

# Policy Summary



This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

### Insurer

The insurer of this policy is Europ Assistance Holding Irish Branch. Benefits and services under this policy are provided by Europ Assistance Holdings Limited.

### Type of insurance cover provided

This is vehicle breakdown insurance in the UK and Continental Europe

### Significant features and benefits

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

Significant Conditions And Exclusions		Policy Reference
Residency	You must habitually reside in the UK Area (i.e. have their main home in the UK Area and have not spent more than 6 months abroad in the year prior to purchasing the policy).	Your Continental Motoring Assistance Policy, page 45
Vehicle Size Restrictions:	No section of this policy shall apply if a vehicle exceeds the following gross vehicle weight and dimensions which apply inclusive of any load carried: 3,500kg, length 7m, height 3m and width 2.3m. Only on payment of an additional premium can a minibus up to 4,600kg be covered.	Definition of Insured Vehicle, Meaning of Words, page 48
Vehicle Age Limits	The Insured Vehicle should be less than 10 years old at the commencement of the Trip (or 10 years and over when the appropriate additional premium has been paid)	Definition of Insured Vehicle, Meaning of Words, page 48
Passenger restrictions	The Insured Vehicle should be carrying not more than the number of persons recommended by the manufacturer and for whom seats are available, to a maximum of eight persons, including the driver (or, subject to payment of the appropriate Minibus additional premium, with an overall maximum of 19 including the driver).	Definition of Insured Vehicle, Meaning of Words, page 48
Trip limits	A pre-booked journey abroad within the Geographical Limits not exceeding 91 consecutive days during the Period of Insurance, commencing and ending in the UK Area.	Definition of Trip, Meaning of Words, page 49
Exceeding defined trip limits	No section of this Policy shall apply if you have not paid the appropriate premium for the full number of days of your planned trip, irrespective of when the incident giving rise to a claim may occur	General Exclusions 21, page 62
Vehicles being used by you for Hire or Reward	No Section of this Policy shall apply in respect of Vehicles being used by You for Hire or Reward during the Trip.	General Exclusions 4, page 61
Winching costs/Use of specialist off-highway recovery equipment	There is no cover for any winching costs or specialist off-highway-recovery equipment or any vehicle or equipment used other than a standard recovery vehicle which is required to move a vehicle which has left the highway or is overturned or without wheels, would be considered as specialist. Once the vehicle has been recovered to a suitable location, normal service will be provided.	Section 2, Roadside Assistance, page 51
Law and jurisdiction	This policy is effected in England and is subject to the Laws of England and Wales.	Your Personal Travel Insurance Policy page 3

Cover	Limits of Cover <small>(NB Euro limits and excesses are ONLY applicable to those policies sold to residents of the Republic of Ireland)</small>	Significant or unusual exclusions	Reference
Cover prior to Departure	£750 (€1000)	You can claim if the Insured Vehicle is lost, immobilised or made unroadworthy as a result of breakdown, accident, fire or theft occurring in the seven days immediately before Your arranged departure date. Any claim involving the hire of a replacement vehicle must have Our prior approval. You must contact Us as soon as You know Your vehicle may be unavailable for the planned Trip. You are not covered for any claim under this section resulting from breakdown, accident, fire or theft if You have purchased this insurance less than TEN days before Your planned date of departure or if the fault was discovered during the course of a service carried out less than TEN days to your planned date of departure.	Summary of Cover - page 46  Section 1: Cover Prior to Departure - page 50

Roadside Assistance	£250 (€350)	You can claim if the Insured Vehicle is immobilised or made unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown. Labour charges in excess of £100 (€125) are not covered nor are the cost of replacement parts or other materials.	Summary of Cover - page 46  Section 2 Roadside Assistance - page 51
Replacement parts	£600 (€840)	You can claim If the Insured Vehicle needs replacement parts during a Trip outside the UK Area, but these are not available locally. On receipt of Your instructions We will undertake to obtain them elsewhere, and will pay all freight charges involved in despatching them to the location of the Insured Vehicle. The actual cost of the parts and any Customs Duty must be paid to Us by You.	Summary of Cover - page 46  Section 3 Replacement Parts - page 51
Vehicle Out of Use	£1,500 (€2,100)	You can claim If the Insured Vehicle is lost, immobilised or made unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown, and repairs cannot be effected the same day. You are not covered for the cost of any optional Personal Accident insurance or other benefit not specifically covered under this policy. Trips solely in the UK area are not covered.	Summary of Cover - page 46  Section 5 Vehicle Out of Use - page 52
Camping Trips	Hire Costs £500 (€750) including emergency Bed and Breakfast only expenses of up to £100 ((€125)	You can claim if the tent You are carrying with You, and using in the course of the Trip as Your principal overnight accommodation, is made unserviceable through theft or accidental damage. You are not covered for any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable. Trips solely in the UK area are not covered.	Summary of Cover - page 46  Section 6 Camping Trips - page 53
Repatriation	Up to current market value of vehicle in UK	You can claim if the Insured Vehicle is lost, immobilised or rendered unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown. You are not covered for repatriation of vehicle occupants injured in an accident involving the Insured Vehicle. Trips solely within the UK Area are not covered.	Summary of Cover - page 46  Section 9 Repatriation - page 54

### Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. Full details of these are given in the policy document

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

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

### Cooling Off Period

Unless Your Trip will be completed within 1 month of buying this insurance, You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid and will recover from you any payments we have made.

### Requesting Assistance

In an emergency, first check the circumstances are covered by this policy. Having done this please telephone us on 0870 737 5652 (+44 1444 442 637) stating your name and your booking reference.

### Making a claim on return home

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

Claim forms can be obtained from [www.eaclaims.co.uk](http://www.eaclaims.co.uk)

Alternatively telephone Our Claims Helpline on 0844 338 5651 to obtain a claim form via email or post, giving Your name and Policy number, and brief details of Your claim.

### Your right to complain

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

In writing ...

Quality Department,  
Europ Assistance Holdings Limited,  
Sussex House,  
Perrymount Road,  
Haywards Heath,  
West Sussex RH16 1DN

By phone ...0844 338 5799

By email ... [quality@europ-assistance.co.uk](mailto:quality@europ-assistance.co.uk)

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

Telephone: 0845 080 1800

### Financial Compensation Scheme

Europ Assistance Holdings Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Holdings Limited is unable to meet its obligations. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. More information can be obtained from the [www.fscs.org.uk](http://www.fscs.org.uk) website.

Europ Assistance Holding Irish Branch is regulated by l'Autorité de Contrôle des Assurances et des Mutuelles (ACAM), the French Regulator. No compensation scheme is available in the unlikely event that Europ Assistance Holding Irish Branch is unable to pay claims against it.