

## Policy Summary

1. This document provides a summary of the cover provided by **SilverKnight Rescue Plus** which is sold separately from your motor insurance policy. Full details can be found in the policy document.
2. This insurance is underwritten by **AmTrust Europe Limited** and administered on their behalf by General Legal Protection Ltd. Both companies are authorised and regulated by the Financial Conduct Authority.
3. The type of insurance that you will be provided with is **Motor Vehicle Breakdown Cover**. You will be covered for **Roadside Assistance and Vehicle Recovery**.
4. The significant features and benefits of this product include
  - Unlimited access to a 24/7 helpline to access policy services
  - Up to 60 Minutes UK Roadside Assistance (Including breakdowns at your home address)
  - UK Vehicle Recovery to Home, Original Destination or a repairer
  - Choice of one of the following;
    - 24 Hours Car Hire up to a maximum cost of £100
    - Overnight Accommodation up to a maximum cost of £320
    - Reasonable cost of onward travel by public transport
  - UK Medical Recovery
  - Message Relay Service
  - Free UK Route Maps
5. What is not covered by this policy
  - The first 5 days of the first Period of Insurance are excluded from cover
  - Vehicles which have not been maintained and operated in accordance with the manufacturers recommendations; a previous inadequate repair; unsuccessful D.I.Y dismantling and/or reassembly; any recurring claim due to the same cause, where action has not been taken to correct the fault.
  - Vehicles which the Policyholder has not repaired even though We have told the Policyholder to get it repaired. If the Policyholder fails to repair the Insured Vehicle, We will not provide any part of Our service the next time the Insured Vehicle breaks down.
  - Garages, recovery operators or emergency services carrying out work that We have not agreed to.
  - Vehicles being used for hire or reward or any other commercial purpose, or for motor rallies, speed or duration tests, or practicing such events.
  - The provision of service to Insured Vehicles stranded by floods, snow, sand or mud.
  - Vehicles not in a roadworthy condition at the time cover is effected.
  - Vehicles not holding a valid MOT certificate.
  - Any breakdown if We think the Insured Vehicle is dangerous or illegal to repair or transport.
  - Any wilful act of an Insured Person.
  - Claims arising from loss or damage to contents of the Insured Vehicle.
  - Loss or destruction or damage, or any loss or expenses whatsoever resulting from:
  - Any expense which at the time of incurring such expense is insured by or would but for the existence of this policy be insured by any other existing policy or policies or under any motoring organisation's service or other service.
6. The exclusions and limitations detailed above and all other exclusions can be found in sections titled **WHAT YOU ARE NOT COVERED FOR** and **CONDITIONS** of your policy document.
7. The duration of this policy is for 12 months.
8. We hope that you will be happy with your insurance policy. If, having examined it, you decide not to proceed, you have 14 days from the date you received your policy document (cooling off period) to cancel the Policy and receive a full refund of premium paid. To do this you should contact the intermediary or organisation that sold you your policy.
9. If this policy is cancelled after the cooling off period, any return premium due to you will be calculated on the basis of how long the policy has been in force and whether there has been a claim. If there has been a claim, there will be no refund of premium. If there has not been a claim, the amount of the return premium will be calculated as  $1/365^{\text{th}}$  of the premium paid for each day that remains unexpired together with a maximum administration fee of £15.
10. Claims can be made by contacting General Legal Protection Ltd :  
Phone on 01904 231194  
  
Or in writing to General Legal Protection Limited, King's House, King Street, York, YO1 9WP
11. If you wish to register a complaint please put it in writing to:  
  
Managing Director, General Legal Protection Ltd, Kings House King Street, York, YO1 9WP  
  
Or call 01904 683300



Telephone calls may be recorded.

We are covered by the Financial Ombudsman Scheme should you wish to refer your complaint to them if you are unhappy with the outcome of our investigation.

12. The insurer is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if they are not able to meet their obligations. This will depend on the type of business and circumstances of the claim.

You can get further information about compensation scheme arrangements from the FSCS.

Financial Services Compensation Scheme,  
10<sup>th</sup> Floor, Beaufort House,  
15 St Botolph Street,  
London EC3A 7QU  
Tel: 0800 678 1100 or 020 7741 4100  
E-mail: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

You can check the above details on the Financial Conduct Authority Register by visiting the FCA website: [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FCA on 0845 606 1234

13. Fraudulent Claims

1) If the **Insured Person** makes a fraudulent claim under this insurance contract, **We**:

- a) Are not liable to pay the claim; and
- b) May recover from the **Insured Person** any sums paid by Us to the **Insured Person** in respect of the claim; and
- c) May by notice to the **Insured Person** treat the contract as having been terminated with effect from the time of the fraudulent act.

2) If **We** exercise **Our** right under clause (1)(c) above:

- a) **We** will not be liable to the **Insured Person** in respect of a relevant event occurring after the time of the fraudulent act. A relevant event is whatever gives rise to the **Our** liability under the insurance contract (such as the occurrence of a loss, the making of a claim, or the notification of a potential claim); and,
- b) **We** need not return any of the premiums paid.

14. Conditions Precedents

If the **Insured Person** breaches a condition precedent in this insurance contract, **Our** liability under the contract shall be suspended from the time of the breach until the time when the breach is remedied (if it is capable of being remedied). **We** will have no liability to the **Insured Person** for any loss which occurs,

or which is attributable to something happening, during the period when **Our** liability is suspended.

The insurer of this policy is AmTrust Europe Limited, whose registered office is at Market Square House, St James's Street, Nottingham, NG1 6FG, is 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) or by contacting the Financial Conduct Authority on 0800 111 6768.