

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 vehicle breakdown insurance in the UK and Continental Europe

Significant features and benefits

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

Significant Conditions And Exclusions		Policy Reference
Residency	You must have your main home in Great Britain, Northern Ireland, the Channel islands, Isle of man or Republic of Ireland and lived there for at least six of the last 12 months before you bought your policy.	Your Continental Motoring Assistance Policy – page 45
Vehicle Size Restrictions	No section of this policy shall apply if a vehicle exceeds the following gross vehicle weight and dimensions which apply inclusive of any load carried: 3,500kg, length 7m, height 3m and width 2.3m. Only on payment of an additional premium can a minibus up to 4,600kg be covered	Meaning of Words, 'Insured Vehicle' – page 47
Vehicle Age Limits	The insured Vehicle should be less than 10 years old at the commencement of the Trip (or 10 years and over when appropriate additional premium has been paid)	Meaning of Words 'Insured Vehicle' – page 48
Passenger Restrictions	The Insured Vehicle should not be carrying more than the number of persons recommended by the manufacturer and for whom seats are available, to a maximum of 8 persons, including the driver (or, subject to the payment of the appropriate minibus additional premium with an overall maximum of 19, including the driver)	Meaning of Words 'Insured Vehicle' – page 48
Trip Limits	A pre-booked journey within the Geographical Limits not exceeding 91 consecutive days during the Period of Insurance, commencing and ending in the UK Area.	Meaning of Words 'Trip' – page 49
Exceeding defined trip Limits	If you travel for more than the number of days for which you have paid for cover, you will not be covered after the last day for which you have paid	General Exclusion 21 – page 62
Vehicles Use	No section of this Policy shall apply in respect of Vehicles being used by You for Hire or reward during the Trip or for taking part in or practising for motor racing, rallies, speed/duration tests and track days	General Exclusion 4 – page 60
Winching costs/use of specialist off highway recovery equipment	There is no cover for any costs or specialist off-highway-recovery equipment. Any vehicle or equipment (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. Once the vehicle has been recovered to a suitable location, normal service will be provided.	General Exclusion 15 – page 61
Law and jurisdiction	This insurance is governed by the law of England and Wales, unless we agree otherwise.	General Condition 15 – page 59

Cover	Limits (per person unless otherwise shown) *	Significant or unusual exclusions	Policy Reference
Cover prior to Departure	£750 (€1,000)	You can claim for costs towards the hire of a suitable replacement vehicle if the Insured vehicle has been lost and not recovered before Your arranged departure date, or immobilised/made unroadworthy as a result of a breakdown, accident, fire or theft occurring in the seven days immediately before Your arranged departure date and not be repairable within 24 hours of the booked time for departure. Any claim involving the hire of a replacement vehicle must have Our prior approval. You must contact Us as soon as You know Your Vehicle may be unavailable for the planned Trip. You are not covered for any claim under this if You have purchased this insurance less than TEN days before Your planned date of departure or if the fault was discovered during the course of a service carried out less than TEN days to Your planned date of departure	Summary of Cover – page 45 Section 1: Cover Prior to Departure – page 49
Roadside Assistance	£250 (€350)	You can claim for roadside assistance and necessary transport to the nearest suitable repairer if the Insured Vehicle is immobilised or made unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown. Labour charges in excess of £100 (€125) are not covered nor are the cost of replacement parts or other materials.	Summary of Cover – page 45 Section 2: Roadside Assistance – page 50

Replacement Parts	£600 (€840)	You can claim for assistance in sourcing and delivering replacement parts if the Insured Vehicle needs replacement parts during a Trip, but these are not available locally. On receipt of Your instructions We will undertake to obtain them elsewhere, and will pay all freight charges involved in despatching them to the location of the Insured Vehicle. The actual costs of the parts and any Customs Duty must be paid to Us by You. Trips solely in the UK area are not covered	Summary of Cover – page 45 Section 3: Replacement Parts – page 51
Vehicle out of use	£1,500 (€2,100)	You can claim for the cost of transportation to your final destination by public transport or the immediate hire of a Group C vehicle whilst Your Vehicle remains unserviceable if the Insured Vehicle is lost, immobilised or made unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown and repairs cannot be effected in the same day. You are not covered for the cost of any optional Personal Accident insurance or other benefit not specifically covered under this policy. Trips solely in the UK Area are not covered	Summary of Cover – page 45 Section 5: Vehicle Out of Use – page 52
Camping Trips	Hire Costs	You can claim for the cost of hiring a replacement tent if the tent You are carrying with You, and using in the course of the Trip as Your principal overnight accommodation, is made unserviceable through theft or accidental damage. You are not covered for any expenses incurred as a result if adverse weather conditions which do not actually damage the tent so far as to render it unserviceable. Trips solely in the UK Area are not covered	Summary of Cover – page 45 Section 6: Camping Trips – page 52
Repatriation	Up to the current market value of the vehicle in the UK	You can claim for the cost of both Your transportation and that of the Insured Vehicle back to Your Home address in the UK Area if the Insured Vehicle is lost, immobilised or rendered unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown and it cannot be repaired (or has not been recovered in a roadworthy condition) before the intended time for Your return Home. The means of transport used shall be at Our discretion. You are not covered for repatriation of vehicle occupants injured in an accident involving the Insured Vehicle. Trips solely in the UK Area are not covered	Summary of Cover – page 45 Section 9 – Repatriation – page 54

*NB limits and excesses displayed as Euros are ONLY applicable to those policies sold to residents of the Republic of Ireland

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

Duration of Cover

Cover under Section 1 commences a maximum of 7 days prior to departure of the booked Trip providing You have not purchased this Policy within 10 days of your planned departure date. All other benefits apply for the period of your Trip, including the direct outward journey. All benefits (other than the Legal advice & Expenses) terminate on completion of Your direct return journey to home, and at the latest, on expiry of the period of cover for which the correct premium has been paid.

Please note: if Your return journey from abroad is unavoidably delayed for any insurance reason covered by this Policy, cover will be automatically extended free of charge for the period of that delay.

Cooling Off Period

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 your policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and we will recover from you any payments we have made.

Requesting Assistance

In an emergency, first check the circumstances are covered by this Policy. Having done this please telephone Us on **0844 338 5652** (+44 1444 442 637), stating your name and Your booking reference.

Making a claim on your return home

First, check your Certificate and the appropriate Section of Your Policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from www.eaclaims.co.uk

Alternatively telephone our Claims helpline on **0844 338 5647** to obtain a claim form via email or post, giving Your name, Policy number and brief details of Your claim.

Your right to complain

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

In writing ...

Quality department, Europ Assistance Holdings Ltd, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN

By phone ...0844 338 5799

By email ...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 Compensation Scheme

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