

## Motor Breakdown Cover Policy Summary

Some important facts about your Motor Breakdown insurance are summarised below. 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. AXA Assistance Motor Breakdown is underwritten by Inter Partner Assistance SA who are a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group. Your cover is valid as stated in your policy schedule.

Significant Features and Benefits	Significant and unusual exclusions or limitation	Section
<p><b>Local Recovery within the UK</b> If your vehicle is immobilised by 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>	Breakdowns within a one mile radius of your home are not covered. Transport to a local garage is for the vehicle, driver and up to 6 passengers.	Section A
<p><b>UK Recovery (if specifically requested and paid for)</b> 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> <ol style="list-style-type: none"> <li>For the vehicle, driver and up to 6 passengers to be taken to your destination or home</li> <li>Bed and breakfast accommodation for one night</li> <li>Hire of another vehicle</li> <li>Emergency driver.</li> </ol>	<p>Breakdowns within a one mile radius of your home are not covered.</p> <ol style="list-style-type: none"> <li>Within the UK only</li> <li>Limited to a maximum of £40 per person (£160 in total)</li> <li>The hire vehicle is only up to 1100cc for a period of 24 hours</li> <li>A medical certificate is required before this benefit is provided.</li> </ol>	Section B
<p><b>Home Recovery (if specifically requested and paid for)</b> If your vehicle is immobilised by a breakdown at or within one mile radius 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>	Transport to a local garage is for the vehicle, driver and up to 6 passengers.	Section C
<p><b>European Assistance (if specifically requested and paid for)</b> If your vehicle is immobilised by a breakdown in Europe (including the UK part of your journey) 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 garage to be repaired at your cost. It also includes:</p> <ol style="list-style-type: none"> <li>Delivery of replacement parts.</li> <li>Alternative travel arrangements.</li> <li>Emergency car hire.</li> <li>Emergency accommodation.</li> <li>Emergency driver.</li> <li>Vehicle recovery to the UK.</li> </ol>	<p>Transport to a local garage is for the vehicle, driver and up to 6 passengers. Labour charges and parts up to £200 are included to make your vehicle secure following theft or attempted theft of the vehicle.</p> <ol style="list-style-type: none"> <li>The cost of the parts is not covered.</li> <li>Travel for you and your passengers to your intended destination.</li> <li>Car hire up to £70 per day and £750 in total.</li> <li>B&amp;B expenses up to £30 per day and £500 in total.</li> <li>A medical certificate is required before this benefit is provided.</li> <li>If your vehicle is not repaired before your planned return to the UK cover includes transport costs to get you, your passengers and your vehicle home.</li> </ol>	Section D

### Automatic Renewal

Your cover will automatically renew every year. You will be sent a renewal reminder about 28 days before your cover expires to advise you of the cost of your breakdown cover, including any changes to the policy that will take effect, at renewal. The same payment details given for the previous payment will be used unless you tell us otherwise. If you do not want to renew, or wish to change any of your details please notify us at least 15 days prior to your renewal.

### Cancellation Right

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, without giving any reasons. If that happens you will be required to pay a pro rata proportion of the premium for the time you have been on cover

### Making a Claim

If you need Breakdown Assistance in the UK, please call: 0800 0851550 or 00 44 1737 815128 if you require European Breakdown Assistance.

You should have the following information available:

- Vehicle registration number
- Your name and home post code
- Your policy number
- Vehicle make, model and colour
- Your location
- An indication of the nature of the problem

### Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint:

In writing to The Quality Manager, Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR  
By phone 0870 609 0023

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service.

AXA Assistance (UK) Ltd are authorised and regulated by the Financial Services Authority. FSA registration number 439069

You may be entitled to compensation from the Financial Services Compensation Scheme in the event that the insurer is unable to meet its liabilities.