ACTIONCALL
Motor Breakdown Cover
Introduction
Firstly; We’d like to thank you for purchasing this policy,

In this pack are some important details of your cover along with your policy certificate. It’s important that you print off your certificate and keep it in the insured vehicle at all times.

Who do I need to call?
Should you have a policy query, need to change something or want to renew, then you’ll need to call our customer assistance team on: 0330 22 34 604

Should you need to be rescued, then please call our 24hr emergency telephone number on: 01206 812820

I hope you have been pleased with our service so far, and hope that we’ll continue to impress you for years to come.

Steve Jenkins
Head of Insurance
Dynamo Cover
Your Contract of Insurance – Road Rescue
This insurance is arranged by Action Call a trading name of Dynamo Cover Ltd & underwritten by Newline Insurance Company Ltd registered in England and Wales under company registration number 04409827 and whose registered office is Corn Exchange, 55 Mark Lane, London, EC3R 7NE.

We are also authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm reference number 435028). You can visit the Financial Services Register, which is a register of all authorised financial services firms in the UK, at www.fca.org.uk/register. You can also contact the Financial Conduct Authority on telephone number 0800 111 6768 (freephone) or 0300 500 808

Dynamo Cover and Newline Insurance Company Ltd are authorised and regulated by the Financial Conduct Authority.

IMPORTANT
It is important that you check your policy schedule to ensure that the information that you have provided to us is accurate. Please take the time to read the contents of this policy to ensure that you understand the cover we are providing you and that you comply with our terms and conditions. This policy wording and your policy schedule are important documents; please keep them in a safe place in case you need to refer to them for any reason.

Extreme Weather - Limitation to Cover
Where you are unable to complete your journey due to your vehicle suffering a breakdown and being immobilised due to snow, mud, sand, water, ice, or a flood, and the vehicle cannot be repaired at the roadside, the service provided under your policy will be limited to the recovery of the vehicle, you and up to 7 passengers to the nearest suitable garage which can undertake the repair within 10 miles from the scene of the breakdown.

How to Make a Claim
You must report any claim to the claims administrator as soon as reasonably possible:

If your vehicle breaks down, please call the claims administrator on 01206 812820 from the UK or on 0044 1206 812820 from outside the UK.

Please have the following information ready to provide to the claims administrator:

- Your return telephone number
- Your policy number and vehicle registration

The precise location of your vehicle (or as close as you are able in the circumstances) if you are unable to provide the above information the claims administrator may refuse the provision of a roadside agent or may require you to provide your debit or credit card details to secure the attendance of a roadside agent.

If you are deaf, hard of hearing or speech impaired, please send a text message containing your full name, policy number, vehicle registration and postcode to 07537 404890.

Based on the information you provide, the claims administrator will make arrangements for the attendance of a roadside agent to attend your vehicle and will arrange for you to be contacted back to advise which roadside agent will be attending and how long they are expected to take. Where possible, please ensure your mobile phone is available to accept calls at all times in case the claims administrator needs to contact you. You will need to be with your vehicle when the recovery operator arrives. If you would prefer not to wait with the vehicle or it is unsafe to do so, please inform the claims administrator who will arrange for you to be called when the recovery operator is nearby, so you have sufficient time to return to the vehicle.

It is your responsibility to guard your safety and abide by the rules of the Highway Code. Please advise the claims administrator if you feel it is not safe to remain within eyesight of the vehicle.

In the event of a breakdown on a motorway where you have no means of contacting the claims administrator or are unaware of your location, please use the nearest SOS box and advise the Emergency Services of the Claims administrators telephone number
shown below and ask they contact the claims administrator on your behalf. If the Police or Highways Agency are present at the scene, please advise them if you have contacted the claims administrator and provide them with the claims administrators’ telephone number to call on your behalf.

If your vehicle breaks down, please call the claims administrator on 01206 812769 from the UK or on 0044 1206 812769 from outside of the UK.

**Definitions**
The words or expressions detailed below have the following meaning whenever they appear in this policy in bold.

**Administrator:**
Dynamo Cover Limited, Cardiff House, Cardiff Road, Barry, CF63 2AW, Tel 0330 22 34 604

**Accident:**
A collision immediately resulting in the vehicle being made immobile or unsafe to drive.

**Breakdown:**
A mechanical or electrical breakdown, lack of fuel, mis-fuelling of the vehicle, a flat battery or a puncture to the tyre(s) of the vehicle which immediately results in the vehicle being immobilised, illegal or dangerous to drive within the territorial limits:

**Callout:**
The deployment of a roadside agent to your vehicle

**Claims Administrator:**
Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX

**Duration:**
Commences on the date the vehicle departs the UK and ceases upon your return to the UK for a period not exceeding 90 days or the expiry date of the policy whichever is the earliest. This will depend upon the cover level selected and is noted on your policy schedule.

**Excess:**
The first amount of each claim payable by you. Please check your policy schedule for the excess amount payable.

**Hire and Reward:**
Any private or public hire that includes any payment of monies or in kind by the passengers that gives them right to be carried, this excludes car sharing schemes.

**Home Address:**
The address you live in within the United Kingdom, the Isle of Man and the Channel Islands.

**Home Assist:**
Assistance within a 1-mile radius of your home address.

**Mis-fuelling:**
Accidentally fuelling your vehicle with the incorrect fuel.

**Nationwide Recovery:**
If your vehicle cannot be repaired within the same working day, we will arrange to transport your vehicle, you and up to 6 passengers to be transported to your home address.

**Period of Insurance:**
The period between the policy start date, when cover commences, and the policy end date as noted on your policy schedule.

**Roadside Agent:**
The agent appointed by the claims administrator to assist you.

**Schedule:**
The document which forms part of the policy containing your name, home address, level of cover provided and any excess that may apply.
Specialist Equipment:
Non-standard apparatus or recovery vehicles which in the opinion of the roadside agent are required to recover or diagnose faults with the vehicle. Specialist equipment includes but is not limited to winching and specialist lifting equipment.

Territorial Limits (Europe):
Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (west of the Bosphorus) and Vatican City.

Territorial Limits (UK):
The United Kingdom, the Isle of Man and the Channel Islands.

United Kingdom:
England, Scotland, Wales and Northern Ireland.

Vehicle:
The private car, light commercial vehicle (excluding couriers and hire and reward) or motorcycle detailed within your policy schedule which is less than:

* 15 years old at the inception of this policy
* *10 years old for annual European covers

The vehicle will also need to be less than
* 3,500 kg (3.5 tonnes) gross vehicle weight and
* 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high;

Waiting Period:
The first 48 hours from the inception of your policy.

We/Us/Our/Insurer:
Newline Insurance Company Limited

You/Your/Yourself:
The person named on the policy schedule as the holder of this policy and any person driving the covered vehicle or any passengers in the covered vehicle.

Cover Levels

1 Call - Roadside Assistance & Recovery + Nationwide Recovery + Home Assist
In the event of a breakdown which occurs within the territorial limits (UK), or at home, we will send help to the scene of the breakdown and arrange to pay callout fees and mileage charges needed to repair or assist with the vehicle.

If, in the opinion of the roadside agent they are unable to repair the vehicle at the roadside we will assist in the following way:

Either:
- Arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest suitable garage which can undertake the repair.

Or:
- If the above is not possible at the time or the repair cannot be made within the same working day, we will arrange for your vehicle, you and up to 6 passengers to be transported to your home or chosen destination whichever is nearer.

Any recovery must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.

If your vehicle requires recovery, you must immediately inform Claims administrator of the address you would like the vehicle taking to.

Once the vehicle has been delivered to the nominated address, the vehicle will be left at your own risk.
Driver Illness or Injury
In the event you suffer an illness or injury whilst away from your home address and none of your passengers are qualified and competent to drive, the claims administrator will arrange, and we will pay for your vehicle to be transported by a recovery operator or driven by a chauffeur to your home address. A medical certificate clearly stating that your illness or injury is preventing you from driving will be required to validate any claim, should you be unable to provide a copy of a medical certificate, you will be required to reimburse the claims administrator the costs incurred in the provision of the service provided up to a maximum of £100. You must pay any costs relating to obtaining the medical certificate.

Emergency Overnight Accommodation
We will pay a maximum of £75 for a lone traveller or £50 per passenger when not travelling alone for one night on a bed and breakfast basis. The maximum payment per incident is £350.

Caravans and Trailers
If your vehicle suffers a breakdown and your caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), your caravan/trailer will be recovered with your vehicle (Only applicable to territorial limits (UK)).

Alternative Transport
We will pay up to £150 towards the cost of alternative transport or vehicle hire, the cost of hire is limited to a vehicle of similar size and specification as to your own vehicle. We will also pay up to £100 towards the cost of alternative transport for one person to return and collect the repaired vehicle.

Conditions applying to Alternative Transport & Emergency Overnight Accommodation Cover
a) Authorisation must be obtained from the claims administrator if you wish to claim for Alternative Transport or Emergency Overnight Accommodation, cover is offered on a pay/claim basis, which means that you must pay initially, and submit a claim form to claim to seek reimbursement from the claims administrator. Your policy will only pay for a hire vehicle which the claims administrator deems is appropriate for your requirements and is available at the time assistance is provided. Claims will only be reimbursed on receipt of a fully completed claim form and a valid invoice or receipt;
b) The vehicle must be repaired at the nearest suitable garage to the breakdown location as determined by the claims administrator;
c) The vehicle cannot be repaired the same working day;
d) The breakdown must have occurred more than 30 miles away of your home address;
e) The claims administrator has sole discretion to determine which benefit is offered to you depending upon the circumstances of the breakdown.

Basic Cover - Roadside Assistance & Recovery + Nationwide Recovery
In the event of a breakdown which occurs within the territorial limits (UK), and more than one mile from your home address, we will send help to the scene of the breakdown and arrange to pay callout fees and mileage charges needed to repair or assist with the vehicle.

If, in the opinion of the roadside agent they are unable to repair the vehicle at the roadside the claims administrator will assist in the following way:

Either:

- Arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest suitable garage which can undertake the repair provided this is 20 miles or less from the scene of the breakdown
  Or
- If the above is not possible at the time, or, the repair cannot be made within the same working day, we will arrange for your vehicle, you and up to 6 passengers to be transported to your home address or chosen destination provided this is 20 miles or less from the scene of the breakdown

Any recovery must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.

If your vehicle requires recovery, you must immediately inform claims administrator of the address you would like the vehicle taking to. Once the vehicle has been delivered to the nominated address, the vehicle will be left at your own risk.
Silver Cover (UK Excess and UK Pro) - Roadside Assistance & Recovery + Nationwide Recovery + Home Assist

If you have opted and paid for Silver Cover, it includes all the same benefits as Basic Cover, with the addition of Nationwide recovery, mis-fuelling cover and the additional benefits of Alternative Transport, driver illness or injury and Emergency Overnight Accommodation.

If the vehicle cannot be repaired within the same working day in accordance with the Local cover, the claims administrator will arrange for the vehicle, you and up to 6 passengers to be recovered to your home address, or if you would prefer and it is closer, your preferred destination within the territorial limits (UK).

Recovery of the vehicle, you and passengers must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.

If your vehicle requires recovery, you must immediately inform the claims administrator of the address you would like the vehicle taking to.

Once the vehicle has been delivered to the nominated address, the vehicle will be left at your own risk.

Alternative Transport
We will pay up to £100 (up to £350 in the territorial limits (Europe)) towards the reasonable cost of alternative transport or vehicle hire. We will also pay up to £50 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.

Driver Illness or Injury
In the event you suffer an illness or injury whilst away from your home address and none of your passengers are qualified and competent to drive, the claims administrator will arrange, and we will pay for your vehicle to be transported by a recovery operator or driven by a chauffeur to your home address. A medical certificate clearly stating that your illness or injury is preventing you from driving will be required to validate any claim, should you be unable to provide a copy of a medical certificate, you will be required to reimburse the claims administrator the costs incurred in the provision of the service provided up to a maximum of £100. You must pay any costs relating to obtaining the medical certificate.

Emergency Overnight Accommodation
We will pay a maximum of £75 for a lone traveller or £50 per passenger when not travelling alone for one night on a bed and breakfast basis. The maximum payment per incident is £350.

Mis-fuelling
The claims administrator will arrange, and we will pay for the draining of incorrect or contaminated fuel and replacement with up to 10 litres of the correct fuel.

We will not pay for any additional labour costs over and above that required to drain inappropriate or contaminated fuel and replace with the correct fuel. Any claim due this mis-fuelling cover is subject to an additional £30 excess.

Cavans and Trailers
If your vehicle suffers a breakdown and your caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), your caravan/trailer will be recovered with your vehicle (Only applicable to territorial limits (UK)).

Conditions applying to Alternative Transport & Emergency Overnight Accommodation Cover

a) Authorisation must be obtained from the claims administrator if you wish to claim for Alternative Transport or Emergency Overnight Accommodation, cover is offered on a pay/claim basis, which means that you must pay initially, and submit a claim form to claim to seek reimbursement from the claims administrator. Your policy will only pay for a hire vehicle which the claims administrator deems is appropriate for your requirements and is available at the time assistance is provided. Claims will only be reimbursed on receipt of a fully completed claim form and a valid invoice or receipt;

b) The vehicle must be repaired at the nearest suitable garage to the breakdown location as determined by the claims administrator;

c) The vehicle cannot be repaired the same working day;

d) The breakdown must have occurred more than 30 miles away of your home address;
e) The claims administrator has sole discretion to determine which benefit is offered to you depending upon the circumstances of the breakdown.

Gold Cover (EU Excess and EU Pro) - Roadside Assistance & Recovery + Nationwide Recovery + Home Assist + Europe

If you have opted and paid for Gold Cover, it includes all the same benefits as Silver Cover, with the addition of assistance within the territorial limits (Europe). Cover will be provided within Europe where the maximum duration of any single trip does not exceed 90 Days in any one consecutive 12-month policy period.

We will send help to the scene of the breakdown and arrange to pay callout fees and mileage charges needed to repair or assist with the vehicle.

If, in the opinion of the roadside agent, they are unable to repair the vehicle at the roadside we will assist in the following way:

- Arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest garage able to undertake the repair.
- If the vehicle cannot be repaired within 7 days or by your intended return, whichever is the later, we will arrange for your vehicle, you and up to 6 passengers to be transported either to your home address, or if you would prefer and it is closer, your original destination within the territorial limits (Europe).

Special Conditions Applying to Europe

- If you have broken down on a motorway or major public road in France and some other European countries, you will need to seek assistance from the roadside SOS phones, which will be answered by the police. They will arrange for local services to tow you to a place of safety and you will be required to pay for the service immediately. You can then contact us for further assistance. We will pay a maximum of £150 towards reimbursement of the costs, but we will only reimburse claims when we are in receipt of a valid invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the claim;

- If you have broken down in a European country during a public holiday, many services will be closed during the holiday period. In these circumstances, it may take more time for us to assist you and effect a repair to your vehicle. We cannot be held liable for any delays in reaching your destination;

- We will provide service in the territorial limits (Europe) where the maximum duration of any single trip does not exceed the period which is noted on your policy schedule. However short-term policies (those with a period of insurance lasting one month or less) will be limited to a single trip not exceeding the period of insurance.

General Information Regarding European Breakdown

Remember to take your V5C vehicle registration document with you during your journey. You will need to carry the original, as proof of ownership of the vehicle. If you are not the owner of the vehicle, you will need a letter of authority from the owner and a Vehicle on Hire Certificate (VE103) instead.

If your V5C registration document or VE13 document is not immediately available, you will be held liable for any costs incurred if copies of your V5C registration document are not immediately available.

Regulations are different when you breakdown in Europe and help may take longer in arriving. We will require as much information as possible from you regarding the location of your vehicle. We will need to know if you are on an outward or inward journey and details of your booking arrangements. When we have all the required information we will liaise with our European network, you will be kept updated. For this reason, we ask that you remain at the telephone number you called from.

Message Service

If you require, the claims administrator will pass on two messages to a friend, a family member or work to let them know of your predicament and ease your worry.

General Exclusions

The insurer will not pay for claims arising from or associated with:

1) The transportation of livestock;
2) Any excess payable on a claim
3) Any vehicle over 10 years for European Gold cover, also any vehicles over 15 years for all other cover levels at the inception of this policy
4) Any caravan/trailer where the total length exceeds 7 Metres / 23 feet (not including the length of the A-frame and hitch) and where it is not attached to the vehicle with a standard towing hitch; or Breakdowns or accidents to the caravan or trailer itself
5) A callout where glass or windscreen have been damaged;
6) Vehicles that are not secure or have faults with electric windows, sun roofs or locks not working, unless the fault occurs during the course of a journey and your safety is compromised;
7) Breakdowns caused by failure to maintain the vehicle in a roadworthy condition including maintenance or proper levels of oil and water;
8) Costs incurred in addition to a standard callout where you are not carrying a legal spare wheel(s) and tyre(s), space saver wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcyles or scooters. Any assistance provided will be on a pay per use basis only
9) Costs incurred in respect of specialist equipment, additional manpower and/or recovery vehicles;
10) Costs incurred in respect of a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice, or a flood;
11) Overloading of the vehicle or carrying more passengers than it is designed to carry;
12) Vehicle faults or symptoms from faults which have not been remedied or repaired by a suitable garage where you have requested a callout within the last 28 days;
13) The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect, the claims administrator will only recover the vehicle and passengers to one address in respect of any one breakdown;
14) Any vehicle which is not listed on your policy schedule as being eligible for breakdown cover;
15) A breakdown following use of the vehicle for, motor racing, rallies, hire and reward, courier services, off road driving, rallies, track days, duration or contest or speed trials or practice for any of these activities;
16) Assistance if the vehicle is in an illegal condition, untaxed, uninsured or unroadworthy;
17) Excluded vehicles: - Minibuses, commercial vehicles, motorhomes, horseboxes, or limousines, vehicles exceeding 3,500 kg (3.5 tonnes) gross vehicle weight, vehicles more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high;
18) Assistance if the vehicle breaks down in a place the claims administrator cannot access or will be dangerous or illegal to transport;
19) The cost of any parts, components or materials used to repair the vehicle;
20) Repair and labour costs other than the cost of half an hours’ roadside labour at the scene of the breakdown;
21) The use of specialist equipment if the vehicle has modifications which impede the usual method of recovery;
22) Storage charges;
23) A breakdown which occurs:
   a) Prior to the start date of this policy or within the waiting period of this policy (Unless you have previously held a like for like without any gap with another supplier (proof will be required if a claim is reported within this period)
   b) Prior to the date the vehicle was placed on cover, or
   c) Before the policy was upgraded from a lower level of cover
24) More than 1 callout for 1 Call cover in any one period of insurance.
25) Claims totalling more than £2,500 in any one period of insurance;
26) Any costs or expenses not authorised by us;
27) The cost of food (other than breakfast when overnight accommodation is provided), drink, telephone calls or other incidental costs;
28) Expenses incurred prior to a claim being agreed and authorised by us.
29) Charges made by any other company (including police recovery) other than the roadside agent’s costs, a car hire agency’ or accommodation charges which have been authorised by the claims administrator.
30) Any charges where you, having contacted the claims administrator, effect recovery or repairs by other means unless the claims administrator have agreed to reimburse you.
31) Any costs that would have been incurred if no claim had arisen;
32) Any false or fraudulent claims;
33) The cost of alternative transport other than to your destination and a return trip to collect your repaired vehicle;
34) The cost of fuel, oil or insurance for a hire vehicle;
35) Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the breakdown within the same working day;
36) Recovery of the vehicle or your transport costs to return the vehicle to your home address once it has been inspected or repaired;
37) Any claim resulting in any way from: War, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion, terrorist activity of any kind; or ionising radiation or contamination by radioactive from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
38) **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy, including (but not limited to), the cost of collecting your vehicle from a repairer or for costs incurred by you having to take time off work due to a breakdown;

39) Failure to comply with requests by us or the us concerning the assistance being provided;

40) A request for service following any intentional or wilful damage caused by you to your vehicle;

41) Fines and penalties imposed by a court;

**Additional Exclusions applying to the European Assistance**

The insurer will not pay for claims arising from or associated with:

1) Service where repatriation costs exceed the market value of the vehicle;
2) The cost of recovery from a European motorway exceeding £150;
3) Repatriation to the UK within 48 hours of the original breakdown, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments you have made within the UK;
4) Repatriation if the vehicle can be repaired but you do not have adequate funds for the repair;
5) Any claim where the duration of a single trip is planned to or subsequently exceeds 90 days

**Claims Conditions**

The following conditions apply to all sections of this policy. You must comply with them where applicable for your insurance to remain in full force and effect.

1) If the claims administrator has not received details of your cover prior to assistance being required, the claims administrator will assist you however before assistance can be provided the claims administrator will take a payment on a credit or debit card for the estimated cost of the assistance. If the claims administrator subsequently receive confirmation that you have adequate cover the funds will be refunded. If the claims administrator receive confirmation that you do not have adequate cover, the claims administrator will take payment for any uninsured costs;
2) You must remain with or nearby the vehicle until help arrives, provided it is safe to do so;
3) You must ensure personal possessions are removed from the vehicle prior to your vehicle being recovered;
4) If a callout is cancelled by you and a roadside agent has already been dispatched, a callout will still be deducted from your policy, if you have an excess policy, your excess will not be funded. The claims administrator recommend that you wait for assistance to ensure the vehicle is functioning correctly. If you do not wait for assistance and the vehicle breaks down again within 12 hours, you will be charged for the second and any subsequent callouts;
5) The claims administrator may charge you for any costs incurred as a result of incorrect location details being provided.
6) The claims administrator may refuse to provide the service if you or your passengers are being obstructive in allowing the roadside agent to provide the most appropriate assistance or are abusive to the claims administrators roadside agent;
7) Your vehicle must be registered at and ordinarily kept at an address within the territorial limits (UK);
8) Your vehicle must have a valid MOT certificate, if it is required to have one;
9) The vehicle must be covered under a valid motor insurance policy at all times;
10) Vehicles must be located within the territorial limits (UK) when cover is purchased and commences;
11) You must provide proof of outbound and inbound travel dates if the claims administrator requests them;
12) We will only pay ferry and toll fees within the territorial limits (UK);
13) If the roadside agent can repair your vehicle at the roadside, you must immediately pay for any parts supplied and fitted by debit or credit card;
14) If the vehicle is recovered to a garage that can repair the vehicle within the terms stated, the repair must be carried out there. You must have adequate funds to pay for the repair immediately. If you do not have funds available, any further service related to the claim will be refused;
15) You must have adequate funds to pay for alternative transport or overnight accommodation costs immediately. If you do not have funds available, any further service related to the claim will be refused;
16) In the event you use the service and the claim is subsequently found not to be covered by the policy you have purchased, we reserve the right to reclaim any benefit we have paid out from you in order to pay for the uninsured service;
17) The claims administrator may refuse to provide a service if you have an outstanding debt with us;
18) If you have a right of action against a third party, we reserve the right to recover any costs incurred by us and you must cooperate with us in doing so;
19) If you are covered by any other insurance policy for any costs incurred by us, you must claim these costs from the insurer and reimburse us. We reserve the right to claim back any costs that are recoverable through a third party.
20) Our roadside agents must comply with the relevant law and regulations limiting the number of hours they can drive. Regular breaks and ‘changeovers’ may be required when transporting your vehicle.
21) We will not be held liable for any costs incurred if you are unable to make a telephone connection to any numbers provided, under any circumstances;
22) This policy is not transferable to another person;
23) If the vehicle is unroadworthy in the opinion of our roadside agent due to lack of maintenance, we may terminate your policy immediately by notifying you by letter to your home address, unless you are able to provide up to date servicing records.

**Automatic Renewal**

Where you have selected the Automatic renewal option at time of purchase, Dynamo Cover will automatically renew your insurance policy.

Selecting the Automatically Renewal option means Dynamo Cover will keep your payment details securely on file so that Dynamo Cover can debit your premium up to seven (7) days before your renewal date. Dynamo Cover will contact you by email up to 30 days prior to your renewal date to confirm auto renewal, the email will be sent to the email address provided by you at the time of your original application and will confirm the new premium payable and to confirm payment will be debited up to 7 days prior to the policy renewal date. In addition to emailing you, Dynamo Cover will also write to you at your home address to confirm the auto renewal.

If you do not wish your policy to auto renew, or you require changes to your policy details, please contact Dynamo Cover at least 14 days before your renewal date.

Phone: 0330 22 34 604
Email: sales@action-call.co.uk

**Policy Transfer**

You are unable to transfer this policy to a new vehicle during the period of insurance. Instead; the policy will be cancelled and a pro-rata refund will supplied. Any refund would be subject to an administration charge of £9.99.

**Cancellation Section**

You may cancel this insurance within 14 days of receiving your documents (cooling off period) and you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim.

You can cancel at any time after the 14-day cooling off period and we will make a proportionate refund of the premium paid for the current period of insurance, as long as you have not made a claim and do not intend to make a claim.

However, any refund would be subject to an administration charge of £9.99.

To cancel your cover please contact the administrator by:

Phone: 0330 22 34 604
Email: sales@action-call.co.uk

You will need to have all your policy details available.

We may cancel your policy due to your non-payment of premium, if you use threatening or abusive behaviour or language or if we have reasonable suspicion of fraud. This is not an exhaustive list.

Should we have to cancel a policy due to the discovery of incorrect information being used to create a policy, then we reserve the right to cancel your cover with immediate effect, and a £15.00 fee will apply.

**Customer Service/Complaints**

If you wish to make a complaint about the conduct of the sale of this insurance, including any information or advice provided as part of the sale, please contact the administrator:

Dynamo Cover Limited,
Cardiff House,
Cardiff Road,
Barry,
CF63 2AW,

Tel: 0330 22 34 604
Email: complaints@dynamocover.com
For complaints about the handling of a claim, please contact:

Call Assist Limited
Axis Court
N Station Rd
Colchester
CO1 1UX
Tel: 01206 771 788
Email: customerservice@call-assist.co.uk

Unresolved Complaints
If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2 million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

The Financial Ombudsman Service,
Exchange Tower,
Harbour Exchange Square,
London, E14 9SR.
Tel: 0800 023 4567 or 0300 123 9123 from a mobile.
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local authority Trading Standards Service or Citizens Advice Bureau.

If you have purchased the insurance policy online, you may also raise your complaint via the EU Online Dispute Resolution Portal at http://ec.europa.eu/consumers/odr/. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if you contact the Financial Ombudsman Service directly.

Law and legal Proceedings Applicable
Unless you and we agree otherwise, the law which applies to this contract is the law which applies to the part of the United Kingdom in which you live, or if you live in the Channel Islands or the Isle of Man, the law of whichever of those places in which you live.

Any legal proceedings between you and us in connection with this contract will, therefore, only take place in the courts of the part of the United Kingdom, the Channel Islands or the Isle of Man in which you live.

Compensation Scheme
We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the Scheme if we are unable to meet our obligations to you under this contract. Further information can be obtained from The Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St. Botolph Street, London EC3A 7QU. Telephone: (Freephone) 0800 678 1100 or 020 7741 4100. Website: www.fscs.org.uk

Sanctions
We will not provide any benefit under this contract of insurance if doing so would breach any sanction, prohibition or restriction imposed by law or regulation.

Contracts (Rights of Third Parties) Act 1999
This insurance is a legally binding contract between you and us and does not give, or intend to give, rights to anyone else. Only you or us can enforce the terms of this contract.

Data Protection
Newline Insurance Company Ltd (the Data Controller) 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 our website at https://newlinegroup.com/. We may use the personal data we hold about you for the purposes of providing insurance, handling claims and any other related purposes, for offering renewal, research or statistical purposes and to provide you with information, products or services that you request from us or which we feel may interest you. We will also use your data to safe-guard against fraud and money laundering and to meet our general legal or regulatory obligations.
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 include our group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, solicitors/barristers, accountants, regulatory authorities, and as may be required by law.

We may transfer your personal data to destinations outside the European Economic Area (“EEA”), and we will ensure that it is treated securely and in accordance with the Legislation.

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.

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, Newline Insurance Company Ltd - please see website for full address details.

Disclosure of Important Information
When you applied for this insurance, and/or when you applied to make any change to the cover, you were asked a number of questions. We relied on all of the answers to these questions to decide the terms upon which we offered you cover or amended cover. This includes the premium to be charged. It is therefore essential that all of the answers you gave were truthful, complete and accurate to the best of your knowledge. If any of your answers are later found to be incorrect, incomplete or misleading, this could lead to your insurance being declared invalid and/or to your claim not being paid or not fully paid.