



## 08MLM - MSL UK MOTOR BREAKDOWN

Europ Assistance Holdings Limited will provide the services and benefits described in this Policy:

- during the Period of Insurance
- for the Insured Vehicle
- within the Geographical Limits
- following payment of the premium
- on the basis of the details You have supplied and subject to the following terms, conditions and exclusions, together with any applicable endorsements, all of which We recommend You read carefully, to ensure this policy meets Your individual requirements.

This policy is underwritten by Europ Assistance Insurance Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex UK RH16 1DN.

This insurance is effected in England and is subject to the Laws of England and Wales.

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

Europ Assistance Insurance Limited and Europ Assistance Holdings Limited is authorised and regulated by the Financial Services Authority.

### IMPORTANT VEHICLE HEALTH CHECK

The insurance operates on the basis that You will have had Your vehicle properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing it for a journey.

**Will a routine service fall due before the end of your intended journey? Or, Are there any parts on your vehicle that you are aware may need replacing before the end of your journey?**

If so, you should have your vehicle regularly serviced to allow sufficient time to carry out any repairs necessary.

**Keep proof of regular servicing in Your vehicle, with Your handbook or travel documents.**

If You call us for assistance, and Our mechanic reports to Us that it is evident You have not maintained Your vehicle in a state fit to complete your intended journey, You will have to pay all the costs arising from Our intervention.

### MEANING OF WORDS

Wherever the following words and phrases appear in this Policy they will always have these meanings:

**ELIGIBLE VEHICLES:** Vehicles under 15 years old, owned by or the responsibility of the Policyholder or his / her immediate family:-

- being cars; motorised caravans; light vans; estate cars; 4x4 sport utility vehicles; towed caravans or trailers of proprietary make;
- not used by You for Hire or Reward;
- registered in the Geographical Limits;

- in good roadworthy condition; maintained and operated in accordance with the manufacturer's recommendations and holds a current valid MOT certificate if applicable;
- each not exceeding (including any load carried) the following gross vehicle weight and dimensions: 3500 kg, length 7m, height 3m, width 2.25m;
- carrying not more than the number of persons recommended by the manufacturer and for whom seats are available, with a maximum of 8 persons, including the driver.

**GEOGRAPHICAL LIMITS:** comprising Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Excluding Territorial and International waters.

**HIRE OR REWARD:** Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers

which gives them a right to be carried, excluding car sharing schemes.

**INSURED INCIDENT:** Mechanical breakdown, accidental damage, vandalism, fire, theft or attempted theft, flat battery, or accidental damage to tyres, occurring during the Period of Insurance within the Geographical Limits.

In the case of key breakage, keys locked within Your Insured Vehicle, lack of fuel, the use of incorrect fuel, flat tyre, or puncture, We would pay for the roadside assistance and local recovery if appropriate. However, You will be responsible for paying any incremental costs such as lock replacement, new keys, drainage of tank, disposal of wrong fuel, any replacement fuel, and any replacement or repair of tyres.

We do not cover undamaged tyres which have been allowed to run flat or those which are below the legal tread limit and we do not cover punctures where no serviceable spare is available.

Please note: If We are called six times in any one 12 month Period of Insurance, any subsequent incident(s) shall not be insured, and assistance shall be provided on the basis laid down in Section 4.

**INSURED PERSON(S):** The Policyholder whilst an occupant of the Insured Vehicle, and/or any other authorised occupant of the Insured Vehicle (other than a hitch hiker).

**INSURED VEHICLE:** The Eligible Vehicle, details of which have been supplied to Us, normally kept at the Policyholder's address shown on the confirmation letter.

**PERIOD OF INSURANCE:** 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.

**POLICYHOLDER or YOU/YOUR:** The applicant who has applied for cover, and whose details have been supplied to Us.

**WE, OUR or US:** Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

## REQUESTING ASSISTANCE

IN THE EVENT OF AN INSURED INCIDENT, FIRST CHECK THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE EUROP ASSISTANCE STATING YOUR NAME AND POLICY DETAILS.

Remember, to comply with the policy terms and conditions You must contact Us before incurring any expenses in order to obtain Our prior authorisation.

## TELEPHONE EUROP ASSISTANCE

CALL: 0844 338 6330

### SECTION 1 - DOORSTEP & ROADSIDE ASSISTANCE

If the Insured Vehicle is immobilised or rendered unroadworthy as the result of an Insured Incident, We will arrange and pay for:

- 1.1 callout and up to one hour's labour for assistance at Your home or at the roadside;  
AND, if necessary
- 1.2 the transportation of the Insured Person(s) and the Insured Vehicle to the nearest suitable repairer.

The choice of suitable repairer shall be at Our discretion. You will be responsible for paying any costs which are not covered, directly to the repairer, the toll authority or the sea transit Carrier as appropriate.

#### **What is not covered:**

- a) roadside labour charges in excess of one hour.
- b) any labour charges incurred at the repairer's premises.
- c) the cost of replacement parts or other materials used in the repair.
- d) toll and sea transit charges for the Insured Vehicle.
- e) any winching costs or the use of specialist off-highway-recovery equipment.
- f) more than **six** call-outs during each Period of Insurance.
- g) anything mentioned in the general exclusions.

### SECTION 2 - MESSAGE RELAY

If We have been contacted in connection with an Insured Incident, We will relay up to two telephone messages to Your family members, friends or business associates to advise of unforeseen travel delays.

### SECTION 3 - VEHICLE RECOVERY / ONWARD TRANSPORTATION

In the event of loss of use of the Insured Vehicle caused by an Insured Incident, and it is apparent repairs cannot be effected by the end of the working day in which the Insured Incident occurred, then provided Our services were requested at the time of the Insured Incident:

EITHER

- 3.1 We will arrange and pay for the transportation of the Insured Person(s), and if appropriate, the Insured Vehicle:
  - i) to the Policyholder's home address. OR
  - ii) to the original destination within the Geographical Limits. OR
  - iii) to a repairer either in the vicinity of the above locations or to a repairer of Your choice.

The means of transport shall be at Our discretion.

OR

- 3.2 In the event of theft, when the Insured Vehicle is not recovered by the end of the working day in which the Insured Incident occurred, We will arrange and pay for transport of the Insured Person(s), by one direct journey, to the Policyholder's home address or original destination within the Geographical Limits.

OR

- 3.3 If the Insured Vehicle is not transported within the terms of Section 3.1, and repairs are effected locally, if necessary We will arrange and pay up to £100 in total for the following benefits:

- i) A replacement self-drive rental vehicle, where available, for up to 24 hours to either continue the journey or return home within the Geographical Limits. We will pay for rental charge of up to a Group C vehicle only, collision damage waiver and any necessary drop-off charge, but You remain responsible for the cost of any fuel used.  
**Please note:** You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider.

You must be able to satisfy the requirements of the hire car providers, as to an acceptable driving licence and minimum driver age. They will also require sight of Your credit/charge card before releasing the vehicle to You. We will also pay for the cost of one single standard class rail ticket to enable the Insured Vehicle to be collected following repair.

If We are unable to arrange a suitable replacement vehicle as Your party is too large, or where it is not available under the suppliers hire terms, You will have to select one of the other two benefits under this section.

OR

- ii) The cost for the Insured Person(s) to either continue the journey or return home within the Geographical Limits by public transport. The means of such public transport shall be at Our discretion. We will also pay for the cost of one single standard class rail ticket to enable the Insured Vehicle to be collected following repair. OR
- iii) At Our discretion, the cost of providing necessary bed and breakfast overnight accommodation for the Insured Person(s) in a local hotel whilst awaiting repairs, when the Insured Incident has occurred at a late hour more than 25 miles from the Policyholder's home address shown on the confirmation letter.

#### **What is not covered:**

- a) any costs which would have been incurred in the course of a journey, if the incident giving rise to a claim had not occurred.
- b) toll and sea transit charges for the Insured Vehicle.
- c) long-distance transport of the Insured Vehicle to the premises where the Insured Vehicle was purchased or previously repaired, solely to claim under a Warranty scheme, when a suitable alternative repairer is nearer to hand.
- d) fines, parking charges and any congestion charges arising from use of a replacement vehicle.
- e) anything mentioned in the general exclusions.

### SECTION 4 - MEDICAL TRANSFER & GENERAL ASSISTANCE

You may telephone Our 24-hour emergency centre in connection with the following:

- 4.1 Emergency medical transfer of the Insured Person hospitalised away from home, in the course of a journey within the Geographical Limits in the Insured Vehicle. We will organise medical transfer as appropriate, but You will be responsible for paying any costs and expenses incurred in such transfer.

- 4.2 Any motoring-related problem which is **not an Insured Incident** covered under Section 1 and/or Section 3. We will organise callout of a repairer to render assistance, but the Policyholder will be responsible for paying, directly to the repairer:

- all callout and labour costs, which will be based on Our nationally negotiated scale of charges;
- the cost of replacement parts or other materials used in the repair.





