Breakdown Cover Terms and Conditions

(Provided by 24/7 HVR GROUP LTD)

1. Address Changes

1.1 If you change address within the first three (3) months of membership, your price may change.

2. Commercial Vehicles

2.1 Standard breakdown cover does not apply to vehicles used for commercial purposes.

2.2 You must add **Commercial Use cover** if your vehicle is used for any of the following: carrying items or people for money; delivery or collection of goods; transporting passengers; carrying equipment, tools, or materials; or any combination of private/domestic and commercial use.

2.3 If assistance is requested for a commercial vehicle without Commercial Use cover, **24/7 HVR GROUP LTD** reserves the right to refuse assistance or apply a service fee.

3. Breakdown vs. Routine Maintenance

3.1 This policy provides emergency assistance only in the event of a sudden or unexpected mechanical or electrical fault that prevents the vehicle from being driven safely.

3.2 The following are not covered: cosmetic or non■emergency issues; self■induced faults or suspected third■party interference; routine servicing, repairs, or maintenance; and faults caused by the actions or omissions of the driver.

3.3 If the vehicle has not been properly serviced or maintained, assistance may be refused, or a service fee may be applied.

4. Roadworthiness and Road-Legal Compliance

4.1 Cover applies only to vehicles that are roadworthy and road■legal.

4.2 The following requirements must be met at all times: the vehicle is serviced annually or in accordance with manufacturer’s guidelines; the vehicle is maintained in line with manufacturer’s requirements; the vehicle is in safe condition to drive; and the vehicle is taxed, insured, and holds a valid MOT certificate.

4.3 Assistance will not be provided to unsafe, unroadworthy, unlawful, or overladen vehicles, or those being used improperly.

5. Repeat Call-Outs and Pre-Existing Faults

5.1 Assistance will not be provided for the same fault more than once unless evidence of a permanent repair by a qualified garage can be produced.

5.2 Temporary repairs carried out at breakdown must be made permanent as soon as possible. Temporary repairs are not covered for repeat call■outs.

5.3 Pre■existing faults or known issues that occurred before cover was purchased are excluded.

5.4 Where assistance is requested for a vehicle with a pre■existing fault or an unresolved temporary repair, **24/7 HVR GROUP LTD** may refuse service or apply a **service fee of £120**.

6. Covered Vehicles and Drivers

6.1 This policy covers vehicles up to: 3.5 tonnes (3,500kg) gross weight and 2.55 metres (8ft 3in) in width.

6.2 Vehicles exceeding these limits are not covered.

6.3 Vehicles that have been vandalised or subject to malicious damage are considered insured events and are not covered under this policy.

6.4 **Vehicle■based policies**: The registered vehicle is covered for all drivers.

6.5 **Personal■based policies**: Cover applies only if the named member is a driver or passenger at the time of breakdown.

6.6 Assistance will not be provided if drivers or passengers are abusive, uncooperative, or otherwise prevent safe service delivery.

7. Trailers and Caravans

7.1 Where the broken■down vehicle is towing a trailer or caravan, the following applies: the trailer or caravan must not exceed 3.5 tonnes (3,500kg) gross weight; the trailer or caravan must not exceed 2.55 metres (8ft 3in) in width; and an **additional service fee of £150** is applicable for recovery of any trailer or caravan.

8. Minibuses

8.1 Where the vehicle is a minibus, the policy covers the vehicle only.

8.2 Passengers are not covered under this policy and must make their own arrangements to continue their journey.

8.3 **24/7 HVR GROUP LTD** accepts no responsibility for the onward travel, transport, or accommodation of minibus passengers.

9. Assumptions

9.1 Your quote is based on the following: the vehicle is a car, motorbike, van, motorhome, minibus, or mobility scooter; the vehicle is roadworthy, taxed, and has a valid MOT; and the vehicle (and any trailer or caravan attached) does not exceed 3.5 tonnes gross weight or 2.55 metres width.

10. Membership Levels

10.1 **Vehicle Cover**: Cover applies to one registered vehicle, regardless of who is driving it. Monthly price: **£14.00**; Annual price: **£100.00**.

10.2 **Personal Cover**: Cover applies to the named member in any eligible vehicle, whether as a driver or passenger. Additional members may be added at the time of purchase. Monthly price: **£20.00**; Annual price: **£200.00**.

11. Payment Terms and Cancellation

11.1 All payments must be made on time and in accordance with the agreed payment schedule.

11.2 **Late Payment Fees**: Payment received more than 24 hours late: **£25.00**. Payment received more than 48 hours late: **£50.00**.

11.3 If no payment is received after 48 hours, **24/7 HVR GROUP LTD** reserves the right to cancel the member’s policy immediately and require the member to pay any outstanding balance to cover the full annual policy cost.

11.4 **Payment Methods**: Monthly membership payments must be made by **BACS transfer** or **payment over the phone**. Bank details will be provided on the monthly invoice issued to the member.

11.5 **No Refund Policy**: Refunds will not be provided once membership has commenced. Refunds will not be provided if the policy is cancelled by either the member or **24/7 HVR GROUP LTD**.

11.6 **Cancellation by 24/7 HVR GROUP LTD**: The company reserves the right to cancel a member’s policy at any time without refund in the event of misuse of the policy or aggressive, abusive, or threatening behaviour towards staff, contractors, or representatives.

24/7 HVR GROUP LTD – Breakdown Cover Membership Application Form

Please complete all applicable fields. Once completed, please email this form to: hvr-group@outlook.com

Member Details

Full Name:

Address:

Postcode: Phone Number:

Email:

Membership Type (tick one)

Vehicle Cover (£14/month or £100/year)

Personal Cover (£20/month or £200/year)

Vehicle Details (if applicable)

Registration: Make: Model:

Year: Fuel Type: Weight (if known):

Mobility Scooter Details (if applicable)

Make: Model: Year:

Battery Type:

Payment Method

Monthly (BACS or phone)

Annual (BACS or phone)

Declarations

I confirm the vehicle/mobility scooter is roadworthy, taxed/insured (if applicable), and MOT valid (if applicable).

I understand late payment fees apply and refunds are not issued once cover has commenced.

I have read and agree to the Terms and Conditions. (tick box)

Signature

Member Signature: Date:

Please email all completed forms to hvr-group@outlook.com