of fuel or use the wrong fuel an agent will tow your vehicle to the nearest petrol station or garage.

3.6 Additional Benefits

You can have the option of:

The provision of a replacement vehicle for up to 48 hours subject to availability.

Or

Overnight accommodation on a B&B basis if the breakdown occurs more than 40 miles from your home, up to a limit of £175.

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3. The vehicle must have a valid MOT certificate at the time of the incident.
4. For the service to operate the vehicle must be in a roadworthy condition prior to the incident.
5. The driver must be with the vehicle when the recovery agent arrives at the breakdown location.
6. We would ask that respect is shown to our staff and agents at all times. The company reserves the right to refuse to assist you if this is not observed.
7. If the vehicle is an inaccessible location off road or weather conditions are so extreme the company may not be able to assist you.
8. You must use the breakdown assistance report line for cover to operate.
9. The territorial limits are UK and Republic of Ireland except where the Mainland European Cash Benefit is being claimed for.
10. Vehicles must not already be in a garage capable of carrying out the repair.

Breakdown Exclusions

The Company shall not be liable for:

1. Any consequential loss arising from any act performed in the execution of the assistance service provided.
2. Where there is similar cover provided under another policy then that policy will operate first.
3. The cost of any repairs, parts, keys, lubricants, fluids or fuel required to make the vehicle mobile again.
4. Any accident or breakdown brought about by an avoidable, wilful or deliberate act committed by the insured.
5. Any claim arising from the use of or transportation of fuels, mineral essences or other flammable materials, explosives or toxins in the vehicle.
6. Trailers attached to the vehicle and also any livestock.

Car Hire and Breakdown Assistance Complaints

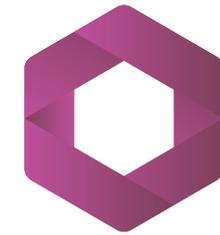
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Provinciewide Claims Ltd

First Floor – Unit 5 Belmont Office Park, 232-240 Belmont Road,

Belfast BT4 2AW

Tel 028 9521 4757 E-mail: info@provinciewideclaims.com



Provinciewide Claims Ltd

big enough to matter, local enough to care



A 24/7 SERVICE PROVIDING

24/7 CLAIMS ASSISTANCE

including Legal Expenses Cover following an accident

call: **028 9521 4769**

24/7 BREAKDOWN RECOVERY SERVICE

call: **028 9521 4759**

MOTOR LEGAL EXPENSES COVER