

VEHICLE BREAKDOWN ASSISTANCE

ROADSIDE, RECOVERY, HOMESTART
INSURANCE DOCUMENTS



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Welcome

We hope you find this booklet useful in ensuring you get the most out of your insurance policy.

Contained within this booklet is information about your policy cover. Please take time to read the policy wordings and your ChoiceQuote Terms of business (enclosed with your documents) as they contain vital information about your policy.

Thank you for choosing ChoiceQuote.

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|--|--|---|
| <p>ChoiceQuote Breakdown cover policy summary</p> <p>Below we have summarised some important facts about your breakdown insurance. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy, you should read it alongside your policy schedule.</p> | | |
| <p>Insurer: Inter Partner Assistance SA The period of cover is shown in your policy schedule</p> | | |
| Significant features and benefits | Significant and unusual exclusions or limits | Relevant section in the policy document |
| <p>A vehicle policy covers breakdown help for the specific vehicle shown on your policy schedule.</p> | | |
| <p>Roadside help</p> | | |
| <p>If your vehicle cannot be driven because of a breakdown, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p> | <p>Transport to a local garage is for the vehicle, driver and up to six passengers.</p> <p>We will not cover a breakdown at or within one mile away from your home.</p> | <p>Section A</p> |
| <p>Nationwide recovery in the UK</p> | | |
| <p>As well as the benefits above, if your vehicle cannot be repaired at the roadside or at a local garage the same day, we will arrange one of the following:</p> <p>for the vehicle, driver and up to six passengers to be taken to your destination or home.</p> <p>bed-and-breakfast accommodation for one night.</p> <p>to hire another vehicle.</p> <p>An emergency driver is also available under this section.</p> <p>This will only apply if it is shown on your current policy schedule and if you have paid the premium.</p> | <p>Within the UK only. We will not cover a breakdown at or within one mile away from your home.</p> <p>We will pay up to £40 per person for bed and breakfast (£280 in total).</p> <p>The hire vehicle will only be a vehicle of up to 1600cc, and for a period of 24 hours.</p> <p>We will need a medical certificate before an emergency driver is provided.</p> | <p>Section B</p> |
| <p>Homestart in the UK</p> | | |
| <p>If your vehicle cannot be driven because of a breakdown at or within one mile of your home, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p> <p>This will only apply if it is shown on your current policy schedule and if you have paid the premium.</p> | <p>Transport to a local garage is for the vehicle, driver and up to six passengers.</p> | <p>Section C</p> |

MOTORING ASSISTANCE COVER: POLICY WORDING AND POLICY SUMMARY - ROADSIDE, RECOVERY AND HOMESTART

Policy wording

Status

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.

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.

Cancellation

If you find that the cover provided under this policy does not meet your needs, please contact us on 0800 731 8509 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, there will be no refund.

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;
- you refuse to allow us reasonable access to your vehicle (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 too high.

We may cancel this policy without giving you notice if, by law or other reason, we are prevented from providing it.

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 the claim before we cancel the policy.

Meaning of words

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

Breakdown

Not being able to use the vehicle because of:

- a mechanical breakdown;
- an accident;
- vandalism;
- a fire;
- a theft or an attempted theft;
- a flat tyre;
- a flat battery;
- it having no fuel; or
- putting the wrong fuel into it.

Period Of Cover

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

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

Territorial Limits

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

Vehicle(s)

Vehicle means the private car or motorcycle which is:

- no longer than 5.5 metres;
- no heavier than 3,500 kilograms;
- no wider than 2.3 metres;

as shown on your policy schedule (this only applies under the vehicle policy).

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.

Vehicle Policy

This policy covers breakdown assistance for the specific vehicle (or vehicles) shown on your policy schedule. These are the only vehicles that this cover applies to.

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.

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).

How to claim

To get UK emergency help, phone: **0800 975 8335**.

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

Text messaging is available if you are deaf, hard of hearing or have speech difficulties. Please text the word 'breakdown' to +44 (0) 7624 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 - Roadside Assistance

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 15 miles of:
 - 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.
- 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 D).

Section B - Nationwide recovery in the UK

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

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 £40 for each person (up to a total of £280 per event).

Option 3: 24-hour UK hire vehicle

We will pay (up to £100) 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 will 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 D).

Section C - Homestart in the UK

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 15 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 D).

Section D - General exclusions that apply to all parts of this policy

We will not cover the following:

- any breakdown that happens during the first 24 hours after you take out cover for the first time, except for benefits shown under section A, which are available immediately.
- the cost of fuel or any spare parts needed to get the vehicle working again, or any costs that arise from not being able to get replacement parts. You will be responsible for the cost of draining or removing contaminated fuel.
- the cost of paintwork and other cosmetic items.
- labour costs for more than one hour of roadside help.
- any breakdown or recovery outside the period of cover.
- the cost (and guaranteeing the quality) of repairs when the vehicle is repaired in any garage the vehicle is taken to.
- any costs for vehicles, which have not been maintained and used in line with the manufacturer's recommendations.
- 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.
- any toll or ferry fees the driver or the driver of the recovery vehicle has to pay.
- help or recovery if the vehicle is partly or completely buried in snow, mud, sand or water.
- damage or costs that arise from us trying to get into the vehicle after you have asked for help.
- 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).
- loss or damage to personal possessions you leave in your vehicle.
- 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.

- any costs for vehicles that have broken down or were not safe to drive when cover was taken out.
- 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.
- 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.
- any costs if the vehicle has been altered for, or is taking part in, racing, trials or rallying.
- any cost that you can get back under any other insurance policy or under the service provided by any motoring organisation.
- 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.
- any request for service where you have not taken remedial action within two working days after a previous breakdown or temporary repair.
- recovery or help if the vehicle is heavier than 3,500 kilograms, longer than 5.5 metres, or wider than 2.3 metres.
- recovery or help if you are hiring the vehicle out to carry people in return for money, unless we have agreed this with you.
- 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.
- recovery or help if the vehicle is being used to carry commercial goods.
- 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.

- any claim that comes from a poor-quality repair or a repair that has been attempted without our permission during the same trip.
- 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.
- loss or damage caused by war, revolution or any similar event.
- 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.
- mobile phone, phone call and postage costs are not covered under your policy in any circumstances.
- if you put the wrong fuel in your car, you will be entitled to recovery only as shown in section A.
- 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 E - General conditions applying to all parts of this policy

- the vehicle must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence or tax disc on display. 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 (11 years since first registration if you want help within Europe).
- we can ask for proof of outbound and inbound travel dates.
- 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.
- 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.
- 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.
- 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.
- 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.
- 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 way, or you have provided location details which are incorrect. The payment must be by credit or debit card.
- you are entitled to be recovered to a garage of your choice within a reasonable distance (normally 15 miles) of where you have broken down or to the closest available and suitable garage (at your option) if your vehicle cannot be fixed at the roadside and requires repair. All repairs carried out on your vehicle are undertaken by the garage on your instruction, at your cost and expense, and not as our agent or

the agent of the recovery operator. We are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on your instructions or the instructions of any person acting on your behalf. You are responsible for ensuring the quality of any repair.

- if we pay a claim under any cover provided by this insurance, we will be entitled to ask for all reasonable help from you to take action in your name to get back our costs from another organisation.
- the vehicle must carry a serviceable spare tyre and wheel for the vehicle and any caravan or trailer attached to the vehicle. This condition does not apply if the vehicle is not designed to carry a spare wheel. If the vehicle is not designed to carry a spare wheel, you will need to carry the appropriate aerosol repair kit.
- we have the right to choose a suitable garage that can carry out a repair, which you must pay for, as long as the garage can carry out the repairs within the time limits we have given. You must make the payment by credit or debit card.
- if you agree to a temporary roadside repair, you will be responsible for any costs or any damage to the vehicle it suffers if you continue to drive the vehicle as if a permanent repair had been carried out. You acknowledge that a temporary roadside repair is aimed only to allow you to drive the vehicle to a suitable facility so a permanent repair can be carried out.
- if the vehicle needs to be taken to a garage after a breakdown, the vehicle must be in a position that makes it reasonable for a recovery vehicle to pick it up. If this is not the case, you will have to pay any specialist recovery fees by credit or debit card.
- you will have to pay, by credit or debit card, for any parts or other products used to repair the vehicle.
- we will not arrange for help if we think that it would be dangerous or illegal to repair or move the vehicle.

- during any 12-month period we will not be responsible for more than two claims which arise from a common fault on the same vehicle. We will not be responsible for more than four claims in total for a vehicle policy. If you need our help for more than the number of claims allowed on your policy in a 12-month period of cover or more than twice for the same fault on the same vehicle, you will have to pay for the services we provide. We will ask for a credit-card number or debit-card number before we help you.
- if you are covered for breakdown by any other insurance policy or warranty, you must tell us.
- if you are not willing to accept our decision or our agents' decision on the most suitable type of help, we will not pay more than £100 for any one breakdown and you will be responsible for any other costs due in recovering and repairing your vehicle.
- 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.
- 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.

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

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have procedures in place to investigate and remedy any area of concern.

If your complaint is in relation to ChoiceQuote:

If you wish to complain about the services provided by ChoiceQuote, such as the way your policy was sold to you, please contact ChoiceQuote:

By phone: 0800 731 8609

In writing:

Compliance and Risk Team
ChoiceQuote Personal Insurance
Trafalgar House
110 Manchester Road
Altrincham
Cheshire
WA14 1NU

If your complaint is in relation to ChoiceQuote Breakdown Assistance:

If your complaint is in relation to ChoiceQuote Breakdown Assistance, please write to:

Quality Manager
ChoiceQuote Personal Insurance
Inter Partner Assistance SA
The Quadrangle
106-118 Station Road
Redhill
Surrey
RH1 1PR
UK

Phone: 0870 609 0023

Financial Ombudsman Service

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:

South Quay Plaza
183 Marsh Wall
Docklands
London
E14 9SR
UK

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.

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).

Data Protection Act

We will keep details of you, your breakdown cover and claims to help us deal with your claims and prevent and detect fraud, money laundering or similar activity. We will use this information in line with the Data Protection Act 1998.

We may in certain circumstances be required to pass on your details to a third party in the event that our incurred costs can be subrogated against a third party insurer,

We monitor and record phone calls to help maintain our quality standards and for security purposes.

Other formats

This policy and other associated documentation are also available in large print, audio and Braille. If you require these formats, please contact ChoiceQuote.

ChoiceQuote Personal Insurance, Trafalgar House, 110 Manchester Road, Altrincham, Cheshire, WA14 1NU.
Email: customerservicepi@choicequote.co.uk Web: www.choicequote.co.uk

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