

24 HOUR CLAIMS LINE

Provincewide  
Claims Ltd



Call: 028 9521 4774

## 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 4774** 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.

### Our contact details are:

Arc Legal Assistance Ltd  
PO Box 8921  
Colchester  
C04 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](http://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 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. Provincewide 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 in 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 Provincewide Claims Ltd at the address below:

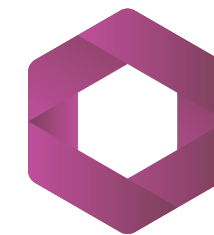
#### Provincewide Claims Ltd

First Floor – Unit 5 Belmont Office Park, 232-240 Belmont Road,  
Belfast BT4 2AW  
Tel 028 9521 4757  
E-mail: [info@provincewideclaims.com](mailto:info@provincewideclaims.com)



Provincewide  
Claims Ltd

*big enough to matter, local enough to care*



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A 24/7 SERVICE PROVIDING

**24/7 CLAIMS ASSISTANCE**  
including Legal Expenses Cover following an accident

call: **028 9521 4774**

**24/7 BREAKDOWN RECOVERY SERVICE**

call: **028 9521 4759**

**MOTOR LEGAL EXPENSES COVER**