



About Commercial Motor Breakdown insurance

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 and cover provided

This is motor breakdown insurance providing roadside assistance and vehicle recovery services in the United Kingdom.

Eligibility requirements

To be eligible for this insurance, the following requirements must be met:

Cover only applies to:

- Vehicles under 15 years old – see **Eligible Vehicles**
- Vehicles up to 7,500kg, length 8.5m, height 3.5m, width 2.5m – see **Eligible Vehicles**
- Vehicles carrying not more than the number of seats in the vehicle up to a maximum of 17 persons including the driver – see **Eligible Vehicles**
- A maximum of six assistances in any one year – see **Insured Incident**

Significant features and benefits

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

- Dedicated 24 hour telephone number for assistance 365 days a year
- Call out and up to one hour's assistance at the roadside, and if necessary, transportation of you and your vehicle to the nearest repairer
- If the vehicle can not be repaired the same day, transportation of you and your vehicle to your home or your original destination or repairer of your choice, or hire vehicle for 24 hours or overnight bed and breakfast accommodation
- Medical transfer and assistance

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.**

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

Cover does **not** include:

- This Policy will come into effect 48 hours after the Policyholder has applied for cover.
- Attendance at, or within one mile from Your home address, unless You have paid the additional premium for Doorstep cover. – See **Section 1 What is not covered Item a.**
- The cost of replacement parts or other materials used in the repair – see **Section 1 What is not covered - Item d** and **Section 4.2**
- Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased – see **Section 6 Items 1 & 6**
- The use of specialist off-highway-recovery equipment or winching costs –see **Section 6 Item 16**

Duration of cover

The period shown in the Policy Schedule.

Your right to cancel

You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and will recover from you any payments we have made.

Making a claim under your policy

In the event of a Motor breakdown emergency please phone **0844 338 5621**.

To obtain a claim form, log onto the www.europ-assistance.co.uk/clientclaimforms website or, alternatively, phone 01444 442277.

Return the completed claim form to the Claims Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Making a complaint

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

...**in writing** the Quality Department, Europ Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN; or

...**by phone** 0844 338 5799; or

...**by e-mail** 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 Services 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 it's obligations. More information can be obtained from the www.fscs.org.uk website.