



## Summary of Cover

This summary provides you with the basic details of your NCI Vehicle Rescue Plc Membership. NCI Vehicle Rescue Plc provide a number of levels of cover, you will need to check your Schedule of Cover to confirm what level of cover you hold. The full Terms and Conditions of your membership can be found in the Membership Terms and Conditions.

### WHO PROVIDES NCI VEHICLE RESCUE PLC MEMBERSHIP?

Our memberships are provided by NCI Vehicle Rescue Plc and are underwritten by AmTrust Europe Limited, Registered Office: 10th Floor Market Square House, St James's Street, Nottingham, NG1 6FG, Registered Number: 1229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority, financial services number: 202189. These details can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk).

### MAIN FEATURES AND BENEFITS OF NCI VEHICLE RESCUE PLC MEMBERSHIP.

	Roadside Assistance with Local Recovery Roadside assistance if you are more than a 1 mile radius from home. If we're unable to fix You at the roadside, we'll recover up to 7 passengers, including the driver to a local garage.
	National Recovery Including the benefits of Roadside Assistance with Local Recovery, if the local garage is unable to repair your vehicle we provide recovery to your choice of destination, or provide alternative travel or accommodation.
	European Recovery Including the benefits above whilst in the UK plus roadside assistance and recovery in Europe.
	At Home Assistance we'll come and assist you at your home, or if you breakdown within a mile radius of your Home. If We are unable to repair your vehicle we'll recover it to a local garage.

### MEMBERSHIP TYPES

Your NCI Vehicle Rescue Plc Membership will either be a vehicle based Membership or a personal based membership. Please refer to your Schedule of Cover for the type of Membership you have chosen.

Vehicle based memberships provide cover for the Vehicle(s) registered with us no matter who is driving.

Personal based memberships provide cover for the person(s) registered under your personal membership as a driver or passenger in any vehicle.

### MEMBERSHIP PERIOD

Your NCI Vehicle Rescue Plc membership is valid for 12 months, unless otherwise specified on your Schedule of Cover.

### RENEWAL

If you have taken advantage of our automatic renewal service we will automatically renew your membership each year.

### CANCELLING YOUR MEMBERSHIP

Your membership has a cooling off period of 14 days from the start date, or the receipt of your membership details, whichever happens later. If you wish to cancel your membership we will provide a refund of the premium paid. If you have made a claim within this period we will not refund the premium.

If you wish to cancel your membership after the cooling off period we will not refund the premium.

For members on a continuous membership, subject to any other statutory rights you may have, there will be no refunds following the cooling off period.

### WHAT IF I NEED ASSISTANCE?

In the event of a breakdown or accident please call **01423 535 786** for 24 hour assistance or + 44 1423 535 786 if you are calling from outside the UK.

### MAKING A COMPLAINT

At NCI Vehicle Rescue Plc we work hard to provide the highest level of service to meet the needs of our members. There may be a time when you feel that our service has fallen below the level you expect and wish to make a complaint. There are several ways you can contact us:

Phone 01423 504 689

Email: [complaints@ncionline.co.uk](mailto:complaints@ncionline.co.uk)

Post: The Complaints Manager  
NCI Vehicle Rescue Plc.  
4th Floor Clarendon House  
Harrogate  
North Yorkshire  
HG1 1JD

Full details of our complaints process can be found in the Membership Terms and Conditions.

### FINANCIAL OMBUDSMAN SERVICE

If you feel that your complaint has not been resolved, you may be entitled to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us first.

### FINANCIAL SERVICES COMPENSATION SCHEME

AmTrust Europe Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about the compensation scheme is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to:

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU

### SIGNIFICANT FEATURES AND BENEFITS

- Unlimited call outs.
- Up to one hours free assistance at the roadside or home if Home Assistance was purchased.
- Recovery of your vehicle and up to 7 passengers, including the driver, to a local garage if your vehicle can't be fixed at the roadside, or home if home assistance was purchased.
- If repairs cannot be carried out within the same working day we will recover your vehicle to either your home or original destination, or we may authorise up to £280 for emergency overnight accommodation, or up to £100 for onward travel.

### SIGNIFICANT EXCLUSIONS OR UNUSUAL LIMITATIONS

The full Terms and Conditions of your membership can be found in the Membership Terms and Conditions, however the main exclusions are:

- If applicable, the membership excess as shown on your Schedule of Cover.
- Faults that occurred prior to the commencement of your cover.
- Fraudulent claims.
- Claims caused by careless or deliberate acts.
- Cost of replacement parts.

- Running out of fuel (unless caused by a mechanical or electrical failure).
- Vehicles that have not been maintained correctly.
- Vehicles in an un-roadworthy condition.
- Winching or specialist recovery equipment charges.
- Vehicles with a laden weight in excess of 3,500 kg (3.5 tonnes).
- Vehicles more than 6 metres long, 2.3 metres wide and 3 metres high.
- Vehicles with modifications which affect our ability to assist in the normal roadside repair or recovery of your vehicle, unless declared and agreed with us prior to taking the cover and declared at the time of notifying an Incident.
- Where service cannot be affected because the vehicle does not carry a serviceable spare wheel (not applicable to motorcycles or vehicles which are manufactured without a spare wheel), aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels