



BREAKDOWN COVER

Policy Wording & Summary

www.breakdownassist.co.uk

IMPORTANT NUMBERS

If You Have Broken Down

If you are calling from the UK

You can call from a landline on the following number

0330 123 3923

Remember, when calling from a mobile, it can be expensive to call a local number. You may wish to use the landline number, which is **01737 334010**

If you are calling from outside of the UK

You can call on the following number:

(+44) 1737 334010

Lines are open 24hrs a day, 7 days a week - Calls are answered by a UK call centre



Text messaging is available if you are deaf, hard of hearing or have speech difficulties. Please text the word **'breakdown'** to **07624 808 266**

Policy Questions

If you have a question about your policy, need to make an amendment or renew, please call the customers service team on the following number:

0800 112 4505

Breakdown Assist Motoring Assistance Cover: policy wording and policy summary – UK & European Product

A Policy wording

Important information

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. There are different levels of cover available. The cover **you** hold will be set out in the accompanying policy schedule. If changes are made, these will be confirmed to **you** separately in writing.

Each section of cover explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all sections of the cover, and there are general conditions that **you** must follow so **you** are entitled to the cover.

There are also different types of policy available. The type of policy **you** bought will be shown in the accompanying policy schedule and will fall within the following meanings:

Vehicle policy	Covers breakdown assistance for the single, specific vehicle shown on your policy schedule. This is the only vehicle that this cover applies to.
Multi-vehicle policy	Covers breakdown assistance for the multiple vehicles listed on your policy schedule up to a maximum of four. These are the only vehicles that this cover applies to.
Personal policy	Covers breakdown assistance for the specific policyholder named on your policy schedule, who must be travelling in a vehicle that meets the conditions shown in this policy document at the time it breaks down. You will be asked for proof of identity before we can provide help, for example, your driving licence.
Joint personal policy	Covers breakdown assistance for the specific policyholders named on the policy schedule, who must live at the same address. The maximum number of named policyholders covered under this policy is two. One of the named policyholders must be travelling in a vehicle that meets the conditions shown in this policy document at the time it breaks down. You will be asked for proof of identity before we can provide help, for example, your driving licence.
Joint family policy	Covers breakdown assistance for the specific policyholders named on the policy schedule, who must live at the same address. The maximum number of named policyholders covered under this policy is four. One of the named policyholders must be travelling in a vehicle that meets the conditions shown in this policy document at the time it breaks down. You will be asked for proof of identity before we can provide help, for example, your driving licence.

Status

This policy is managed by Breakdown Assist which is a trading style of QDOS Insurance Services Ltd.

This policy is provided on behalf of QDOS Insurance Services Ltd which is authorised and regulated by the Financial Conduct Authority FCA Number 472167. Its registered office is Higson's Chartered Accountants 93 Market Street, Farnworth, Bolton BL4 7NS. It is registered in England number: 05650475.

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from **us** on request. Inter Partner Assistance SA firm register number is 202664. **You** can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

AXA Assistance (UK) Limited operates the 24-hour motoring assistance helpline.

This insurance is governed by the laws of England and Wales.

Cancellation

If **you** find that the cover provided under this policy does not meet **your** needs, please contact us on 0800 112 4505 within 14 days of receiving this document and we will cancel this policy. You will receive a full refund of **your** premium as long as **you** have not made any claims.

If **you** cancel the policy outside the 14-day period, as long as **you** have not made any claims, **you** will receive a refund of **your** premium for the amount of time left to run on the policy, less an administrative charge of £15. Broker administrative charges may also apply.

We may cancel this policy by giving **you** at least 14 days written notice at **your** last-known address if:

- You fail to pay the premiums after we have sent you a reminder to do so. If we have been unable to collect a premium payment, we will contact you in writing requesting payment to be made by a specific date. If we do not receive payment by this date we will cancel your policy by immediate effect and notify you in writing that such cancellation has taken place.
- You refuse to allow us reasonable access to **your** property (vehicle and so on) to provide the services **you** have asked for under this policy or if **you** fail to co-operate with our representatives;
- You otherwise stop keeping to the terms and conditions of this policy in any significant way; or
- The cost of providing this policy becomes prohibitive

We may cancel this policy without giving **you** notice if, by law or other similar reasons, we are prevented from providing it. If we cancel the policy under this section, we will refund the premium paid for the remaining period of insurance, unless **you** have made any claims.

We may cancel this policy without giving **you** notice and without refunding **your** premium if **you**:

- Make or try to make a fraudulent claim under **your** policy;
- Are abusive or threatening towards our staff; or
- Repeatedly or seriously break the terms of this policy.

If **you** make a valid claim before the policy is cancelled, we will pay it before we cancel the policy.

Please note that the 14 day cancellation period does not apply to motor breakdown policies of less than 30 days duration, or where you have started a **journey** prior to exercising your rights to cancel.

Meaning of words

Wherever the following words and phrases appear in bold in this document, they will always have the following meanings.

1. We, us, our

Inter Partner Assistance SA and AXA Assistance (UK) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK.

In the Data Protection Act section of this policy '**we**' also means Breakdown Assist.

2. You, your, driver

The policyholder named on the schedule or any person driving an insured **vehicle**, and any passengers in the insured **vehicle**. (**We** will only help up to seven people, including the **driver**.)

3. Vehicle(s)

Vehicle means the private car, light commercial vehicle (excluding couriers and hire and reward) or motorcycle which is less than:

- 16 years old for annual UK cover and
- 13 years old for annual European cover and
- 11 years old for short trip European cover

and which is:

- no longer than 5.1 metres;
- no heavier than 3,500 kilograms;
- no higher than 1.95 metres; and
- no wider than 2.1 metres (excluding folding items such as wing mirrors);

If the **vehicle you** are in breaks down while **you** are towing a caravan or trailer, **we** will recover the **vehicle** and the caravan or trailer, as long as the caravan or trailer is not more than:

- 8 metres long;
- 3 metres high; and
- 2.55 metres wide.

The **vehicle you** are travelling in must carry a serviceable spare tyre and wheel, and a key that will let **us** remove a wheel secured by wheel nuts for the **vehicle**, caravan or trailer, if it is designed to carry one.

4. Your home

The last address (in the UK) **you** gave to Breakdown Assist as being where **you** permanently live or where **you** keep **your vehicle**. **You** must have started out from **your home** on **your journey** for cover to apply.

5. Breakdown

Not being able to use the **vehicle** because of:

- a mechanical breakdown;
- a flat tyre;
- a flat battery;
- putting the wrong fuel into it.

6. Territorial Limits

UK, which is Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

For European breakdown cover (section E only) this also includes Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, Romania, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, the Vatican City, Malta, the Republic of Cyprus, and other islands that belong to these countries and that are in Europe.

7. Period Of Cover

The period of time which the insurance applies to that is shown on **your** policy schedule.

8. Journey

A trip between **your** home in the UK and a place abroad, within the territorial limits. The trip must not be longer than 31 days in a row, or not more than 90 days in total during the period of cover.

9. Luggage

Suitcases or other bags that contain personal belongings for **your journey**.

12. Misfuelling

Accidental and involuntary filling of the fuel tank with inappropriate fuel for the insured vehicle.

The cover provided under each section is governed by the general exclusions and general conditions and shown in sections F and G.

How to claim

To get UK emergency help, phone: **0330 123 3923**.

You may have to pay a charge if **you** use a mobile phone to call this number.

If **you** need Breakdown Assistance in Europe, please call: **01737 334010**

Text messaging is available if **you** are deaf, hard of hearing or have speech difficulties. Please text the word 'breakdown' to **07624 808 266**

You should have the following information available.

- The vehicle's registration number
- Your name, home postcode and contact details
- Your policy number
- The make, model and colour of the vehicle
- The location of the vehicle
- An idea of what the problem is
- An SOS box number (if this applies).

We will take **your** details and ask **you** to stay by the phone. Once **we** have made all the arrangements, **we** will call **you** to advise who will be coming out to **you** and how long they are expected to take. **You** will then be asked to return to **your vehicle**.

Safety

Please take reasonable care at all times but stay near **your vehicle** until **our** recovery operator arrives. Once **our** operator arrives at the scene, please listen to their safety advice. If the police are present, please tell them that **you** have contacted **us** or give them our phone number to call **us** for **you**.

Help on motorways

If **you** break down on the motorway, go to the nearest SOS emergency phone box. Ask the police to contact the 24-hour emergency helpline on the number shown above.

You will only be able to claim the services we provide by contacting the emergency helpline number.

Section A – Local Breakdown Cover

The cover in this section will only apply if **you** have paid the premium.

What is covered

- If the **vehicle** breaks down more than one mile from **your** home, **we** will arrange and pay for a breakdown vehicle to come to the **vehicle** (for up to one hour) to try to get it working again.

- If the **vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange for the **vehicle**, the **driver** and up to six passengers to be recovered to one of the following locations, taking **your** circumstances into account within 20 miles.
 - **your** original destination;
 - **your** original departure point; or
 - a suitable local garage for it to be repaired. **You** must pay the cost of any repairs.
- If **you** lose or break **your vehicle** keys, **we** will pay for the call-out and mileage back to **our** rescue operator's base. **You** will have to pay all other costs, including the cost of repair or replacement keys.
- We will pass on up to two messages to either **your home** or place of work to tell them about **your** situation.

What is not covered

- A **breakdown** at or within one mile from **your home**.
- Travel outside the UK.
- Anything mentioned in the general exclusions. (Please see section F.)

Section B – National Breakdown Cover

The cover in this section applies as well as the cover shown in section A. It will only apply if it is shown on **your** current policy schedule and if **you** have paid the premium.

What is covered

If the **vehicle** cannot be made safe to drive at the place **you** have broken down, and cannot be repaired the same day at a suitable local garage, **we** will choose the most appropriate solution from one of the following options, taking **your** circumstances into account.

Option 1: nationwide recovery: If you ask, we will take the **driver** and up to six passengers, together with the **vehicle**, to either where **you** were originally travelling to or **your** home address. **We** will then arrange for the **vehicle** to be taken to a suitable repairer for it to be repaired at **your** cost, as long as this can be done in one journey.

Option 2: overnight accommodation: we will pay the costs for bed and breakfast for one night only. **We** will pay up to £150 (inc VAT) for a lone traveler or for each passenger £75 (up to a total of £500).

Option 3: 24-hour UK hire vehicle: we will pay (up to £250) for a hire **vehicle** (with an engine of up to 1600cc for up to 24 hours). **You** will be responsible for returning the hire **vehicle** and collecting **your** repaired **vehicle**. **You** must meet the conditions of the hire-car company to be able to hire a car.

Emergency driver

As well as the benefits above, if during the journey, the **driver** cannot drive because of an injury or illness they have gained, and there is no one else able or qualified to drive the **vehicle**, **we** will provide, and pay for, a driver to finish the journey or return the **vehicle** and passengers to the place **you** were originally travelling from. **You** may need to provide a medical certificate for the **driver** before **we** provide this benefit.

What is not covered

- A **breakdown** at or within one mile from **your home**
- Travel outside the UK
- Anything mentioned in the general exclusions. (Please see section F.)

Section C – Full UK Breakdown Cover

The cover in this section applies as well as the cover shown in sections A and B. It will only apply if it is shown on **your** current policy schedule and if the premium has been paid.

What is covered

- If the **vehicle** breaks down anywhere at or within one mile from **your home**, **we** will arrange and pay for a breakdown vehicle to come to where **you** are for up to one hour to try to get the **vehicle** working again.
- If the **vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for the **vehicle**, the **driver** and up to six people to be taken to a suitable local garage (normally within 20 miles), for it to be repaired. **You** must pay the costs of any repairs, by credit or debit card.

What is not covered

- Travel outside the UK.
- Anything mentioned in the general exclusions. (Please see section F.)

Section D – Misfuelling.

The cover in this section applies if sections A, B, C or E are shown on your policy schedule and if the premium has been paid.

What is covered

We will pay for the following if **your vehicle** is subject to **misfuelling** during the period of insurance in the United Kingdom only. The following applies both on the forecourt on-site and once the **vehicle** has been driven away from the forecourt:

- draining and flushing the fuel tank on site using a specialist roadside **vehicle** or
- recovery of the **vehicle**, the driver and up to 6 passengers to the nearest repairer to drain and flush the fuel tank and.
- replenishing the fuel tank with 10 litres of the correct fuel
- up to a maximum value of £250 per claim in any **period of insurance**. **You** will be responsible for paying any costs in excess of £250 per claim.

What is not covered

The following are not covered under this insurance:

- No claim will be paid relating to **misfuelling** that happened before taking out this policy.

- ❑ Where the **misfuelling** occurs outside the **United Kingdom**
- ❑ Fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel;
- ❑ Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum;
- ❑ Mechanical or component damage to **your vehicle** whether or not caused as a result of **misfuelling** or the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained.
- ❑ Any defect arising directly and/or indirectly as a result of **misfuelling** or a defect which existed before the incident of **misfuelling**.
- ❑ Anything mentioned in the general exclusions. (Please see section F.)

Section E – European Breakdown Cover

The cover in this section applies as well as the cover shown in sections A, B, and C. It will only apply if it is shown on **your** current policy schedule and if the premium has been paid.

E1 - Before travel abroad starts

The benefits shown under section E4 below also apply in the UK, as long as **you** break down during **your journey**.

E2 - Help at the roadside and towing in Europe

- ❑ If **your vehicle** breaks down, **we** will arrange and pay for a breakdown vehicle to come to where the **vehicle** is (for up to one hour) to try to get the **vehicle** working again.
- ❑ If **your vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for **your vehicle**, the **driver** and up to six passengers to be taken to a suitable local garage (normally within 20 miles) for it to be repaired. **You** must pay the costs of any repairs by credit or debit card.

What is not covered

- ❑ Any amounts for making the **vehicle** secure once **you** have returned to the UK.
- ❑ Sending **you** home to the UK within 48 hours of the original **breakdown** no matter what ferry or tunnel bookings for the homebound journey or pre-arranged appointments **you** have made within the UK.
- ❑ Sending **you home** if the **vehicle** can be repaired but **you** do not have enough money to cover the repair.
- ❑ Anything mentioned in the general exclusions. (Please see section F.)

Before travelling, it is recommended that **you** consult the laws of the country **you** are planning to visit. Before **you** travel, **you** should make sure that **you** check the documents **you** need to carry by law.

As a guideline, **we** recommend **you** take the following documents in case **you** need them by law in the countries in which **you** might break down.

- ❑ Photocard driving licence and supporting documents

- Insurance documents
- MOT certificate
- Logbook (V5 registration document)
- If **you** do not own the **vehicle**, confirmation that **you** have the owner's permission to drive it.

The above is not a full list and is for guidance only.

E3 - Not being able to use your vehicle

What is covered

If during **your** journey **your vehicle** breaks down and it is not safe to drive, and it will take at least eight hours to repair, or if it is stolen and not recovered within eight hours, **we** will arrange and pay for the most appropriate solution from one of the following options.

- Option 1: To move **you**, **your** passengers and luggage to where **you** were originally travelling to, and then, once **your vehicle** has been repaired, take **you** back to **your vehicle** or bring **your vehicle** to **you**.
- Option 2: The cost of hiring another car while **your vehicle** is being repaired. **We** will pay up to £70 a day and £750 in total, as long as **you** are able to meet the conditions of the hire-car company. or
- Option 3: **We** will pay for bed-and-breakfast costs of up to £150 for a lone traveler and £75 for each passenger per day (£500 in total for everyone in **your** group) while **your vehicle** is being repaired, as long as **you** have already paid for **your** original accommodation and **you** can't get **your** money back.

What is not covered

- The cost of fuel or lubricants **you** use in the hire **vehicle**.
- Replacement parts.
- Any insurance **you** have to pay to the hire-car company.
- Anything mentioned in the general exclusions. (Please see section F.)

E4- If you become ill or injured and can't drive

What is covered

- If, during the **journey**, the **driver** cannot drive because of an injury or illness, and there is no one else able or qualified to drive the **vehicle**, **we** will provide, and pay for, a driver to finish the **journey** or return the **vehicle** and passengers to the place **you** were originally travelling from. **You** may need to provide a medical certificate for the **driver** before **we** provide this benefit.

What is not covered

- Anything mentioned in the general exclusions. (Please see section F.)

E5 - If you can't use your own vehicle to get home

What is covered

If after a **breakdown your vehicle** is still not repaired or safe to drive when it is time for **you** to go **home**, **we** will pay for (reasonable) transport to get **you**, **your** passengers and **your** luggage to **your home**, and up to £150 towards other travel costs in the UK while **you** wait for **your own vehicle**. **We** will also pay storage charges (up to £100) while **your vehicle** is waiting to be repaired, collected or taken to the UK.

We will then choose the most appropriate solution from the following options.

- Take **your vehicle** to **your home** or **your** chosen repairer in the UK.
- Pay the cost of one rail or sea ticket (or an air ticket if the rail or sea trip would take more than 12 hours) for **you** to go to get **your vehicle** once it has been repaired

What is not covered

- Any costs **you** would have paid anyway for travelling **home**.
- The costs of returning **your vehicle** to the UK if **we** believe that the cost of doing so would be greater than the market value of **your vehicle** in the UK, after the **breakdown**.
- The costs of returning **your vehicle** to the UK if repairs can be done locally and **you** are not willing to allow this to happen.
- Anything mentioned in the general exclusions. (Please see section F.)

General notes relating to Europe

If **you** break down on a French motorway or major road, generally **we** cannot help **you** and **you** will often need to get help using the SOS phones. The local services will tow **you** to a place of safety and **you** will have to pay for the service as soon as possible. **You** can then contact **us** if **you** need more help. **We** will pay up to £150 towards the costs, but **we** will only refund **claims** when **we** have received a valid invoice or receipt. **We** will pay **you** in line with the exchange rate on the date of the claim.

If **you** have broken down in a European country during a public holiday, many services will be closed. In these circumstances **you** must allow **us** time to help **you** and repair **your vehicle**. **We** will not be held legally responsible for any delays in **you** reaching **your** destination.

General notes

Uninsured services

We can provide help for faults that are not covered under this insurance policy or where **you** have made the maximum number of insured claims, or would like **us** to help more than six passengers as shown in this policy. All costs must be paid for as soon as possible by credit or debit card.

Section F – General exclusions that apply to all parts of this policy

We will not cover the following.

1. Any **Breakdown** that happens during the first 24 hours after **you** take out cover for the first time.
2. Any **breakdown** that happens during the first 72 hours after **you** take out annual European cover for the first time
3. You may not purchase a single trip European policy less than 24 hours before your journey is due to commence,
4. The cost of paintwork and other cosmetic items.
5. Labour costs for more than one hour of roadside help.

6. Any **breakdown** or recovery outside the **period of cover**.
7. The cost (and guaranteeing the quality) of repairs when the **vehicle** is repaired in any garage the **vehicle** is taken to.
8. Any costs for **vehicles**, which have not been maintained and used in line with the manufacturer's recommendations.
9. Any call-out or recovery costs in the UK after a **breakdown** where the police or other emergency services insist on the **vehicle** being picked up immediately by another organisation. **You** will have to pay, by credit or debit card, any fees to store or release the **vehicle**.
10. Any toll or ferry fees incurred by the driver or the driver of the recovery vehicle whilst transporting your **vehicle** unless the breakdown occurs in Europe and valid European cover is held, in which case these fees would be covered by the policy with the repatriation of the **vehicle**.
11. Help or recovery if the **vehicle** is partly or completely buried in snow, mud, sand or water.
12. Damage or costs that arise from us trying to get into the **vehicle** after **you** have asked for help.
13. Losses of any kind that come from providing, or delaying providing, the services this cover relates to. (For example, a loss of earnings, the cost of food and drink and costs **we** have not agreed beforehand.)
14. Loss or damage to personal possessions **you** leave in **your vehicle**.
15. Moving animals. **We** will decide whether or not to move any animal from the **vehicle**, and if **we** agree to do this, it will be completely at **your** own risk and cost.
16. Any costs for **vehicles** that have broken down or were not safe to drive when cover was taken out.
17. The costs of getting a spare wheel or tyre for a roadside repair if the **vehicle** does not have one. **We** will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if the **driver** is not able to provide a key to do this.
18. The recovery of the **vehicle** and passengers if repairs can be carried out at or near the scene of the **breakdown** within the same working day. If recovery takes place **we** will only recover to one address in respect of any one **breakdown**.
19. Where **your** vehicle is an emergency **vehicle**, taxi, heavy goods **vehicle**, or if **your vehicle** is used for despatch, road-racing, rallying, pace-making, speed testing or any other competitive event;
20. Any cost that **you** can get back under any other insurance policy or under the service provided by any motoring organisation.
21. Recovering the **vehicle** when it is carrying more than a **driver** and the recommended number of passengers according to the manufacturers' specifications, if there is more weight in the **vehicle** than it was designed to carry or **you** are driving on unsuitable ground.
22. Any request for service where **you** have not taken remedial action within two working days after a previous **breakdown** or temporary repair.
23. Recovery or help if the **vehicle** is heavier than 3,500 kilograms, longer than 5.1 metres, higher than 1.95 metres or wider than 2.1 metres.
24. Recovery or help if **you** are hiring the **vehicle** out to carry people in return for money, unless **we** have agreed this with **you**.
25. **Vehicles** that have faults with electric windows, sunroofs, wipers, heaters, de-misters or locks not working, unless the fault happens during the course of a journey and this affects **your** safety.
26. Recovery or help if the **vehicle** is being used to carry commercial goods.
27. Any claim that comes from:
 - any person driving the **vehicle**, if **you** know they do not have a valid licence to drive in the UK; or

- any person driving the **vehicle**, if they are not authorised by **you** to drive the **vehicle** or are not keeping to the conditions of their driving licence.
28. Any claim that comes from a poor-quality repair or a repair that has been attempted without our permission during the same trip.
29. Any loss or damage caused to the **vehicle** or any loss or cost arising from or contributed to by:
- ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
30. Loss or damage caused by war, revolution or any similar event.
31. Delays or failure in delivering service to **you** due to any extraordinary event or circumstance which is outside our reasonable control, such as severe weather conditions.
32. Mobile phone, phone call and postage costs are not covered under **your** policy in any circumstances.
33. If **you** put the wrong fuel in **your** car, **you** will be entitled to recovery only as shown in section A. (Section D will only apply to you if you have paid the premium to be covered for **Misfuelling**)
34. Any costs relating to the caravan or trailer if the caravan or trailer is not attached to the **vehicle** at the time of the **breakdown**

Section G – General conditions applying to all parts of this policy

1. The **vehicle** must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence. The **vehicle** should be kept in a good condition and have been serviced regularly in line with the manufacturer's recommendations. It must be less than
 - 16 years old since first registration for annual UK cover
 - 13 years since first registration for annual European cover
 - 11 years since first registration for short trip European cover
2. **We** can ask for proof of outbound and inbound travel dates.
3. If **we** arrange for temporary roadside repairs to be carried out after damage to the **vehicle**, or **we** take the **vehicle** to the place **you** have chosen, **we** will not be legally responsible for any more help in the same incident.
4. **We** have the right to refuse to provide a service if **you** or **your** passengers are being obstructive in allowing **us** to provide the most appropriate help or if **you** or they are abusive to **our** rescue controllers or **our** recovery operators.
5. **We** will not pay **you** any benefit unless **you** contact us using the emergency phone numbers provided. **You** must not try to contact any agent or repairer direct.
6. **You** are responsible for keeping the **vehicle** and its contents safe, unless **you** are not able to or **you** have an arrangement with **us** or **our** agent. **You** must be with the **vehicle** at the time **we** say **we** expect to be there.
7. **You** must quote **your** policy number when **you** call for help and have the relevant documents needed by the repairer, recovery specialist or **our** chosen agent.
8. **You** will have to pay the cost of moving the **vehicle** or a repair **vehicle** coming out to **you** if, after asking for help which **you** are entitled to, the **vehicle** is moved or repaired in any other

20. **We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available. **We** will do our best to arrange a **vehicle** of the same size as **yours**, but **we** cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. **You** must meet the conditions of a hire-car company to hire a vehicle.
21. This insurance contract is between **you** and **us**. Any person or company who is not involved in this insurance policy has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any condition of this insurance policy. This does not affect any other rights another organisation has apart from under that act.
22. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose **us** to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Automatic renewal

To make sure **you** continue to be covered after **you** renew the policy, **we** will aim to automatically renew **your** insurance, as long as **you** have chosen this option. In all cases, **we** will contact **you** before **your** renewal date to tell **you** about the cost of **your breakdown** cover, including any changes to the policy that will apply from when **you** renew the policy. Automatically renewing **your** policy means **we** will keep **your** payment details securely on **our** files so that **we** can take **your** premium at **your** next renewal. Each year **we** will contact **you** beforehand to remind **you** that this is happening. If **you** do not want to renew **your** policy or want to change any of **your** details, please let **us** know at least 15 days before **your** renewal date.

Our promise

We want to give **you** the best possible service. If **you** are not happy with **our** service, the procedure below explains what **you** should do.

Complaints procedure

You can write to the Quality Manager at:
 Quality Manager, Inter Partner Assistance SA,
 The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK.
 Or, **you** can phone 01737 815215.
 Email address : quality.assurance@axa-assistance.co.uk

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to:
 Financial Ombudsman Service
 Exchange Tower, London, E14 9SR, UK.
 Or **you** can phone 0800 023 4567.
 E-mail: complaint.info@financial-ombudsman.org.uk

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. **You** can get more information at www.fscs.org.uk.

