



We will provide roadside assistance or assist you at your normal place of residence if your vehicle is immobilised as a result of: mechanical or electrical breakdown; an accident (including fire and malicious damage); punctures; lost/stolen keys; fuel shortages.

What's more, you can use this service up to three times per year that you purchase the service anywhere in the UK and Republic of Ireland.

### **1. Home Start Assistance**

If your vehicle breaks down at your normal place of residence, we will send someone to help you – and if on-the-spot repairs can be made, provide one hour's free labour at the scene.

If your vehicle cannot be repaired, we will tow it to the nearest competent repairer or to your own garage, if closer.

### **2. Roadside Assistance**

If your vehicle breaks down or is involved in an accident away from home, we will send someone to help you.

Up to one hour's free labour will be provided at the roadside, and if your vehicle cannot be repaired on the spot, we will tow it to a competent repairer or garage in the vicinity of the breakdown – or to a single destination of your choice up to 20 miles from the incident. Any additional mileage will be at your expense.

Following any unforeseen delay, we will also relay up to two urgent messages to worried relatives, employers or friends.

### **3. Punctures**

If you suffer a puncture whilst driving, we will assist with the replacement of your wheel, provided you have a suitable replacement available with the vehicle.

### **4. Lost Keys**

If your keys are lost or locked in the vehicle, we will take your car to the nearest secure premises whilst endeavours are made to access the vehicle or obtain alternative keys.

### **5. Fuel Shortages**

In the event that your vehicle is immobilised due to a fuel shortage or the wrong fuel being used, we will transport it to the nearest petrol station or garage to remedy the cause.

### **Additional Services**

If your vehicle cannot be repaired within a reasonable period of time, we will provide either of the following additional benefits:

- A replacement vehicle for up to 48 hours.

Or

- Overnight accommodation in a local hotel while you wait for the repairs to be completed. This is limited to bed and breakfast only.

This additional service will only be provided when the incident occurs more than 40 miles from your home following an electrical or mechanical breakdown. The maximum amount that we will pay in providing these additional benefits is £180.

### **Significant Exclusions & Limitations**

The service will not be provided in the following circumstances:

- Breakdowns that occur within 24 hours of inception of this service.
- Any breakdown caused by any wilful or deliberate or avoidable act committed by the Insured or any passengers.
- The vehicle is not in a roadworthy condition prior to breakdown, or where a vehicle has not been regularly serviced or where breakdown is caused by inadequate maintenance or repair.
- The vehicle is not a private car or a commercial vehicle (up to 7.5 tonnes) and under 12 years old.
- The vehicle is carrying more than the number of passengers or towing a greater weight than that for which it was designed as stated in the Manufacturer's specifications or arising directly out of the unreasonable driving of the vehicle on unsuitable terrain.
- Any incident resulting from fuels, mineral essences or other flammable materials, explosives or toxins being transported in the vehicle.
- Your vehicle has been modified for or is taking part in racing, trials or rallying.

The Company shall not be liable for:

- The cost of any parts, keys, components, lubricants, fluids, fuels or materials or any other incidental expenses required to restore a vehicle's mobility.
- Expenses recoverable from any policy of insurance.
- Any liability or consequential loss arising out of the recovery service provided.

No costs or expenses shall be met without prior notification and our consent.

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