



Important enhancements to your Terms and Conditions effective 1st July 2022 for all new and current members with a GEM Motoring Assist breakdown cover policy

Please read this document in conjunction with your policy Terms and Conditions

The GEM policy wording has been reviewed and we are making some enhancements that will apply to all current and new members from 1st July 2022. There will be no additional charge for this enhanced cover.

Passenger cover

Previously, members were only covered whilst driving any vehicle or a passenger in any vehicle owned by them or another named member on the policy.

From 1st July 2022, you will be covered in any vehicle you break down in, regardless of whether you are driving or a passenger.

Misfuel cover

Previously we covered the first £70 for the member to reclaim if they decide to have a fuel drain and flush at the roadside or their garage, or we provided a recovery to a nearby garage.

From 1st July 2022, if the vehicle cannot be driven as a result of using the incorrect type of fuel in the fuel tank, we will arrange and pay up to £250 (inclusive of VAT) for a recovery operator to either recover the vehicle and the passengers to the recovery operator's base where a drain and flush to the vehicle's fuel tank can be conducted or, to conduct the fuel drain and flush at the roadside. Subject to the £250 claim limit, we will also provide 10 litres of correct fuel.

Accident, vandalism and theft cover

Previously, GEM did provide an element of accident, vandalism and theft cover, providing a local recovery up to 10 miles from the scene of the incident.

From 1st July 2022, if the vehicle cannot be driven as a result of damage, which is caused by an accident, vandalism or theft, we will arrange nationwide recovery and pay for the vehicle, driver and the passengers to be recovered to any address.

Caravan cover

Previously, for caravan/trailer faults, we provided a local recovery, only providing nationwide recovery if there was a fault with the towing vehicle.

From 1st July 2022, in the event of a breakdown to the caravan or trailer being towed by the vehicle, we will recover it to any one place chosen within the territorial limits, which means nationwide recovery.

Vans

Previously, we covered vans with a gross vehicle weight (GVW) up to 2500 kgs.

From 1st July 2022, we will cover vans with a gross vehicle weight (GVW) up to 3500 kgs.

The definition of breakdown has also been updated to:

Breakdown – an electrical or mechanical failure or breakage, flat battery, accident, theft, vandalism, puncture, lack of fuel or charge to the vehicle which results in you not being able to drive the vehicle.