

RRoad rescue.co.uk

BREAKDOWN COVER

Breakdown Cover

POLICY WORDING

Provided by



ASSISTANCE

redefining / service

MOTORING ASSISTANCE COVER

This policy is administered by Road Rescue which is a trading name of Travel Insurance Agencies Limited. Travel Insurance Agencies Limited is authorised and regulated by the Financial Conduct Authority. (FCA register number 306767) The FCA website has a register of all regulated firms and **you** can view this by going onto www.fca.org.uk. **You** may also telephone the FCA on 0800 1 6768.

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

AXA Assistance (UK) Limited operates the 24-hour motoring assistance helpline.

This insurance is governed by the laws of England and Wales.

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully.

Each section of cover confirms what is and is not covered. There are also general exclusions that apply to all sections of cover, and there are general conditions that **you** must follow for the policy to work.

Cancellation Right

We hope **you** are happy with the cover this policy provides. If **you** find that the cover does not meet **your** needs, contact **us** on 0845 450 0620 within 14 days of receipt of this document and Road Rescue will arrange to cancel **your** policy and refund the premiums **you** have paid, unless **you** have used the service before **you** cancel **your** policy.

Information about cancelling **your** policy, cancelling the policy outside the 14 day period, or how **we**/Road Rescue may cancel this policy, can be found in the section Cancellation Rights on page 13.

MEANING OF WORDS

Wherever the following words and phrases appear in bold in this document and in the Motoring Assistance Schedule they will always have these meanings:

1. We/Us/Our

Inter Partner Assistance SA, or AXA Assistance (UK) Ltd, The Quadrangle, 106–118 Station Road, Redhill, Surrey RH1 1PR, UK. Registered No: FC008998.

2. Vehicle Policy

This policy covers breakdown assistance for the specific **vehicle** shown on **your** policy schedule. This is the only **vehicle** that this cover applies to.

3. Personal Policy

This policy covers breakdown assistance for the specific policyholder named on the policy schedule, who must be travelling in a **vehicle** that meets the conditions shown in this policy document. You will be asked for proof of identity before **we** can provide help, for example, **your** driving licence.

4. You, your, driver

The policyholder named on the schedule or any person driving an insured **vehicle**, and any passengers in the insured **vehicle**. **We** will only help up to seven people, including the **driver**. (For minibus policies, the maximum number of passengers is 17 including the driver)

5. Vehicle(s)

Vehicle means:

- a. The private car, Multi Purpose Vehicle (MPV), motorcycle which is less than 26 years old (16 years within Europe) ; or
- b. The light commercial vehicle, camper-van, minibus which is less than 16 years old (11 years within Europe);

The **vehicle** must be:

- no longer than 5.1 metres; (7 metres for minibuses or campervans)
- no heavier than 3,500 kilograms;
- no higher than 2 metres; (3 metres high for minibuses or campervans) and
- no wider than 2.1 metres;

Where cover in force is a **Vehicle Policy**, the vehicle details stipulated on your schedule.

If the **vehicle** you are in breaks down while towing a caravan or trailer, we will recover the **vehicle** and the caravan or trailer, as long as the caravan or trailer is not more than:

- 8 metres long;
- 3 metres high; and
- 2.55 metres wide.

The **vehicle** you are travelling in must carry a serviceable spare tyre and wheel, and a key that will let us remove a wheel secured by wheel nuts for the **vehicle**, caravan or trailer, if it is designed to carry one.

6. Your Home/House

The **UK** address last notified to Road Rescue as **your** permanent residence or place where **your vehicle** is normally kept.

7. Breakdown

Immobilisation of the **vehicle** as a result of mechanical breakdown, accident, act of vandalism, fire or attempted/recovered theft, flat tyre, lack of fuel, flat battery, occurring within the **UK** (or Western European territorial limits if the appropriate premium has been paid) during the **period of cover**.

8. UK

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

9. Period of Cover

The period to which the insurance applies and is stated on **your** Motoring Assistance Schedule.

10. AXA Assistance

AXA Assistance (UK) Limited, The Quadrangle, 106–118 Station Road, Redhill, Surrey RH1 1PR, UK.

(See also Section E – European Assistance)

COVER DETAILS

The cover detailed under each section will only apply if it is shown on **your** current Motoring Assistance Schedule. Cover is subject to the General Conditions and General Exclusions detailed in sections F and G. This booklet provides details of all Road Rescue Breakdown Policies.

SECTION A: ROADSIDE ASSISTANCE AND LOCAL RECOVERY IN THE UK

*The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.*

Applies to...

Rescue

Rescue Nationwide

Rescue Plus

Rescue Plus Europe

What is covered:

1. If **your vehicle** breaks down, **we** will arrange and pay for a breakdown vehicle to come to the vehicle where **you** are for up to one hour to try to get it working again.
2. If **your vehicle** cannot be made safe to drive at the place **you** have broken down within that hour, **we** will arrange and pay for **your vehicle**, the **driver** and up to six passengers (or up to 16 passengers on Minibus policies) to be taken to a suitable local garage (normally within 15 miles), for it to be repaired. **You** must pay the costs of any repairs.

What is not covered:

1. If **your vehicle** breaks down within one mile of **your** home.
2. Anything mentioned in the general exclusions.

SECTION B: NATIONWIDE RECOVERY IN THE UK

*The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.*

Applies to...

Rescue Nationwide

Rescue Plus

Rescue Plus Europe

What is covered:

If **your vehicle** cannot be made safe to drive at the place **you** have broken down, and cannot be repaired the same day at a suitable local garage, **we** will choose the most appropriate solution from one of the following options:

1. **Nationwide Recovery Service**

We will take **your vehicle**, the **driver** and up to six passengers (or up to 16 passengers on Minibus policies) to:

- Where **you** were originally travelling to; or
- **Your** home; or
- A suitable place to repair **your vehicle**. This place will be within 15 miles of where **you** broke down, **your** home address or where **you** were originally travelling to. **You** will be responsible for the cost of repairs.

or;

2. Overnight Accommodation

We will pay the costs for bed and breakfast for one night only. We will pay up to £40 for each person (up to a maximum of £500).

3. 24 Hour UK Hire Vehicle

We will pay for a hire vehicle (with an engine of up to 1600cc) for up to 24 hours. **You** will be responsible for returning the hire vehicle and collecting of **your** repaired **vehicle**. **You** must meet the conditions of the hire-car company to be able to hire a car.

4. Emergency Driver within the UK

If, during the journey, the **driver** cannot drive because of an injury or illness, and there is no one else able or qualified to drive the **vehicle**, **we** will provide, and pay for, a driver to finish the journey or return the **vehicle** and passengers to the place **you** were originally travelling from. **You** will need to provide some form of medical certification after **we** provide this benefit.

What is not covered:

1. Anything mentioned in the general exclusions.

SECTION C: HOME RECOVERY IN THE UK

*The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.*

Applies to...

Rescue Nationwide

Rescue Plus

Rescue Plus Europe

What is covered:

1. If **your vehicle** breaks down at or within a one mile of **your home**, **we** will arrange and pay for a breakdown vehicle to come to where **you** are for up to one hour to try to get the vehicle working again.
2. If **your vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for **your vehicle**, the **driver** and up to six passengers (or up to 16 passengers on Minibus policies) to be taken to a suitable local garage (normally within 15 miles). **You** must pay the costs of any repairs.

What is not covered:

1. Anything mentioned in the general exclusions.

SECTION D: KEY PROTECTION

The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.

Applies to...

Rescue

Rescue Nationwide

Rescue Plus

Rescue Plus Europe

The cover in this section will only apply if it is shown on **your** Motoring Assistance Schedule.

In addition to those detailed in the Meaning of Words section, wherever the following words and phrases appear in bold in this document and Motoring Assistance Schedule they will always have these meanings:

Keys/Locks:

Key(s) / Lock(s) to your home or vehicle specified in your policy schedule

Stranded:

More than 20 miles from **home**.

What is covered:

1. **Theft of your vehicle keys or house keys in the U.K.**

If **your vehicle** or **house keys** are stolen anywhere in the **UK**, **you** must report the theft to the police and **AXA Assistance**. We will reimburse **you** for the cost of **key** and **lock** replacement up to the policy limit. **You** are entitled to immediate **key** and **lock** replacement.

2. **Loss of your vehicle keys or house keys in the UK.**

If **your keys** are lost anywhere in the **UK** for more than 5 days after notification of the loss to the police and **AXA Assistance**, we will reimburse **you** for the cost of **key** and **lock** replacement up to the policy limit.

3. **Loss or theft of your vehicle keys or house keys outside the UK.**

If **your keys** are lost or stolen while outside the **UK**, **you** must report this event to the police and **AXA Assistance** and we will authorise immediate **key** and **lock** replacement and reimburse **your** costs up to the policy limit.

(**Your keys** must be lost in one of the following countries for cover to apply under this section; Andorra, Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Portugal, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Poland, the Republic of Cyprus, Republic of Ireland, the Vatican City, Turkey, and these country's dependent islands, within the geographical area of Europe, of the aforementioned countries).

4. **Keys in the vehicle.**

If **your vehicle keys** are locked in **your vehicle** or broken in any **lock** of **your vehicle**, we will pay up to £30 including VAT towards the call-out charge.

5. **Stranded in the UK**

If **you** are **stranded** by the theft or loss of **your vehicle keys** and have no access to **your vehicle** we will pay £30 per day including VAT for pre authorised vehicle hire for up to 3 days (if authorisation is not received no claim will be paid).

Policy Limits

The total amount payable in respect of each insured incident and in total for all insured incidents in any one year is £350 including VAT in section D.

How to make a claim under Key Protection

1. Check to see if **your** claim is covered
2. Read the claim conditions and follow the instruction given.

Claim Conditions:

1. All lost or stolen **keys** must be reported to **AXA Assistance** on **01737 815 095** within 48 hours.
2. The police must be notified of all lost and stolen **keys** within 48 hours and in the case of theft, a crime report number obtained.
3. No costs are payable under this insurance unless **you** have notified **us** through the **AXA Assistance** helpline number provided and obtained pre authorisation.
4. If **you** claim under this policy for something, which is also covered by another insurance policy, **you** must provide **AXA Assistance** with full details of the other insurance policy. **We** will only pay **our** rateable proportion of the claim.
5. If a dishonest claim is made under the policy all rights to benefits under this policy will be lost.
6. All bills for any services rendered must be met by **you** and **your** outlay will be reimbursed as appropriate on submission of the original receipt and the crime reference number subject to the policy limits.
7. The original receipt and the crime reference number must be submitted to **us**, within 31 days after receiving authorization from **AXA Assistance**.

What is not covered:

1. Replacing **locks** when only the parts need changing.
2. Damage to **locks** by wear and tear, weather, mechanical or electrical breakdown, cleaning, repairing, restoring, or anything, which happens gradually.
3. Damage to **locks** by attempted theft or malicious damage.
4. Any other **keys** other than for the **home** or **your vehicle**.

Conditions of Key Cover:

1. Taking care – **You** must take reasonable care to avoid anything which may result in a claim under the policy.
2. Change of Address – Following a change of address **you** must write to tell Road Rescue.

Termination of cover and benefit

This insurance cover and the benefits provided shall automatically terminate immediately upon the first to occur of the following:

1. The expiry of the period of insurance.
2. Upon transfer of ownership of the **vehicle** or house to any person other than the first named on the policy schedule.

SECTION E MISFUELLING IN THE UK

The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.

Applies to...

Rescue

Rescue Nationwide

Rescue Plus

Rescue Plus Europe

✓ **What is covered:**

1. Draining and flushing the fuel tank on site using a specialist roadside **vehicle** or
2. Recovery of the **vehicle**, the driver and up to six passengers (or up to 16 passengers on Minibus policies) to the nearest repairer to drain and flush the fuel tank.
3. Replenishing the fuel tank with 10 litres of the correct fuel.
4. Up to a maximum value of £250 per claim.

✗ **What is not covered:**

1. **You** will be responsible for paying any costs in excess of £250 per claim.
2. Fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel.
3. Where misfuelling occurs outside the UK.
4. Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum;
5. Mechanical or component damage to **your vehicle** whether or not caused as a result of **misfuelling** or the cost of hiring an alternative **vehicle** in the event mechanical or component damage is sustained.
6. Any defect which is deemed NOT to be a direct result of **misfuelling** or a defect which existed before the incident of **misfuelling**.
7. Any **vehicle** or **vehicles** other than the **vehicle** or **vehicles** listed on the policy schedule.
8. Anything mentioned in the general exclusions.

SECTION F: EUROPEAN ASSISTANCE

The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.

Applies to...

Rescue Plus Europe (For journeys outside the United Kingdom)

European Single Trip

In addition to those detailed in the **UK** section, wherever the following words and phrases appear in bold in this document and Motoring Assistance Schedule they will always have these meanings:

Journey (Vehicle Rescue Plus Europe Annual)

A return trip in **your vehicle** between **your home** in the **UK** and **your** destination abroad, within the territorial limits, which does not exceed 31 consecutive days, or no more than 90 days in total during the **period of cover**.

Journey (European Single Trip)

A return trip in **your vehicle** between **your home** in the **UK** and **your** destination abroad, within the territorial limits, during the **period of cover**.

Unless otherwise stated cover in section E only applies in the European countries listed below:

Andorra, Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Portugal, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Poland, the Republic of Cyprus, Republic of Ireland, the Vatican City, Turkey, and these country's dependent islands, within the geographical area of Europe, of the aforementioned countries.

F1: Before travel abroad starts

The benefits shown under section F4 below also apply in the UK as long as **you break down** during **your journey**.

F2: Roadside Assistance & Towing

✓ What is covered:

1. If **your vehicle** breaks down, **we** will arrange and pay for a breakdown vehicle to come to where the vehicle is for up to one hour to try to get the **vehicle** working again.
2. If **your vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for **your vehicle**, the **driver** and up to six passengers (or up to 16 passengers on Minibus policies) to be taken to a suitable garage (normally within 15 miles), for it to be repaired. **You** must pay the costs of any repairs.
3. After the theft or attempted theft of the **vehicle** or its contents, **we** will pay the costs of repairing the damage or pay for replacement parts up to £200, which are needed for emergency roadside repairs to make **your vehicle** secure. **We** will not pay for the cost of paint work and other cosmetic items.

✗ What is not covered:

1. Any amounts for making the **vehicle** secure once **you** have returned to the UK.
2. Anything mentioned in the general exclusions.

F3: Delivering replacement parts

✓ What is covered:

1. If replacement parts are not available locally to repair the **vehicle** following a **breakdown** **we** will arrange and pay to have them delivered to **you** or an agreed location as quickly as reasonably possible.

✗ What is not covered:

1. The actual cost of replacement parts and any customs duty. **You** must pay **us** using a credit card or debit card or any other payment method **we** agree is suitable.
2. Any amount for getting parts, if the replacement parts can be bought locally.
3. Anything mentioned in the general exclusions.

F4: Loss of use of your vehicle

✓ What is covered:

If during **your journey** **your vehicle** breaks down and it is not safe to drive, and will take at least 8 hours to repair, or if it is stolen and not recovered within 8 hours, **we** will arrange and pay for the most appropriate solution from one of the following options:

1. To move **you**, **your** passengers and luggage to where **you** were originally travelling to, and then, once **your vehicle** has been repaired, take **you** back to **your vehicle** or bring **your vehicle** to **you**: or
2. The cost of hiring another car while **your vehicle** is being repaired. **We** will pay up to £70 per day and £750 in total, as long as **you** are able to meet the conditions of the hire-car company: or
3. **We** will pay Bed and Breakfast costs of up to £40 for each person each day (£500 in total for everyone in **your** group) while **your vehicle** is being repaired, as long as **you** have already paid for **your** original accommodation and **you** can't get **your** money back.

✗ What is not covered:

1. The cost of fuel or lubricants **you** use in the hire vehicle.
2. Any insurance **you** have to pay to the hire-car company.
3. Anything mentioned in the general exclusions.

F5: If you become ill or injured and can't drive

✓ What is covered:

1. If no one else in **your** group can drive **you home**, we will pay for a qualified driver to bring **you, your** passengers and **your vehicle home**. We may ask for medical proof.

✗ What is not covered:

1. **Anything** mentioned in the general exclusions.

F6: If you can't use your own vehicle to get home

✓ What is covered:

If after a **breakdown your vehicle** is still not repaired or safe to drive when it is time for **you** to go **home**, we will pay for suitable transport to get **you, your** passengers and **your** luggage **home**, and up to £150 towards other travel costs in the **UK** while **you** wait for **your** own vehicle. We will choose one of the following options:

1. Take **your vehicle** to **your home** or **your** chosen repairer in the **UK**
2. Pay the cost of one rail or sea ticket (or an air ticket if the rail/sea trip would take more than 12 hours) for **you** to go and get **your vehicle** once it has been repaired or found;
and
3. Pay any storage charges (up to £100) while it is waiting to be repaired, collected or taken **home**.

✗ What is not covered:

1. Any costs **you** would have paid anyway for travelling **home**.
2. Loss or damage to personal possessions **you** leave in, on or near **your vehicle**.
3. The costs of returning **your vehicle** to the **UK** if we believe that the cost of doing so would be greater than the market value of **your vehicle** in the **UK**, after the breakdown.
4. The costs of returning **your vehicle** to the **UK** if repairs can be done locally and **you** are not willing to allow this to happen.
5. Anything mentioned in the general exclusions.

SECTION G:

GENERAL EXCLUSIONS APPLYING TO ALL PARTS OF THIS POLICY

✗ What is not covered:

1. Any **breakdown** that happens during the first 24 hours after **you** take out cover for the first time, except for benefits shown under Section A, which are available immediately.
2. The cost of fuel or any spare parts needed to get **your vehicle** working again, or for any costs that arise from not being able to get the replacement parts. **You** will be responsible for the cost of draining or removing contaminated fuel.
3. Labour costs of more than one hour of roadside assistance.
4. If **we think** that a locksmith, body, glass or tyre specialist is needed, **we** will try to arrange these for **you** but **you** will have to pay for their services, unless **your vehicle** is covered under section F2 and F3.

5. The cost and guaranteeing the quality of repairs when **your vehicle** is repaired in any garage the vehicle is taken to.
6. Any costs for **vehicles**, which have not been maintained and used in line with the manufacturer's recommendations.
7. Any call out or recovery costs in the **UK** after a **breakdown** where the police or other emergency service insist on the vehicle being picked up immediately by another organisation. **You** will have to pay any fees to store or release the vehicle.
8. Help or recovery if **your vehicle** is partly or completely buried in snow, mud, sand or water.
9. Damage or costs that arise from **us** trying to get into **your vehicle** after **you** have asked for help.
10. Any loss of any kind that comes from providing, or delaying providing, the services this cover relates to. (For example, a loss of earnings, the cost of food or drink and costs **we** have not agreed beforehand.)
11. Moving animals. **We** will decide whether or not to move any animal in **your vehicle**, and if **we** agree to do this it will be completely at **your** risk.
12. Any costs for **vehicles** that have broken down or are not safe to drive when cover was taken out.
13. The costs of getting a spare wheel or tyre for roadside repair if **you** do not have one. **We** will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if **you** are not able to provide a key to do this. This does not apply if **your vehicle** is not designed to carry a spare wheel.
14. Any costs if **your vehicle** has been altered for, or is taking part in, racing, trials or rallying.
15. Any cost that **you** can get back under any other policy of insurance or under the service provided by any motoring organisation.
16. Recovering **your vehicle** when it is carrying more than a **driver** and the recommended number of passengers according to the manufacturers, if there is more weight in the vehicle than it was designed to carry or **you** are driving on unsuitable ground.
17. Recovery or help if **your vehicle** is: heavier than 3,500 kilograms; higher than 2 metres; (3 metres high for minibuses or campervans) and wider than 2.1 metres.
18. Recovery or help if **you** are hiring **your vehicle** out to carry people in return for money, unless **you** have purchased a taxi policy with us as specified on your policy schedule
19. If you have purchased a taxi policy, this cover is restricted to the **driver** (and non-fare paying passengers when being used for Social, Domestic and Pleasure purposes.) Fare-paying passengers are not entitled to any benefits.
20. **We** will not be responsible for any goods the vehicle is carrying and it is **your** responsibility to organise the recovery or removal of these goods.
21. Any claim that comes from:
 - a. any person driving **your vehicle** with **your** permission, if **you** know they do not have a valid licence to drive in the **UK**; or
 - b. any person driving **your vehicle** with **your** permission, if they are not keeping to the conditions of their driving licence.
22. Any claim that comes from a poor-quality repair or a repair that has been attempted without **our** permission during the same trip.
23. Any loss or damage caused to **your vehicle**, or any loss or expense arising from or contributed to by:
 - a. Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - b. The radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
24. Loss or damage caused by war, revolution or any similar event.
25. Any loss or damage caused by a riot or public demonstration that happens outside the **UK**.
26. Mobile phone, phone call and postage costs are not covered under **your** policy in any circumstances.
27. In the event of mis-fueling **you** will be entitled to local recovery only.

SECTION H: GENERAL CONDITIONS APPLYING TO ALL PARTS OF THIS POLICY

1. **Your vehicle** must be permanently registered in the **UK** and if appropriate have a current MOT certificate, and valid road fund licence disc on display. **You** must keep the vehicle in a good condition and have it serviced regularly in line with the manufacturer's recommendations. The vehicle must be under the age specified under Meaning of Words on page three..
2. If **we** arrange for temporary roadside repairs to be carried out after damage to **your vehicle**, or **we** take **your vehicle** to **your** chosen place, **we** will not be legally responsible for any more help in the same incident.
3. **We** will not pay **you** any benefit unless **you** contact **us** using the emergency phone numbers provided (unless **you** are not able to do this.) **You** must not try to contact any agent or repairer direct.
4. **You** are responsible for keeping **your vehicle** and its contents safe, unless **you** are not able to or **you** have an arrangement with **us** or **our** agent. **You** must be with **your vehicle** at the time **we** say **we** expect to be there.
5. **You** must quote **your** policy number when **you** call for help and have the relevant documents needed by the repairer, recovery specialist or **our** chosen agent.
6. **You** will have to pay the cost of moving **your vehicle** or a repair vehicle coming out to **you** if, after asking for help which **you** are entitled to, **your vehicle** is moved or repaired in any other way.
7. **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **your** instructions or the instructions of any person acting on **your** behalf.
8. If **we** pay a claim under any cover provided by this insurance, **we** will be entitled to ask for all reasonable help from **you** to take action in **your** name to get back **our** costs from another organisation.
9. **You** must carry a serviceable spare tyre and wheel for **your vehicle** and any caravan or trailer attached to **your vehicle**, and any unlocking devices for wheel nuts. This condition does not apply if **your vehicle** is not designed to carry a spare wheel.
10. **We** have the right to choose a suitable garage that is able to carry out a repair, which **you** must pay for as long as the garage can carry out the repairs within eight hours.
11. If **we** arrange for temporary roadside repairs to be carried out to **your vehicle**, **you** are required to then immediately arrange for any permanent repair that may be needed.
12. If **your vehicle** needs to be taken to a garage after a **breakdown**, **your vehicle** must be in a position that makes it easy for a recovery vehicle to pick it up. If this is not the case, **you** will have to pay any specialist recovery fees.
13. **You** will have to pay for parts, or other products used to repair **your vehicle**.
14. **We** will not arrange help if **we** think that it would be dangerous or illegal to repair or move **your vehicle**.
15. During any 12-month period **we** will not be responsible for more than two claims which arise from a common fault on the same **vehicle**. **We** will not be responsible for more than *four* claims in total for a **vehicle policy** or **personal policy**. If **you** need **our** help for more than the number of claims allowed on **your** policy in a 12-month period of cover or more than twice for the same fault on the same **vehicle**, **you** will have to pay for the services **we** provide. **We** will ask for a credit-card number or debit-card number before **we** help **you**.
16. If **you** are covered for **breakdown** by any other insurance policy or warranty, **you** must tell **us**.
17. If **you** are not willing to accept **our** decision or that of **our** agents on the most suitable type of help, **we** will pay not more than £100 (for any one **breakdown**).
18. **We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available. **We** will do **our** best to arrange a vehicle of the same size as yours but **we** cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. **You** must meet the conditions of a hire-car company to hire a vehicle. In most parts of Europe, hire cars are not allowed to cross national frontiers or to be brought back to the **UK**.
19. This insurance contract is between **you** and **us**. Any person or company who is not party to this insurance policy has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any term of this insurance policy. This does not affect any other rights another organisation has apart from under that act.

20. **We** will only allow **you** to reduce **your** level of cover when it is due for renewal.
21. **We** and/or Road Rescue may cancel this policy by giving **you** fourteen days notice by recorded delivery to **your** last known **UK** address.
22. If **you** need **us** to scrap the vehicle, **we** will need: the V5 document; a copy of **your** passport; and **your** written permission to dispose of the **vehicle**. See Cancellation Rights below.
23. There is no cover for trailers or caravans which are not being towed by the insured **Vehicle** at the time of breakdown.

ROAD RESCUE

Cancellation

If **you** find that the cover provided under this policy does not meet **your** needs, please contact us on 0845 450 0620 within 14 days of receiving this document and we will cancel this policy. You will receive a full refund of **your** premium as long as **you** have not made any claims.

If **you** cancel the policy outside the 14-day period, as long as **you** have not made any claims, **you** will receive a refund of **your** premium for the amount of time left to run on the policy, less an administrative charge of £15.

We may cancel this policy by giving **you** at least 14 days' written notice at **your** last-known address if:

- **You** fail to pay the premiums;
- **You** refuse to allow us reasonable access to **your** property (vehicle and so on) to provide the services **you** have asked for under this policy or if **you** fail to co-operate with our representatives;
- **You** otherwise stop keeping to the terms and conditions of this policy in any significant way; or
- The cost of providing this policy becomes too high.

We may cancel this policy without giving **you** notice if, by law or other reason, we are prevented from providing it.

If **we** cancel the policy under this section, **we** will refund the premium paid for the remaining period of insurance, unless **you** have made any claims. **We** can refuse to renew any individual policy.

We may cancel this policy without giving **you** notice and without refunding **your** premium if **you**:

- Make or try to make a fraudulent claim under **your** policy;
- Are abusive or threatening towards our staff; or
- Repeatedly or seriously break the terms of this policy.

If **you** make a valid claim before the policy is cancelled, **we** will pay it before we cancel the policy.

Our Promise of Service

We want to give **you** with the best possible service. If **you** are not happy with **our** service, the procedure below explains what **you** should do.

Complaints Procedure

You can write to the Quality Manager at:

Quality Manager, Inter Partner Assistance SA, The Quadrangle, 106–118 Station Road, Redhill, Surrey, RH1 1PR, UK.
Or, **you** can phone 0870 609 0023.

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to: Financial Ombudsman Service South Quay Plaza, 183 Marsh Wall, Docklands, London, E14 9SR, UK.
Or, **you** can phone 0845 080 1800.

These procedures do not affect **your** right to take legal action.

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. **You** can get more information at www.fscs.org.uk

Data Protection Act

We will keep details of **you, your** insurance cover and claims to help **us** prevent and detect fraud, deal with claims and so on. We will use this information in line with the Data Protection Act 1998.

Alternative Format

Please contact **us** if **you** would like to receive this information in alternative format such as large print, audio or Braille.

HOW TO CLAIM – VEHICLE ASSISTANCE

IMPORTANT: Only by calling the Emergency Helpline numbers will you be able to claim for the services provided.

NOTE: MOBILE PHONES MAY INCUR A CHARGE

To obtain emergency assistance:

For Rescue, Rescue Nationwide, Rescue Plus, or Rescue Plus Europe cover:

In the UK contact: 01737 815095

In the Europe contact: + 44 1737 815 037

Text messaging is available for use by deaf, hard of hearing or speech impaired customers in a breakdown situation. Customers should text the word "breakdown" to +44 (0) 7624 808 266.

For European Single Trip Cover:

In the UK contact: 01737 815037

In Europe contact: + 44 1737 815 037

HOW TO CLAIM – GENERAL INFORMATION

You should have the following information available upon request:

- **Your vehicle's** make and model and registration number
- **Your** name and **home** postcode
- **Your** Policy Number
- The colour of the **vehicle**
- The location of the **vehicle**
- An indication as to the nature of the problem

in Europe...

- Dates of travel abroad stated on **your** Validation Certificate
- Intended date of return **home**

ASSISTANCE ON UK MOTORWAYS

In the event of a **breakdown** on the motorway, proceed to the nearest SOS Emergency Telephone Box. Ask the Police to contact the 24-Hour EMERGENCY Helpline on the above number. Be prepared to provide the additional information together with the number of the SOS Emergency Telephone Box.

ASSISTANCE ON EUROPEAN MOTORWAYS

On many European motorways or Autoroutes, particularly in France, if **you** break down the emergency telephones will be answered by the police. They will arrange for a recovery vehicle to tow **you** and **your vehicle** off the motorway either to a local garage or perhaps to a motorway service station, without reference to **AXA Assistance**. **You** may be required to pay for this assistance on the spot, in which case obtain and keep a receipt and **we** will reimburse **you**. Alternatively, once **you** and **your vehicle** are towed to a place of safety call **AXA Assistance** and the recovery agent may accept **our** guarantee of payment. At this stage **AXA Assistance** will also arrange any other assistance **you** may require.

HOW TO CLAIM – KEY COVER (SEE SECTION D)

How to make a claim under Key Protection:

Please check to see if **your** claim is covered and read the claims conditions in Section D of this booklet.

- Report Stolen or Lost keys to **AXA Assistance** on **01737 815 095** within 48 hours.
- Notify Police of lost and stolen **keys** within 48 hours. In the case of theft, obtain a crime report number.

Data Protection

Details of you, your insurance cover under this policy and claims will be held by us (acting as data controllers) for underwriting, for providing breakdown assistance, for policy administration, claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

- A.** use of sensitive information about the health or vulnerability of you or others involved in your breakdown assistance claim, in order to provide the services described in this policy,
- B.** disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with breakdown assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- C.** monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- D.** obtaining and storing any relevant and appropriate photographic evidence of the condition of your vehicle which is the subject of the claim, for the purpose of providing services under this policy and validating your claim; and
- E.** sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). Marketing activities may include matching your data with information from public sources, for example government records of when your MOT is due, in order to send you relevant communications. You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, both as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.



If you want to know what information is held about you by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer
The Quadrangle
106 118 Station Road
Redhill
RH1 1PR
UK

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from us on request.