



# About Europ Assistance European Motor Breakdown Insurance Policy Summary



This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

### Insurer

The insurer of this policy is Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

### Type of insurance cover provided

This is motor breakdown insurance providing roadside assistance and vehicle recovery services for trips taken in Europe and optional personal travel cover for individuals travelling outside the UK.

### Significant features and benefits

Your policy includes the following benefits which are explained in detail in the policy document

### VEHICLE BREAKDOWN COVER

Significant Conditions And Exclusions		Policy Reference
Eligibility of Vehicle	To be eligible for this policy, the vehicle must have been manufactured less than 16 years before the first inception of the policy (or, in the case of Annual Multi-Trip cover, at the inception date of this insurance). It must have a gross vehicle weight of less than 3500kg, and be less than 7m long, 2.25m wide and 3m high. It must be carrying no more than the number of seats in the vehicle, up to a maximum of 8 people (including the driver).	Meaning of Words – Insured Vehicle
Age Limits	To be eligible for the optional Personal Travel Cover, you must be under 80 at the date your insurance starts. Please note that if you are under 16 or over 65 reduced cover will apply to certain sections of the policy.	General Exclusions 1
Residency	You must have your main home in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and lived there for at least six of the last 12 months before you bought your policy.	Your European Motor Breakdown Policy – page 2
Use of vehicle	This policy does not cover vehicles being used for any public or private hire during the trip	General Exclusions 30
Specialist Recovery Costs	We will not pay any winching or specialist off-highway recovery equipment costs (including equipment needed to move a vehicle which has overturned, left the highway or is without wheels)	General Exclusions 35
Fuel Contamination	We will not pay for the cost of draining or removing contaminated fuel or other fluids. We will arrange for local recovery but you will be responsible for any work carried out	General Exclusion 36
Spare Tyres	Unless specifically designed by the manufacturer not to carry a spare tyre, we will not pay any costs incurred as a result of you not carrying a spare tyre and wheel for your vehicle, trailer or caravan	General Exclusion 38
Misuse of Drugs or Alcohol	No section of this policy shall apply in respect of any claim arising directly or indirectly from solvent abuse, drug addiction or excessive alcohol intake.	General Exclusions 12
Reckless or Malicious Acts	We will not pay for any claim arising or resulting from you being involved in any malicious, reckless, illegal or criminal act, including climbing, moving or jumping from one balcony to another.	General Exclusions 8, 9 and 10
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 20
Geographical Limits	Cover will be provided whilst travelling on a trip within Great Britain, Northern Ireland or the Isle of Man (your home country), Belgium, Channel Islands, France, Luxembourg, Netherlands and the Republic of Island. This is extended to the other European	Meaning of Words – Geographical Limits

	Countries if the appropriate additional premium has been paid.	
Terrorist Activity	Except under optional sections 13 (Medical Emergency and Repatriation) and 23 (Personal Accident), no cover will be in force if your loss is directly or indirectly as a result of terrorist activity	General Exclusions 19

Section	Basis of Cover	Significant or unusual exclusions	Policy Reference
Cover Prior to Departure	<p>This section applies if your vehicle is lost, or cannot be driven as a result of breakdown, accident, fire or theft during the seven days immediately before your arranged departure date.</p> <p>If the vehicle cannot be repaired within 24 hours of your arranged departure time we will pay the cost of hiring a replacement vehicle to allow you to undertake your original trip.</p> <p>Where your vehicle can be repaired within 24 hours of your arranged departure time we will pay for the additional cost of rebooking an alternative sea crossing</p> <p>The maximum amount we will pay under this section is £1500 in total</p>	<p>This section does not apply to trips solely within your home country or if you have purchased this insurance less than TEN days before your planned date of departure or if the breakdown was discovered during a routine service carried out less than TEN days before your planned departure date</p> <p>You must contact us before making any alternative travel arrangements and supply us with a letter from the garage giving full details of the breakdown and why it cannot be repaired before your planned departure date.</p>	Section 1 – Cover Prior to Departure
Call Out and Assistance	If during a trip, you are unable to drive the vehicle covered under this policy as a result of mechanical breakdown, accidental damage, fire or theft, we will pay for the cost of call out charges and labour at the roadside and, if necessary, we will transport you and your vehicle to the nearest repairer	<p>This section does not cover:</p> <ul style="list-style-type: none"> <li>- Any roadside labour charges in excess of £100 per trip</li> <li>- The cost of replacement parts or other materials used in the repair</li> </ul>	Section 2 – Roadside Assistance
Vehicle Out of Use	<p>If your vehicle cannot be repaired within 24 hours of a valid assistance claim, we will pay for you and your luggage to be taken to your destination by public transport. OR</p> <p>where possible, we will pay for a replacement self drive rental vehicle whilst your vehicle remains unserviceable, OR</p> <p>up to £125 per insured person towards the additional cost of local overnight bed and breakfast accommodation whilst awaiting repairs to be completed</p> <p>The maximum amount we will pay under this section is £1500 in total.</p>	<p>This section does not cover:</p> <ul style="list-style-type: none"> <li>- Trips solely within your home country</li> </ul> <p>You must meet the rental company's eligibility criteria and rental vehicles are subject to availability.</p>	Section 6 – Vehicle Out of Use
Repatriation	<p>If following a valid assistance claim your vehicle cannot be repaired by the intended time of your return home:</p> <ul style="list-style-type: none"> <li>- we will pay for the cost of transporting you and your hand luggage and valuables back to your</li> </ul>	<p>The maximum amount we will pay under this policy to repatriate your vehicle is its current market in your home country.</p> <p>Vehicle repatriation will only</p>	Section 9 - Repatriation

Section	Basis of Cover	Significant or unusual exclusions	Policy Reference
	home address in your home country. - we will pay for the cost of transporting your vehicle and other personal luggage to your home address in your home country and for necessary garage storage, transportation and delivery costs OR when agreed in advance by us, we will pay the cost of public transport for one person to collect the repaired vehicle and drive it to your home in your home country	be carried out when it is apparent that repairs can be effected in your home country and you confirm to us that these repairs will be put in hand  This section does not provide cover for trips solely within your home country	
Motor Legal Protection	If you are prosecuted following an alleged moving traffic offence committed in the insured vehicle during a trip outside your home country, we will pay up to £1000 in legal costs to defend you against such criminal proceedings	This section does not cover: - Speeding or drink and drug related offences. - Any claim not notified to us within 28 days of receiving a summons - Any defence or action where we consider that a reasonable outcome is unlikely	Section 10 – Legal Protection

#### OPTIONAL PERSONAL TRAVEL INSURANCE

Significant Conditions and Exclusions		Policy Reference
Medical Conditions existing prior to purchasing or renewing this policy	If yourself or any person insured on your policy have, at the time of taking out this insurance (or prior to any trip), suffered from or received any form of medical advice, treatment or medication for any of the following medical conditions (pre-existing medical conditions), you will need to declare this to us by phoning 0844 338 5851 <ul style="list-style-type: none"> <li>- any heart-related or blood circulatory condition (e.g. stroke, high blood pressure or raised cholesterol) that has occurred at any time.</li> <li>- any past or current Medical Condition that has given rise to symptoms or for which any form of treatment or prescribed medication, medical consultation, investigation or follow-up/check-up has been required or received during the last 2 years.</li> </ul> <p>Unless accepted by us, no cover would be available should a claim arise directly or indirectly from the condition concerned.</p> <p>You must inform us of any change in your circumstances, happening after the policy has been issued and before you travel.</p>	Important Health Requirements – page 5  Meaning of Words – “Pre-existing Medical Condition”  General Conditions 1 & 3
Dependency on others	This policy will not cover any claims under Section 17 (cancellation curtailment and trip interruption) arising directly or indirectly from a pre-existing medical condition, that was known to you prior to the commencement of the period of insurance, affecting a close relative, travelling companion who is not insured under this policy or person with whom you intend to stay whilst on your trip if: <ul style="list-style-type: none"> <li>- a terminal diagnosis had been received prior to the commencement of the period of insurance; or</li> <li>- if they were on a waiting-list for, or had knowledge of the need for, surgery, inpatient treatment or investigation at any hospital or clinic at the commencement of the period of insurance; or if during the 90 days immediately prior to the commencement of the period of insurance they had:</li> <li>- required surgery, inpatient treatment or hospital consultations; or</li> </ul>	Important Limitations – Cancellation, Curtailment and Trip Interruption Cover – page 6

	<ul style="list-style-type: none"> <li>- required any form of treatment; or</li> <li>- been taking (or should have been taking) any prescribed medication (including ongoing medication by repeat prescription), been prescribed new medication, or had a change in medication.</li> </ul>	
Special Sports and Activities	<p>This policy specifically excludes participating in or practising for certain sports and activities. Please refer to the Table on pages 27-29 of the Policy Wording for full details of the special sports and activities which can be covered under your policy.</p> <p>You may be covered when you take part in certain winter sports if you have paid to extend your cover and you are under 65 years of age.</p>	<p>Special Sports and Activities – page 27</p> <p>Optional Winter Sports Cover – page 26</p>
Emergency treatment	You must contact Europ Assistance immediately if you go into hospital or before incurring medical expenses in excess of £500, except in case of emergency.	Section 13: Medical Emergency and Repatriation: What is not covered (a) and Important Notes, Medical Emergency

Cover	Limits (per person)	Policy Excess	Significant or unusual exclusions	Policy Reference
Medical Emergency and Repatriation	£5,000,000	£35	To be able to claim, the medical treatment must be required in an emergency and be unable to wait until you have returned to your home country. Medical cover does not apply to treatment received in your home country.	Summary of Cover - page 2  Section 13: Medical Emergency and Repatriation – page 16
Cancelling or cutting short your holiday	£3,000	£35	To be able to claim, the reason why the trip is being cancelled or cut short must be necessary and unavoidable and must fall into one of the reasons listed in the Policy. For example, if a person insured under this policy becomes ill or is injured or dies. You must also notify your carrier or travel agent as soon as you know the trip is to be cancelled to minimise your loss as far as possible	Summary of Cover - page 2  Section 17: Cancellation Curtailment and Trip Interruption – page 19
Your Personal Belongings and Baggage.  - Single article or Pair or Set of articles  - Valuables (Limited to £50 if Insured Person is under 16)	£1,500  £300  £300	£35  £35  £35	To be able to claim, a written report is required to support the loss/theft/ damage. For example, from the local police or from the transport carrier. This must be obtained within 24 hours of discovery. The amount payable will include an allowance for wear and tear and loss of value. Personal property left in vehicles must be in a locked boot or locked and covered luggage compartment. Valuables are not covered if they are left in an unattended vehicle or left in the baggage hold or storage area of a carrier.	Summary of Cover - page 2  Section 20: Personal Luggage – page 22
Your Personal Money and Passport	£500	£35	To be able to claim, cash must be kept with you at all times or be in a locked safety deposit facility. A written police report must be obtained	Summary of Cover - page 2  Section 21:

- Cash (Limited to £50 if insured person is under 16)	£250	£35	within 24 hours to support the loss/theft.	Money and Passport – page 23
<b>Optional Winter Sports Cover</b>			To be able to claim you must only be engaging in one of the sports and activities specifically listed in your policy, on a non-competitive and non-professional basis during your trip when you have paid the additional winter sports premium	Optional Winter Sports Cover – page 26
▪ Skis, ski equipment	£500	£35		
▪ Ski pass	£250	£35		
▪ Ski equipment delay	£15 per day up to a maximum of £300			
▪ Piste closure	£20 per day up to a maximum of £200			
• Avalanche or landslide	£30 per day up to a maximum of £150		Piste closure cover only applies during certain months of the year	Section 28: Piste Closure – page 27

Certain sections of your policy carry an excess. This means that You will be responsible for paying the first part of the claim up to the excess value per insured person, each and every incident, each and every section of cover.

### **Significant conditions and exclusions on your personal cover**

Your policy includes the following benefits which are explained in detail in the policy document:

#### **Duration of cover**

If you have already booked your trip, cancellation cover for annual multi-trip policies starts from the start date shown in your Certificate, or for single trip policies, it starts when you pay your insurance premium.

Cover for all other sections of your policy will start from the start date shown on your Certificate or, if later, when you leave to your usual place of residence or business at the start of your journey.

Cover for any trip ends on the earliest of:

- the end date shown on your Certificate; or
- the date you return to your usual place of residence or business at the end of your journey;
- or the date when the maximum number of days cover shown in your policy has been reached.

If you have an annual multi-trip policy, cover is provided for trips in your home country as long as you have booked accommodation for **five** or more nights in a row.

#### **Your right to cancel**

Unless your trip will be completed within one month of buying this insurance, you have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and will recover from you any payments we have made.

#### **Making a claim under your policy**

In the event of an emergency please phone

For Medical Emergencies +44 844 338 5900 or +44 1444 442800  
 For Vehicle Assistance Abroad +44 844 338 5700 or +44 1444 442900  
 For UK Vehicle Assistance 0844 338 5800

You can make any other claim by calling 0844 338 5500

To obtain a claim form, log onto the [www.europ-assistance.co.uk/clientclaimforms](http://www.europ-assistance.co.uk/clientclaimforms) website or, alternatively, phone 01444 442277

Return the completed claim form to the Claims Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

### **Making a complaint**

If you wish to register a complaint, please contact us:

**...in writing** the Quality Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN; or

**...by phone** 0844 338 5799; or

**...by e-mail** [quality@europ-assistance.co.uk](mailto:quality@europ-assistance.co.uk).

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Telephone: 0800 0 234 567 or 0300 123 9 123.

### **Financial Services Compensation Scheme**

Europ Assistance Holding Irish Branch and Europ Assistance Holdings Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holding Irish Branch and / or Europ Assistance Holdings Limited are unable to meet their obligations. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.