



# Car Insurance

*Breakdown Assistance*

*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 roadside assistance and vehicle recovery services in mainland UK and Europe (where additional premium has been paid for this cover).

### ELIGIBILITY REQUIREMENTS

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

#### Cover only applies to:

- Vehicles under 15 years old – see Eligible Vehicles
- Vehicles up to 3500kg, length 7m, height 3m, width 2.25m – see Eligible Vehicles
- Vehicles carrying not more than the number of seats in the vehicle up to a maximum of 8 persons including the driver – see Eligible Vehicles
- A maximum of six assistances in any one year – see Insured Incident
- Countries within the specified geographical limits of the policy – see Geographical Limits

### SIGNIFICANT FEATURES AND BENEFITS

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

- Dedicated 24 hour telephone number for assistance 365 days a year
- Up to £750 for a hire car for your trip abroad should your vehicle breakdown and not be repaired within seven days prior to your departure.
- Up to £250 for roadside assistance abroad

and if necessary, transportation of you and your vehicle to the nearest suitable repairer

- If the vehicle cannot be repaired the same day whilst abroad, transportation of you and your vehicle to your original destination or a hire car to enable you to continue your trip
- Repatriation of you and your vehicle to your home if the vehicle cannot be repaired by the end of your trip
- Up to £175 to secure your vehicle if broken into

### 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:

- Prior to departure benefits when the policy is purchased less than 10 days before your planned departure date – see Section 5 items a & b
- The cost of replacement parts or other materials used in the repair – see Section 1 Item c
- Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased - see Section 16.1 & 16.6
- The use of specialist off-highway-recovery equipment or winching costs – see Section 16.16
- Individual trips which exceed 31 days. The total number of days abroad in any one 12 month period must not exceed 60 days – see definitions of Period of Insurance and Trip

## 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

In the event of a motor breakdown emergency please phone 0844 338 6055. If abroad please telephone +44 1444 442424

## MAKING A COMPLAINT

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

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

**by phone** 0844 338 5799; or


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

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

Telephone: 0845 080 1800.

## FINANCIAL SERVICES COMPENSATION SCHEME

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

Visit **YouChoose**  insurance.co.uk and click to save more money on your insurance with the YouChoose insurance family.

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