

Summary of cover for your UK & continental motor breakdown insurance – Your Rescue 'Standard Plus' & 'Long Stay'

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 and Continental Europe.

Eligibility requirements

Cover only applies to:

- Standard Plus
 - Vehicles under 5 years old at inception (or between 6 and 10 years or age, or between 11 and 15 years of age, or between 16 and 20 years of age, or between 21 and 25 years of age if the appropriate supplementary premium has been paid) – see **Eligible Vehicles**
- Long Stay
 - Vehicles under 5 years old at inception (or between 6 and 10 years or age, or between 11 and 15 years of age if the appropriate supplementary premium has been paid) – see **Eligible Vehicles**
- Vehicles up to 4,250kg, length 8m, 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 8 persons including the driver – see **Eligible Vehicles**
- A maximum of six assistances in any one year – see **Insured Incident**
- Countries within the specified geographical limits of the policy – see **Geographical Limits**

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 a repairer of your choice, or up to £100 for; a hire car for 24 hours or public transport or overnight bed and breakfast accommodation (conditions apply)
- If the vehicle breaks down on the outward journey of a pre-booked UK camping or caravanning holiday and it cannot be repaired during the holiday we will transport the vehicle and passengers home at the end of the holiday
- Up to £750 (or £1,500 if the appropriate supplementary premium has been paid for Long Stay Cover) for a hire car for your trip abroad should your vehicle breakdown and not be repaired within seven days prior to your departure.
- Up to £250 for roadside assistance abroad and if necessary, transportation of you and your vehicle to the nearest suitable repairer
- If the vehicle can not be repaired the same day whilst abroad, transportation of you and your vehicle to your original destination or a hire car to enable you to continue your trip
- Repatriation of you and your vehicle to your home if the vehicle can not be repaired by the end of your trip
- Up to £175 to secure your vehicle if broken in to

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 – **Sections 1c & 8c**
- Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased – **Section 15.1**
- The use of specialist off-highway-recovery equipment or winching costs – **Section 1e & 8e**
- For continental cover each individual trip made must not exceed 90 consecutive days (or 270 consecutive days if the appropriate supplementary premium has been paid for Long Stay cover). The total number of trips made in any one 12 months must not exceed 270 days (or 365 consecutive days if the appropriate supplementary premium has been paid for Long Stay cover) – see **Period of Insurance and Trip**

Duration of cover

This policy of insurance will run for the period shown on your policy schedule. The policy benefits come into force a minimum of 24 hours after you purchase your policy.

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 cost.

In the event of a motor breakdown emergency please phone **0870 737 5677 from the UK or 00 44 870 737 5677 from abroad.**

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

by phone
0845 3588008

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

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. This depends on the type of business and the circumstances of the claim. A claim is protected for 90%, without any upper limit. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk

