

European Breakdown Cover Insurance Policy

This insurance policy has been issued to you by Philosophia Ltd trading as www.europebreakdowncover.co.uk or www.europeanbreakdowncover.com

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24-hour motoring breakdown service

Please tell **us** as quickly as possible about any motor **breakdown** during **your journey**.

From within your home country phone: 020 8666 9351

From outside your home country phone: +44 20 8666 9351

You can call 24 hours a day, 365 days a year.

Please tell **us** where **you** are, **your** policy number and say that **you** are covered with European Breakdown Cover.

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.

If **we** are unable to verify **your** policy cover with **your** issuing agent 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 authority of the card holder.

Auto route restrictions

If assistance is required on a French autoroute, and certain autoroutes in some other 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 **your** vehicle has been recovered from the autoroute. Any costs incurred for recovery from the autoroute can be claimed back from **us**.

Demands and needs statement

European Breakdown Cover is typically suitable for those who wish to insure themselves for motor **breakdown** whilst travelling overseas.

You may already possess alternative insurance(s) for some or all of the features and benefits provided by this product. It is **your** responsibility to investigate this.

Philosophia Ltd have not provided **you** with any recommendation or advice about whether this product fulfils **your** specific insurance requirements.

Extending the period of cover

We will automatically extend the period of cover free of charge for up to 14 days if **you** cannot get **home** from **Continental Europe** before the insurance ends because the public transport in which **you** are travelling as a passenger is delayed. After 14 days **you** will need to apply for extra motoring **breakdown** service insurance.

Important telephone numbers

Customer services:

01483 562 662

24-hr motor breakdown service:

Outside **UK:** +44 208 666 9351

Within **UK:** 0208 666 9351

24-hr legal helpline:

Outside **UK:** +44 20 8603 9804

Within **UK:** 020 8603 9804

This policy is available in large print, audio and Braille.

Please contact us on **01483 562662** and we will be pleased to organise an alternative version for you.

Geographical area

Continental Europe - Andorra, Austria, Belgium, Bulgaria, Canaries, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, **United Kingdom** and Vatican City.

Important information

Thank you for taking out European Breakdown Cover with us. Your certificate of insurance shows the sections of the policy you have chosen, the vehicle that is covered and any special terms or conditions that may apply. Your policy does not cover everything. You should read this document carefully to make sure it provides the cover you need. If there is anything you do not understand you should call European Breakdown Cover on 01483 562 662 or write to us at Voyager Insurance Services Ltd, 13-21 High Street, Guildford, Surrey, GU1 3DG.

Before you travel

This policy for motor **breakdown** is an 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 relevant driving regulations abroad.

Insurer

Your European Breakdown Cover is underwritten by AGA International SA and is administered in the **United Kingdom** by Allianz Global Assistance.

How your policy works

Your policy and certificate of insurance 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 the **insured vehicle**. **Your** policy does not cover all possible events and expenses. Certain words have special meanings as shown under the heading 'definitions of words'. These words have been highlighted by the use of bold print throughout the policy document.

Telling us about relevant facts

Before **you** travel **you** must tell **us** about anything which may affect **your** cover. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something which may be relevant, **your** cover may be refused and **we** may not cover any related claims.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify Philosophia Ltd within 14 days of receiving **your** certificate of insurance and return all **your** documents to them for a refund of **your** premium.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim 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.

Renewal of your insurance cover

If **you** have annual multi-trip cover, Philosophia Ltd. will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your** certificate of insurance.

The terms of **your** cover and the premium rates may be varied by Philosophia Ltd. at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen. At renewal and throughout the **period of insurance you** must tell Philosophia Ltd about relevant facts as this may affect the cover provided and may invalidate **your** insurance.

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 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 020 7741 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 the policy the English courts shall have exclusive jurisdiction.

Data protection

Information about **your** policy may be shared between Philosophia Ltd, Voyager Insurance Services Ltd, us and the **insurer** for underwriting and administration purposes.

You should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives, the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

Your information may be used by **us**, the **insurer** and members of The Allianz Global Assistance Group and shared with Philosophia Ltd and Voyager Insurance Services Ltd for marketing and research purposes, or to inform **you** from time to time about new products or services. If **you** do not want to receive marketing information please write to **us** at 102 George Street, Croydon CR9 6HD. **You** have the right to access **your** personal records.

Contracts (Rights of Third Parties) Act 1999

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

Making a claim

For all motor **breakdown** claims please contact **us** on:

Within the **UK: 020 8666 9351**

Outside the **UK: +44 20 8666 9351** as quickly as possible.

For all legal expenses claims please contact **us** on:

Within the **UK: 020 8603 9804**

Outside the **UK: +44 20 8603 9804** and ask for a claim form.

You should fill in the claims form and send it to **us** as soon as possible with all the information and documents **we** ask for. **You** must send original documents as proof of what **you** have paid. **We** do not accept photocopies.

You can also write to: Allianz Global Assistance, International Motor Operations Department, 102 George Street, Croydon CR9 6HD. Please supply **us** with **your** name, address, policy number and quote EuroRecovery motor **breakdown** insurance.

You will need to obtain some information about **your** claim while **you** are away. Below is a list of the documents **we** will need in order to deal with **your** claim.

For all claims

- **your** original **journey** booking invoice(s) and travel documents showing the dates and times of travel.
- original receipts and account for any expenses **you** have to pay.
- original bills or invoices **you** are asked to pay.
- details of any other insurance **you** may have that may cover the same loss.
- as much evidence as possible to support **your** claim.

Legal expenses

- detailed account of the circumstances surrounding the event (including photographs and video evidence if this applies) within 90 days of the event causing **your** claim.
- any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- full details of any witnesses, providing written statements where available.

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.

In the first instance, please contact:

**Customer Support,
Allianz Global Assistance,
102 George Street,
Croydon, CR9 6HD
Telephone: 020 8603 9853**

Email: customersupport@allianz-assistance.co.uk

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

Definition of words

Throughout this policy and certificate of insurance, the words and phrases listed below have the meanings given next to them and are printed in bold.

Appointed adviser

Any solicitor or appropriately qualified person, firm or company, including **us**, appointed to act for **you**, according to the terms of this policy.

Breakdown

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

Continental Europe

Andorra, Austria, Belgium, Bulgaria, Canaries, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, **United Kingdom** and Vatican City.

Home

The place **you** usually live in the **United Kingdom**.

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 a 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 shown on the certificate of insurance must be:

- a car, motorcycle over 150cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the **United Kingdom**. Towed caravans or trailers are not covered unless agreed in writing by **us** and the extra premium paid.
- less than 10 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 2.3 metres wide.
- not carrying more than the recommended number of passengers (maximum being 8 including the driver).
- kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's specifications.

Insurer

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**, whichever is earlier.

- **you** will only be covered if **you** are aged 80 or under at the date **your** policy was issued.
- 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 the 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.

Period of insurance

The cover under section 1 - Cover before **you** leave begins seven days before the beginning of **your journey** (but not before **your** policy was issued) and ends at the beginning of **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 on the expiry date shown on **your** certificate of insurance, unless **you** cannot finish **your journey** due to a **breakdown** or theft covered by this policy. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

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 **United Kingdom** and has not spent more than six months abroad during the year before the policy was issued.

United Kingdom, UK

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

We, our, us

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

You, your, person(s) insured

Any person in the **insured vehicle** on the **journey**.

General exclusions

1. **we** will not cover **you** for any loss, injury, damage, illness, death or legal liability caused by the following.
 - a. 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.
 - b. **your** property being held, taken, destroyed or damaged under the order of any government or customs officials (except where cover is given under section 10 - guarantee of spanish bail deposits).
 - c. any claim arising from a relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
 - d. ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - e. any currency exchange rate changes.
 - f. 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.
 - g. any epidemic or pandemic.
2. any loss caused as a direct or indirect result of anything **you** are claiming for (unless it says differently in the policy).
3. **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. This does not affect **your** legal rights.
4. **we** will not pay for the following;
 - a. anything caused by the **insured vehicle** being used for:
 - i. carrying goods or materials; or
 - 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; or
 - ii. breaking the law; or
 - iii. deliberately putting yourself at risk (unless **you** were trying to save another person's life); or
 - 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 its local authorities.

Conditions

We will act in good faith in all our dealings with you.

We will only pay your claim if you meet the following conditions.

1. you are a resident of the **United Kingdom**.
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.
3. you have a valid policy number.
4. you write to **us** as soon as possible with full details of anything which may result in a claim.
5. you send **us** every writ, summons or other communication to do with a claim as soon as you get it.
6. you give **us** all the information and documents we need (including details of **your** household or motor insurance and other information asked for under the 'making a claim' section). **You** must do this at **your** own expense.
7. you do not admit liability or offer to pay any claim unless you have **our** written permission.
8. you accept that **we** will not extend the period of cover for a **journey** if the original policy plus any extensions have either ended, been in force for more than 12 months or you know you will be making a claim.
9. you accept that no alterations to the terms and conditions of the policy apply unless **we** confirm them in writing to **you**.
10. 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.
11. you must get **our** authorisation for service costs 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.
12. you must keep the **insured vehicle** in a safe and roadworthy condition.
13. you must do everything necessary to get the repairs to the **insured vehicle** carried out quickly.
14. you must not abandon the **insured vehicle** or any parts to be dealt with by **us**.
15. you must tell the police, as soon as reasonably possible but within 24 hours, of loss or damage caused by theft. (**You** also have to tell the police if **you** are involved in a road accident.)
16. 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.

We have the right to do the following.

1. Cancel the policy and make no payment if **you** make a fraudulent claim.
2. Cancel the policy and make no payment if the appropriate premium is not paid to the issuing agent.
3. Take over and deal with, in **your** name, any claim **you** make under this policy.
4. Take legal action in **your** name (but at **our** expense) to recover any payment **we** have made under this policy.
5. Cancel the cover given on this policy for a **journey** without refunding **your** premium if **you** cancel or cut short that **journey**.

6. Only refund or transfer **your** premium, if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date you receive your certificate of insurance. **We** are entitled to recover all costs that **you** have used if **you** have travelled, made a claim or intend to make a claim.
7. Pay any claim on this policy under the law of the country **you** usually live in within the **United Kingdom**.
8. 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.
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 pay for any event which is covered by another insurance policy or any motoring organisation's 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 seven days of the start of **your journey** (but not before the date **your** policy was issued) **we** will do the following:

Assistance

Arrange assistance at **your home** or the roadside and recovery to the nearest repairer (if required).

Replacement vehicle

We will arrange and pay up to **£2,000** in total (**£100** 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 seven 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**.

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.

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 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.

Please refer to sections general exclusions, conditions and making a claim that also apply.

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 the roadside and recovery to the nearest repairer (if required) up to a maximum of **£250** 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 electrical or mechanical faults which keep happening.
- 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.

Please refer to sections general exclusions, conditions and making a claim that also apply.

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.

Replacement vehicle or additional transport costs Up to **£2,000** in total (**£100** per day) for the cost of hiring a replacement vehicle or the reasonable additional transport cost to enable **you** to:

- continue to **your journey** destination and back again to collect the **insured vehicle** after the repair has been done;
- return to **your home** in the **United Kingdom**.

Additional accommodation

For each person insured up to **£450** in total (**£45** per day) additional hotel or bed and breakfast accommodation where the costs are more than what **you** would have had to pay if the **insured vehicle** did not have a **breakdown** or had not been stolen.

What each insured vehicle is not covered for

- Any costs after the **insured vehicle** is available and can be driven.
- The cost of any personal accident insurance.
- The cost of any fuel or oil used.
- Any hotel or bed and breakfast arrangements if **your** main accommodation is a tent.
- Any sundry expenses resulting from an incident claimed for under this section. For example telephone or mobile phone calls, faxes, food and drink.
- Any costs incurred (other than a replacement vehicle) if the **insured vehicle** has a **breakdown**, in the **United Kingdom**, on the outward **journey** to **Continental Europe** and **you** want to continue with **your journey**.
- The cost of a replacement vehicle if **you** have already got one under section 1 - cover before you leave.

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 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.

Please refer to sections general exclusions, conditions and making a claim that also apply.

Spare parts delivered for essential repairs - Section 4

What each insured vehicle is covered for

We will help arrange and pay to send the spare parts, including keys that are lost or stolen, to a specialist repairer, if the **insured vehicle** has a **breakdown** in **Continental Europe** 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 the **United Kingdom**.
- The cost of repairs to the **insured vehicle**.
- The cost of the essential spare parts.
- The cost of sending spare parts if **we** have not arranged to take the **insured vehicle** to a specialist repairer.

Please refer to sections general exclusions, conditions and making a claim that also apply.

Damage to the insured vehicle after theft or attempted theft - Section 5

What each insured vehicle is covered for

We will help arrange and pay up to **£100** for the following if there is damage to the **insured vehicle** caused by it being stolen or someone trying to steal it or your personal possessions, in **Continental Europe**.

- Temporary emergency repairs.
- Replacing parts if they are stolen or someone tried to steal them.

What each insured vehicle is not covered for

- Any help or payment where there is no evidence of a forced entry into the **insured vehicle**.
- Any help or payment where **you** do not get a police report within 24 hours of the event and send it to **us**.
- Damage to paintwork or other accessories.

Please refer to sections general exclusions, conditions and making a claim that also apply.

Getting the insured vehicle back - Section 6

What each insured vehicle is covered for

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

Storage costs

The cost of any storage charges up to **£100** for the **insured vehicle** before it is brought back to the **United Kingdom**.

Returning the insured vehicle

The cost of getting the **insured vehicle** to **your home** or a repairer in the **United Kingdom** up to **£750**.

We will provide this cover if any of the following apply.

- Local repairs cannot be done.
- Local repairs can be done in less than 5 days, but not before the date **you** are due to return to the **United Kingdom**.
- **Your** vehicle is stolen and not found until after the date **you** are due to return to the **United Kingdom**.

What each insured vehicle is not covered for

- Costs which are more than the vehicle's market value in the **United Kingdom**.
- Theft of **your** personal possessions left in or on the **insured vehicle** when it is being brought back to the **United Kingdom**.

Please refer to sections general exclusions, conditions and making a claim that also apply.

Collecting the insured vehicle from Continental Europe - Section 7

What each insured vehicle is covered for

We will help arrange and pay for the following.

Vehicle collection

The reasonable cost of travel for one person to travel to and from the **United Kingdom** to collect the **insured vehicle** up to **£600**.

Vehicle storage

The cost of storing the **insured vehicle** for a reasonable time before and after the repair has been done up to **£100**.

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

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

What each insured vehicle is not covered for

- Any journey within the **United Kingdom**.
- 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.

Please refer to sections general exclusions, conditions and making a claim that also apply.

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

Up to **£100** in total for the cost of storing the **insured vehicle** before it is brought back to the **United Kingdom**.

Transporting home

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

Extra accommodation

For each person insured up to **£450** in total (**£45** per day) for extra hotel or bed and breakfast accommodation where 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, serious injury or serious illness there is no suitable person to drive the **insured vehicle**; or
- the only qualified driver has to return urgently to the **United Kingdom** because of the death, serious injury or serious illness of the driver's **relative** or close business associate living in the **United Kingdom**. There must not be time for the qualified driver to return with the **insured vehicle**.

What each insured vehicle is not covered for

- Any journey within the **United Kingdom**.
- 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 the **United Kingdom**).
- Costs which are more than the vehicle's market value in the **United Kingdom**.
- Any hotel or bed and breakfast arrangements if **your** main accommodation is a tent.

Please refer to sections general exclusions, conditions and making a claim that also apply.

Customs duty cover - Section 9

What each insured vehicle is covered for

We will help arrange and pay for the following.

Vehicle disposal

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

Duty cost

We will pay up to **£500** for the duty cost **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

Please refer to sections general exclusions, conditions and making a claim that also apply.

Guarantee of Spanish bail deposits - Section 10

What each insured vehicle is covered for

We will help arrange and pay up to **£1,000** 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

Please refer to sections general exclusions, conditions and making a claim that also apply.

Legal expenses - Section 11

You can call **our** 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 Within the **UK**

020 8603 9804 textphone **020 8666 9562**.

Outside the **UK**

+44 208 603 9804 textphone **+44 208 666 9562**.

What each insured person is covered for

Legal costs

We will pay **£10,000** for **legal costs** for **legal action** if 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:

- £1,000** (but not more than **£2,000** in total) for all **persons insured**, in **Continental Europe**; or
- £500** (but not more than **£1,000** in total) for all **persons insured**, in the **United Kingdom**.

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.

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 recovery 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;
- for 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:

- for **legal action** that **we** have not agreed to.
- incurred before **we** 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;
- that cannot be recovered by **us**, **you**, or **your appointed adviser** when **you** receive any compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with court rules and protocols);
- for **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.

Note

- If **you** have a replacement vehicle 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 an alternative resolution facility such as mediation.

Please refer to sections general exclusions, conditions and making a claim that also apply.

Philosophia Ltd is an appointed representative of ITC Compliance Ltd. Registered office Unit 2, Station Yard, Halifax Road, Liversedge, West Yorkshire, WF15 6PS. Registered in England No. 05995270

This insurance is sold by Philosophia Ltd and arranged by Voyager Insurance Services Ltd, Correspondence address: 13-21 High Street, Guildford, Surrey, GU1 3DG. Registered number: 325842. Registered office Buzzards Hall, Friars Street, Sudbury, Suffolk, CO12 2AA.

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Allianz Global Assistance acts as an agent for AGA International SA for the receipt of customer money, settling claims and handling premium refunds.

Voyager Insurance Services Ltd acts as an agent for AGA International SA for the receipt of customer money and handling premium refunds.