



**UK Motor
Breakdown
Policy Wording**

HELPFUL INFORMATION

Look after Yourself and Your vehicle

You are expected to take care not to place Yourself or Your vehicle in any situation which may cause a loss.

Hire cars

The provision and class of hire cars is always subject to their availability. Most hire car companies will not hire vehicles to drivers under the age of 21. You will be asked to produce Your driving licence (photocopies not accepted) and a credit or debit card at the time You collect the hire vehicle. You will remain responsible for paying all tolls, congestion charges, parking and speeding fines You incur while You are in charge of a hire car, and also when You park it at the end of the hire period. You will also be responsible for any damage to the hire car and any excess imposed by the hire car provider.

Motorway recoveries

The recovery of vehicles from motorways and motorway service areas is strictly controlled by the Police. When calling for assistance from the hard shoulder always use the roadside emergency telephones as these aid the operator to pinpoint Your exact position. Advise the Police that You have

breakdown cover provided by Europ Assistance. They will call out a breakdown vehicle to recover You to a garage from where You can call Europ Assistance using a public telephone or Your mobile. It is unlikely that roadside repairs will be attempted for safety reasons. You should only use a mobile phone to contact us from a motorway if you are unable to get to the Emergency phone or if you feel that you will be exposing yourself to unacceptable risk in travelling to the Emergency phone.

Cost of repairs

While Your policy may include an element towards emergency labour charges, the cost of replacement parts and labour in carrying out major repair or replacement are not covered by any motoring breakdown policies including Ours. Please read Your policy carefully so that You know what is and is not covered.

Standard of workmanship

Europ Assistance will monitor the progress of Your assistance but is not responsible for the repair work provided by a garage, dealer or tradesman.

PLEASE MAKE SURE YOU READ THIS POLICY CAREFULLY

LEGAL ADVICE HELPLINE

We will provide legal advice and guidance by telephone to the Policyholder on any matter concerning the Insured Vehicle within the Geographical Limits during the Period of Insurance:

Our Legal Advice Helpline Number is 0844 338 5600

INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual Sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

Please read this document and Your Certificate very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.

Cooling Off Period: If, when reading Your policy, You decide that it does not meet Your requirements, please return the policy and Certificate within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and We will recover from You any payments We have made.

PLEASE KEEP THIS DOCUMENT IN YOUR VEHICLE IN CASE YOU NEED ASSISTANCE. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR CUSTOMER SERVICES HELPLINE ON: 0844 338 5533.

CONTENTS

SECTION	Page	SECTION	Page
Your Europ Assistance UK Motor Breakdown Policy	2	Section 5 -Motoring Legal Protection	5
Important Vehicle Health Check	2	PART B – TERMS APPLYING TO ALL SECTIONS	
PART A – UK MOTORING SERVICE		General Exclusions	6
Meaning of Words	2	General Conditions	7
Section 1 -Callout and Assistance	3	Customer Satisfaction	8
Section 2 -Message Relay	4	Cancellation & Renewal Provisions	8
Section 3 -Vehicle Recovery & Onward Transportation	4	Data Protection Act 1998 Notice	9
Section 4 -Medical Transfer & General Assistance	5	Requesting Assistance	Back cover

YOUR EUROP ASSISTANCE UK MOTOR BREAKDOWN POLICY

Europ Assistance Holdings Limited will provide the services and benefits described in this Policy:

- during the Period of Insurance
- for the Insured Vehicle
- within the Geographical Limits
- following payment of the appropriate premium for the level of cover selected
- on the basis of the details You have supplied and subject to the following terms, conditions and exclusions, all of which We recommend You read carefully, to ensure this policy meets Your individual requirements.

This policy is underwritten by Europ Assistance Holding Irish Branch Limited, 79 Merrion Square, Dublin 2, Ireland.

This insurance is effected in England and is subject to the Laws of England and Wales.

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

Europ Assistance Holdings Limited is authorised and regulated by the Financial Services Authority.

IMPORTANT VEHICLE HEALTH CHECK

The insurance operates on the basis that You will have had Your vehicle properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing it for a journey.

Will a routine service fall due before the end of your intended journey? Or,

Are there any parts on your vehicle that you are aware may need replacing before the end of your journey?

If so, you should have your vehicle serviced at least 10 days before your journey to allow sufficient time to carry out any repairs necessary.

Keep proof of regular servicing in Your vehicle, with Your handbook or travel documents.

If You call us for assistance, and Our mechanic reports to Us that it is evident You have not maintained Your vehicle in a state fit to complete your intended journey, You will have to pay all the costs arising from Our intervention.

PART A – UK MOTORING SERVICE

Cover is subject to the General Conditions, General Exclusions and other terms detailed in PART B.

MEANING OF WORDS

Wherever the following words and phrases appear in Part A of this Policy and in the Certificate they will always have these meanings:

COMMERCIAL TRAVELLING: For use in connection with any business or trade that involves buying or selling of any description.

ELIGIBLE VEHICLES: Vehicles less than 16 years old at the date of first acceptance of the risk by Us (provided

the appropriate premium has been paid based on the age of vehicle at the time of purchase or renewal of this Policy), owned by or the responsibility of the Policyholder or his / her immediate family:

- being cars; motorcycles (together with a side-car if applicable) with a cylinder capacity of at least 120cc, motorised caravans; light vans; estate cars; 4x4 sport utility vehicles;
- together with towed caravans or trailers of proprietary make;
- not used by You for Hire or Reward or Commercial Travelling;
- registered in the Geographical Limits and normally kept at the Policyholder's home address;

- in good roadworthy condition; maintained and operated in accordance with the manufacturer's recommendations and holding a current valid MOT certificate if applicable;
- each not exceeding (including any load carried) the following gross vehicle weight and dimensions: 2,500kg, length 7m, height 3m, width 2.25m;
- and carrying not more than the number of persons recommended by the manufacturer and for whom seats are available, with a maximum of 8 persons, including the driver.

GEOGRAPHICAL LIMITS: comprising Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Excluding Territorial and International waters.

HIRE OR REWARD: Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried, excluding car sharing schemes.

INSURED INCIDENT: Mechanical breakdown, accidental damage, vandalism, fire, theft or attempted theft, flat battery, loss or breakage of car keys, lack of fuel or accidental damage to tyres, occurring during the Period of Insurance, within the Geographical Limits, and at least one mile from Your home address. When You have paid the appropriate additional premium for **Doorstep Cover**, benefits shall apply at or within one mile from Your home address.

In the case of key breakage, keys locked within Your Insured Vehicle, lack of fuel, the use of incorrect fuel, flat tyre, or puncture, We would pay for the roadside assistance and local recovery if appropriate. However, You will be responsible for paying any incremental costs such as lock replacement, new keys, drainage of tank, disposal of wrong fuel, any replacement fuel, and any replacement or repair of tyres.

Please note: If We are called six times in any one 12 month Period of Insurance, any subsequent incident(s) shall not be insured, and assistance shall be provided on the basis laid down in Section 4.

INSURED PERSON(S): The Policyholder whilst an occupant of the Insured Vehicle, and/or any other authorised occupant of the Insured Vehicle (other than a hitch hiker).

INSURED VEHICLE: The Eligible Vehicle (plus up to two additional vehicles when the appropriate supplements have been paid), specified on the Certificate and normally kept at the Policyholder's home address shown on the Certificate.

PERIOD OF COVER: The period stated on the Certificate.

PERIOD OF INSURANCE: The 12 month period starting from the commencement date shown on the Certificate which shall be **at least 48 hours** following the date the Policyholder first applies for cover. Where Doorstep cover is added at a later date, the deferment period of 48 hours will also apply. If the Period of Cover exceeds 12 months, the insurance will be renewed automatically on the anniversary of the commencement date shown on the Certificate until expiry of the Period of Cover, subject to all the terms and conditions of this Policy.

POLICYHOLDER or YOU/YOUR: The applicant named on the application form, and whose details have been supplied to Us.

WE, OUR or US: Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

SECTION 1 – CALLOUT AND ASSISTANCE

What is covered:

If the Insured Vehicle is immobilised or rendered unroadworthy as the result of an Insured Incident, We will arrange and pay for:

1.1 callout and up to one hour's labour for assistance at the roadside;

AND, if necessary

1.2 the transportation of the Insured Person(s) and the Insured Vehicle to the nearest suitable repairer.

The choice of nearest suitable repairer will be at Our discretion. You will be responsible for paying any costs which are not covered, directly to the repairer, the toll authority or the sea transit Carrier as appropriate.

What is not covered:

- a) attendance at, or within one mile from, Your home address if You have not paid the appropriate additional premium for Doorstep Cover.
- b) roadside labour charges in excess of one hour.
- c) any labour charges or storage charges incurred at the repairer's premises.
- d) the cost of replacement parts or other materials used in the repair.
- e) tolls and sea transit charges for the Insured Vehicle.
- f) any winching costs or the use of specialist off-highway-recovery equipment.

- g) more than six callouts during each Period of Insurance.

SECTION 2 - MESSAGE RELAY

If We have been contacted in connection with an Insured Incident occurring away from Your home address, We will relay up to two telephone messages to Your family members, friends or business associates to advise of unforeseen travel delays.

SECTION 3 - VEHICLE RECOVERY & ONWARD TRANSPORTATION

What is covered:

In the event of loss of use of the Insured Vehicle caused by an Insured Incident, and it is apparent repairs cannot be effected by the end of the working day in which the Insured Incident occurred, then provided Our services were requested at the time of the Insured Incident:

EITHER

3.1 We will arrange and pay for the transportation of the Insured Person(s), and if appropriate, the Insured Vehicle:

- to the Policyholder's home address, OR
- to the original destination within the Geographical Limits, OR
- to a repairer in the vicinity of either of the above locations.

The means of transport will be at Our discretion.

OR

3.2 In the event of theft, when the Insured Vehicle is not recovered by the end of the working day in which the Insured Incident occurred, We will arrange and pay for transportation of the Insured Person(s), by one direct journey, to the Policyholders home address or original destination within the Geographical Limits. The means of transport will be at Our discretion;

OR

3.3 If the Insured Vehicle is not transported within the terms of the above, and repairs are effected locally, if necessary We will pay up to **£100** in total for the following benefits:

- A replacement self-drive rental vehicle, where available, for up to 24 hours to either continue the journey or return home within the Geographical Limits. In the case of motorcycles We will provide a Group A replacement vehicle

where the Policyholder holds a valid driving licence. We will arrange and pay for rental charge, collision damage waiver and any necessary drop-off charge, but the Insured Person remains responsible for the cost of any fuel used. Please note: You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider. You must be able to satisfy the requirements of the hire car providers, as to an acceptable driving licence and minimum driver age. They will also require sight of Your credit/charge card before releasing the vehicle to You. We will also pay for the cost of one single standard class rail ticket to enable the Insured Vehicle to be collected following repair.

OR

- The cost for the Insured Person(s) to either continue the journey or return home within the Geographical Limits by public transport. The means of such public transport shall be at Our discretion. We will also pay for the cost of one single standard class rail ticket to enable the Insured Vehicle to be collected following repair.

OR

- At Our discretion, the cost of providing necessary bed and breakfast overnight accommodation for the Insured Person(s) in a local hotel whilst awaiting repairs, when the Insured Incident has occurred at a late hour more than 25 miles from the Policyholders home address shown on the Certificate.

What is not covered:

- a) any costs which would have been incurred in the course of a journey, if the incident giving rise to a claim had not occurred.
- b) any incident arising at, or within one mile from, Your home address if You have not paid the appropriate additional premium for **Doorstep Cover**.
- c) a replacement vehicle for a motorcycle where the Policyholder does not hold the appropriate vehicle licence.
- d) tolls and sea transit charges for the Insured Vehicle.
- e) long-distance transport of the Insured Vehicle to the premises where the Insured Vehicle was purchased or previously repaired, solely to claim under a Warranty scheme, when a suitable alternative repairer is nearer to hand.

- f) tolls, fines, parking charges and any congestion charges arising from use of a replacement vehicle. You will be responsible for paying any costs which are not covered, directly to the repairer or to the sea transit Carrier as appropriate.
- e) Your travelling and subsistence expenses.
- f) fines awarded against You.
- g) alleged offences for driving under the influence of drink and/or drugs or driving above the legally permitted blood/alcohol level.

- LEGAL EXPENSES

SECTION 4 - MEDICAL TRANSFER & GENERAL ASSISTANCE

What is covered:

You may telephone Our 24-hour emergency centre in connection with the following:

- 4.1 Emergency medical transfer of the Insured Person hospitalised away from home, in the course of a journey within the Geographical Limits in the Insured Vehicle. We will organise medical transfer as appropriate, but You will be responsible for paying any costs and expenses incurred in such transfer.
- 4.2 Any motoring-related problem which is not an Insured Incident covered under Section 1 and/or Section 3. We will organise callout of a repairer to render assistance, but the Policyholder will be responsible for paying, directly to the repairer:
 - all callout and labour costs, which will be based on Our nationally negotiated scale of charges;
 - and the cost of replacement parts or other materials used in the repair.

SECTION 5 – MOTORING LEGAL PROTECTION

- LEGAL DEFENCE

What is covered:

We will pay up to **£5,000** in respect of legal costs and expenses incurred in defending an Insured Person against criminal proceedings in a court of summary jurisdiction, in respect of an alleged moving traffic offence committed in the Insured Vehicle, within the Geographical Limits, during the Period of Insurance.

What is not covered:

- a) alleged offences involving breaking the speed limit, when no other offence is involved.
- b) the defence of an alleged offence where there is no reasonable prospect of affecting the outcome of the prosecution.
- c) costs or expenses incurred without prior authorisation by Us.
- d) any claim not notified to Us within 28 days of Your receiving the summons.

What is covered:

We will institute legal proceedings on Your behalf, or on behalf of Your personal legal representatives, to pursue compensation for the following:

- If You suffer death, illness or personal injury caused by a road traffic accident involving the Insured Vehicle within the Geographical Limits, during the Period of Insurance

OR

- If the Insured Vehicle suffers damage whilst being driven by You, or whilst in Your custody or control within the Geographical Limits during the Period of Insurance.

We will advance on Your behalf a temporary loan of up to **£10,000**, in total under this Policy for all Insured Persons in connection with any one event giving rise to a claim, in respect of legal costs and expenses directly incurred in the pursuit of these proceedings.

In the event that no compensation, or limited compensation, is received by You under this Section, We will indemnify You against claims for fees, costs and expenses arising out of the proceedings, but solely to the extent that these fees, costs and expenses exceed the amount of any compensation received, up to a limit of **£10,000**, in total under this Policy for all Insured Persons in connection with any one event giving rise to a claim. This indemnity will be offset against the temporary loan described already.

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us. If You are unable to agree with Us on a suitable lawyer We will ask the Law Society to nominate another lawyer. We and You must accept the Law Society's nomination. In the meantime, We may appoint a lawyer to protect Your interests.

In the event that an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.

What is not covered:

- a) costs or expenses incurred without prior authorisation by Us.
- b) any claim not notified to Us within 90 days after the commencement of the event giving rise to the claim.
- c) the pursuit of a claim against Us, Our agent or an Insurer underwriting any section of this Policy.
- d) the pursuit or continued pursuit of any claim

- where We consider You are unlikely to obtain a reasonable settlement, or where the likely settlement amount is disproportionately small compared with the time and expense incurred in its pursuit.
- e) actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision.

PART B – TERMS APPLYING TO ALL SECTIONS

The following terms, conditions and exclusions apply as appropriate to cover under Part A of this Policy.

GENERAL EXCLUSIONS

No Section of this Policy shall apply in respect of:

- 1. Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations; a previous inadequate repair; self assembly or kit cars; unsuccessful d.i.y. dismantling and/or reassembly.
- 2. Any recurring claim due to the same cause, where action has not been taken to correct the fault.
- 3. Vehicles being used for Hire and Reward or Commercial Travelling; or for motor racing, rallies, speed or duration tests or practising for such events.
- 4. Assistance following a breakdown or accident attended by the police or other emergency services until they have authorised the vehicles removal
- 5. The provision of service to vehicles temporarily immobilised by floods, snow-affected roads, sand or mud, situated in areas to which Our agents have no right of access, or on Motor Traders' premises.
- 6. Vehicles not in a roadworthy condition at the time cover is effected.
- 7. Any deliberately careless or deliberately negligent act or omission by the Insured Person.
- 8. Claims arising from loss of or damage to contents of the Insured Vehicle.

- 9. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or mounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or

- indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
10. Loss or destruction or damage, or any loss or expense whatsoever resulting from:
 - ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 11. Any incurred expense which is insured by or would but for the existence of this Policy be insured by any other existing policy or policies or under any motoring organisation's service or other service.
 12. Any loss or damage or expense or liability howsoever occurring unless specifically stated as being insured under this Policy.
 13. Immobilisation of, or damage to, the Insured Vehicle or any component, or travel delay directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme to correctly recognise any date as the true calendar date or to continue to function correctly in respect of or beyond that date.
 14. Any direct or indirect loss of any kind arising from the provision of, or delay in providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated. An example of this would be loss of wages as a result of an Insured Incident.
 15. Any tolls, fines, parking charges or congestion charges arising under this Policy.
 16. The cost of telephone calls when contacting Us. Whenever possible We will call You back as soon as possible.
 17. Any winching costs or specialist off-highway-recovery equipment. Any vehicle or equipment used other than a standard recovery vehicle which is required to move a vehicle which has left the highway or is overturned or without wheels, would be considered as specialist.
 18. The cost of draining or removing contaminated fuel or other fluids. We will arrange local recovery, but it will be Your responsibility to pay for any work carried out.
 19. Any costs incurred as a result of not carrying a serviceable spare tyre and wheel for Your vehicle, caravan or trailer, except for those Eligible Vehicles that have not been designed and built by the manufacturer to support the carriage of a serviceable spare tyre. This applies equally to full size and/or space saver, alternatives.
 20. Any costs for locksmiths, glass replacement or tyre specialists. These are Your responsibility.

GENERAL CONDITIONS

1. You must take all ordinary and reasonable precautions to prevent or minimise any loss, damage or breakdown covered under this Policy. You must take all steps necessary to expedite the completion of repairs, and You shall not abandon the Insured Vehicle or any of its parts to Us without Our authorisation.
2. We will not accept liability for expenses incurred without Our prior knowledge or consent and the Emergency Centre must be contacted when an incident arises that may be the subject of a claim.
3. We cannot accept responsibility for the transportation of pet animals or livestock carried within the Insured Vehicle at the time of an Insured Incident. Any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a breakdown, would not be covered by this policy.
4. You must comply in full with all the terms and conditions of this Policy before a claim will be paid. You must make no admission, offer, promise or payment without Our prior consent. In order to benefit from the cover, an Insured Person or member other than the Policyholder must agree to abide by all the relevant terms, conditions and exclusions of this Policy.
5. We may at Our own expense take proceedings in Your name to recover compensation or secure an indemnity from any third party in respect of any expenses paid under this Policy and any amount so recovered or secured shall belong to Us.
6. If any dispute arises as to policy interpretation, or as to any rights or obligations under the Policy, We offer You the option of resolving this by using the Arbitration procedure We have arranged. Please see the details shown in the Customer Satisfaction section. Using this service will not

affect Your legal rights.

7. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
8. You will be required to reimburse to Us, within seven days of Our request to You, any costs or expenses We have paid out on Your behalf which are not covered under the terms of the insurance.
9. A garage or specialist undertaking repair work on Your instructions and which is not specifically covered under this insurance will be acting as Your agent for such repair work.
10. At the time of a claim, at Our request You must provide evidence of proper servicing of Your vehicle.
11. This insurance is subject to the Laws of England and Wales.
12. If You have a road traffic accident, you must supply your motor vehicle insurance details to Us when We ask for this information. The incident must be reported to the insurer.
13. Service will be provided only to the Insured Vehicle (together with any towed caravan or trailer) appearing on the Certificate attaching to this Policy, or to a vehicle that has been notified to and acknowledged in writing by Europ Assistance Holdings Limited as being a permanent substitute for the original Insured Vehicle. The Policyholder should therefore ensure that such notification is made immediately a substitution occurs to avoid service being withheld.
14. If You have a road traffic accident, you must supply your motor vehicle insurance details to Us when We ask for this information. The incident must be reported to the insurer.

CUSTOMER SATISFACTION

Our Promise of Service: We aim to provide a first class service at all times. However, if You have a complaint You should contact Us in the first instance at:

Quality Department,
Europ Assistance Holdings Limited,
Sussex House,
Perrymount Road,
Haywards Heath,
West Sussex RH16 1DN

Alternatively telephone us on 0844 338 5799 or e-mail Us on: quality@europ-assistance.co.uk

If We cannot give You a final decision by four weeks from the day We receive Your complaint, We will explain why and tell You when We hope to reach a decision.

Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision, You have the right to make an appeal.

In respect of a complaint relating to a legal expenses claim, either You or We have the right to require that the complaint be referred to arbitration under the Arbitration Acts.

If You are not satisfied with the results of Our investigation, You have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at:

South Quay Plaza
183 Marsh Wall
London E14 9SR

Telephone: 0845 080 1800

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the above Procedure before the FOS will consider Your case.

CANCELLATION & RENEWAL PROVISIONS

Your rights to cancel You have the right to cancel this policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to You any premium You have paid and will recover from You any payments We have made.

Cancellation by the Insured Person If You subsequently give notice in writing or by telephone to Us to cancel this policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. No return of premium will be made.

Cancellation by Us We may give 7 days notice of cancellation of this policy by recorded delivery letter to You at Your last known address.

Premium position upon cancellation by Us, if premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate.

If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

Renewals: This contract of insurance is annually renewable, but with the option at inception to purchase either one or two additional years cover. Where one of these options has been effected, We reserve the right to:

Cancel the contract at each anniversary of the commencement date shown on the Certificate, allowing a return of the unused annual premiums paid. We will not be under any obligation to provide the reason for such cancellation.

Increase the second and/or third year's premium as appropriate to reflect any increase in the rate of Value Added Tax or any other levy, tax or similar charge affecting the cost of providing the service under this Policy.

You have the right to cancel the contract of insurance only at each anniversary of policy inception. In such case We will return any unused premiums paid in respect of the second and/or third years' cover, as appropriate, less an administrative fee of **£20.00**.

No return of premium will be allowed in respect of

cancellation of cover on second and/or third vehicles, unless cancellation is effected at the same time as cover on the first vehicle.

DATA PROTECTION ACT 1998 NOTICE

We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this policy.

Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form.

Enquiries in relation to data held by Us should be directed to the Customer Contact Centre Manager, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

REQUESTING ASSISTANCE

IN AN EMERGENCY, FIRST CHECK THE CIRCUMSTANCES ARE COVERED BY THIS POLICY.
HAVING DONE THIS TELEPHONE EUROP ASSISTANCE STATING YOUR NAME AND POLICY NUMBER.

REQUESTING VEHICLE ASSISTANCE

On motorways it is preferable that you use the nearest Emergency telephone and provide the Police with Our Vehicle Assistance emergency number and Your Certificate details.

The police may arrange for Your recovery from the motorway. In this case contact Us when You reach an ordinary phone or use a mobile. If the local Police call for a recovery vehicle to tow You from the motorway, and You are asked to pay on the spot for this service, You should send Us the original receipt.

Please note that using the Emergency telephone will ensure that the Police are aware of the situation and will enable us to be 100% sure of your precise location.

You should only use a mobile phone to contact us from a motorway if you are unable to get to the Emergency phone or if you feel that you will be exposing yourself to unacceptable danger in travelling to the Emergency phone.

Remember, to comply with the policy terms and conditions You must contact Us before incurring substantial expenses in order to obtain Our prior authorisation.

**FOR VEHICLE ASSISTANCE, PLEASE CALL
0844 338 5800**

**FOR LEGAL CLAIMS, PLEASE CALL
0844 338 5600**

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

IF YOU ARE DEAF OR HARD OF HEARING

The following number is available for deaf, hard of hearing and speech impaired customers who have access to a minicom: 01444 450389



www.europ-assistance.co.uk