



## About MSL UK 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 Insurance Limited. 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.

### **Significant Limitations Regarding Eligibility for Cover**

Cover only applies to:

- Vehicles under 15 years old – see **Eligible Vehicles**
- Vehicles up to 3500kg, length 7m, height 3m, width 2.25m – see **Eligible Vehicles**
- Vehicles carrying not more than the number of seats in the vehicle up to a maximum of 8 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 your home or the roadside, and if necessary, transportation of you and your vehicle to the nearest suitable 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 up to £100 for; a hire car for 24 hours or public transport 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:

- The cost of replacement parts or other materials used in the repair – see **Section 1 What is not covered - Item c**
- Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased – see **Section 5 Items 1 & 6**
- The use of specialist off-highway-recovery equipment or winching costs –see **Section 5 Item 16**

## **Duration of cover**

The 12 month period starting from the commencement date shown on the confirmation letter, which shall be at least **48** hours following the date the Policyholder applies for cover

## **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**

**You must contact us before incurring ANY costs.**

In the event of a Motor breakdown emergency please phone **0844 338 6330**.

## **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 Insurance Limited and Europ Assistance Holdings Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if Europ Assistance Insurance Limited and / or Europ Assistance Holdings Limited are unable to meet their obligations. General insurance and insurance advising and arranging are 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.

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