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.

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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. Vacation Rentals (UK) Ltd only offer travel insurance products from a single insurer. 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 Vacation Rentals (UK) Ltd offers fulfils your specific insurance requirements. Vacation Rentals (UK) Ltd collect and hold insurance premiums as agent of the insurer.

INSURANCE PREMIUM AND FEES

When Vacation Rentals (UK) Ltd provide you with a quotation for insurance, 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 8603 9533

Please tell us where you are, your exact location, contact telephone number and registration number of the insured vehicle and quote your 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 3942

24-hr motoring breakdown service & claims
UK +44 (0)20 8603 9533

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

Please read this policy and carry it with you during your journey.
Thank you for taking out insurance with us.
Your booking confirmation shows whether you have purchased this insurance.
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 Vacation Rentals (UK) Ltd on
0345 604 3942.

Insurer
Your insurance is underwritten by AWP P&C SA and is administered in the United
Kingdom 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 Vacation Rentals (UK) Ltd on 0345 604 3942, 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 Vacation Rentals (UK) Ltd on
0345 604 3942 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 intended to make a claim or
asked us to perform or provide the services given under this policy then we can recover all
the cost 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 notice
We and Vacation Rentals (UK) Ltd care about your personal data.
This summary below and our full privacy notice explain how we protect your privacy and
use your personal data. Our full Privacy Notice is available at www.allianz-
assistance.co.uk/privacy-notice/.
If a printed version is required, please write to Legal and Compliance Department, Allianz
Global Assistance, 102 George Street, Croydon CR9 6HD.
For Vacation Rentals (UK) Ltd’s full privacy notice, please visit
www.awaze.co.uk/privacy-notice

How will we obtain and use your personal data?
We will collect your personal data from a variety of sources including:
- Data that you provide to us, and
- Data that may be provided about you from certain third parties, such as your
  insurance broker, or authorised repairers in the event of a breakdown.
We will collect and process your personal data in order to comply with our
contractual obligations and/or for the purposes of our legitimate interests including:
- Entering into or administering contracts with you;
- Informing you of products and services which may be of interest to you.
- Who will have access to your personal data?
We may share your personal data:
- With public authorities, other Allianz Group companies, industry governing
  bodies, regulators, fraud prevention agencies and claims databases, for
  underwriting and fraud prevention purposes;
- With other service providers who perform business operations on our behalf;
- Organisations who we deal with which provide part of the service to you such
  as vehicle recovery operators;
- To meet our legal obligations including providing information to the relevant
  ombudsman if you make a complaint about the product or service that we have
  provided to you.
We will not share information about you with third parties for marketing purposes
unless you have specifically given us your consent to do so.
- How long do we keep your personal data?
We will retain your personal data for a maximum of seven years from the date the
insurance relationship between us ends. If we are able to do so, we will delete or
anonymise certain areas of your personal data as soon as that information is no
longer required for the purposes for which it was obtained.
- Where will your personal data be processed?
Your personal data may be processed both inside and outside the European
Economic Area (EEA).
When we transfer your personal data outside the EEA to other Allianz Group companies,
we will do so on the basis of Allianz’s approved binding corporate rules (BCR), Where Allianz’s BCR do not apply, we take steps to ensure that personal data
transfers outside the EEA receive an adequate level of protection.
- What are your rights in respect of your personal data?
You have certain rights in respect of your personal data. You can:
- Request access to it and learn more about how it is processed and shared;
- Request that we restrict any processing concerning you, or withdraw your
  consent where you previously provided this;
- Request that we stop processing it, including for direct marketing purposes;
- Request that we update or delete it from our records;
- Request that we provide it to you or a new insurer; and
- File a complaint.
- Automated decision making, including profiling
We carry out automated decision making and/or profiling when necessary.
- How can you contact us?
If you would like a copy of the information that we hold about you or if you have
any queries about how we use your personal data, you can contact us as follows:
For Allianz Global Assistance
- By post: Data Protection Officer, AWP Assistance UK Ltd
  102 George Street, Croydon CR9 6HD
- By telephone: 020 8603 9853
- By email: AzPUKDP@allianz.com
For Vacation Rentals (UK) Ltd
- By post: Data Protection Officer, Vacation Rentals (UK) Ltd
  Spring Mill, Earby, Lancashire BB9 4AA, United Kingdom
- By telephone: 0345 268 9282
- By email: datachanges@awaze.co.uk

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
Unscrewed 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
counting the 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.

Note: You will not be covered if you travel to a country where the Foreign and
Commonwealth Office has advised against all travel or all but essential travel. For further
details visit gov.uk/foreign-travel-advice

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, Brechou and Lihou.
Continental Europe
Andorra, Austria, Belgium, Bulgaria, Canary Islands, 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, 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
AJP P&C 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;
- 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 / 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
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 at 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;
   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);
   v) not following the laws of the country or the local authorities.

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.

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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 them.

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 Vacation Rentals (UK) Ltd on 0345 604 3942 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 to 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 8603 9533

### 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:

Vacation Rentals (UK) Ltd on 0345 604 3942 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 Service, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD

Telephone: 020 8603 9533

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 for independent arbitration. Visit www.financial-ombudsman.org.uk write to Financial Ombudsman Service, Exchange Tower, London E14 9SR call 0345 080 1800 or email complaint.info@financial-ombudsman.org.uk

Online sales only.

If you purchased your policy online, you are also able to use the EC On-line Dispute Resolution (ODR) platform at http://ec.europa.eu/consumers/odr/ who will notify the FOS on your behalf.

### YOUR MOTOR BREAKDOWN COVER

**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 recovery (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;
- 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

**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 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 fares, 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.

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

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 from your home country to collect the insured vehicle and return.

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.
• 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

UnderVehicle 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 hotel.
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 in total 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 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
1 You must conduct your claim in the way requested by the appointed adviser;
2 You must keep us and the appointed adviser fully aware of all facts and correspondence including any claim settlement offers made to you;
3 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;
4 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;
5 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.
WHAT EACH PERSON INSURED IS COVERED FOR

We will pay you up to £750 in total for each person insured 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 PERSON INSURED 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.

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

MISSED MOTORAIL CONNECTION – SECTION 15

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will pay you 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.

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 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 to us is limited to the actual costs incurred and will not be more than half of your compensation amount;
- 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 sections General exclusions, Conditions & Making a claim.

Please call 0345 604 3942 for large print, audio and Braille.