

European Motor Breakdown Insurance Policy 2015/2016

YOUR MOTOR BREAKDOWN INSURANCE COVER

This is your policy wording and gives you full details of what is and what is not covered and what to do if you need to claim. Please make sure you take it on holiday with you.

SUMMARY OF COVER

The following is only a summary of the main motor breakdown cover limits. You should read the rest of the policy for the full terms and conditions.

Cover	Limit per Insured Vehicle (up to)	Page
Cover before you leave - Section 1	£500 - breakdown assistance £1,600 - replacement vehicle	4
Emergency roadside repairs and getting your vehicle to a garage - Section 2	£500	4
Getting you home or helping you continue your journey - Section 3	£1,600	4
Spare parts delivered for essential repairs - Section 4	All reasonable costs	5
Personal possessions - Section 5	£500	5
Getting the vehicle back - Section 6	All reasonable costs	5
Collecting the vehicle from Continental Europe - Section 7	All reasonable costs	5
If there is no qualified driver available for the insured vehicle Chauffeur hire - Section 8	All reasonable costs £1,600 in total	5
Loss or damage to your tent - Section 9	£400	6
Home car hire - Section 10	£150	6
Essential telephone costs - Section 11	£10	6
THE MAXIMUM AGGREGATE AMOUNT PAYABLE FOR SECTIONS 1 – 11 SHALL NOT EXCEED £3,000		
Customs duty cover - Section 12	£2,000	6
Guarantee of Spanish bail bond - Section 13	£1,000	6
Legal advice and expenses - Section 14	£20,000	6
Missed Motorail connection - Section 15	£750 (per Insured Person)	7
General average indemnity - Section 16	£2,000	7

THE INSURANCE PRODUCTS & SERVICE

This insurance is suitable for those who wish to insure themselves when travelling in respect of motor breakdown (for overseas holidays only), emergency roadside repairs, delivery of spare parts for essential repairs and similar expenses incurred from your travel. Wyndham Vacation Rentals (UK) Ltd only offer travel insurance products from a single insurer. Wyndham Vacation Rentals (UK) Ltd do not give advice or make personal recommendations in connection with any insurance product. You must make your own decision as to whether an insurance product Wyndham Vacation Rentals (UK) Ltd offers fulfils your specific insurance requirements. Wyndham Vacation Rentals (UK) Ltd collect and hold insurance premiums as agent of the insurer.

INSURANCE PREMIUM AND FEES

When Wyndham Vacation Rentals (UK) Ltd provide you with a quotation for insurance, Wyndham Vacation Rentals (UK) Ltd will tell you about any charges which may apply in addition to the insurance premium.

24 HOUR MOTOR BREAKDOWN SERVICE

Please tell us as quickly as possible about any motor breakdown, accident or theft during your journey (or within 7 days before you leave). If you fail to do this, it is unlikely that your claim will be paid.

Phone: UK +44 (0)20 8686 1666

Please tell us where you are, your exact location, contact telephone number and registration number of the insured vehicle and quote Wyndham Vacation Rentals (UK) Ltd motor breakdown insurance.

Whilst every effort will be made to provide the assistance services detailed in this policy, there may be occasions where due to circumstances beyond our control or due to the location of the breakdown, certain services may not be available.

MOTORWAY RESTRICTIONS

If assistance is required on a motorway in certain European countries, you must use the Official SOS Boxes at the side of the road in order to arrange initial recovery. You will be connected to the authorised motorway assistance service, because the roads are privatised and we are prevented from assisting on them. You should call us at the earliest opportunity so that we can arrange for the most appropriate assistance once the insured vehicle has been recovered from the motorway. Any costs incurred for recovery from the motorway can be claimed back from us.

IMPORTANT TELEPHONE NUMBERS

Customer services
0345 604 3801

24-hr motoring breakdown service & claims
UK +44 (0)20 8686 1666

Legal advice & expenses
UK +44 (0)20 8603 9804

Please read this policy and carry it with you during your journey

IMPORTANT INFORMATION

Thank **you** for taking out insurance with **us**.

Your booking confirmation shows whether **you** have purchased this insurance.

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, **you** should call Wyndham Vacation Rentals (UK) Ltd on **0345 604 3801**.

Insurer

Your insurance is underwritten by AGA International SA and is administered in the UK by Allianz Global Assistance.

Before you travel

This motor breakdown policy is assistance only service. Please contact **your** motor insurance company to check the level of cover provided when **you** are abroad and whether a Green Card is required.

When the motoring breakdown service has provided a replacement vehicle, **you** will be expected to leave a cash or credit card deposit and produce a clean driving licence. Please make yourself aware of the relevant driving regulations abroad.

If **we** are unable to verify **your** policy cover immediately, **we** may need to take a credit or debit card number in order to provide the required assistance. No payment will be taken without the prior consent of the card holder.

Note: If **you** do not meet the requirements of the hire car company, **we** may be unable to arrange a hire car for **you**.

How your policy works

Your policy and booking confirmation is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section apply to each **insured vehicle**.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

Information you need to tell us

There is certain information that we need to know as it may affect the terms of the insurance cover we can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions we ask when **you** buy **your** insurance. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given us any incorrect answers, or if **you** want any help, please call Wyndham Vacation Rentals (UK) Ltd on **0345 604 3801**, as soon as possible and we will be able to tell **you** if we can still offer **you** cover.

Your cancellation rights

If **your** cover does not meet **your** requirements, please notify Wyndham Vacation Rentals (UK) Ltd on **0345 604 3801** within **14** days of receiving **your** policy and return all **your** documents for a refund of **your** premium.

If during this **14** day period **you** have travelled, made a claim or intend to make a claim or asked **us** to perform or provide the services given under this policy then **we** can recover all costs that **you** have used for those services. Please note that **your** cancellation rights are no longer valid after this initial **14** day period.

Data protection

Your personal information including sensitive personal data may be held on computer, paper file or other format. This information will be used by Wyndham Vacation Rentals (UK) Ltd, **us**, **our** representatives and the **insurer**, to arrange and manage **your** insurance policy including handling claims.

In certain circumstances, this may involve transferring information about **you** to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. **We** will always take reasonable steps to safeguard **your** personal information.

We will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. **We** may provide **your** information to others where required or permitted by law (for example, if requested by the police or another official authority).

You have the right to request a copy of the personal information **we** hold about **you** by writing to us at Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD. A small charge may apply.

Allianz Global Assistance will not use **your** personal information or share it with other third parties for marketing purposes.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 0207 741 4100, or by visiting their website at www.fscs.org.uk

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

DEFINITION OF WORDS

When the following words and phrases appear in the policy document or booking confirmation, they have the meanings given below. These words are highlighted by the use of bold print.

Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us**, who is chosen to act for **you** in **your** claim for compensation.

Area of cover

You will not be covered if you travel outside **Continental Europe**.

Breakdown

Electrical or mechanical breakdown, road accident, damage or destruction by fire or attempted theft, puncture or loss of keys which means the **insured vehicle** cannot be moved.

Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

Channel Islands

Jersey, Guernsey, Alderney, Sark, Herm, Jethou, Brecqhou and Lihou.

Continental Europe

Andorra, Austria, Belgium, Bulgaria, Canaries, **Channel Islands**, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, the Isle of Man, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Mediterranean islands, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, **UK** and Vatican City.

Economic sanction(s)

Any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union or **United Kingdom**. These may change from time to time and can include prohibiting the transfer of funds to a sanctioned country, freeze the assets of a government, the corporate entities and residents of a sanctioned country, or freeze the assets of specific individuals or corporate entities.

Home

Your usual place of residence in the **UK** or the **Channel Islands**.

Insured event

- **Your** defence if **you** are prosecuted for a motoring offence committed, or alleged to have been committed, by **you** arising solely in connection with the use of the **insured vehicle**.
- A claim brought by **you** for the pursuance of an uninsured loss claim against negligent third party where **you** are involved in any road traffic accident causing:
 - death or bodily injury to **you** whilst in or getting in to or out of the **insured vehicle**; and
 - damage to the **insured vehicle**.

Insured vehicle

The vehicle must be:

- A car (plus luggage or boat trailers where applicable), motorcycle over 120cc, motorised caravan, minibus, light van, minibus, estate car or 4x4 sport utility vehicle, registered in the **United Kingdom** or the **Channel Islands**.
- No more than **15** years old at the date **you** buy the policy.
- Not more than **3,500kg** in weight (including any load), **7** metres long, **3** metres high and **2.25** metres wide.
- Not carrying more than the recommended number of passengers (maximum being **12** including the driver).
- Kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's specifications.

Insurer

Your insurer is AGA International SA.

Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home**

- any other trip which begins after **you** get back is not covered
- a trip which is booked to last longer than **90** days is not covered.

Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

Legal costs

Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Pair or set

Two or more items of **personal possessions** that are complementary, purchased as one item or used / worn together.

Period of insurance

Cover before **you** leave starts **7** days before the beginning of **your journey** (but not before **your** policy was issued) and ends as **you** begin **your journey**.

The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.

All cover ends at the end of **your journey** unless **you** cannot finish **your journey** as planned because of **breakdown** or theft or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

Person insured, you, your

Each driver and passenger in the **insured vehicle**.

Personal money

Cash, cheques, postal and money orders, current postage stamps, travellers cheques, coupons or vouchers which have a monetary value and travel tickets all held for private and not business use.

Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables** and passport).

Relative

Your mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé (e).

Resident

A person who has their main home in the **UK** or the **Channel Islands** and has not spent more than **6** months abroad during the year before the policy was issued.

United Kingdom (UK)

England, Scotland, Wales, Northern Ireland and the Isle of Man.

Valuables

Cameras, photographic equipment, camcorders, video, satellite navigation equipment, television equipment, mobile phones, radios, cassette players, CD players, Ipods, MP3 players, audio equipment, laptops, mac or web books, personal computers, computer equipment / accessories, hard drives, flash drives, computer games machines, binoculars, telescopes, antiques, jewellery, watches, furs, precious or semi-precious stones, articles made of or containing gold, silver or other precious metals, films, tapes, cassettes, cartridges, discs or Compact Discs.

We, our, us

Mondial Assistance (UK) Limited trading as Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

You, your, person insured

Each driver and passenger in the **insured vehicle**.

GENERAL EXCLUSIONS

The following exclusions apply to the whole of **your** policy:

We will not cover **you** for any claim arising from, or relating to, the following:

1. **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.
2. War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
3. Any epidemic or pandemic.
4. **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
5. Any **economic sanction** which prohibits **us**, the **insurer** or members of the Allianz Group from providing cover under this policy.
6. **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials (except where cover is given under the Customs duty cover section).
7. Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
8. Any currency exchange rate changes.
9. The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date.
10. **You** acting in an illegal or malicious way.
11. **You** not enjoying **your journey** or not wanting to travel.
12. Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.
13. **We** will not pay for the following.
 - a) Anything caused by the **insured vehicle** being used for:
 - i) carrying goods or materials;
 - ii) hire or reward; or
 - iii) motor racing, rallies, speed or other tests.
 - b) Anything caused by **you**:
 - i) causing damage or injury on purpose;
 - ii) breaking the law;
 - iii) deliberately putting yourself at risk (unless **you** were trying to save another person's life);
 - iv) being under the influence of alcohol or drugs (other than those prescribed by a registered doctor but not when prescribed for the treatment of drug addiction); or
 - v) not following the laws of the country or the local authorities.
14. **We** will not provide cover for any goods, services, advice or arrangements supplied, given or made by **us**, any insurer providing cover which forms part of this policy, or any agent acting for them.

CONDITIONS

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

1. **You** are a **resident** of the **UK** or the **Channel Islands**.
2. **You** take reasonable care to protect **your insured vehicle** against **breakdown** or theft and yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
3. **You** have a valid confirmation of booking.
4. **You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' for more information.
5. **You** must contact **our** motoring breakdown service when the **insured vehicle** has a **breakdown** or it is stolen. **We** will not provide cover if **we** have not authorised it. **You** must get **our** authorisation for service costs or hire of an alternative vehicle at the time the **insured vehicle** has a **breakdown** or it is stolen. This must be organised by **us** and carried out according to **our** instructions.
6. **You** must tell **us** immediately of any extra or replacement car **you** want to have insured. If **you** do not tell **us** and an incident happens with the car concerned, this will make the policy invalid.
7. **You** must tell the police as soon as possible, but within 24 hours, of loss or damage caused by theft. **You** also have to tell the police in certain circumstances if **you** are involved in a road accident.
8. **You** accept that **we** will not extend the **period of insurance** if the original policy plus any extensions have either ended, been in force for longer than **90** days or **you** know **you** will be making a claim.
9. **You** must keep the **insured vehicle** in a safe and roadworthy condition.
10. **You** must do everything necessary to get the repairs to the **insured vehicle** carried out quickly.
11. **You** must not abandon the **insured vehicle** or any vehicle parts to be dealt with by **us**.

12. **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
13. **You** send us every writ, summons or other communication to do with a claim as soon as **you** get it.
14. **You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.

We have the right to do the following:

1. Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund may be given and depending on the circumstances **we** may report the matter to the police.
2. Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
3. Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
4. Take over and deal with, in **your** name, any claim **you** make under this policy.
5. Take **legal action** in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
6. Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted Wyndham Vacation Rentals (UK) Ltd on **0345 604 3801** within **14** days from the date **you** receive **your** policy and confirmation of booking. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
7. If **you** cancel or cut short **your journey** all cover provided will be cancelled without refunding **your** premium.
8. Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
9. Decide on the best way of dealing with **your** call for help. **We** will take account of **your** own wishes whenever possible as well as the conditions and rules in force in the country where **you** need help.
10. Not to provide help if the **insured vehicle** has an electrical or mechanical fault which keeps happening or has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
11. Not pay for any event which is covered by another insurance policy or any motoring organisation's service.

MAKING A CLAIM

Always contact **our** motor breakdown service on:

Phone: +44 (0)20 8686 1666

MAKING A COMPLAINT

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

Complaints relating to the sale of the policy:

If **you** have a complaint regarding the sale of the policy, please contact:
Wyndham Vacation Rentals (UK) Ltd on **0345 604 3801** as **your** issuing agent.

Complaints relating to claims or administration of the policy:

If **you** have a complaint regarding claims or administration of the policy, please contact:
Customer Support, Allianz Global Assistance,
102 George Street, Croydon CR9 6HD
Telephone: **020 8603 9853**
Email: customersupport@allianz-assistance.co.uk

Please supply **us** with **your** name, address and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the UK Financial Ombudsman Service.

COVER BEFORE YOU LEAVE – SECTION 1

WHAT EACH INSURED VEHICLE IS COVERED FOR

In the event of a **breakdown** occurring to the **insured vehicle** within **7** days of the start of **your journey** (but not before the date **your** policy was issued) **we** will provide the following:

Assistance

Arrange assistance at **your home** or the roadside and recovery to the nearest repairer (if required) up to a maximum of **£500** in total.

Replacement vehicle

We will arrange and pay up to **£1,600** in total (max **£80** per day) for a replacement vehicle if:

- the **insured vehicle** cannot be repaired or recovered prior to the start of **your journey**; or
- the **insured vehicle** is stolen within **7** days of the start of **your journey** (but not before the date **your** policy was issued) and not recovered or replaced prior to **your journey**.

Note:

- **We** will try to provide a vehicle of similar size to the **insured vehicle** subject to availability. Unfortunately motorcycles, motor caravans, minibuses, towbars, caravans and trailers generally cannot be provided.
- If **you** have a replacement vehicle, **you** must meet the requirements of the car hire company. For example, these could include **your** age, putting down cash or credit card deposits and having a clean relevant driving licence.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Under Assistance

Any repairs to the **insured vehicle** that are not described in this section.

Any **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.

Any **insured vehicle** which has a recurring electrical or mechanical fault.

Any help or payment if the breakdown service cannot reasonably get to **your insured vehicle** because of bad weather.

The cost of essential spare parts or repair costs at a garage.

Under Replacement vehicle

The cost of any personal accident insurance.

The cost of any fuel or oil used.

Also refer to sections General exclusions, Conditions & Making a claim

EMERGENCY ROADSIDE REPAIRS AND GETTING YOUR INSURED VEHICLE TO A GARAGE – SECTION 2

WHAT EACH INSURED VEHICLE IS COVERED FOR

In the event of a **breakdown** occurring to the **insured vehicle** during **your journey** **we** will arrange assistance at **your home**, at **your journey** accommodation or the roadside and recovery to the nearest repairer (if required) up to a maximum of **£500** in total.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any repairs to the **insured vehicle** that are not described in this section.

Any **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.

Any **insured vehicle** which has a recurring electrical or mechanical fault.

Any help or payment if **we** cannot reasonably get to **your insured vehicle** because of bad weather.

The cost of essential spare parts or repair costs at a garage.

Also refer to sections General exclusions, Conditions & Making a claim

GETTING YOU HOME OR HELPING YOU CONTINUE YOUR JOURNEY – SECTION 3

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following if during **your journey** **you** cannot use the **insured vehicle** for at least **8** hours because of theft or **breakdown** and it cannot be repaired or recovered within that time.

Extra transport cost

The reasonable costs for transporting all **persons insured** and their **personal possessions** by rail (standard class fares) to their **journey** destination and to return to collect the **insured vehicle**, once the repairs have been done.

Replacement vehicle

Up to **£1,600** in total (**£80** per day) for the cost of hiring a replacement vehicle to enable **you** to:

- continue to **your journey**
- return to collect the **insured vehicle** after the repair has been done
- return to **your home**.

Additional accommodation

For each **person insured** up to £400 in total (£40 per day) for extra hotel or bed & breakfast accommodation to stay in the location where the **insured vehicle** was recovered, until the repairs have been done.

Note:

- **We** will try to provide a vehicle of similar size to the **insured vehicle** subject to availability. Unfortunately motorcycles, motor caravans, minibuses, towbars, caravans and trailers generally cannot be provided.
- If **you** have a replacement vehicle, **you** must meet the requirements of the car hire company. For example, these could include **your** age, putting down cash or credit card deposits and having a clean relevant driving licence.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any costs after the **insured vehicle** is available and can be driven.

Any sundry expenses resulting from an incident claimed for under this section. For example faxes, food and drink.

Under Replacement vehicle

The cost of any personal accident insurance

The cost of any fuel or oil used

The cost of a replacement vehicle if one has already been provided under Cover before you leave – section 1.

Under Additional accommodation

Any hotel or bed & breakfast arrangements if **your** main accommodation is a tent.

Also refer to sections General exclusions, Conditions & Making a claim

SPARE PARTS DELIVERED FOR ESSENTIAL REPAIRS – SECTION 4

This section only applies for a **journey** outside **your home** country.

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay all reasonable costs for the necessary delivery of the spare parts, including glass or keys that are lost, damaged or stolen, to a specialist repairer, if the **insured vehicle** has a **breakdown** outside **your home** country and the parts that are needed to repair the **insured vehicle** are not available locally.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home** country.

The cost of repairs to the **insured vehicle**.

The cost of the essential spare parts or repair costs at a garage.

The cost of sending spare parts if:

- **we** have not arranged to take the **insured vehicle** to a specialist repairer;
- they are no longer made;
- they can no longer be bought from a wholesaler or agent;
- they cannot be exported to the country where the **breakdown** occurs.

Also refer to sections General exclusions, Conditions & Making a claim

PERSONAL POSSESSIONS – SECTION 5

WHAT EACH INSURED VEHICLE IS COVERED FOR

Whilst the **insured vehicle** is in transit on **your** outward journey to **Continental Europe** or return journey to **your home** country, **we** will pay up to £500 in total for **personal possessions** that are lost, stolen or damaged as a result of forced entry to, or theft of, the **insured vehicle**.

Note:

- **Valuables** left in a motor vehicle are not covered.
- There is a single article, **pair or set** limit of £200.
- It will be **our** decision to pay either:
 - the cost of repairing **your** items;
 - the cost of replacing **your** items.

An amount for wear, tear and loss of value will be deducted.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any claim that has not been reported to the police within 24 hours of discovery and supported by a police report.

Loss or theft of or damage to **personal possessions** resulting from anything other than forced entry to or theft of the **insured vehicle**.

More than the part of the **pair or set** that is damaged or stolen, lost or damaged.

Damage to fragile articles, audio, video, computer, television, fax and phone equipment.

The cost of replacing or repairing false teeth.

Loss or theft of, or damage to the following:

- Items for which **you** are unable to provide a receipt or other proof of purchase.
- Films, tapes, cassettes, computer games, electronic games, mini discs, DVDs, video and audio tapes, cartridges or discs unless they were pre-recorded, in which case **we** will pay up to the replacement cost.

- **Personal possessions** unless they are out of sight in the locked boot or covered luggage area of a locked motor vehicle.

- **Valuables** left in a motor vehicle

- **Personal money**, bonds and share certificates, guarantees or documents of any kind

Also refer to sections General exclusions, Conditions & Making a claim

GETTING THE VEHICLE BACK – SECTION 6

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up for the cost of the following if the **insured vehicle** has a **breakdown** or is stolen.

Vehicle storage

All reasonable costs of storage charges for the **insured vehicle** before it is brought back to **your home**.

Returning the insured vehicle

Up to the **insured vehicle's** market value in **your home** country for the cost of getting the **insured vehicle** to **your home** or a repairer in **your home** country.

We will provide this cover if any of the following apply

- Local repairs cannot be done
- Local repairs take longer than 5 days but can be done before the date **you** are due to return to **your home**, and **you** do not want to wait for the repairs to be finished.
- Local repairs can be done in less than 5 days but not before the date **you** are due to return to **your home**.
- **Your** vehicle is stolen and not found before the day **you** are due to return to **your home**.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Costs which are more than the vehicle's market value in **your home** country.

Theft of **your personal possessions** left in or on the **insured vehicle** when it is being brought back to **your home**.

Also refer to sections General exclusions, Conditions & Making a claim

COLLECTING THE VEHICLE FROM CONTINENTAL EUROPE – SECTION 7

This section applies for a **journey** outside **your home** country.

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following

Vehicle collection

The reasonable cost of travel (by economy class airfare or standard class ferry, coach or rail fare) and up to £100 for reasonable additional expenses, for one person to travel to and from **your home** country to collect the **insured vehicle**.

Vehicle storage

All reasonable costs for storing the **insured vehicle** for a reasonable time before and after the repair has been done.

We will provide this cover if either of the following apply:

- The repairs, following a **breakdown** outside **your home** country, can be done within 5 days but not before **you** are due to return to **your home** country, or
- The **insured vehicle** was stolen outside your **home** country and is only found after **your** return to **your home** country and can be driven legally and is mechanically safe.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Under Vehicle collection

Any **journey** within **your home** country.

The cost of insurance to cover collecting the **insured vehicle** (**you** will still be covered under this motoring breakdown service policy when the **insured vehicle** is collected before the end of **your journey** as shown on **your journey** confirmation).

Also refer to sections General exclusions, Conditions & Making a claim

IF THERE IS NO QUALIFIED DRIVER AVAILABLE FOR THE INSURED VEHICLE – SECTION 8

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following.

Vehicle storage

The cost of storing the **insured vehicle** before it is brought back to **your home** country.

Transporting home

The reasonable extra costs of transporting the **insured vehicle** and **your personal possessions** to **your home**.

Extra accommodation

Hotel or bed and breakfast accommodation if the costs are more than **you** would have paid if there had been a qualified driver but only until the **insured vehicle** can be transported.

We will provide this cover if either of the following apply:

- because of death, injury or illness there is no suitable person to drive the **insured vehicle**; or
- the only qualified driver has to return urgently to **your home** because of death, injury or illness of the drivers **relative** or close **business associate** living in **your home** country. There must not be time for the qualified driver to return with the **insured vehicle**.

Chauffeur hire

Up to £1,600 in total (£80 per day) for the cost of hiring a chauffeur in the event of a serious illness or serious injury (not due to road traffic accident) of the driver in **your** party.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home** country.

Costs if medical evidence of death, injury or illness was not given to **us** before the arrangements were made.

Any transport not arranged by **us** (normally **we** provide a qualified driver to drive the **insured vehicle** back to **your home** country).

Costs which are more than the vehicle's market value in **your home** country.

Any hotel or bed and breakfast arrangements if **your** main accommodation is a tent.

Also refer to sections General exclusions, Conditions & Making a claim

LOSS OR DAMAGE TO YOUR TENT – SECTION 9

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to £400 in total (£100 per **person insured**) for the following, when your main accommodation is a tent and it is lost or destroyed because the **insured vehicle** has a **breakdown** or is stolen and cannot be used:

- hiring a replacement tent, or
- suitable bed and breakfast accommodation.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Also refer to sections General exclusions, Conditions & Making a claim

HOME CAR HIRE - SECTION 10

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to £150 for the cost of hiring an equivalent vehicle in **your home** country if **your own insured vehicle** is still unusable on **your** return to **your home** country following a **breakdown** during **your journey**.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

The cost of any personal accident insurance

The cost of any fuel or oil used

The cost of returning the hired vehicle to the hire car company

Also refer to sections General exclusions, Conditions & Making a claim

ESSENTIAL TELEPHONE COSTS - SECTION 11

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will pay up to £10 in total for each **insured vehicle** for essential telephone calls made as a result of a **breakdown** during **your journey**.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Also refer to sections General exclusions, Conditions & Making a claim

CUSTOMS DUTY COVER - SECTION 12

This section only applies for a **journey** outside **your home** country

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to £2,000 in total for the following.

Customs requirements

We will help deal with the Customs requirements to dispose of the **insured vehicle** if it has a **breakdown** or it is stolen outside **your home** country during **your journey** and it is beyond economical repair.

Customs duty

We will pay any duty **you** have to pay because **you** unintentionally fail to:

- take the **insured vehicle** permanently out of a country in **Continental Europe** within the set time after it is imported; or
- follow the import conditions which allow **your insured vehicle** to be imported from **Continental Europe** for a set time without paying duty.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home** country.

Also refer to sections General exclusions, Conditions & Making a claim

GUARANTEE OF SPANISH BAIL BOND - SECTION 13

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to £1,000 in total for a guarantee or deposit for bail which the Spanish Authorities may ask for to avoid the **insured vehicle** or driver being held because of an accident involving the **insured vehicle**.

If **you** lose the guarantee or deposit in any **legal action** against **you**, **you** must repay the money to **us** immediately.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Also refer to sections General exclusions, Conditions & Making a claim

LEGAL ADVICE AND EXPENSES - SECTION 14

You can call **our** motor breakdown 24-hour legal helpline 365 days a year for advice on any motor related legal problem to do with **your journey**, arising under the law of England, Wales, Scotland and Northern Ireland.

Phone: UK +44 (0)20 8603 9804

WHAT EACH INSURED VEHICLE IS COVERED FOR

Legal Costs

We will pay up to £20,000 (but not more than £40,000 in total for all **persons insured** on this policy) for **legal costs** for **legal action** if events giving rise to an **insured event** occurs during **your journey**.

Judicial hearing

If it is necessary for **you** to attend a judicial hearing for an offence, or alleged offence, covered under this policy, **we** will pay for reasonable travel costs (but not board and lodging) for **you** to attend such a hearing up to:

£250 (but not more than £1,000 in total for all **persons insured** on this policy), in **Continental Europe** (where this is not **your home** country);

or

£100 (but not more than £400 in total for all **persons insured** on this policy), in **your home** country.

Special conditions to this section

- You** must conduct **your** claim in the way requested by the **appointed adviser**;
- You** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- We** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement;
- You** must make every effort to assist **us** and **your appointed adviser** in recovering **our** outlay.

Note:

- If **you** have a replacement car from **us** while the **insured vehicle** is unavailable as a result of a **breakdown** covered by this policy it will, for the purposes of this section only, be treated as the **insured vehicle**.
- We** will nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- Where there is a dispute between **you** and **us** regarding the administration of this section the matter may be referred to any Alternative Resolution Facility such as mediation.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- for uninsured loss claim where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- where **you** have been charged with solvent abuse, alcohol or drugs related offences or dangerous driving;
- arising from parking or fixed penalty offences committed, or alleged to have been committed, by **you**;
- for an **insured event** occurring while the **insured vehicle** is being:
 - used for any purpose not permitted by the effective Certificate of Motor Insurance;
 - driven by any person not described in the effective Certificate of Motor Insurance as a person entitled to drive or any person not insured by this policy;
 - driven by a **person insured** who does not have a valid driving licence to drive the **insured vehicle** or who has been disqualified from holding or obtaining such a licence.

- against **us, the insurer**, another **person insured** or **our agent**;
- an application by **you** to:
 - the European Court of Justice, European Court of Human Rights or similar International body; or
 - enforce a judgment or legally binding decision.

Legal costs:

- or **legal action** that **we** have not agreed to;
- incurred before **we** have agreed to support the **legal action**;
- if **you** refuse reasonable settlement of **your** claim;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have been paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- if **we, you** or **your appointed adviser**, are unable to recover **legal costs** incurred following a successful claim for compensation, **we** will be entitled to receive such costs from the compensation **you** receive. Any repayment is limited to the actual costs incurred and will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example, for not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same **insured event**;
- for **legal action** if **your** affairs are in the hands of any insolvency practitioner.

Also refer to General exclusions, Conditions, Making a claim and the special conditions relating to this section

MISSED MOTORAIL CONNECTION – SECTION 15

WHAT EACH INSURED PERSON IS COVERED FOR

We will pay **you** up to **£750** in total for the cost of extra accommodation and transport which **you** have to pay to get to **your journey** destination or back **home** because **you** do not get to the departure point by the time shown in **your** travel itinerary (plans) because:

- public transport does not run to its timetable; or
- the vehicle **you** are travelling in has an accident or breaks down

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any claim unless **you**:

- get a letter from the public transport provider (if this applies) confirming that the service did not run on time
- get confirmation of the delay from the authority who went to the accident or **breakdown** (if this applies) affecting the vehicle **you** were travelling in
- have allowed time in **your** travel plans for delays which are expected.

Any delay caused by a riot, civil commotion, strike or industrial action which began or was announced before **your** policy or travel tickets for **your journey** were bought (whichever is later).

Failure of public transport caused by a riot, civil commotion, strike or industrial action which began or was announced before **you** left **home** or where **you** could have reasonably made other travel arrangements.

Also refer to sections General exclusions, Conditions & Making a claim

GENERAL AVERAGE INDEMNITY - SECTION 16

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will pay up to **£2,000** for costs which **you** are liable for as a contribution to general average and salvage charges incurred by the **insured vehicle** being in transit by a recognised sea route.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** exceeding **65** hours duration in total.

Also refer to sections General exclusions, Conditions & Making a claim

Please call **0345 604 3801** for large print, audio and Braille.

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