24|7 HOME RESCUE

Motor Breakdown

Terms & Conditions

April 2026

Contents

Welcome to 24|7 Home Rescue Motor Breakdown

Thank you for choosing 24|7 Home Rescue. We believe in affordable products, easy to understand language and great customer service.

These terms and conditions represent the legal **agreement** between you, us, and the insurer. Please take some time to read this document so you know what's included in your **agreement** and what you're paying for. If having read this document you do not believe this product is appropriate for your needs please contact us within 14 days.

All documents and communication with you will be in English.

Safety as a Priority

Our Claims Helpline for Breakdowns is 0345 0774 177 (select option 2). You may wish to save this number in your mobile phone.

In the event of a **breakdown,** please stay in a safe place, with or near your **vehicle**, until the **recovery operator** arrives. Please be guided by their advice at all times.

If your **vehicle** has broken down on a motorway and you cannot contact us or are unaware of your location, please use the nearest SOS phone and provide our telephone number to the Emergency Services. SOS phones are located around 1 mile apart and are marked by blue signs with an orange SOS telephone symbol. On motorways without a hard shoulder there are refuge areas which also have SOS phones.

If you are on a Motorway, please refer to marker posts with letters and numbers which are located along the edge of the road. If this is not possible please be as accurate as you can in the circumstances (for example, Northbound between junctions 5 and 6 of the M1).

If the Police or Highways Agency are at the scene please advise them that you have contacted us or give them our telephone number to call us on your behalf.

In the event of a road traffic accident, you should contact the relevant emergency services and your insurance company.

Our Contact Details

Please quote your policy number and **vehicle** registration in all contact or correspondence to assist us in providing an efficient and professional response.

Our Postal Address:

24|7 Home Rescue , Parkhill Business Centre, Padiham Road, Burnley, BB12 6TG

Our E-Mail Addresses

General Enquiries: customerservice@247homerescue.co.uk

To Make a Complaint: complaints@247homerescue.co.uk

Personal Information & Privacy Enquiries: privacy@247homerescue.co.uk

Our Other Phone Numbers (calls may be recorded to improve our service)

Customer Helpline (general enquiries): 0345 3192 247

To make a complaint: 0345 3192 247

Our Website: **https://247homerescue.co.uk/car-breakdown-cover**

If you require these terms & conditions in an alternative format, for example large print or braille, please contact us.

24|7 HOME RESCUE BREAKDOWN INSURANCE FEATURES

Our motor **breakdown** policies are designed to help you with the cost of roadside repairs, recovery and other costs associated with a **vehicle breakdown** but not the cost of replacement parts. The features and benefits are summarised below and explained in detail in these terms and conditions.

Your **schedule** will show which features(s) you have chosen and any **excess** you have selected to pay as a contribution to each claim.

You may cover up to two **vehicles** registered and ordinarily kept at the same address, and make up to six **claims** in any one annual period of insurance.

Features and Benefits*	24|7 Car Breakdown Product Options			
	Home Start	Local Recovery	Nationwide Recovery	Nationwide Recovery Plus
Roadside repair or recovery at your **home address** or within a 1 mile radius of your **home address** if your **vehicle** breaks down	✓	✓	✓	✓
Roadside repair or recovery if your **vehicle** breaks down between 1 to 20 miles from your **home address (within territorial limits)**.	✗	✓	✓	✓
Roadside repair or recovery if your **vehicle** breaks down over 20 miles from your **home address (within territorial limits)**	✗	✗	✓	✓
If repairs cannot be carried out by a **suitable garage** on the same day, overnight accommodation, hire car, or alternative transport, with a maximum value of £100	✗	✗	✗	✓

* See full terms and conditions for full details of cover

Summary of Motor Vehicle Eligibility

To be eligible your motor **vehicle(s)** must be:

- Ordinarily kept at your **home address**, within **territorial limits.**
- Strictly for **non-commercial** use, i.e. for social, domestic, pleasure and commuting usage only.
- Maintained in a roadworthy condition and, at all times, meet all legal requirements such as MOT, insurance, and road tax.

And must not be:

- A caravan, trailer or other vehicle (e.g. minibuses, limousines etc) which cannot be recovered by standard recovery equipment.
- Over 15 years old since registration.

DEFINITIONS

Certain words or phrases used in these terms & conditions have a specific meaning. Each time we use them in bold, they'll have the same meaning.

Agreement
These terms and conditions and **your schedule.**

Breakdown
An electrical, mechanical or tyre failure, lack of fuel (or misfuelling), lack of EV charge, vandalism, fire, theft, or attempted theft of the **vehicle** which causes the **vehicle** to be immobilized or unsafe to drive.

Claim Freeze
To help prevent fraud and keep costs down for everyone, we do not allow claims in the first 48 hours of your **agreement.** If you report a **breakdown** in this **claim freeze** period, we may be able to help but you will be responsible for all costs.

Callout
The dispatch of a **recovery operator** to your **vehicle.**

Commencement date
The start of your **agreement** as shown in your **schedule.**

Excess
If your policy includes an excess this is the amount you are required to pay towards each approved **claim.** This payment must be made before a **recovery operator** is dispatched. If unpaid, assistance may be declined.

Home Address
The last address recorded on our system where your **vehicle(s)** is ordinarily kept.

Non-Commercial
Vehicle use strictly for personal (social, domestic, pleasure, or commuting) purposes, excluding any use related to a commercial enterprise, delivery service, carriage of goods, or public/private hire.

Pay on use
If your request for assistance falls outside the scope of your policy, we can arrange help at your request. You are responsible for all associated costs.

Permanent Repair
A repair to your **vehicle,** not covered by this **agreement,** which you undertake after we have resolved your **breakdown** through **temporary repair** or recovery.

Recovery Operator
The independent technician that we appoint to attend your **breakdown.**

Schedule
The document confirming your **agreement,** personal, **vehicle** and policy details.

Specialist Equipment
Non-standard apparatus or equipment which in the opinion of the **recovery operator** is required to recover the **vehicle. Specialist equipment** includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

Suitable Garage
Any appropriately qualified mechanic or garage which is suitable for the type of **permanent repair** required and where the work undertaken can be evidenced in writing.

Temporary Repair
Reasonable efforts to resolve the **breakdown,** at home or the roadside, so that your **vehicle** can be driven under its own propulsion to your **home address** or original destination for a **permanent repair** to take place.

Territorial Limits
Great Britain and Northern Ireland.

Vehicle
The **vehicle(s)** listed on your policy **schedule** and registered with the DVLA at the time of the **breakdown.**

We, us, our
24|7 Home Rescue (on behalf of the insurer, in the administration of your **agreement**) its authorised representatives and **recovery operator**, unless otherwise stated.

You, your
The person named as the policyholder, or an authorised contact or the driver of the **vehicle**, together with all non-fare paying passengers travelling legally with the **vehicle** at the time of the **breakdown**.

HOW TO REQUEST A REPAIR OR ASSISTANCE

Notifying us of a claim
Please report your **vehicle breakdown** to us as soon as possible unless exceptional circumstances prevent this.

Please have the following information ready so that we can quickly validate your policy and provide support.

- Your name, contact telephone number and **vehicle** registration
- The location of your **vehicle.**

Please do not make arrangements yourself without prior authorisation from us. If you do, we will not reimburse any costs you may incur.

All **claims** must be made to us directly otherwise the recovery and **temporary repair** will not be covered by your **agreement.**

Roadside Repairs
If we can complete a roadside **temporary repair** you must accept the assistance and immediately pay by debit or credit card for any parts supplied and fitted.

Vehicle Recovery
If we cannot complete a roadside **temporary repair** then we will recover you and your **vehicle** to a **suitable garage**, your **home address** or your original destination based on **territorial limits** and your cover. Our **recovery operator** will discuss your options if a **temporary repair** cannot be completed.

Garage Repairs
Once the **vehicle** is recovered to a **suitable garage,** you are responsible for all costs, including parts, labour, and any other charges for repairs or subsequent work arranged with the garage.

Cancelling a Callout
If you cancel a **callout** and a **recovery operator** has already been dispatched, you will lose a **claim** from your annual entitlement and you may have to pay a £50 cancellation fee. We recommend that you wait for assistance to ensure the **vehicle** is functioning correctly.

If you do not wait for assistance and the **vehicle** breaks down again within 12 hours, you will be charged for the second and any subsequent **callouts.**

Exceptional Circumstances
We will always prioritise our response to serious Road Traffic Accidents as there may be a threat to life, potential injury or the risk of serious traffic disruption. There may also be situations such as extreme weather where road conditions disrupt our service. We will attend your **breakdown** as soon as we are able but there may be circumstances such as these where our response is delayed.

Additional Arrangement with Recovery Operator
Where the customer enters into any additional arrangement with a **recovery operator** that goes beyond the cover provided under this insurance policy (for example, recovery mileage higher than policy limits), any additional charges arising from that arrangement will be the responsibility of the customer.

Such additional arrangements do not affect the validity of the policy cover but do not form part of this insurance contract, and their terms are not governed by it. Accordingly, access to our complaints procedure and the Financial Ombudsman Service will not be available in respect of any such additional arrangement.

HOW TO DISCUSS OR CANCEL YOUR AGREEMENT

To discuss your agreement

If you would like to discuss any aspect of your **agreement,** please contact us.

To cancel your agreement

Only you or your authorised representative can cancel your **agreement.** Please contact us if you wish to cancel.

If you cancel within 14 days

This is your cooling-off period during which you may cancel your **agreement** without penalty and we'll refund any premiums you've paid if you have not made a **claim.** The 14 days starts on the day receive the details of your **agreement.**

By making a **claim** after the first 48 hours but within your cooling off period, you are opting-out of your statutory cancellation rights, i.e. your cooling off period no longer applies.

If you cancel after 14 days

If your **agreement** is cancelled outside the 14-day cooling off period and you've not made a **claim**, there'll be no cancellation fee payable to us and your **agreement** will be cancelled the day before your next instalment payment would have been due.

If your **agreement** is cancelled outside the 14-day cooling off period and you've made an accepted **claim** you must pay any remaining premiums due for the term of your **agreement.**

WHEN WE MAY CANCEL YOUR AGREEMENT

We may cancel your **agreement** if:

- you give us false, misleading or inaccurate information;
- we find your **vehicle** is not eligible for cover;
- if your **vehicle** fails to meet any legal requirements and driving laws that apply;
- you put our people's health and safety at risk, for example, physical or verbal abuse;
- you fail to comply with requests by us or the **recovery operator** concerning the assistance being provided;
- your **vehicle** is not roadworthy or maintained in a reasonable condition; or
- you don't make your payments.

HOW TO MAKE A COMPLAINT

We aim to give you the best possible service. If you have questions or concerns about your **agreement** or the handling of a **claim,** please contact us.

For our full complaints procedure please visit: https://www.247homerescue.co.uk/complaints-procedure

The complaints procedure is in addition to your statutory rights as a consumer.

Financial Ombudsman Service

If you're not satisfied with the outcome of your complaint, then you can contact the FOS.

By Post: Exchange Tower, London E14 9SR
By Phone: 0300 123 9123 or 0800 023 4567
By Email: complaint.info@financial-ombudsman.org.uk

Following the complaints procedure does not affect your rights to take legal action.

OUR INSURANCE FEATURES

Please see the General Exclusions section of this document for what we do not cover.

HOME START

What we can cover

- We will send a **recovery operator** to your **home address** or within a 1 mile radius of your **home address** if your **vehicle** breaks down.
- If a roadside **temporary repair** can be completed at or near the scene of the **breakdown** within the same working day, then we will not additionally recover your **vehicle** to a **suitable garage** or your **home address.**
- If the **recovery operator** cannot complete a **temporary repair** at your **home address** or roadside, we will arrange for you and your **vehicle** to be recovered to the nearest **suitable garage** or your **home address.**
- After recovery, the **vehicle** will be left at your own risk. Any recovery must take place at the same time as the initial **callout** or you will be responsible for any extra costs.

LOCAL RECOVERY

What we can cover

- If your **vehicle** breaks down within a 20-mile radius from your **home address** and within **territorial limits** we will send a **recovery operator** to the scene of the **breakdown** to repair or recover the **vehicle.**
- If a roadside **temporary repair** can be completed at or near the scene of the **breakdown** within the same working day, then we will not additionally recover your **vehicle** to a **suitable garage** or your **home address.**
- If the **recovery operator** cannot complete a **temporary repair** at your **home address** or roadside we will arrange for you and your **vehicle** to be recovered to, within **territorial limts**, the nearest **suitable garage** within a 20 mile radius of the scene of the **breakdown** or to your **home address.**
- After recovery, the **vehicle** will be left at your own risk. Recovery must take place at the same time as the **initial callout** or you will be responsible for any extra costs.

NATIONWIDE RECOVERY

What we can cover

- If your **vehicle** breaks down within **territorial limits** we will send a **recovery operator** to the scene of the **breakdown** to repair or recover the **vehicle.**
- If a roadside **temporary repair** can be completed at or near the scene of the **breakdown** within the same working day, then we will not additionally recover your **vehicle** to a **suitable garage,** your **home address**, or your original destination.
- If the **recovery operator** cannot complete a **temporary repair** at the roadside, we will arrange for you and your **vehicle** to be recovered to, within **territorial limits,** the nearest **suitable garage,** your **home address,** or your original destination.
- After recovery, the **vehicle** will be left at your own risk. Recovery must take place at the same time as the initial **callout** or you will be responsible for any extra costs.

NATIONWIDE RECOVERY PLUS

What we can cover

As well as the benefits of Nationwide Recovery, if your **vehicle** is recovered to a **suitable garage** and same-day repairs are not possible, we will contribute to the cost of a hire car, alternative transport, or overnight accommodation. You will be asked for evidence of costs before we refund you.

We will contribute up to £100 per claim with a limit of 1 claim in each annual period of insurance.

What we aren't able to cover

- Any costs more than stated policy limits.
- Any extra hire car costs such as but not restricted to fuel, insurance, excess waiver, collision damage waiver, young drivers' charges, fines, congestion charges, tolls or any insurance excess payable due to your use of the hire car.
- The cost of food (other than breakfast, when overnight accommodation is provided), drinks, telephone calls or other incidentals.

WHAT WE AREN'T ABLE TO COVER

To deliver our promises and stay affordable, we've carefully chosen what we can cover and what we're not able to cover. This section explains exclusions that apply to your whole **agreement.**

Additional Costs
Costs incurred in addition to a standard **callout** where **temporary repair** cannot be undertaken at the roadside because, for example, the **vehicle** is not carrying an appropriate EV charger adapter, a serviceable spare wheel, an aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.

Caravans and Trailers
Caravans and trailers are not covered by your **agreement**. If your **vehicle** requires recovery, then you must arrange separate recovery for your caravan or trailer at your own expense.

Consequential losses
Consequential losses or damage directly or indirectly caused by the **breakdown** that led to your **claim**, for example loss of earnings or additional onwards travel costs.

Damage covered by other insurance
Any cost covered by or recoverable under any other insurance policy that you may have, for example car insurance.

Existing faults
Cover for any faults that you previously called us out for that haven't been subject to a **permanent repair.**

Fines, penalties, ferry/toll fees and other costs
Cover for fines, penalties, ferry/toll fees, and costs or expenses not authorised by our rescue controllers, incurred prior to notifying us of your **breakdown**, or incurred as part of the recovery to a **suitable garage** or your **home address.**

Glass and Windscreens
Your **agreement** does not provide for assistance where only glass or windscreens have been damaged.

Inaccessible Vehicle
Any **claim** if the **vehicle** cannot be reached or is immobilized, for example, due to snow, mud, sand or flood or where the **vehicle** is not accessible or cannot be transported safely and legally using a standard transporter.

Intentional damage, neglect, lack of maintenance
Breakdowns caused by failure to maintain the **vehicle** in a legal and roadworthy condition including maintenance or proper levels of oil and water. A request for service following any intentional or willful damage caused by you to your **vehicle.**

Motor Sports
Any **claim** resulting directly or indirectly from your use of your **vehicle** for motor racing, off road driving, rallies, track days, duration, speed tests or similar activity.

Non-Standard Vehicles
Minibuses with more than 16 seats, horseboxes, limousines or other forms of non-standard transport which are not able to be recovered by standard recovery equipment.

Other Recovery Charges
Any recovery charges incurred from third parties that have not been authorised by us, including police recovery, car rental agencies, or accommodation, will not be covered.

Pets, Animals, Livestock
Transporting pets, animals and livestock will be at the discretion of the **recovery operator.** If alternative transport is required, we can help with arrangements. You are responsible for all associated costs.
The transportation of assistance dogs will be accommodated by our **recovery operator.**

Post-Repair Costs
Recovery of the **vehicle** or your transport costs to return the **vehicle** to your **home address** once it has been inspected or repaired.

Replacement Parts
The cost of any parts, components or materials used to repair the **vehicle.**

Road Traffic Accidents (RTA)
Breakdowns resulting from an RTA, whether including a third party or not, are not covered by this **agreement** and should be reported to your car insurer.

Routine and general maintenance
Your **agreement** does not cover routine or general **vehicle** maintenance.

Storage charges
Any storage charges incurred during and after a recovery.

Specialist Equipment
The use of **specialist equipment** occasionally required because, for example, the **vehicle** is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of recovery.

Uninsured, Untaxed, Unserviced or Unroadworthy
Assistance if the **vehicle** is deemed to be illegal, untaxed, without a current valid MOT certificate, uninsured, unroadworthy, not serviced according to manufacturer recommendations or dangerous to transport.

Unforeseeable Circumstances
Your **agreement** does not cover loss or damage arising as a consequence of war, invasion, act of foreign enemies, terrorism, hostilities (whether war is declared or not), civil war, rebellion, revolution, insurrection, coup, riot, civil disturbance, epidemic or pandemic.

GENERAL CONDITIONS

Claim Not Covered
If you make a **claim** and the **claim** is subsequently found not to be covered by your policy, we reserve the right to reclaim any monies from you in order to pay for the uninsured service.

Damage caused by us
We'll take all reasonable steps to avoid damaging your **vehicle** during the course of a **temporary repair** or recovery. Occasionally there may be some unavoidable damage. We'll only compensate you for damage caused by negligence.

Delayed or rearranged assistance
We're not responsible for any losses incurred as a result of delayed, rearranged or cancelled repairs or recovery.

Electric Vehicles (EV)
If your **breakdown** was caused by a lack of EV battery charge, we will arrange a mobile EV charging vehicle to attend and provide enough charge for you to reach a compatible EV charge point. Alternatively, if this is not possible, we will recover the **vehicle** to the nearest compatible EV charge point.

Fuel Contamination or Misfuelling
If your **breakdown** is caused by fuel contamination or misfuelling and you have driven for one quarter of a mile or less since the contamination or misfuelling, then we will drain & remove the contaminated fuel, provide sufficient compatible fuel to reach a refuelling station and clean your fuel filter.

If your **vehicle** has been driven for more than one quarter of a mile since the contamination or misfuelling then your **claim** is not covered. Consequential damage to other **vehicle** components is also not covered.

Guarantee for Permanent Repairs
The **suitable garage** which has completed a **permanent repair** to your **vehicle** will provide its own guarantee for the repairs completed.

Introductory offers
If you cancel your **agreement** and you or someone else in your household then purchases a product with equivalent features, you may not be eligible for any promotional or new customer offers.

Length of agreement
Your **agreement** has a 12-month duration.

Payments and missing payments
Our default payment method is monthly direct debit which you'll pay on an agreed date each month. If we successfully collect your payment, we'll provide the cover in your **agreement** up to the due date of your next monthly payment. Your payment method will be confirmed in your **schedule.**

If you fail to pay on the due date your **agreement** may be suspended and you may not be able to make a **claim.** You may remain liable for outstanding and due payments for the period to the cancellation date. If you want to make a **claim** while your account is suspended, you will be required to pay any outstanding payments before our **recovery operator** will be dispatched.

Price & price changes
The price of your **agreement** includes tax at the relevant rate and won't change over its duration unless you amend your **agreement** or the government changes the relevant tax rate. At renewal your price may change to reflect, for example, your **claims** experience, changes to product features, legal/statutory/regulatory changes or to cover the costs of administering and operating your **agreement.** Your renewal quote will show the relevant information.

Recovery Operators
Recovery Operators comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting your **vehicle.**

Renewals
We'll contact you in good time before your renewal date. Your **agreement** will automatically renew unless you choose to cancel. Automatic renewal ensures that you remain covered. If you wish, you may opt out of automatic renewal by contacting us.

YOUR RESPONSIBILITIES

Alloy Wheels
When you contact us for assistance you must tell us if your **vehicle** is fitted with alloy wheels. If we are not told and we are unable to provide the service promptly or efficiently you will be charged for any additional costs incurred.

Authorised contact
You may authorise us to talk to someone else (for example, spouse, partner, carer etc.) about your **agreement.** Please contact us if you would like to arrange this.

Change of Vehicle
Your **agreement** only covers the **vehicle(s)** registered on our database. If you change your **vehicle(s)** please contact us to provide your policy number, the new registration, make, model and colour of your **vehicle** and the date of the change.

If you do not notify us of the new **vehicle** details, we may not be able to provide assistance.

A **claim freeze** period applies for the first 48 hours after a change of **vehicle.**

Excess
You are responsible for paying any **excess** you have selected for your **agreement.**

Incorrect location details provided by you
You are responsible for providing us with accurate **breakdown** location details. We reserve the right to charge you for any costs incurred as a result of incorrect **breakdown** location details being provided.

Information provided by you
You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out, make changes to, and renew your **agreement.** If the information you provide is not complete and accurate we may cancel your **agreement** and/or decline any **claim.**

Please tell us immediately if any of the following change:

- Your **home address;**
- Your **vehicle;**
- Your use of the **vehicle** (which may mean your **agreement** no longer meets your needs).

If you are in any doubt, please contact us.

When you inform us of a change, we'll tell you how it affects your **agreement.**

Recovering losses caused by third parties
If you request assistance you must give the insurer all the help necessary to recover any losses owed to the insurer from third parties. You may be asked to help to recover losses before or after we carry out any recovery, repair, or provide other assistance.

Tyre Failure
You must take reasonable steps to ensure that your **vehicle** has its locking wheel nut key, an accessible and serviceable spare or space saver wheel and/or its manufacturer approved emergency tyre inflation kit where relevant.

If these items are unavailable and **specialist equipment** is required to effect a repair then any additional costs, including parts, are your responsibility and must be paid by debit or credit card.

Vehicle Manufacturer Warranty
If your **vehicle** is under manufacturer warranty then you are responsible for ensuring that any roadside **temporary repairs** we undertake do not invalidate your manufacturer warranty.

LEGAL INFORMATION

UK Law
Your **agreement** is bound by the laws of whichever country the **vehicle** included in your **agreement** is ordinarily kept – England and Wales, Scotland or Northern Ireland.

24|7 Home Rescue and your Insurer
Your **agreement** is arranged and administered by us and underwritten by Evolution Insurance Company Limited which is registered in Gibraltar No. 88737 with a registered office at 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA.
Evolution Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission, authorised by the Prudential Regulation Authority (PRA), subject to regulation by the Financial Conduct Authority and limited regulation by the PRA. Details about the extent of its regulation by the PRA are available on request.
Insurance **claims** are undertaken by Auto Rescue Logistics Ltd, our **recovery operator.** As we act as an agent for the insurer, monies paid to us in relation to your **agreement** are treated as having been paid to (or held by) the insurer.

Your contract with the Insurer
Your insurance cover is provided by the insurer. On behalf of the insurer, we arrange and administer your cover. We'll agree service standards with the insurer for the delivery of your insurance cover. We'll write to you, if in future we enter into an arrangement with a new insurer(s) to provide the insurance cover under this **agreement** or we transfer all or in part, the arranging and administering of your **agreement.**

You authorise us to transfer any personal data to a new insurer or arranger/administrator, including data defined as 'sensitive personal data' under the applicable data protection laws and consent to the new insurer or arranger/administrator being able to offer continuation of insurance cover to you. If at any time you wish to withdraw your consent to this, please let us know by contacting us.

Changes to your terms & conditions
We may amend these terms and conditions. Where this change benefits you, we'll make the change immediately and notify you within 28 days. In all other cases we'll write to advise you of the change at least 28 days prior to any change taking effect. If the changes do not benefit you and you wish to cancel your **agreement** you may do so.

Insurance Act 2015
No term of this **agreement** is intended to limit or affect the statutory rights and obligations of the parties to this contract under the Insurance Act 2015.

Fraud
If any **claim** made by you or anyone acting on your behalf under your insurance is fraudulent, deliberately exaggerated or intended to mislead, we may:

- Not pay your **claim;** and
- Recover (from you) any payments we have already made in respect of that **claim**; and
- Cancel your **agreement** from the time of the fraudulent act; and
- Inform the police of the fraudulent act.

If your **agreement** is cancelled from the time of the fraudulent act, we will not pay any **claim** for any **breakdown** occurring later and may not return any of the insurance premium(s) already paid.

Financial Services Compensation Scheme (FSCS)
24|7 Home Rescue and your insurer are covered by the FSCS, a safety net for customers if either party is unable to meet its obligations. If entitled to compensation you would be covered for 90% of a **claim,** without any upper limit. Further information about the scheme arrangement is available on www.fscs.org.uk

You may also contact the FSCS on their Freephone number 0800 678 1100 or 020 7741 410

Or you can write to:
Financial Services Compensation Scheme,
PO Box 300,
Mitcheldean, GL17 1DY

Your personal inormation
Both we and your insurer gather and process personal data in accordance with the Data Protection Act 2018, the UK General Data Protection Regulation (GDPR) and any relevant data protection legislation. Personal data may be used by us, your insurer or third parties for underwriting and claims purposes and to administer your **agreement.**

We and your insurer will ensure that personal data is kept secure, is used only for the purpose for which it was supplied and is retained only for as long as necessary.
We are registered with the Information Commissioner's Office (ICO) as a data controller and are listed on the Register of Data Controllers under registration number ZA146295.
We know how important it is for you to understand how we use your data. Our Privacy Policy sets out how and why we collect, store, process and share your personal data and can be viewed online at:
https://247homerescue.co.uk/privacy-policy/
The insurer is registered with the Gibraltar Regulatory Authority (GRA) as a data controller and is listed on the Register of Data Controllers under registration number DP003699. The insurer's full Privacy Notice is available at: **https://evo-insurance.com/wp-content/uploads/Evo-Privacy-Notice-January-2026.pdf**
If you have any questions, please contact us

Your Statutory Rights
For further information about your statutory rights, contact your local authority Trading Standards Service or Citizens Advice Bureau.

Direct Debit Guarantee
This guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits. If there are any changes to the amount, date or frequency of your Direct Debit, VP Collections t/a 24|7 Home Rescue will notify you 10 working days in advance of your account being debited or otherwise agreed. If you request VP Collections t/a 24|7 Home Rescue to collect a payment, confirmation of the amount and date will be given to you at the time of the request.
If an error is made in the payment of your Direct Debit by us or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society. If you receive a refund you are not entitled to you must pay it back when requested.
You can cancel a Direct debit any time by contacting your bank or building society. Written confirmation may be required. Please also notify us.