



To make a claim call
0345 504 6391



Motor Breakdown Policy & Summary

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How to make a claim

For 24 hour emergency breakdown assistance contact AXA Assistance on:

0345 504 6391

For assistance in Europe call:

+44 (0) 01737 815 372

When dialling from outside the UK add 44 then omit the 0

When dialling within the UK omit the 44

A – Policy wording

STATUS

This policy is provided by AXA Assistance (UK) Ltd. AXA Assistance (UK) Limited is authorised and regulated by the Financial Conduct Authority. AXA Assistance (UK) Limited's firm register number is 439069. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register. Its registered office is at The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. It is registered in England under company number 02638890.

This policy is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. UK Branch is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487, with a registered head office at Louizalaan 166, 1050 Brussels. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited

period while seeking full authorisation, are available on the Financial Conduct Authority's website.

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.

If **you** have chosen to include a voluntary **excess** to your policy (which reduces the premium you pay for cover), this must be paid via credit or debit card prior to **us** arranging or providing any assistance under the policy. **We** will take payment at the point **you** notify **us** that you require assistance.

A – Policy wording *continued*

CANCELLATION

If **you** find that the cover provided under this policy does not meet **your** needs, please contact **us** on 0800 169 0206 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, as long as **you** have not made any claims, **you** will receive a refund of **your** premium for the amount of time left to run on the policy, less an administrative charge of £15.

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 after **we** have sent **you** a reminder to do so. If **we** have been unable to collect a premium payment, **we** will contact **you** in writing requesting payment to be made by a specific date. If **we** do not receive payment by this date **we** will cancel **your** policy by immediate effect and notify **you** in writing that such cancellation has taken place;
- **you** refuse to allow **us** reasonable access to **your vehicle** 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 prohibitive.

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

If **we** cancel the policy under this section, **we** will refund the premium paid for the remaining period of insurance, unless **you** have made any claims. **We** can refuse to renew any individual policy.

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; or **we** discover or reasonably suspect your application for cover was fraudulent;
- 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.

More information on our rights to cancel in case of fraud can be found in Section F of this booklet.

A – Policy wording *continued*

MEANING OF WORDS

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

1. We, us, our

Inter Partner Assistance S.A. UK Branch and AXA Assistance (UK) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK.

2. Excess

If you have selected this to apply to your policy, means the amount that **you** must pay as contribution towards any valid claim under this policy, at the point of requesting assistance before **we** provide our service.

You will be charged this amount, as shown on your Policy Schedule, for each **breakdown** call-out, regardless of the nature or total cost of your **breakdown**.

3. 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.

4. Personal policy

This policy covers **breakdown** assistance for the specific policyholder named on the policy schedule, who must be travelling in a **vehicle** that

meets the conditions shown in this policy document. **You** will be asked for proof of identity before **we** can provide help, for example, **your** driving licence.

5. Personal joint policy

This policy covers **breakdown** assistance for the specific policyholders who are named on the policy schedule, who must live at the same address. The maximum number of named policyholders covered under this policy is two. One of the named policyholders must be travelling in the **vehicle** at the time it breaks down. **You** will be asked for proof of identification before **we** can provide help, for example, a driving licence.

6. Personal group policy

This policy covers **breakdown** assistance for the specific policyholders that are named on the policy schedule, who must live at the same address. The maximum number of named policyholders covered under this cover is four. One of the named policyholders must be travelling in the **vehicle** at the time it breaks down. **You** will be asked for proof of identification before **we** can provide help, for example, a driving licence.

7. You, your, driver

The policyholder named on the schedule or any person driving an insured **vehicle**, and any **passengers** in the insured

A – Policy wording *continued*

vehicle. (We will only help up to seven people, including the **driver**.)

8. Vehicles

Vehicle means the private car or motorcycle which is less than 16 years old and which is:

- no longer than 5.5 metres including tow bar;
- no heavier than 3,500 kilograms;
- no higher than 3 metres; and
- no wider than 2.3 metres including wing mirrors;
- not used for commercial purposes;

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:

- Length – 8m
- Width – 2.55m
- Height – 3m

Please note that **vehicles** and caravans/trailers that exceed these dimensions are not covered. 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. If the **vehicle** does not have a spare tyre by design then **you** must provide the manufacturer's approved repair kit supplied.

9. Your home

The last address (in the UK) **you** gave to **us** as being where **you** permanently live or where **you** keep **your vehicle**.

10. Breakdown

Not being able to use the **vehicle** because of:

- a mechanical **breakdown**;
- vandalism;
- a fire;
- a theft or an attempted theft;
- a flat tyre;
- a flat battery;
- an accident;
- it having no fuel;
- or putting the wrong fuel into it
- unable to access **your vehicle** due to **your** keys being faulty, lost, or broken in the lock, or locked in the **vehicle**.

11. Territorial limits

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

For European **breakdown** cover (section D only) this also includes Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, Romania, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary,

A – Policy wording *continued*

Slovenia, the Vatican City, Malta, the Republic of Cyprus, and other islands that belong to these countries and that are in Europe.

12. Period of cover

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

13. Journey

A trip between **your home** in the UK and a place abroad, within the **territorial limits**. The trip must not be longer than 31 days in a row, or not more than 90 days in total during the **period of cover**.

14. Misfuelling

Accidentally filling the fuel tank with incorrect fuel for the vehicle.

15. Luggage

Suitcases or other bags that contain personal belongings for **your journey**.

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

HOW TO CLAIM

To get UK emergency help, call:

0345 504 6391

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

If **you** need **breakdown** assistance in Europe, please call:

+44 (0) 1737 815 372

Text messaging is available if **you** are deaf, hard of hearing or have speech difficulties. Please text the word '**breakdown**' to:

+44 (0) 7984 434 960

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

A – Policy wording *continued*

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:

0345 504 6391

You will only be able to claim the services **we** provide by contacting the emergency helpline number.

CLAIMS LIMIT

There is no limit on the number of claims **you** can make under this policy during **your** period of cover. However, **we** will not pay more than 2 claims which arise from a common fault on the same **vehicle**. During the first 24 hours of cover **you** are entitled to the benefits under Section A only.

VEHICLE OR PERSONAL

A Vehicle Policy covers breakdown assistance for the specific vehicle(s) shown on your policy schedule.

A Personal Policy covers breakdown assistance for the specific policy holder(s) named on the policy schedule, who must be travelling in a vehicle that meets the criteria specified in this policy document.

Breakdown Causes

WHAT IS COVERED



FLAT BATTERY



FLAT TYRE



**MECHANICAL/
ELECTRICAL
BREAKDOWN**



NO FUEL



ACCIDENT



FIRE



**THEFT OR
ATTEMPTED
THEFT**



VANDALISM



MISFUELLING



**LOST OR
BROKEN KEYS**

Section A – AXA Local



A. AXA LOCAL

The cover in this section will only apply if **you** have paid the premium as shown on **your** policy schedule.

WHAT IS COVERED	WHAT IS NOT COVERED
<ul style="list-style-type: none"> ■ 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 passengers to be recovered to a repairer or a destination of your choice within 20 miles of where you have broken down. ■ If you lose or break your vehicle keys, we will recover your vehicle, the driver and passengers to our Authorised Operator's base or home/local repairer within 20 miles. 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. 	<ul style="list-style-type: none"> ■ A breakdown at or within one mile from your home. ■ Travel outside the UK. ■ You will need to pay any additional mileage over 20 miles. ■ Anything mentioned in the general exclusions. (Please see section E.)

Section B – AXA Nationwide



B. AXA NATIONWIDE

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	WHAT IS NOT COVERED
<ul style="list-style-type: none"> ■ 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 £80 for each person up to a total of £500. ■ Option 3: 24-hour UK hire vehicle: we will pay (up to £100) for a hire vehicle 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. 	<ul style="list-style-type: none"> ■ A breakdown at or within one mile from your home. ■ Travel outside the UK. ■ Anything mentioned in the general exclusions. (Please see section E.)

Section C – AXA Nationwide & HomeStart



C. AXA NATIONWIDE & HOMESTART

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	WHAT IS NOT COVERED
<ul style="list-style-type: none"> ■ 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 20 miles), for it to be repaired. You must pay the costs of any repairs, by credit or debit card. 	<ul style="list-style-type: none"> ■ Travel outside the UK. ■ Anything mentioned in the general exclusions. (Please see section E.)

Section A, B, C – Misfuelling



MISFUELLING

The cover in this section applies to section A, B and C.

WHAT IS COVERED	WHAT IS NOT COVERED
<ul style="list-style-type: none"> ■ We will pay for the following if your vehicle is subject to misfuelling in the United Kingdom. The following services are available both on the forecourt, where safe and achievable to do so, and once the vehicle has been driven away: ■ Draining and flushing the fuel tank using a specialist roadside vehicle or recovery of the vehicle, the driver and up to six passengers to the nearest repairer to drain and flush the fuel tank. Refuelling the fuel tank with up to 10 litres of the correct fuel. A maximum value of £250 per claim applies in any period of cover. You will be responsible for paying any costs in excess of £250 per claim. ■ We will only cover up to two misfuelling claims each year. 	<p>The following are not covered under this insurance:</p> <ul style="list-style-type: none"> ■ Where the misfuelling occurs outside the United Kingdom. ■ Any claim resulting from foreign matter entering the fuel system except for diesel or petrol. ■ Mechanical or component damage to your vehicle whether or not caused as a result of misfuelling, the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained. ■ Any defect arising directly and/or indirectly as a result of misfuelling or a defect which existed before the incident of misfuelling. ■ Fuel above the first 10 litres. ■ Anything mentioned in Exclusions and General Conditions.

Section D – AXA European



D. AXA EUROPEAN

The cover in this section applies as well as the cover shown in sections A, B and C. It will only apply if it is shown on **your** current policy schedule and if the premium has been paid.

INTRODUCTION TO EUROPEAN MOTORING

Before travelling, it is recommended that **you** consult the laws of the country **you** are planning to visit. Before **you** travel, **you** should make sure that **you** check the documents **you** need to carry by law.

As a guideline, **we** recommend **you** take the following documents in case **you** need them by law in the countries in which **you** might break down:

- Photocard driving licence and supporting documents
- Insurance documents
- MOT certificate
- Logbook (V5 registration document)
- If **you** do not own the **vehicle**, confirmation that **you** have the owner's permission to drive it.

The above is not a full list and is for guidance only.

If **you** break down on a European motorway or major road, generally **we** cannot help **you** and **you** will often need to get help using the SOS phones.

The local services will tow **you** to a place of safety and you will have to pay for the service as soon as possible.

You can then contact us if you need more help. **We** will pay up to £100 towards the costs, but **we** will only refund claims when **we** have received a valid invoice or receipt. **We** will pay **you** in line with the exchange rate on the date of the claim. If **you** have broken down in a European country during a public holiday, many services will be closed. In these circumstances **you** must allow us time to help **you** and repair **your vehicle**. **We** will not be held legally responsible for any delays in **you** reaching **your** destination.

D1 – BEFORE TRAVEL ABROAD STARTS

- The benefits shown under section D4 below also apply in the UK, as long as **you** break down during **your journey**.

Section D – AXA European *continued*



WHAT IS COVERED	WHAT IS NOT COVERED
D2 – HELP AT THE ROADSIDE AND TOWING IN EUROPE	
<ul style="list-style-type: none"> ■ If your vehicle breaks down, we will come to where the vehicle is located. We will arrange and pay for your vehicle, the driver and up to six passengers to be taken to a local garage (normally within 10 miles) for it to be repaired. You must pay the costs of any repairs. 	<ul style="list-style-type: none"> ■ Anything mentioned in the general exclusions. (Please see section E.) ■ Any amounts for making the vehicle secure once you have returned to the UK. ■ Sending you home to the UK within 48 hours of the original breakdown no matter what ferry or tunnel bookings for the home bound journey or pre-arranged appointments you have made within the UK. ■ Sending you home if the vehicle can be repaired but you do not have enough money to cover the repair.
D3 – DELIVERING REPLACEMENT PARTS	
<ul style="list-style-type: none"> ■ If replacement parts are not available locally to repair the vehicle after a breakdown, we will arrange and pay to have the parts delivered to you or an agreed place as quickly as reasonably possible. 	<ul style="list-style-type: none"> ■ The actual cost of replacement parts and any customs duty. You must pay us this using a credit card or debit card or any other payment method we agree is suitable. ■ Any amount for getting parts, if the replacement parts can be bought locally. ■ Anything mentioned in the general exclusions. (Please see section E.)

Section D – AXA European *continued*



WHAT IS COVERED	WHAT IS NOT COVERED
D4 – NOT BEING ABLE TO USE YOUR VEHICLE	
<p>If during your journey your vehicle breaks down and it is not safe to drive, and it will take at least eight hours to repair, or if it is stolen and not recovered within eight hours, we will arrange and pay for the most appropriate solution from one of the following options:</p> <ul style="list-style-type: none"> ■ Option 1: to move you, your passengers and luggage to where you were originally travelling to, and then, once your vehicle has been repaired, take you back to your vehicle or bring your vehicle to you. ■ Option 2: the cost of hiring another car while your vehicle is being repaired. We will pay up to £70 a day and £750 in total, as long as you are able to meet the conditions of the hire-car company; Or ■ Option 3: we will pay for bed-and-breakfast costs of up to £80 for each person each day (£500 in total for everyone in your group) while your vehicle is being repaired, as long as you have already paid for your original accommodation and you can't get your money back. <p>If, during the journey, the driver cannot drive because of an injury or illness, and there is no one else able or qualified to drive the vehicle, we will recover the vehicle, driver and passengers to either finish the journey or return you to the place you were originally travelling from. You will need to provide a medical certificate for the driver before we provide assistance.</p>	<ul style="list-style-type: none"> ■ The cost of fuel or lubricants you use in the hire vehicle. ■ Replacement parts. ■ Any insurance you have to pay to the hire-car company. ■ Anything mentioned in the general exclusions. (Please see section E.)

Section D – AXA European *continued*



WHAT IS COVERED	WHAT IS NOT COVERED
D5 – IF YOU CAN'T USE YOUR OWN VEHICLE TO GET HOME	
<p>If after a breakdown your vehicle is still not repaired or safe to drive when it is time for you to go home, we will pay for reasonable alternative transport to get you, your passengers and your luggage to your home, and up to £150 towards other travel costs in the UK while you wait for your own vehicle. We will also pay storage charges (up to £100) while your vehicle is waiting to be repaired, collected or taken to the UK.</p> <p>We will then choose the most appropriate solution from the following options:</p> <ul style="list-style-type: none"> ■ Take your vehicle to your home or your chosen repairer in the UK. ■ Pay the cost of one rail or sea ticket (or an air ticket if the rail or sea trip would take more than 12 hours) for you to go to get your vehicle once it has been repaired. 	<ul style="list-style-type: none"> ■ Any costs you would have paid anyway for travelling home. ■ The costs of returning your vehicle to the UK if we believe that the cost of doing so would be greater than the market value of your vehicle in the UK, after the breakdown. ■ The costs of returning your vehicle to the UK if repairs can be done locally and you are not willing to allow this to happen. ■ Anything mentioned in the general exclusions. (Please see section E.)
GENERAL NOTES – UNINSURED SERVICES	
<p>We can provide help for faults that are not covered under this insurance policy or where you have made the maximum number of insured claims, or would like us to help more than six passengers as shown in this policy. All costs must be paid for as soon as possible by credit or debit card.</p>	

Section E – General exclusions

that apply to all parts of this policy

We will not cover the following:

1. Any **excess** payable on **your** policy, if **you** have chosen to include this, as shown on **your** Policy Schedule
2. 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.
3. 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.
4. The cost of paintwork and other cosmetic items.
5. Labour costs for more than one hour of roadside help in the UK. No roadside assistance is available if **you breakdown** in Europe.
6. Any **breakdown** or recovery outside the **period of cover**.
7. The cost (and guaranteeing the quality) of repairs when the **vehicle** is repaired in any garage the **vehicle** is taken to.
8. Any costs for **vehicles** that have not been maintained and used in line with the manufacturer's recommendations.
9. 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**.
10. Any toll or ferry fees the **driver** or the **driver** of the recovery **vehicle** have to pay.
11. Help or recovery if the **vehicle** is partly or completely buried in snow, mud, sand or water.
12. Damage or costs that arise from **us** trying to get into the **vehicle** after **you** have asked for help.
13. 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.)
14. Loss or damage to personal possessions **you** leave in **your vehicle**.
15. 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.

Section E – General exclusions *continued*

that apply to all parts of this policy

16. Any costs for **vehicles** that have broken down or were not safe to drive when cover was taken out.
17. 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.
18. 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**.
19. Any costs if the **vehicle** has been altered for, or is taking part in, racing, trials or rallying.
20. Any cost that **you** can get back under any other insurance policy or under the service provided by any motoring organisation.
21. 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.
22. Any request for service where **you** have not taken remedial action within two working days after a previous **breakdown** or temporary repair.
23. Recovery or help if the **vehicle** is heavier than 3,500 kilograms, longer than 5.5 metres including tow bar, higher than 3 metres or wider than 2.3 metres including wing mirrors.
24. Recovery or help if **you** are hiring the **vehicle** out to carry people in return for money, unless **we** have agreed this with **you**.
25. **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.
26. Recovery or help if the **vehicle** is being used to carry commercial goods.
27. 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.

Section E – General exclusions *continued*

that apply to all parts of this policy

28. Any claim that comes from a poor-quality repair or a repair that has been attempted without **our** permission during the same trip.
29. 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.
30. Loss or damage caused by war, revolution or any similar event.
31. 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.
32. Mobile phone, phone call and postage costs are not covered under **your** policy in any circumstances.
33. We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Section F – General conditions

applying to all parts of this policy

1. If **you** have chosen to include an **excess** on **your** policy, this must be paid before **we** arrange any assistance in the event of **breakdown**. **We** will take payment at the point when **you** notify **us** that **you** require **our** services. If **we** take payment and arrange assistance at **your** request and **you** subsequently cancel the call-out, but **we** have already dispatched one of **our** recovery operators, **we** will not refund the **excess** money **you** have paid. If **your vehicle** then has another **breakdown** and **you** call **us** for assistance, **you** will be charged the **excess** amount for this second **breakdown** and any further call-outs thereafter.
2. 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.
3. **We** can ask for proof of outbound and inbound travel dates.
4. 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.
5. **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.
6. **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.
7. **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.
8. **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.
9. **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

Section F – General conditions *continued*

applying to all parts of this policy

which are incorrect. The payment must be by credit or debit card.

10. **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.
11. 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.
12. 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.
13. 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**.
14. **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.
15. If **you** agree to a temporary roadside repair, **you** will be responsible for any costs or any damage to the **vehicle** 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.
16. 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.
17. **You** will have to pay, by credit or debit card, for any parts or other products used to repair the **vehicle**.
18. **We** will not arrange for help if **we** think that it would be dangerous or illegal to repair or move the **vehicle**.
19. If **you** are covered for **breakdown** by any other insurance policy or warranty, **you** must tell **us**.

Section F – General conditions *continued*

applying to all parts of this policy

20. 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**.
21. **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**. Please note that replacement motorcycles cannot be provided.
22. 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.
23. All payments shown in this document are inclusive of VAT unless shown otherwise stated.

AUTOMATIC RENEWAL

If **you** purchased a Motor Breakdown policy from **us** within the last few years, **your** policy may be set to automatically renew, to ensure **you** continue to benefit from cover. If this is the case, **we** will have informed **you**, and will remind **you** in our communications to **you**.

You have the right to opt out of automatic renewal at any time, although if **you** wish to do this please do so before 15 days prior to **your** renewal date, to ensure **we** do not take further payments.

Regardless of whether **you** have chosen to opt out, or remain on automatic renewal for ease, **we** will send you a renewal reminder about 28 days before **your** policy is due to expire, to advise **you** of the cost of renewing **your** policy for another year, and explain any changes to the policy that may take effect at renewal.

If **you** have chosen to opt out: Once **you** receive the reminder **you** will need to contact us if **you** wish to renew your policy, and make payment. Otherwise, **your** policy will end without renewing and **you** will not be covered for any event taking place after the end of your period of insurance.

If **you** have not opted out: **We** will collect payment for another year of cover using the same payment details

Section F – General conditions *continued*

applying to all parts of this policy

which **you** gave us previously, unless **you** instruct us otherwise.

If **you** opt out of automatic renewal, **you** may also opt back in at any time by contacting **us**.

To opt out of automatic renewal, contact **us** by phone on 0800 169 0206 or via e-mail on web.sales@axa-assistance.co.uk

If **we** have not informed **you** of automatic renewal in **our** communications, **your** policy does not have **this** option and **you** will need to confirm if **you** wish to renew each year.

FRAUD PREVENTION

If **we** discover, have reason to believe or reasonably suspect **you** have acted in a fraudulent manner, either in applying for cover or making a claim, or have misrepresented any answers to **our** questions or withheld relevant information to influence **our** decision to offer **you** cover, or acted in a way to give rise to any offence, **we** reserve the right to cancel **your policy** at any time.

If this is the case, **we** may:

Cancel **your policy** and treat it as if it never existed from the date of the fraud or misrepresentation;

Keep any premium **you** have paid under **your** policy;

Pass details to the Police, other

authorities or fraud prevention agencies, as well as other insurers to prevent fraud in the future; and

In the case of a claim, recover from **you** any costs **we** have incurred in investigating **your** claim and/or any payment **we** may have already made for the fraudulent claim.

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.

CONCERNS REGARDING THE HANDLING OF YOUR DATA

Should **you** have any concerns as to the way that **we** have handled your information and we have not been able to alleviate your concerns please contact:

The Information Commissioner's Office
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF

Tel: 0303 123 1113 (local rate) or 01625 545 745 (national rate)

Please visit the website for more information and details of regional offices [HYPERLINK "http://www.ico.org.uk" www.ico.org.uk](http://www.ico.org.uk)

Section F – General conditions *continued*

applying to all parts of this policy

COMPLAINTS PROCEDURE

You can write to the Quality Manager at:

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

Or, **you** can call **0370 609 0023**.

E- mail: quality.assurance@axa-assistance.co.uk

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:

Financial Ombudsman Service
Exchange Tower
Harbour Exchange Square
London
E14 9SR
UK

Or **you** can phone **0345 080 1800**.

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

DATA PROTECTION

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, for providing **breakdown** assistance, for policy administration, claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in **our** website privacy notice (see below).

We collect and process these details as necessary for performance of **our** contract of insurance with **you** or complying with **our** legal obligations, or otherwise in **our** legitimate interests in managing **our** business and providing **our** products and services.

These activities may include:

- a. use of sensitive information about the health or vulnerability of **you** or others involved in **your breakdown** assistance claim, in order to provide the services described in this policy;
- b. disclosure of information about **you** and **your** insurance cover to companies within the AXA group of companies, to **our** service providers and agents in order to administer and service **your** insurance cover, to provide **you** with **breakdown** assistance, for fraud prevention, to

Section F – General conditions *continued*

applying to all parts of this policy

collect payments, and otherwise as required or permitted by applicable law;

- c. monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate photographic evidence of the condition of **your vehicle** which is the subject of the claim, for the purpose of providing services under this policy and validating **your** claim; and
- e. sending **you** feedback requests or surveys relating to **our** services, and other customer care communications.

We will separately seek **your** consent before using or disclosing **your** personal data to another party for the purpose of contacting **you** about other products or services (direct marketing).

Marketing activities may include matching **your** data with information from public sources, for example government records of when **your** MOT is due, in order to send **you** relevant communications.

You may withdraw **your** consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK, in and outside the European Economic Area, in relation to which processing the data protection laws and or agreements we have entered into with the receiving parties provide a similar level of protection of personal data.

By purchasing this policy and using **our** services, **you** acknowledge that **we** may use **your** personal data, and consent to **our** use of sensitive information, both as described above. If **you** provide **us** with details of other individuals, **you** agree to inform them of **our** use of their data as described here and in **our** website privacy notice (see below).

You are entitled on request to a copy of the information **we** hold about **you**, and **you** have other rights in relation to how **we** use **your** data (as set out in **our** website privacy notice – see below).

Please let **us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Section F – General conditions *continued*

applying to all parts of this policy

Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR
UK

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk

Alternatively, a hard copy is available from **us** on request.

OTHER FORMATS

Please contact **us** on **0800 169 0206** if **you** would like a copy of these terms and conditions in another format such as in large print or on audio disc.

B – Policy Summary

AXA BREAKDOWN COVER POLICY SUMMARY

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.

Insurer: Inter Partner Assistance SA UK Branch

The **period of cover** and policy **excess**, if **you** have chosen to include this, are shown shown in **your** policy schedule

A **vehicle** policy covers **breakdown** help for the specific **vehicle** shown on **your** policy schedule. Personal policies cover **breakdown** help for the specific policyholders named on the policy schedule, who must be travelling in a **vehicle** that meets the conditions shown in the policy document.

Significant features and benefits	Significant and unusual exclusions or limits	Relevant section in the policy document
<p>AXA Roadside</p> <p>If your vehicle cannot be driven because of a breakdown, we will arrange for a vehicle 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. We will not cover a breakdown at or within one mile away from your home.</p>	<p>Section A</p>
<p>AXA Nationwide</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> <ul style="list-style-type: none"> ■ For the vehicle, driver and up to six passengers to be taken to your destination or home. ■ Bed-and-breakfast accommodation for one night. ■ To hire another vehicle. 	<p>Within the UK only. We will not cover a breakdown at or within one mile away from your home. We will pay up to £80 per person for bed and breakfast (£500 in total).</p> <p>The hire vehicle will only be for a period of 24 hours.</p>	<p>Section B</p>

B – Policy Summary *continued*

AXA BREAKDOWN COVER POLICY SUMMARY		
Significant features and benefits	Significant and unusual exclusions or limits	Relevant section in the policy document
<p>AXA Nationwide & HomeAssist If your vehicle cannot be driven because of a breakdown at or within one mile of your home, we will arrange for a vehicle 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>
<p>AXA European If your vehicle breaks down, we will come to where the vehicle is located. We will arrange and pay for your vehicle to be taken to a local garage for it to be repaired at your cost.</p> <p>It also includes:</p> <ol style="list-style-type: none"> 1. Delivering replacement parts; 2. Other travel arrangements; 3. Emergency car hire; 4. Emergency accommodation; 5. Incapacitated driver; and 6. Vehicle recovery to the UK. <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> <ol style="list-style-type: none"> 1. The cost of the parts is not covered. 2. Limited travel for you and your passengers to your intended destination. 3. Car hire up to £70 a day and £750 in total. 4. B&B expenses up to £80 per person a day and £500 in total. 5. We will need a medical certificate before this benefit is provided. 6. 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. 	<p>Section D</p>

B – Policy Summary *continued*

AUTOMATICALLY RENEWING THE POLICY

If **you** purchased a Motor Breakdown policy from **us** within the last few years, **your** policy may be set to automatically renew, to ensure **you** continue to benefit from cover. If this is the case, **we** will have informed **you**, and will remind **you** in our communications to **you**.

You have the right to opt out of automatic renewal at any time, although if **you** wish to do this please do so before 15 days prior to **your** renewal date, to ensure **we** do not take further payments.

Regardless of whether **you** have chosen to opt out, or remain on automatic renewal for ease, **we** will send you a renewal reminder about 28 days before **your** policy is due to expire, to advise **you** of the cost of renewing **your** policy for another year, and explain any changes to the policy that may take effect at renewal.

If **you** have chosen to opt out: Once **you** receive the reminder **you** will need to contact us if **you** wish to renew your policy, and make payment. Otherwise, **your** policy will end without renewing and **you** will not be covered for any event taking place after the end of your period of insurance.

If **you** have not opted out: **We** will collect payment for another year of cover using the same payment details

which **you** gave us previously, unless **you** instruct us otherwise.

If **you** opt out of automatic renewal, **you** may also opt back in at any time by contacting **us**.

To opt out of automatic renewal, contact **us** by phone on 0800 169 0206 or via e-mail on web.sales@axa-assistance.co.uk

If **we** have not informed **you** of automatic renewal in **our** communications, **your** policy does not have **this** option and **you** will need to confirm if **you** wish to renew each year.

CANCELLATION RIGHTS

If **you** find that this cover does not meet **your** needs, please contact **us** on **0800 169 0206** within 14 days of receiving this document and **we** will cancel this policy. **You** will receive a refund of **your** premium as long as **you** have not made any claims.

If **you** cancel the policy outside the 14-day period, **you** will receive a refund of **your** premium proportionate to the amount of time left to run on the policy, less an administrative charge of

£15 as long as **you** have not made any claims.

We may cancel this policy by giving **you** at least seven days' notice at **your** last-known address. If **we** cancel the policy, **we** will refund the premium paid for

B – Policy Summary *continued*

the rest of the current **period of cover**, unless a claim has been made. **We** can refuse to renew any individual policy. (Please see page 4.)

MAKING A CLAIM

If **you** need **breakdown** help in the UK, please call **0800 085 1550 or +44 (0) 1737 815 372** if **you** need European **breakdown** help.

You should have the following information available: **Vehicle** registration number, **your** name and **home** postcode, **your** policy number, **vehicle** make, model and colour, **your** location and an idea of the nature of the problem.

COMPLAINTS PROCEDURE

If **you** are not satisfied with any part of this policy or **our** service, please contact **us** on 0370 609 0023 or write to:

Quality Manager
Inter Partner Assistance S.A. UK Branch
106-118 Station Road
Redhill
Surrey
RH1 1PR
UK

If **your** complaint is not dealt with, **you** can refer **your** complaint to the Financial Ombudsman Service.

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



For 24 hour emergency breakdown assistance

Contact AXA Assistance on:

0345 504 6391

For assistance in Europe call:

+44 (0) 1737 815 372

When dialling from outside the UK add **44**

then omit the **0**

When dialling within the UK omit the **44**

Contact us on : axa-assistance.co.uk  twitter.com/AXAAssistanceUK

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