

Your Agreement with Start Rescue for the Arranging and Administration of Your Start Rescue Business Policy

Our Company

Start Rescue is a trading name of Call Assist Limited.

Call Assist is registered in England and Wales. Registered number: 03668383. Our registered office is at Axis Court, North Station Road, Colchester, Essex CO1 1UX.

The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services.

Call Assist is authorised and regulated by the Financial Conduct Authority.

Our permitted business is arranging with a view to transactions, arranging (bringing about), advising on, dealing as an agent in and assisting in the administration and performance of non-investment insurance contracts. Our reference number is 304838. You can check this on the FCA's register by visiting register.fca.org.uk.

Which service will you receive from us?

Start Rescue operates on a non-advised basis, which means you will not receive personalised advice or recommendations from Start Rescue when considering your or your business' vehicle breakdown insurance needs. We may ask questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

Whose products will we offer you?

We offer a range of products and services which include our Start Rescue breakdown policy available to private individuals and our Start Rescue Business vehicle breakdown policy, which is available to businesses and sole traders using their vehicle(s) for business purposes ("Start Rescue Business Policy"). This agreement only relates to the provision of Start Rescue Business Policies. In providing a Start Rescue Business Policy, we currently offer products underwritten by DAS Legal Expenses Insurance Company Limited ("DAS"). DAS is the insurer for the period of insurance detailed within your policy schedule provided for this transaction. We will notify you if we ever need to change the insurer.

The details of your contract with DAS can be found in the Start Rescue Business policy wording which can be downloaded from startrescue.co.uk/documents. In purchasing a Start Rescue Business Policy, you are agreeing to the terms and conditions of the policy wording and this agreement with Start Rescue. This agreement with Start Rescue is for the arrangement and administration of your Start Rescue Business Policy. This agreement covers the services that we will provide to you in return for the Fees payable by you. Please consider the terms of this agreement when deciding if our products and services are right for you.

Who Start Rescue acts for

Start Rescue will act on your behalf when arranging and administering your Start Rescue Business Policy. In certain circumstances, such as when we collect/refund premiums or handle roadside assistance claims, we may act on behalf of the insurer. The insurer treats any monies paid to or received by us in connection with a Start Rescue Business Policy as paid to or received by them, meaning your money is protected.

Our Services

We will act on your behalf for the following services:

- Arranging your Start Rescue Business Policy with the insurer;
- Dealing with your payment and providing you with the details and documentation relating to your Start Rescue Business Policy;
- Dealing with any requests you make for adjustments to your Start Rescue Business Policy, in accordance with the 'Changes to your Start Rescue Business Policy' section on page 3 of this agreement. We will liaise with the insurer, deal with any amendments or adjustments of premium required and provide you with confirmation of any changes to your Start Rescue Business Policy;
- Handling claims against your Start Rescue Business Policy;
- Arranging the renewal of your Start Rescue Business Policy based on your requirements.

What will you have to pay us for our service?

We will charge an arrangement and administration fee (the "Fee") for the services we provide. Our Fee will be included in any quotation you receive from us but we will also show the Fee separately for transparency. The Fee is not applied/due until you decide to purchase a Start Rescue Business Policy. The Fee covers Start Rescue's assistance in the administration of your Start Rescue Business Policy, including the handling of claims.

The Fee will vary according to the level of cover you have chosen and number/types of vehicle(s) covered by the policy.

We will collect both your insurance premium and the Fee in a single transaction.

We may receive other income based on the profitability of our account from the insurer or for introducing you to other services provided by third parties from time to time.

Cancellation

This agreement will terminate when your Start Rescue Business Policy ends.

You can cancel your Start Rescue Business Policy any time by telling us either over the phone or in writing.

If you cancel your Start Rescue Business Policy within 14 days of the policy starting/renewing or of you receiving the documents, whichever is later (the "cooling off period"), you'll receive a full refund of the premium and the Fee, if you haven't made any claims.

If your Start Rescue Business Policy is cancelled after the cooling off period, you will not be eligible for any refund of premium or the Fee.

Renewals

If we decide to invite renewal of your Start Rescue Business Policy and this agreement we will do so in good time before your policy lapses.

Unless you have opted out of our automatic renewal protection, your Start Rescue Business Policy and this agreement will renew automatically using the payment details you have already given, unless you call us to tell us otherwise. However, sometimes we won't be able to offer automatic renewal, for example if we need to discuss your renewal with you or because the payment details you have provided are no longer valid. If we can't offer renewal, we'll write to you using the email address associated with your Start Rescue Business Policy.

Changes to your Start Rescue Business Policy

You must notify us of any changes required to your Start Rescue Business Policy, including your contact details and any vehicles you wish to be covered by your Start Rescue Business Policy.

If changes to your policy require additional premiums to be paid (for example by adding another vehicle on cover), you will also be required to pay an additional Fee. We will let you know how much extra premium and Fees would be due prior to you making any changes.

Premiums and Fees are calculated on a pro rata basis. For example, if a policy is upgraded or vehicle added halfway through the term of the policy, the additional premium and Fees due would be half of what it would ordinarily cost.

If changes to your policy do not require additional premiums to be collected e.g. changing your address, no Fee will be applied.

If you would like to complain

Start Rescue has authority to handle complaints in relation to both your Start Rescue Business Policy and this arrangement and administration agreement.

If you wish to register a complaint, please contact us:

- ... by writing to Start Rescue, Axis Court, North Station Road, Colchester, Essex CO1 1UX
- ... by email enquiries@startrescue.co.uk
- ... by phone Telephone 01206 655000

If we cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service. For further information visit www.financial-ombudsman.org.uk

Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation under this scheme if we are unable to meet our obligations. Further information about the cover is available at www.FSCS.org.uk.

Choice of language and law

You and we may choose which law will apply to this policy. Unless both parties agree otherwise English law will apply. We have supplied this document and other information to you in English and we will continue to communicate with you in English.