



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 and cover provided

This is Motor breakdown insurance providing motor breakdown cover in the UK and Europe and personal travel cover for individuals travelling outside the UK.

Eligibility requirements

To be eligible for this insurance, the following requirements must be met:

- Vehicles over 15 years old, or outside the following dimensions weight 3500kg, length 7m, height 3m, width 2.25m (including any load carried) are excluded.

Significant features and benefits

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

Cover	Limits of Cover	Excess
Roadside Assistance – if Your vehicle is immobilised abroad <ul style="list-style-type: none">▪ Call-out and towing to local repairer▪ Roadside labour charges	Necessary costs £100	Nil
Car Hire – If Your vehicle is immobilised or stolen	£1,500	Nil
Vehicle & Passenger Repatriation – if Your vehicle is rendered unroadworthy or stolen during a Trip	Current UK market value of Insured Vehicle	Nil
Legal Protection	£50,000	Nil
Personal Assistance Services	£250	Nil
Medical Emergency & Repatriation	£5,000,000	£35
Emergency Dental Treatment	£250	£35
Additional Accommodation & Travelling Costs	£750	Nil
Hospital Daily Benefit	£40 per complete day of inpatient treatment: up to	Nil
Cancellation, Curtailment & Trip Interruption	£3,000	£35
Travel Delay	£20 for the first full 8 hour delay then £10 for each subsequent full 8 hours: maximum £100	Nil
Missed Departure on the Outward Journey	£250	Nil
Personal Luggage <ul style="list-style-type: none">▪ Single article, or Pair or Set of articles▪ Valuables	£1,500 £300 £300	£35 £35 £35
Money & Passport <ul style="list-style-type: none">▪ Cash	£500 £250	£35 £35
Personal Liability	£2,000,000	£35

Cover	Limits of Cover	Excess
Personal Accident		
▪ Death	£15,000	Nil
▪ Loss of one or more Limbs, or total and irrecoverable Loss of Sight in one or both eyes	£30,000	Nil
▪ Permanent Total Disablement	£30,000	Nil
Pet Travel Cover	£1,500	£50/£35
Optional Winter Sports Cover		Nil
▪ Skis, ski equipment	£500	£35
▪ Ski pass	£250	£35
▪ Ski equipment delay	£15 per day up to a maximum of £300	Nil
▪ Piste closure	£20 per day up to a maximum of £200	Nil
▪ Avalanche or landslide	£30 per day up to a maximum of £150	Nil
UK Cover		
▪ UK Medical Transfer	Necessary costs	Nil
▪ Additional Accommodation Costs	£1,000	Nil

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. **Full details of these are given in the policy document.**

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

Cover does **not** include:

- Each individual trip made must not exceed 31 days. The total number of days abroad in any one 12 month period must not exceed 91 days or 183 days when the appropriate premium has been paid – see definition of **Trip**
- Any claim resulting from breakdown if You have purchased this insurance less than TEN days before Your planned date of departure under Part A – see **Section 1 Item a**
- The cost of replacement parts or other materials used in the repair – **Section 2 What Is Not Covered – Item d**
- Claims arising from actual or planned Strike or Industrial Action which was common knowledge at the time You made travel arrangements for the Trip – **Section 3 Item a**
- Alleged offences involving breaking the speed limit only, when no other offence is involved – **Section 10 Item a**
- Any claims arising directly or indirectly as a result of any Pre-existing Medical Conditions, unless You have declared ALL Pre-existing Medical Conditions to Us and We have written to You accepting them for insurance – **Section 13 Item b**
- Any claim arising in connection with a Trip solely within the UK Area – **Sections 1, 3, 5, 6, 7, 8, 9, 16, 18.**
- Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased - **General Exclusions Items 28 & 33**
- The use of specialist off-highway-recovery equipment or winching costs – **General Exclusions Item 37**

Duration of cover

This policy of insurance will run for the period shown on your policy schedule.

Your right to cancel

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

You must contact us before incurring ANY costs.

In the event of a motor breakdown emergency please phone **0844 338 5700 in the UK or 00 44 1444 442900 from abroad.**

In the event of a legal emergency please phone **0844 338 5600 in the UK or 00 44 1444 442555 from abroad.**

In the event of domestic emergency please phone **0844 338 5810 in the UK or 00 44 1444 442222 from abroad.**

In the event of a medical emergency when abroad please phone **00 44 844 338 5900 in the UK or 00 44 1444 442800 from abroad.**

To obtain a claim form, log onto the 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.

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: 0845 080 1800.

Financial Services Compensation Scheme

Europ Assistance Holdings Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holdings Limited is unable to meet its obligations. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. More information can be obtained from the www.fscs.org.uk website.

Europ Assistance Holding Irish Branch is regulated by l'Autorité de Contrôle des Assurances et des Mutuelles (ACAM), the French Regulator. No compensation scheme is available in the unlikely event that Europ Assistance Holding Irish Branch is unable to pay claims against it.