



About UK & Continental Motoring 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 Holding Irish Branch. 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 Europe.

Eligibility Requirements

Cover only applies to:

- Vehicles under 16 years old – see **Eligible Vehicles**
- Vehicles up to 4250kg, 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
- If your vehicle is not transported, a replacement self-drive rental vehicle, where available, for up to 24 hours to either continue the journey or return home within the UK Area only.
- Up to £250 for roadside assistance abroad and if necessary, transportation of you and your vehicle to the nearest repairer
- Up to £750 for a hire car for your trip abroad should your vehicle breakdown and not be repaired within seven days prior to your departure.
- 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 – see **Section 1c**

- Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased - see **General Exclusions 1 & 6**
- The use of specialist off-highway-recovery equipment or winching costs – see **General Exclusion 16**
- Individual trips which exceed the number of days appropriate for the level of cover. See definition of **Period of Insurance** and **Level of Cover**

Duration of cover

This policy of insurance will run for the period shown on your policy schedule. The policy benefits come in to force a minimum of 48 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 We will recover from You any payments We have made.

Making a claim under your policy

In the event of a breakdown emergency please phone **0844 338 5978** from the UK and Quote Scheme Reference: LFG or First dial the UK code then **844 338 5700** from abroad.

In the event of Legal assistance from abroad first dial the UK code then **844 338 5600 or 1444 44 25 55** Quoting Scheme Reference: LFG

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; 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. More information can be obtained from the www.fscs.org.uk website.