



## Breakdown Assistance - Summary of Cover

This summary provides you with the basic details of the NCI Vehicle Rescue policy. NCI Vehicle Rescue provide a number of levels of cover, if you have purchased this product you will need to check your confirmation letter to confirm what level of cover you hold. The full Terms and Conditions of your policy can be found in the policy document.

### Who Provides NCI Vehicle Rescue Breakdown?

Our policies are provided by NCI Vehicle Rescue Plc and are 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 (FCA) 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).

### Policy Types

Your NCI Vehicle Rescue policy will be a vehicle based policy providing cover for the vehicle(s) registered with us no matter who is driving.

### Main Features and Benefits of NCI Vehicle Rescue Breakdown

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|  | <p><b>Roadside Assistance with Local Recovery</b><br/>Roadside assistance if you are more than a 1 mile radius from home. If we're unable to fix your vehicle at the roadside, we'll recover up to 7 passengers, including the driver to a local garage.</p>   |
|  | <p><b>National Recovery</b><br/>Including the benefits of Roadside Assistance with Local Recovery, if the local garage is unable to repair your vehicle we provide recovery to your choice of destination, or provide alternative travel or accommodation.</p> |
|  | <p><b>European Recovery</b><br/>If shown on your confirmation letter, includes the benefits above whilst in the UK plus roadside assistance and recovery in Europe.</p>  |
|  | <p><b>At Home Assistance</b><br/>We'll come and assist you at your home, or if you breakdown within a mile radius of your home. If we are unable to repair your vehicle we'll recover it to a local garage.</p>  |

### Period of Insurance

Your NCI Vehicle Rescue policy is valid for the period of the motor insurance policy which runs alongside this policy and does not exceed 12 months, unless specified on your confirmation letter.

### Cancelling Your Policy

Your policy has a cooling off period of 14 days from the start date, or the receipt of your policy details, whichever happens later. If you wish to cancel your policy we will provide a refund of the premium paid. If you have made a claim within this period we will not refund the premium.

If you wish to cancel your policy after the cooling off period we will not refund the premium. Please contact our customer service team on 0345 600 2180 if you wish to cancel this policy.

### What If I Need Assistance?

In the event of a breakdown or accident please call 01423 535 048 for 24 hour assistance or + 44 1423 535 048 if you are calling from outside the UK.



### **Making a Complaint**

At NCI Vehicle Rescue We work hard to provide the highest level of service to meet the needs of Our Policyholders. There may be a time when You feel that Our service has fallen below the level You expect and wish to make a complaint. There are several ways You can contact Us:

Phone: 01423 504 689

Email: [complaints@ncionline.co.uk](mailto:complaints@ncionline.co.uk)

Post: The Complaints Manager  
NCI Vehicle Rescue Plc.  
4th Floor Clarendon House  
Harrogate  
North Yorkshire  
HG1 1JD

If Your complaint relates to the service provided by NCI Vehicle Rescue Plc., or to a claim, NCI Vehicle Rescue Plc. will deal with Your complaints. If Your complaint is about AmTrust Europe Limited service or the Policy terms and conditions, NCI Vehicle Rescue Plc. may refer Your complaint to AmTrust Europe Limited.

We will either acknowledge Your complaint within 5 working days of receipt, or offer You Our final response if We have concluded Our investigations within this period.

If We acknowledge Your complaint We will aim to offer Our final response within 8 weeks. We will always endeavor to resolve Your complaint to Your satisfaction.

### **Financial Ombudsman Service**

If You are unhappy with the final response and You are an eligible complainant (an individual consumer or a micro-enterprise or a charity or trustee of a trust under a certain size) You may wish to contact the Financial Ombudsman Service. They offer a free and independent service for resolving disputes about most financial matters and You have six months from the date of the final response letter to contact them. Please note that the Financial Ombudsman Service will not adjudicate Your complaint until You have received a final response letter or eight weeks has passed since You notified NCI Vehicle Rescue Plc. of Your complaint.

Their contact details are:

Phone: 0800 023 4567 or 0300 123 9 123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Post: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

The Financial Ombudsman Service decision is binding on Us but not You. The complaints procedure set out does not affect Your right to take legal action against Us.

### **Financial Services Compensation Scheme**

AmTrust Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk).

or by writing to: Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

### **Significant Features and Benefits**

- Unlimited call outs.
- Up to one hours free assistance at the roadside or home.
- Recovery of your vehicle and up to 7 passengers, including the driver, to a local garage if your vehicle can't be fixed at the roadside, or home.
- If repairs cannot be carried out within the same working day we will recover your vehicle to either your home or original destination, or we may authorise up to £280 for emergency overnight accommodation, or up to £100 for onward travel.

### **Significant Exclusions or Unusual Limitations**

The full Terms and Conditions of your policy can be found in the policy document, however the main exclusions are:

- Faults that occurred prior to the commencement of your cover.
- Fraudulent claims.
- Claims caused by careless or deliberate acts.
- Cost of replacement parts.
- Running out of fuel (unless caused by a mechanical or electrical failure).
- Vehicles that have not been maintained correctly.
- Vehicles in an un-roadworthy condition.
- Winching or specialist recovery equipment charges.
- Vehicles with a laden weight in excess of 3,500 kg (3.5 tonnes).
- Vehicles more than 6 metres long, 2.3 wide and 3 metres high.
- Vehicles with modifications which affect our ability to assist in the normal roadside repair or recovery of your vehicle, unless declared and agreed with us prior to taking the cover and declared at the time of notifying an Incident.
- Where service cannot be affected because the vehicle does not carry a serviceable spare wheel (not applicable to motorcycles or vehicles which are manufactured without a spare wheel), aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels.



## Excess Assist - Policy Summary

This summary provides you with the basic details of the Excess Assist policy and Your confirmation letter will confirm if you have purchased this cover. Full details of the Excess Assist policy can be found in the policy document. It is important that you read the policy document carefully.

### Name of the Insurance Undertaking

This policy is administered by Auxillis Limited, (FCA Registration No 312423), Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham SR8 2RR and is underwritten by AmTrust Europe Limited, who's registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG, who are 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](http://www.fca.org.uk). AmTrust Europe Limited is registered in England and Wales under number 01229676

### Type of Insurance and Cover

Excess Assist provides cover to claim back any excess paid by you after a claim has been made on your motor insurance policy, in which the excess cannot be recovered from a third party, up to the claim limit purchased by you.

### Significant Features and Benefits

Cover is provided for the excess that you would have been responsible for following the successful settlement of a claim under your motor insurance policy.

We will pay you an amount up to the claim limit in relation to each settled claim on your motor insurance policy for claims arising from:

- Fire
- Theft
- Flood
- Vandalism
- An accident where you were at fault or partially at fault

### Significant Exclusions or Limitations

A maximum of two claims can be made per period of insurance. (See Definitions; Claim Limit)

Claims of a lower value than the value of the excess (see Exclusions.1)

Claims that take place outside the period of insurance (see Exclusions.2)

Claims not notified to us within 31 days following the settlement of your claim by your motor insurer (see Exclusions.3)

Claims refused by your motor insurer (see Exclusions.7)

Claims arising from a glass repair or glass replacement (see Exclusions.9)

Claims where the incident took place outside of the territorial limits (see Exclusions.10)

### Duration of Cover

The period of insurance for Excess Assist runs concurrent with your motor insurance policy and does not exceed twelve months.

### Cancellation

You may cancel this policy and receive a full refund if you inform us within 14 days of buying the policy or receiving your policy documents (whichever is later) as long as no claims have been made.

Should you cancel outside the 14 day cancellation period, no refund of premium will be given.

Please contact Mercedes-Benz Insurance on the telephone number detailed in your motor insurance policy.

### How to Make a Claim

Your claim will be handled by Auxillis Limited. To report your claim please contact 0344 4933 231 within 31 days of settlement of your claim by your motor insurer. You will be asked to provide proof of your excess payment when you make a claim. This may be a receipt for your excess or a letter from your motor insurer confirming an excess payment has been made.

### How to Make a Complaint

If you wish to make a complaint please contact the Quality & Support Department first by calling 0800 953 7122 or write to the Quality & Support Department, Auxillis Limited, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, Co Durham SR8 2RR.

If your complaint cannot be resolved within 8 weeks, or if you remain unhappy with the final response you have received you may refer your complaint to the Financial Ombudsman Service free of charge within six months of receiving the final response letter at: Financial Ombudsman Service (FOS) at Exchange Tower, Harbour Exchange Square, London, E14 9SR.

Tel: 0800 0 234 567 - free for people phoning from a "fixed line" (for example, a landline at home) or 0300 123 9 123 - free for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02.

Email: [complaint.info@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.org.uk) or go online [www.fos.org.uk](http://www.fos.org.uk).



Mercedes-Benz Insurance



**Financial Services Compensation Scheme**

We are members of the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim costs. You can get more information about the compensation scheme arrangements from the FSCS.

The contact information is:

The FSCS, 10th Floor

15 St Botolph Street

London

EC3A 7QU

Tel: 0207 741 4100 or 0800 678 1100

[www.fscs.org.uk](http://www.fscs.org.uk)

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)