
SHIELD BREAKDOWN (UK and European Cover) Provided by Trinity Lane Insurance Company Limited

ABOUT THIS DOCUMENT

Please note that this document does not contain the full terms and conditions of the contract of insurance, which can be found in the policy booklet.

We, us, our - Trinity Lane Insurance Company Limited.

The administrators – Shield Total Insurance, 2nd Floor, Juniper House, Warley Business Park, The Drive, Brentwood, Essex CM13 3BE.

You, your - the person named as 'the insured' in the schedule

Document of insurance - the policy booklet together with the schedule, form your Shield Breakdown Membership Document.

Period of insurance - the period of time covered by this insurance (as shown in the schedule).

Breakdown - mechanical or electrical breakdown (failures or breakages), flat batteries, punctures, out of fuel, ignition keys lost or locked in the vehicle or damage that is caused by an accident, vandalism, fire or theft and results in you not being able to drive your vehicle.

Your vehicle – any vehicle specified in the schedule or notified to and accepted by us.

Home - the place where your vehicle is normally kept.

UK Territorial limits – within the mainland of England, Scotland, Wales, Isle of Man, Channel Islands and Northern Ireland.

European Territorial limits - within the countries of Andorra, Austria, Belgium, Bosnia and Herzegovina, Croatia, Czech Republic, Denmark, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Iceland, Italy (including Vatican City), Liechtenstein, Luxembourg, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, San Marino, Slovakia, Slovenia, Spain (including Balearics), Sweden or Switzerland.

Trinity Lane Insurance Company Limited - is authorised and regulated by the Malta Financial Services Authority under the Insurance Business Act 1998 to carry on the business of general insurance. Trinity Lane Insurance Company Limited is registered in Malta – registration number C40137. Registered office: The Landmark, Level 1, Suite 2, Triq - 1- Illjun, Qurmi QRM 3800, Malta.

TYPE OF INSURANCE AND COVER

Breakdown assistance and recovery.

SHIELD BREAKDOWN SERVICES

- Roadside Assistance
- Vehicle Recovery (for you and up to 6 passengers)
- Home Service
- Caravan and Trailer Service
- Message Service
- European Cover offering additional benefits whilst abroad

SIGNIFICANT EXCEPTIONS OR LIMITATIONS (please refer to the policy booklet for the full terms and conditions)

- Ferry fares or toll fees are not covered.
- The cost of taking the vehicle and its passengers to more than one address after any one breakdown is not covered.
- The cost of recovering the vehicle and its passengers if the vehicle can be repaired within a reasonable period of time at or near the place where it has broken down is not covered.
- The cost of any parts, emergency windscreens, components or materials used to repair the vehicle is not covered.
- Any costs or expenses for any service, which is not arranged by the Breakdown Control Centre are not covered.
- Any costs or expenses for any specialist charges such as locksmiths, fuel draining and winching are not covered.
- Any request for service if the vehicle is off road or cannot be reached due to snow, mud, sand or flood are not covered.

- Claims totalling more than £3,500 in any year or the market value of the vehicle, whichever is less, during the period of insurance are not covered.

- The vehicle must be in good working order and in normal use.

- The vehicle must not be used outside the United Kingdom for more than 45 days in a row or more than 90 days in total during the period of insurance.

- You must take all reasonable steps to prevent a breakdown, and your vehicle must not be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out.

- You must carry a roadworthy spare tyre or tyre repair/inflation kit with your vehicle (except Motorbikes) at all times. If locking wheel nuts are fitted you must also carry the key/tool to remove them.

- You must keep a spare set of keys for the vehicle at the home address and when outside the United Kingdom you must take both sets with you.

- The vehicle must have an MOT (unless exempt), be taxed, insured and registered in the UK at the time of the breakdown.

- You must keep your vehicle properly maintained and serviced.

- This insurance only covers the vehicle specified in the schedule.

CANCELLATION

We or the administrators may cancel this insurance by sending 7 days' notice, in writing, to your last known address. This insurance may be cancelled because:

- you have not paid the premium;
- you or anyone else covered by this insurance has not met the terms and conditions of this insurance;
- you have not provided documentation requested by us or the administrators;
- a change in your circumstances means we can no longer provide cover;
- you misrepresent or fail to disclose information that is relevant to this insurance; or
- you harass any member of our staff or show abusive or threatening behaviour towards them.

This is not an exhaustive list.

We will send a refund of premium to the administrators less a charge equal to the period of insurance you have had.

You can cancel this insurance policy at any time by sending us written notice and returning the schedule. If you cancel your policy within the 14-day withdrawal period, and before the commencement of the policy, we will refund the full premium. If you cancel your policy within the 14-day withdrawal period, but after your policy has commenced, we will refund the part of the premium you have not used subject to a minimum premium of £15 plus IPT. After the 14-day withdrawal period or if a claim has occurred, no return of premium is allowable irrespective of circumstances.

HOW TO OBTAIN ASSISTANCE

- For breakdowns in the UK
Call 0330 123 1281 or 01245 210 268.
- For breakdowns in Europe
Call 00 44 1245 408 480 or 00 33 (0) 549 348 373.

Customer Care About our service

We, Trinity Lane Insurance Company Limited, are licensed by the Malta Financial Services Authority to provide general insurance. We want to provide you with a high-quality service at all times.

If you want to make a complaint about your insurance, or us, the complaints procedure is as follows.

The first step is to contact our Quality Department who will review your case. The address is: Hadleigh Breakdown, Alexandra House, 36A Church Street, Great Baddow, Chelmsford, Essex CM2 7HY. Telephone 0330 123 1305. Email: quality@hadleighbreakdown.co.uk Trinity Lane Insurance Company Limited has appointed Hadleigh Breakdown to manage claims and complaints on their behalf.

If you are not satisfied with their response you should write to: Customer Services Co-ordinator, Trinity Lane Insurance Company Limited, The Landmark, Level 1, Suite 2 Triq L-Iljun, Qormi QRM 3800 Malta. Phone: 00356 22 489 100. When you do this, please quote your document number as it will help us deal with your complaint quickly.

If we cannot settle the complaint to your satisfaction, you can contact: The Financial Ombudsman Service, Customer Contact Division, Exchange Tower E14 9SR. Phone: 0800 023 4 567. Email: complaint.info@financial-ombudsman.org.uk

We are bound by the Financial Ombudsman's decision, but you are not. Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme (FSCS)

As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance. This depends on the type of policy and the circumstances of the claim. The FSCS will pay 90% of the claim for non-compulsory insurance (insurance you do not need by law). For compulsory classes of insurance (insurance you need to have, such as motor insurance), the FSCS will pay the claim in full. You can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk

We are authorised and regulated by the Malta Financial Services Authority to carry on general insurance business in the UK. Trinity Lane Insurance Company Limited is registered in Malta – registration number C40137. Registered office: The Landmark, Level 1, Suite 2 Triq L-Iljun, Qormi QRM 3800, Malta.

Call Recording

To help us to provide a first-class service we may record your phone calls.