



WESTMINSTER INSURANCE

Road Rescue – Questions & Answers

Q. Why should I choose Westminster Road Rescue?

The Westminster Road Rescue policy has been tailor made to suit our clients' needs. We have an exclusive arrangement with ALPS and Inter Partner Assistance SA to provide a package offering FREE Roadside Assistance and Local Recovery, plus excellent upgrades of cover at very competitive rates.

Q. What kind of service can I expect from Westminster Road Rescue?

We have chosen Inter Partner Assistance SA to underwrite this product due to their experience within the industry. Inter Partner Assistance SA protects millions

of people worldwide, and has been helping motorists in difficulty for over 40 years. With an extensive network of approved garages and recovery experts, Inter Partner Assistance SA provide national coverage and rapid response times. Their teams of expert co-ordinators work around the clock, all year round to make sure all emergencies are dealt with quickly and safely, allowing you to continue on your journey with as little disruption as possible.

Q. How much does Westminster Road Rescue cost?

Roadside Assistance plus Local Recovery – FREE *with all Westminster Policies*

Roadside Assistance plus National Recovery - £58.00

Roadside Assistance, National Recovery and Homestart - £68.00

Roadside Assistance, National Recovery, Homestart and European Cover - £78.00

Q. What do I get with the Road Rescue cover in with my Westminster policy?

The vehicle(s) that you have insured with Westminster will automatically be added to the master policy with Inter Partner Assistance SA. This means if you breakdown more than a ¼ mile away from your home Inter Partner Assistance SA, through a local agent or garage, will attend your breakdown. They will endeavor to get your vehicle started but if they can't



do this within one hour, they will take you, your car and your occupants to a local repairer. Or, if you are within 10 miles of your intended destination, they will take you there.

Q. So what extra do I get with the National Recovery upgrade? (£58.00)

This will provide recovery of your vehicle (and passengers) and delivery to anywhere within England, Wales, Scotland, Northern Ireland and the Channel Islands (ferry charge not covered). If it is decided that the vehicle cannot be repaired locally, you are entitled to reimbursement of up to £150 per person or £1000 in total to provide hotel accommodation for one night's bed and breakfast for your party in a hotel of Inter Partner Assistance SA's choice. Alternatively, transport expenses of up to £150 per person (maximum £500) to reach the end of your journey if the vehicle cannot be repaired locally.

Q. What extra do I get with the National Recovery & Homestart upgrade? (£68.00)

As the National Recovery upgrade, but with 'Homestart' included. The garage or breakdown service will come out to your home and endeavor to start your vehicle.

Q. What does the European Cover offer? (£78.00)

As well as all of the above, the European extension will enable you to cover the following countries that you visit:- England, Scotland, Northern Ireland, Isle of Man, Channel Islands, Andorra, Austria, Belgium, Bulgaria, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France including Monaco, Germany, Gibraltar, Greece, Hungary, Iceland, Italy including San Marino and the Vatican City, Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden and Switzerland including Liechtenstein.

Q. If I breakdown, how long will it take for you to reach me?

With our extensive network of breakdown and recovery specialists, we offer an average response time of around 40 minutes. However, if you are in a vulnerable position, for example if you are a woman on her own or with children or on a motorway, we offer a priority response time to reach you as soon as possible.

Q. How many call outs can I make during my period of cover?

Your call out entitlement depends on the cover option that you select.

12-month cover – 6 Call outs

3-month cover – 2 Call outs

Q. What type of vehicles will you cover?

Our Road Rescue package will provide cover for black cabs, cars, minibuses, motorcycles, mopeds, private hire vehicles, public service vehicles, taxis and vans.

Unlike with most policies there are no vehicle weight and dimension limits. The only restriction

is that the minibus is not constructed and/or adapted to carry more than 16 passengers in addition to the driver.



Q. What if someone else drives my vehicle?

As the cover is on your vehicle, providing they are driving with your permission your vehicle is covered whoever is driving it.

Q. Will my caravan / trailer be covered?

Caravans and trailers are covered providing they are not over 3,500kg, not longer than 8m in length and do not exceed 2.3m in width.

Q. How soon can I use this service?

You are able to make use of the Roadside Assistance benefit from the point of inception and all the other benefits 24 hours from the first period of insurance.

Q. Is there anything that is not covered?

Yes. There are some situations that are not covered. These include:

Vehicles temporarily immobilised by floods or snow where our repairer cannot reach you or vehicles embedded in mud or sand. Incidents resulting from motor racing, rallies, speed or duration trials. Incidents resulting from a previous inadequate repair or poor maintenance. Please see the policy wording for a complete list of policy exclusions.