

**Commercial Assist (Recovery) – Product Summary****Summary of Cover**

This statement provides a summary only. It does not describe all terms and conditions relevant to your product and it is essential that you read the full policy document to ensure that you understand the product purchased.

**Commercial Assist:**

Provides roadside assistance, recovery and base assist.

**Name of Insurer:**

Red Sands Insurance Company (Europe) Limited registered in Gibraltar No. 87598. Registered office: Suite 913 Europort, Gibraltar.

**Key Features and Benefits:**

If your vehicle suffers a breakdown we provide roadside assistance, recovery and base assist. Cover for you and up to 5 passengers to be recovered to the nearest garage or transported to your base/original destination. If your trailer is attached (providing it is fitted with a standard towing hitch) your trailer will be recovered with your vehicle at no extra cost. Message Service – the rescue controller will gladly pass on two messages to your home or place of work to let them know of your predicament. Maximum of 6 call outs per policy, per year, and up to £3000 for any one breakdown.

**Conditions:**

It does not matter who is driving the vehicle, as long as they have your permission then they will be covered. Geographical limits are Great Britain, Northern Ireland and Channel Islands. The driver of the vehicle must remain with or nearby the vehicle until help arrives. The vehicle must be maintained in a roadworthy condition including maintenance or proper levels of oil and water. If the vehicle is found to be unroadworthy due to lack of maintenance we may terminate your policy.

**Exclusions:**

Assistance due to an accident, fire, theft or vandalism. The cost of alternative transport. The recovery of the vehicle and passengers if the repairs can be carried out at or near the scene of the breakdown. A request for service if the vehicle cannot be reached due to snow, mud, sand or flood or where the vehicle is not accessible or cannot be transported safely and legally using a standard transporter. Vehicles over 44 tonnes gross weight. Ferry and toll charges.

**Duration of Cover**

As quoted on the proposal/policy schedule. **See booklet.**

**Cancellation:**

No fees are normally charged for arranging policies. However, if this policy is cancelled within 14 days and there has been no claim (or claim pending) during that period of insurance, AutoProtect (MBI) Ltd will charge an administration fee of £35. (An additional administration fee of £15 may be charged by your Dealer). If a claim has been submitted during the current period of insurance no refund will be given. **This policy has no surrender value and no premium paid will be refunded after 14 days.**

**What to do in the event of a breakdown:**

Call the 24 hour Control Centre on: **0870 766 152** and give the following information:

- Your name and return telephone number (with area code)
- Your policy number and your Vehicle Registration Number
- Your precise location (or as accurately as you are able in the circumstances)
- What seems to be the problem (for example if you have a puncture tell the Controller)

**What to do if you have a complaint**

If you wish to register a complaint contact your supplying dealer or alternatively the policy administrator AutoProtect (MBI) Limited.

**Telephone:** 0870 766 6667

**Post:** AutoProtect MBI Limited,  
Cambridge House,  
Cambridge Road,  
Harlow,  
Essex CM20 2EQ

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service (FOS).

**Customer Compensation**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

If you have chosen Commercial / Coach Assist as part of your Policy, and have paid the additional premium (see proposal form for details) you will be entitled to the following services.

**This Service is provided by Call Assist**

**Commercial Assist Groups 1-7 (Vans and Trucks)****UK ONLY****Roadside Assistance and Nationwide Recovery**

**If your vehicle breaks down due to mechanical or electrical failure we will send help to the scene of the breakdown and arrange to pay call out fees, mileage charges and up to 1 hours labour needed to repair or assist with the vehicle.**

**If, in the opinion of our recovery operator, 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 five passengers to be recovered to the nearest garage able to undertake the repair.**
- **if the above is not possible at the time we will arrange for your vehicle, you and up to five passengers to be transported to your home or original destination.**

**Base Assist**

We will despatch one of our Recovery Operators to your base address or within a one mile radius. If a repair is not possible we will transport your vehicle to the nearest repairing garage

**Trailers**

If your vehicle breaks down and your trailer is attached, providing it is fitted with a standard towing hitch, your trailer will be recovered with your vehicle at no extra cost.

**Message Service**

If you require, we will gladly pass on two messages to your home or office to let them know of your predicament and ease your worry.

**Accident Cover**

If your vehicle is involved in an accident rendering it immobile or illegal we will transport your vehicle to a nominated address within the United Kingdom.

**Coach Assist Groups 8-9 (Coaches only)****UK & EUROPE****Roadside Repairs**

- Mechanical or electrical faults that can be repaired at the roadside within one hour.

**Recovery**

- Recovery to local garage - if repairs cannot be effected at the roadside within one hour.
- Vehicle hire/public transport costs - if the driver and courier are leaving the coach for local repair. Also covers return trip for one person to collect the coach.
- Hotel accommodation costs - if the driver and courier are staying nearby while the coach is being repaired by a local repairer. Only covers one night's accommodation costs - food and other incidental expenses are not included. The maximum payment will be £200 per accident breakdown.
- Recovery home or to original destination - if the coach cannot be repaired locally within 24 hours.

**Base Assist**

- Cover extends to breakdowns within a radius of 1 mile from the address recorded with Call Assist for call out and one hours labour.



Cambridge House, Cambridge Road, Harlow, Essex. CM20 2EQ  
Telephone: 0870 766 6667 Fax: 01279 457 910

www.autoprotect.net

Vans  
Trucks  
Coaches

See policy book for full terms & conditions

In Partnership With



## Parts Covered Levels 1-3



### Parts covered

Please see Proposal Form for details of claims limitation. Claim liability is inclusive of VAT provided that the Insured is not registered for VAT purposes. The VAT content of any claim will not be paid where the Insured is a VAT registered company and/or individual. No limit to the number of claims. If the Terms and Conditions of the Policy are fully complied with the items specifically listed will be covered against Mechanical Breakdown.

#### LEVEL 1

##### Engine

Failure of the following mechanical parts: Starter ring gear, flywheel, oil pump, crankshaft and bearings, timing gears and chains, (excluding tensioner and electronic devices) camshafts and bearings, cam followers, oil cooler, intercooler, tappet gear, valves and guides (excluding burnt out valves), pistons and rings, cylinder bores, con rods, Exhaust brake all parts (excluding seizing), core plugs, rear main oil seal, timing cover oil seal, thrusts and shims.

##### Cooling system

Failure of the following mechanical parts: Head gasket, thermostat, cooling fan clutch, water pump, radiator, excluding choked, blocked or corroded units and all other parts associated with the cooling system.

##### Manual transmission

Failure of the following parts: Gears, shafts, synchro hubs, selectors, bearings & bushes, splitter mechanisms, range changes and overdrive units when fitted (excluding electrics and external linkages). Range change and splitter valves and solenoids.

##### Automatic transmission

Failure of the following: Torque convertor, gears, clutches, brake bands, valves block, governor, oil pump, bearings and bushes (but excluding external linkages, adjustments and electrics).

##### Turbo Charger

All internal parts.

##### Retarder

Internal failure of hydraulic or electro-magnetic retarders.

##### Rear axles

Failure of the following mechanical parts: Crown wheel and pinion, half shafts, half shaft oil seal and bearings, hub reduction gears, bearings and two-speed operating mechanisms (excluding external linkages). Diff locks and mechanism, planetary gears, diff pinion seal.

##### Front Wheel Drive

Drive shafts including constant velocity joints, universal joints and couplings (excluding gaiters).

##### Propshafts

Failure of the propshaft including universal joints and bearings.

##### Electrics

Failure of the following parts: Starter motor, alternator.

##### Casings

The following casings are covered provided they have been damaged by a failure and/or by the consequential damage of the insured parts failing: Cylinder block, cylinder head, gearbox/transfer casing, rear axle housing, carrier casing and bell housing. (Damage as a result of accident, frost or overheating is excluded).

**N.B. Timing Belts are specifically excluded.**

#### LEVEL 2

**PARTS COVERED SAME AS LEVEL 1 WITH THE FOLLOWING ADDITIONS:**

##### 4 Wheel drive vehicles

Cover as above for Front and Rear wheel drive.

##### Electrics

Failure of the following parts: wiper motor, relays, electric window motors, tachograph and sender units, buzzers, horns (including air horns), flasher/headlamp switch (all other parts are excluded).

##### Fuel System

Failure of the lift pump and fuel injection pump, EDC units, pump couplings, excluding injectors, pipes, linkages and all other parts associated with the fuel system.

##### Steering

Failure of the following mechanical parts: Steering box, idler box, power steering unit including pump, pressure pipes and reservoir (excluding power steering belts, external links and joints, rubber boots and swivel pins).

##### Braking System

Failure of the following mechanical parts: Master cylinder, air control cylinder and brake actuators, air valves, servo, wheel cylinders and calipers, ABS valves and sensors and control units, compressor/air dryer, brake chambers. (All other parts associated with the braking system are specifically excluded from this policy).

##### Cab Components

Cab levelling valves, tilt pumps and rams, suspension air bag units, front and rear bushes.

##### Engine Management (ECU)

Engine electronic control unit.

##### Suspension

Front and rear levelling valves, load sensor valves, air bags, levelling control unit for raising and lowering of suspension.

##### Clutch

(Manual Transmission). Failure of the following parts: Clutch plate, clutch cover, thrust bearing (excluding external linkages, burnt out parts and general wear and tear). Limited to one clutch repair during the period of cover.

#### LEVEL 3

##### Parts covered

Please see Proposal Form for details of claims limitation. Claim liability is inclusive of VAT provided that the Insured is not registered for VAT purposes. The VAT content of any claim will not be paid where the Insured is a VAT registered company and/or individual. No limit to the number of claims.

This policy covers all mechanical and electrical parts (including labour to fit them), of the insured vehicle against mechanical breakdown.

#### IMPORTANT NOTE - APPLICABLE TO ALL LEVELS

**Mechanical breakdown is the failure of a component, causing a sudden stoppage of its function, for a reason other than wear and tear, normal deterioration or negligence. Damage caused by the effect of overheating is not regarded as a mechanical breakdown under the terms of the policy.**

**You are covered only for the parts described in the booklet. You are covered up to the limits shown on the Proposal Form. Your policy does not cover more than the manufacturers list price. APA may insist that your repairer uses exchanged or reconditioned parts to effect a repair.**

**Service materials such as oils and fluids, belts and filter elements are not covered. Similarly the rectification of external oil and fuel leaks is not covered.**

## Extra Benefits

**The extra benefits listed below will be provided subject to the limits specified in the Proposal Form if any of the parts covered under the Mechanical Breakdown Insurance policy fails and you are stranded with your vehicle.**

##### Driving abroad

The policy is valid for up to 60 days per annum [pro rata] for driving in the Republic of Ireland and mainland Europe. AutoProtect will not pay more than the equivalent UK cost for parts and labour.

**N.B.** These benefits will not be provided if the failure is not covered by the policy. Payments will be limited to those levels outlined in the policy.

##### Excluding:

Cracked cylinder heads and/or failure to valves as a result of carbon build-up. Body, paint, glass, interior/exterior trim, in-car entertainment / communication systems and connected equipment, catalytic converters, wheels, airbag and system cables, electrical wiring and wiring looms. Normal wear and tear/service items and other components subject to routine maintenance or periodic repair or replacement such as plugs, HT leads, blades/rubbers, V belts, hoses, light bulbs/units, tyres, batteries, exhaust systems [this is not a complete list].

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About Our Services

auto protect

## Mechanical Breakdown Insurance (Commercial vehicles) – Product Summary



##### Summary of Cover

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##### Mechanical Breakdown Insurance (MBI)

covers the failure of a covered component causing a sudden stoppage of its function for a reason other than wear and tear normal deterioration or negligence. **Please see policy book for detailed component coverage.**

##### Name of Insurer:

Red Sands Insurance Company (Europe) Ltd is a company registered in Gibraltar No. 87598, registered office: Suite 913 Europort, Gibraltar.

Pays for parts, labour and VAT of covered components up to the chosen duration and claims limit (refer to policy for coverage level). The VAT content of any claim will not be paid where the insured is a VAT registered company and/or individual.

##### Additional Benefits:

Driving abroad (subject to valid component claim). Unlimited Mileage, Policy transferable for £25 fee.

##### Conditions:

Vehicle must be serviced as per manufacturer's recommendations. Authority should be sought prior to commencing any or additional benefit repairs. Geographical limits apply.

##### Exclusions:

Wear and tear, service items, Faults reported more than 14 days after discovery, faults at point of sale, and manufacturer defects.

##### Duration of Cover:

This is indicated on the proposal/policy schedule together with the relevant claims limit and any additional benefits selected.

##### Cancellation:

No fees are normally charged for arranging policies. However, if this policy is cancelled within 14 days AutoProtect (MBI) Ltd will charge an administration fee of £35. An additional administration fee of £15 may be charged by your Dealer. **This policy has no surrender value and no premium paid will be refunded after 14 days.**

##### What to do in the event of a claim

Telephone the claims line number of **0044 870 766 6157** Please have your policy type and number ready to quote so that your enquiry can be dealt with promptly.

##### What to do if you have a complaint

If you wish to register a complaint contact your supplying dealer or alternatively the policy administrator AutoProtect (MBI) Ltd.

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