

## Your Arrangement and Administration Agreement with Start Rescue

### 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 reference number is 304838. You can check this on the FCA's register by visiting [register.fca.org.uk](https://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' 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?

The vehicle breakdown cover products we offer are sold directly by Start Rescue in accordance with this agreement.

All other insurance products we promote are on an introductory basis only. This means if you choose to purchase a product from the third party we introduce you to, you will hold a contract directly with that company. None of the products we promote on behalf of third parties are part of the Call Assist group of companies, but we may receive a commission for promoting/introducing such products.

We are not under a contractual obligation to exclusively offer the insurance products of certain insurers. Our Start Rescue breakdown policy is 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. Both products are underwritten by ARAG Legal Expenses Insurance Company Ltd. We will notify you if we ever need to change the insurer.

The details of your contract with the insurer can be found in the applicable policy wording which can be downloaded from [startrescue.co.uk/documents](https://startrescue.co.uk/documents). In purchasing a policy, you are agreeing to the terms and conditions of the policy wording and this agreement with Start Rescue. This agreement covers the services that we will provide to you in return for any 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 operates as an insurance intermediary, as opposed to an insurer. We are not owned (or part-owned) by an insurance company, nor do we hold shares in an insurance company.

Start Rescue will act on your behalf when arranging and administering your policy. In certain circumstances, such as when we collect/refund premiums or handle claims, we may act on behalf of the insurer. The insurer treats any monies paid to or received by us in connection with your 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 policy with the insurer;
- Dealing with your payment and providing you with the details and documentation relating to your policy;
- Dealing with any requests you make for adjustments to your policy, in accordance with the 'Changes to your 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 policy;
- Handling claims against your policy;
- Arranging the renewal of your policy.

## What will you have to pay us for our service?

We may 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 policy. The Fee covers Start Rescue's assistance in the administration of your policy, including the handling of claims.

The Fee will vary based on a number of factors used to determine how likely you are to claim.

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

We may also receive a commission and/or other economic benefits 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 policy ends.

You can cancel your policy any time by telling us either over the phone or in writing.

If you cancel your 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 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 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 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 policy.

## Changes to your Start Rescue Business Policy

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

If changes to your policy require additional premiums to be paid (for example when upgrading your cover), you may 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.

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

## If you would like to complain

Start Rescue has authority to handle complaints in relation to both your 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](mailto:enquiries@startrescue.co.uk)
- ... by 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](http://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](http://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.