Terms of Business Agreement

International Breakdown Limited trading as National Breakdown
Registered office: Office 1, 1 Link 606 Business Park, Staithgate Lane, Bradford BD6 1YA.
Registered in England and Wales. Company number: 03917880.
Authorised and regulated by the Financial Conduct Authority under firm reference number 313459.
ICO registration number: Z5282147.

Customer summary

- All sales are non-advised, whether you buy online or over the telephone through our office.
- We do not provide advice or a personal recommendation.
- We provide information so that you can decide whether the policy meets your needs.
- You must read the IPID, policy wording, policy schedule, privacy notice and any declarations before you buy.
- Product terms, limits, exclusions, cancellation rights and fees vary by product and cover level.
- You must give accurate and complete information when buying, changing or renewing a policy.
- If anything is unclear, please contact us before purchasing.

Important limitations to check before you buy

The exact terms, limits and exclusions depend on the product and cover level you choose. Before you buy, you should check the relevant IPID, policy wording and policy schedule carefully. In particular:

- cover is for mechanical or electrical breakdown, not accident, fire, theft, vandalism or other non-covered events;
- waiting periods, start dates and Single Trip purchase rules vary by product;
- claim limits apply, including limits on the number of claims and the maximum amount payable for an approved incident;
- some benefits may require prior authorisation and may operate on a pay-and-reclaim basis;
- diagnosis, storage, repairs, spare parts, replacement fuel, tolls, ferries and unauthorised costs may remain your responsibility unless specifically covered and authorised;
- vehicle use, weight, dimensions, licensing, travel arrangements and eligibility requirements may affect whether assistance or a claim is accepted;
- cancellation rights, refund terms and cancellation fees vary by product and policy duration.

1. About this document

This Terms of Business Agreement explains who we are, the service we provide, how we are paid, your responsibilities, how complaints are handled and where to find further information. It applies to the Collinson / Novus breakdown recovery insurance products currently sold by International Breakdown Limited trading as National Breakdown.
This document should be read together with the relevant Insurance Product Information Document, policy wording, policy schedule, privacy notice and any declarations shown to you before you buy. This agreement explains our services and your responsibilities. It does not replace the policy wording, IPID or policy schedule. If there is any difference between this agreement and the policy wording or policy schedule about product cover, limits, exclusions, claims, cancellation or refunds, the policy wording and policy schedule will apply.

2. Who we are

International Breakdown Limited trades as National Breakdown. We arrange and sell breakdown recovery insurance products and handle claims under these policies. We also handle complaints relating to the sale of the policy, claims and assistance provided under these policies. We are authorised and regulated by the Financial Conduct Authority. Our firm reference number is 313459.

3. Who is involved in your insurance

The insurance is underwritten by Novus Underwriting Ltd on behalf of Collinson Insurance. Novus Underwriting Ltd is an appointed representative of Consilium Insurance Brokers Ltd, which is authorised and regulated by the Financial Conduct Authority.
Collinson Insurance is a trading name of Astrenska Insurance Limited. Astrenska Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

4. Non-advised sales

All sales by National Breakdown, whether completed online or through the office over the telephone, are conducted on a non-advised basis. We do not provide advice or a personal recommendation.
We provide information about the product, including the IPID, policy wording, cover level, eligibility criteria, significant exclusions, customer responsibilities and price. You must use this information to decide whether the policy meets your demands and needs — in other words, whether it is suitable for what you want and need from the cover. You are responsible for checking that the product, vehicle details, vehicle use, cover level and policy documents are suitable for your circumstances before you buy.

5. Products covered by this agreement

This agreement applies to Collinson / Novus breakdown recovery insurance products sold by National Breakdown, including domestic, business, motorhome and taxi products where made available by us. Product features, limits, exclusions, waiting periods, claim limits, cancellation terms and customer responsibilities vary by product and cover level. You must check the relevant IPID, policy wording and policy schedule for the exact terms that apply to your policy. The policy wording and policy schedule are the source of the cancellation terms, claim limits, exclusions and other product-specific terms that apply to your chosen product.

6. Your responsibility to choose the right product

You must make sure that the policy is suitable for your vehicle, vehicle use, cover level, trip plans and any declared business use. You must provide accurate and complete information when applying for, changing or renewing a policy. Incorrect or incomplete information may mean that assistance is refused, a claim is not paid in full, or the policy is cancelled or treated as if it never existed.

7. Consumers and commercial customers

Consumers: If you are buying for purposes outside your trade, business or profession, you must take reasonable care to answer all questions accurately and completely. You must also tell us as soon as possible if any information you have provided is wrong or changes.
Commercial customers: If you are buying for purposes connected with your trade, business or profession, you must make a fair presentation of the risk. This means you must disclose every material circumstance you know or ought to know, following a reasonable search within your business. You must provide information in a clear and accessible way and must not make misrepresentations.

8. Premiums, commission and fees

We may receive commission from the insurer for arranging your policy. We may also charge fees for arranging, amending or cancelling your policy, or for providing uninsured services. Any fee that applies will be shown to you before you buy or before the relevant service is provided. You may ask us for information about the commission we receive in relation to your policy.

Cancellation charges and refund terms vary by product and are set out in the relevant policy wording and/or policy schedule. You should check those documents before purchasing and before requesting cancellation.

9. Payment of premium

You must pay the premium and any applicable fees before cover starts, unless we have agreed otherwise. Cover will not be in place until payment has been accepted and the policy has been issued or confirmed. If a payment is not received, is reversed or is not honoured, your policy may be cancelled or treated as not having started.

10. Policy documents and customer acceptance

Before you complete your purchase, we will make available the relevant IPID, policy wording, privacy notice and any key declarations. When you buy online, you will be asked to confirm that you have read and accept the relevant documents and declarations. When you buy through the office over the telephone, we will explain that the sale is non-advised and will tell you where the relevant documents can be accessed or how they will be provided. You should not complete the purchase unless you have had the opportunity to read the documents and are satisfied that the cover is suitable for your needs.

You must read your policy documents when you receive them and contact us immediately if anything is incorrect or unclear. You should keep your policy documents in a safe place in case you need to refer to them later or make a claim.

11. Changes to your policy

You must tell us as soon as possible if any information you provided changes or is inaccurate. This includes changes to your vehicle, vehicle use, Home/Base address, business use, trip arrangements or any other matter that may affect cover. Changes are subject to acceptance and may result in an additional premium, amended terms or refusal of cover.

12. Cancellation

Your cancellation rights, any cooling-off period, refund entitlement and any cancellation fee are set out in the relevant policy wording and/or policy schedule. These terms may vary by product and by policy duration. Short-term policies of less than one month may not carry the same cancellation rights.

If you wish to cancel, please contact us using the contact details provided in your policy documentation. If a refund is due, it may be reduced by any time-on-cover charge, cancellation fee, administration fee or other deduction permitted by the policy wording.

13. Claims and assistance

If you need breakdown assistance or need to make a claim, you must follow the process set out in your policy wording and policy schedule. National Breakdown handles claims under these policies, but you must still follow the claims and assistance process shown in your policy documents. You must use the claims or assistance contact details shown in the policy documentation before arranging assistance yourself, unless the policy wording permits otherwise.

Some benefits may be provided on a pay and reclaim basis, and some non-covered incidents or additional services may be available on a Pay As You Go basis. You must obtain authorisation where required and keep itemised receipts if you intend to reclaim authorised costs.

14. Client and insurer money

We may act as agent of the insurer for the collection of premiums and for the handling of certain refunds or claim payments where this is permitted by our arrangements with the insurer or underwriter. This means that money may be treated as received by the insurer when we receive it. Where different arrangements apply, we will apply the relevant policy and regulatory requirements.

15. Complaints

If your complaint relates to the sale of your policy, a claim, or assistance provided under the policy, please contact National Breakdown using the complaints details provided in your policy documentation. You can contact us by email at complaints@nationalbreakdown.com, by telephone on 01274 288488, or by post at Office 1, 1 Link 606 Business Park, Staithgate Lane, Bradford BD6 1YA. We will investigate your complaint and respond in line with our complaints procedure. A copy of our complaints procedure is available on request and will be provided where required.

If you remain dissatisfied after our final response, or if eight weeks have passed since we received your complaint, you may be able to refer the matter to the Financial Ombudsman Service. Whether you are eligible to use the Financial Ombudsman Service will depend on your circumstances and the FOS rules.

Financial Ombudsman Service contact details are provided in the policy wording and are available from the Financial Ombudsman Service directly. Following our complaints procedure does not affect any legal rights you may have.

16. Financial Services Compensation Scheme

We and/or the insurer may be covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if a covered firm cannot meet its obligations. The level and availability of compensation depends on the type of business and the circumstances of the claim. Further information is available from the FSCS.

17. Data protection and privacy

We process personal data in accordance with UK data protection legislation, including UK GDPR and the Data Protection Act 2018. We use personal data to provide quotations, arrange and administer insurance, handle claims and assistance requests, meet legal and regulatory obligations, prevent fraud and manage our business.

Your information may be shared with insurers, underwriters, claims handlers, assistance providers, fraud prevention agencies, regulators and other parties where necessary for the administration of your policy or claim, or where required by law. More information is available in the National Breakdown privacy notice and the Collinson Insurance privacy policy. These notices will be made available before or when your policy is arranged.

18. Call recording

Telephone calls may be recorded or monitored for training, quality, security and regulatory purposes.

19. Bribery, corruption and sanctions

We do not tolerate bribery or corruption. Neither you nor we may offer, request, accept or provide any payment or advantage intended to improperly influence another person. Both parties must comply with applicable sanctions, financial crime and anti-bribery requirements.

20. Law and jurisdiction

This agreement is governed by the laws of England and Wales, unless the policy wording states otherwise or applicable law requires a different approach. The courts of England and Wales will have jurisdiction, subject to any rights you may have under applicable consumer law.

Terms of Business Agreement — Collinson / Novus breakdown recovery insurance products — version Aug 2026.