



To make a claim call  
**0345 504 6391**



# **Motor Breakdown Policy & Summary**

## CONTENTS

---

	Page
A – Policy wording	3
SECTION A – AXA LOCAL	8
SECTION B – AXA NATIONWIDE	9
SECTION C – AXA NATIONWIDE & HOMESTART	10
SECTION D – AXA EUROPEAN	11
SECTION E – GENERAL EXCLUSIONS THAT APPLY TO ALL PARTS OF THIS POLICY	15
SECTION F – GENERAL CONDITIONS APPLYING TO ALL PARTS OF THIS POLICY	18
B – Policy summary	24
AXA BREAKDOWN COVER POLICY SUMMARY	24

## 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 on behalf of AXA Insurance 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](http://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 SA UK Branch (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's register number is 202664. **You** can check this on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register).

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 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

## Policy wording *continued*

---

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;
- 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.

#### 1. **We, us, our**

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

#### 2. **Vehicle Policy**

This policy covers **breakdown** assistance for the specific **vehicle** (or **vehicles**) shown on **your** policy schedule. These are the only **vehicles**

## A – Policy wording *continued*

---

that this cover applies to.

### 3. 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.

### 4. 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.

### 5. Personal Family 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.

### 6. 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**.)

### 7. 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** only.

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** if it is designed to carry one.

### 8. Your home

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

## A – Policy wording *continued*

### 9. 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;
- putting the wrong fuel into it.

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

### 11. Period of cover

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

### 12. 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**.

### 13. 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, you can contact us online at:

You can call us on:

**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) 7624 808 266**

**You** should have the following

## A – Policy wording *continued*

---

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:

**0345 504 6391**

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

### CLAIMS LIMIT

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 five claims in total for a **Vehicle Policy** or **Personal Policy** and no more than six for a **Joint Personal Policy** and eight for a **Family Personal Policy**. During the first 24 hours of cover **you** are entitled to the benefits under Section A.

### 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.

## Section A – AXA Local



### A. AXA LOCAL

The cover in this section will only apply if **you** have paid the premium.

WHAT IS COVERED	WHAT IS NOT COVERED
<ul style="list-style-type: none"> <li>■ If the <b>vehicle</b> breaks down more than one mile from <b>your home</b>, we will arrange and pay for a <b>breakdown vehicle</b> to come to the <b>vehicle</b> (for up to one hour) to try to get it working again.</li> <li>■ If the <b>vehicle</b> cannot be made safe to drive at the place <b>you</b> have broken down, we will arrange for the <b>vehicle</b>, the <b>driver</b> and <b>passengers</b> to be recovered to a repairer or a destination of <b>your</b> choice within 20 miles of where <b>you</b> have broken down.</li> </ul>	<ul style="list-style-type: none"> <li>■ A <b>breakdown</b> at or within one mile from <b>your home</b>.</li> <li>■ Travel outside the UK.</li> <li>■ <b>You</b> will need to pay any additional mileage over 20 miles.</li> <li>■ We will not be responsible for more than five claims in total for a <b>Vehicle Policy</b> or <b>Personal Policy</b> and no more than six for a <b>Joint Personal Policy</b> and eight for a <b>Family Personal Policy</b>.</li> <li>■ Anything mentioned in the general exclusions. (Please see section E.)</li> </ul>



## 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"> <li>■ If the <b>vehicle</b> cannot be made safe to drive at the place <b>you</b> have broken down, and cannot be repaired the same day at a suitable local garage, <b>we</b> will choose the most appropriate solution from one of the following options, taking <b>your</b> circumstances into account.</li> <li>■ <b>Option 1:</b> nationwide recovery: <b>we</b> will take the <b>driver</b> and up to six <b>passengers</b>, together with the <b>vehicle</b>, to either where <b>you</b> were originally travelling to or <b>your home</b> address. <b>We</b> will then arrange for the <b>vehicle</b> to be taken to a suitable repairer for it to be repaired at <b>your</b> cost, as long as this can be done in one <b>journey</b>.</li> <li>■ <b>Option 2:</b> overnight accommodation: <b>we</b> will pay the costs for bed and breakfast for one night only. <b>We</b> will pay up to £80 for each person up to a total of £500.</li> <li>■ <b>Option 3:</b> 24-hour UK hire <b>vehicle</b>: <b>we</b> will pay (up to £100) for a hire <b>vehicle</b> for up to 24 hours. <b>You</b> will be responsible for returning the hire <b>vehicle</b> and collecting <b>your</b> repaired <b>vehicle</b>. <b>You</b> must meet the conditions of the hire-car company to be able to hire a car.</li> </ul>	<ul style="list-style-type: none"> <li>■ A <b>breakdown</b> at or within one mile from <b>your home</b>.</li> <li>■ Travel outside the UK.</li> <li>■ Anything mentioned in the general exclusions. (Please see section E.)</li> </ul>

## 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"> <li>■ If the <b>vehicle</b> breaks down anywhere at or within one mile from <b>your home</b>, <b>we</b> will arrange and pay for a <b>breakdown vehicle</b> to come to where <b>you</b> are for up to one hour to try to get the <b>vehicle</b> working again.</li> <li>■ If the <b>vehicle</b> cannot be made safe to drive at the place <b>you</b> have broken down, <b>we</b> will arrange and pay for the <b>vehicle</b>, the <b>driver</b> and up to six people to be taken to a suitable local garage (normally within 20 miles), for it to be repaired. <b>You</b> must pay the costs of any repairs, by credit or debit card.</li> </ul>	<ul style="list-style-type: none"> <li>■ Travel outside the UK.</li> <li>■ Anything mentioned in the general exclusions. (Please see section E.)</li> </ul>

## 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
<b>D2 – HELP AT THE ROADSIDE AND TOWING IN EUROPE</b>	
<ul style="list-style-type: none"> <li>■ If <b>your vehicle</b> breaks down, <b>we</b> will come to where the <b>vehicle</b> is located. <b>We</b> will arrange and pay for <b>your vehicle</b>, the <b>driver</b> and up to six <b>passengers</b> to be taken to a local garage (normally within 20 miles) for it to be repaired. <b>You</b> must pay the costs of any repairs.</li> </ul>	<ul style="list-style-type: none"> <li>■ Anything mentioned in the general exclusions. (Please see section E.)</li> <li>■ Any amounts for making the <b>vehicle</b> secure once <b>you</b> have returned to the UK.</li> <li>■ Sending <b>you home</b> to the UK within 48 hours of the original <b>breakdown</b> no matter what ferry or tunnel bookings for the home bound <b>journey</b> or pre-arranged appointments <b>you</b> have made within the UK.</li> <li>■ Sending <b>you home</b> if the <b>vehicle</b> can be repaired but <b>you</b> do not have enough money to cover the repair.</li> </ul>
<b>D3 – DELIVERING REPLACEMENT PARTS</b>	
<ul style="list-style-type: none"> <li>■ If replacement parts are not available locally to repair the <b>vehicle</b> after a <b>breakdown</b>, <b>we</b> will arrange and pay to have the parts delivered to <b>you</b> or an agreed place as quickly as reasonably possible.</li> </ul>	<ul style="list-style-type: none"> <li>■ The actual cost of replacement parts and any customs duty. <b>You</b> must pay <b>us</b> this using a credit card or debit card or any other payment method <b>we</b> agree is suitable.</li> <li>■ Any amount for getting parts, if the replacement parts can be bought locally.</li> <li>■ Anything mentioned in the general exclusions. (Please see section E.)</li> </ul>

## Section D – AXA European *continued*



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

## Section D – AXA European *continued*



WHAT IS COVERED	WHAT IS NOT COVERED
<b>D5 – IF YOU CAN'T USE YOUR OWN VEHICLE TO GET HOME</b>	
<p>If after a <b>breakdown your vehicle</b> is still not repaired or safe to drive when it is time for <b>you</b> to go <b>home</b>, <b>we</b> will pay for reasonable alternative transport to get <b>you</b>, <b>your passengers</b> and <b>your luggage</b> to <b>your home</b>, and up to £150 towards other travel costs in the UK while <b>you</b> wait for <b>your own vehicle</b>. <b>We</b> will also pay storage charges (up to £100) while <b>your vehicle</b> is waiting to be repaired, collected or taken to the UK.</p> <p><b>We</b> will then choose the most appropriate solution from the following options:</p> <ul style="list-style-type: none"> <li>■ Take <b>your vehicle</b> to <b>your home</b> or <b>your</b> chosen repairer in the UK.</li> <li>■ 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 <b>you</b> to go to get <b>your vehicle</b> once it has been repaired.</li> </ul>	<ul style="list-style-type: none"> <li>■ Any costs <b>you</b> would have paid anyway for travelling <b>home</b>.</li> <li>■ The costs of returning <b>your vehicle</b> to the UK if <b>we</b> believe that the cost of doing so would be greater than the market value of <b>your vehicle</b> in the UK, after the <b>breakdown</b>.</li> <li>■ The costs of returning <b>your vehicle</b> to the UK if repairs can be done locally and <b>you</b> are not willing to allow this to happen.</li> <li>■ Anything mentioned in the general exclusions. (Please see section E.)</li> </ul>
<b>GENERAL NOTES – UNINSURED SERVICES</b>	
<p><b>We</b> can provide help for faults that are not covered under this insurance policy or where <b>you</b> have made the maximum number of insured claims, or would like <b>us</b> to help more than six <b>passengers</b> 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 **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.
2. 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.
3. The cost of paintwork and other cosmetic items.
4. Labour costs for more than one hour of roadside help in the UK. No roadside assistance is available if **you breakdown** in Europe.
5. Any **breakdown** or recovery outside the **period of cover**.
6. The cost (and guaranteeing the quality) of repairs when the **vehicle** is repaired in any garage the **vehicle** is taken to.
7. Any costs for **vehicles** that have not been maintained and used in line with the manufacturer's recommendations.
8. 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**.
9. Any toll or ferry fees the **driver** or the **driver** of the recovery **vehicle** have to pay.
10. Help or recovery if the **vehicle** is partly or completely buried in snow, mud, sand or water.
11. Damage or costs that arise from **us** trying to get into the **vehicle** after **you** have asked for help.
12. 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.)
13. Loss or damage to personal possessions **you** leave in **your vehicle**.
14. 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.
15. Any costs for **vehicles** that have broken down or were not safe to drive when cover was taken out.

## Section E – General exclusions *continued*

that apply to all parts of this policy

---

16. 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.
17. 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**.
18. Any costs if the **vehicle** has been altered for, or is taking part in, racing, trials or rallying.
19. Any cost that **you** can get back under any other insurance policy or under the service provided by any motoring organisation.
20. 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.
21. Any request for service where **you** have not taken remedial action within two working days after a previous **breakdown** or temporary repair.
22. 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.
23. Recovery or help if **you** are hiring the **vehicle** out to carry people in return for money, unless **we** have agreed this with **you**.
24. **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.
25. Recovery or help if the **vehicle** is being used to carry commercial goods.
26. 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.
27. Any claim that comes from a poor-quality repair or a repair that



## Section E – General exclusions *continued*

that apply to all parts of this policy

---

- has been attempted without **our** permission during the same trip.
28. 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.
29. Loss or damage caused by war, revolution or any similar event.
30. 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.
31. Mobile phone, phone call and postage costs are not covered under **your** policy in any circumstances.
32. If **you** put the wrong fuel in **your** car, **you** will be entitled to recovery only as shown in section A.
33. Help or recovery if the **vehicle** has run out of fuel.
34. 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. 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.
2. **We** can ask for proof of outbound and inbound travel dates.
3. 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.
4. **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** controllers or **our** recovery operators.
5. **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.
6. **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.
7. **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.
8. **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.
9. **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.
10. 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.
11. The **vehicle** must carry a serviceable spare tyre and wheel

## Section F – General conditions *continued*

applying to all parts of this policy

---

- 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.
12. **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.
  13. 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.
  14. 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.
  15. **You** will have to pay, by credit or debit card, for any parts or other products used to repair the **vehicle**.
  16. **We** will not arrange for help if **we** think that it would be dangerous or illegal to repair or move the **vehicle**.
  17. 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 five claims in total for a **vehicle policy** or **personal policy** and no more than six for a **joint personal policy** and eight for a **family personal 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**.
  18. If **you** are covered for **breakdown** by any other insurance policy or warranty, **you** must tell **us**.
  19. 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

## Section F – General conditions *continued*

applying to all parts of this policy

---

any one **breakdown** and **you** will be responsible for any other costs due in recovering and repairing **your vehicle**.

20. **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.
21. 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.
22. Claims totalling more than £2,500 during any 12 month period.
23. All payments shown in this document are inclusive of VAT unless shown otherwise stated.

### AUTOMATIC RENEWAL

To make sure **you** continue to be covered after **you** renew the policy, **we** will aim to automatically renew **your** insurance, as long as **you** have chosen this option. In all cases, **we** will contact **you** before **your** renewal date to tell **you** about the cost of **your breakdown** cover, including any changes to the policy that will apply from when **you** renew the policy.

Automatically renewing **your** policy means **we** will keep **your** payment details securely on **our** files so that **we** can take **your** premium at **your** next renewal. Each year **we** will contact **you** beforehand to remind **you** that this is happening. If **you** do not want to renew **your** policy or want to change any of **your** details, please let **us** know at least 15 days before **your** renewal date.

## Section F – General conditions *continued*

applying to all parts of this policy

---

### 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"](http://www.ico.org.uk) [www.ico.org.uk](http://www.ico.org.uk)

### COMPLAINTS PROCEDURE

**You** can write to the Quality Manager at:

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

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

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](mailto:complaint.info@financial-ombudsman.org.uk)

Details on how to take **your** complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform <https://ec.europa.eu/consumers/odr>, which has been set up by the EU Commission.

**We** are a member of the Financial

## Section F – General conditions *continued*

applying to all parts of this policy

---

Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms.

**You** can get more information at: [www.fscs.org.uk](http://www.fscs.org.uk)

### DATA PROTECTION ACT

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 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**

## Section F – General conditions *continued*

applying to all parts of this policy

---

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:

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

Email: [dataprotectionenquiries@axa-assistance.co.uk](mailto:dataprotectionenquiries@axa-assistance.co.uk)

**Our** full data privacy notice is available at: **[www.axa-assistance.co.uk](http://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** is 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><b>AXA Local</b></p> <p>If <b>your vehicle</b> cannot be driven because of a <b>breakdown</b>, <b>we</b> will arrange for a <b>vehicle</b> operator to spend up to one hour to try to fix it. If it cannot be fixed, <b>we</b> will arrange for the <b>vehicle</b> to be taken to a local garage to be repaired at <b>your</b> cost.</p>	<p>Transport to a local garage is for the <b>vehicle, driver</b> and up to six <b>passengers</b>. <b>We</b> will not cover a <b>breakdown</b> at or within one mile away from <b>your home</b>.</p>	<p><b>Section A</b></p>
<p><b>AXA Nationwide</b></p> <p>As well as the benefits above, if <b>your vehicle</b> cannot be repaired at the roadside or at a local garage the same day, <b>we</b> will arrange one of the following:</p> <ul style="list-style-type: none"> <li>■ For the <b>vehicle, driver</b> and up to six <b>passengers</b> to be taken to <b>your</b> destination or <b>home</b>.</li> <li>■ Bed-and-breakfast accommodation for one night.</li> <li>■ To hire another <b>vehicle</b>.</li> </ul>	<p>Within the UK only. <b>We</b> will not cover a <b>breakdown</b> at or within one mile away from <b>your home</b>. <b>We</b> will pay up to £80 per person for bed and breakfast (£500 in total).</p> <p>The hire <b>vehicle</b> will only be for a period of 24 hours.</p>	<p><b>Section B</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><b>AXA Nationwide &amp; HomeAssist</b></p> <p>If <b>your vehicle</b> cannot be driven because of a <b>breakdown</b> at or within one mile of <b>your home</b>, <b>we</b> will arrange for a <b>vehicle</b> operator to spend up to one hour to try to fix it. If it cannot be fixed, <b>we</b> will arrange for the <b>vehicle</b> to be taken to a local garage to be repaired at <b>your</b> cost.</p> <p>This will only apply if it is shown on <b>your</b> current policy schedule and if <b>you</b> have paid the premium.</p>	<p>Transport to a local garage is for the <b>vehicle, driver</b> and up to six <b>passengers</b>.</p>	<p><b>Section C</b></p>
<p><b>AXA European</b></p> <p>If <b>your vehicle</b> breaks down, <b>we</b> will come to where the <b>vehicle</b> is located. <b>We</b> will arrange and pay for your <b>vehicle</b> to be taken to a local garage for it to be repaired at <b>your</b> cost.</p> <p>It also includes:</p> <ol style="list-style-type: none"> <li>1. Delivering replacement parts;</li> <li>2. Other travel arrangements;</li> <li>3. Emergency car hire;</li> <li>4. Emergency accommodation;</li> <li>5. Incapacitated <b>driver</b>; and</li> <li>6. <b>Vehicle</b> recovery to the UK.</li> </ol> <p>This will only apply if it is shown on <b>your</b> current policy schedule and if <b>you</b> have paid the premium.</p>	<p>Transport to a local garage is for the <b>vehicle, driver</b> and up to six <b>passengers</b>.</p> <ol style="list-style-type: none"> <li>1. The cost of the parts is not covered.</li> <li>2. Limited travel for <b>you</b> and <b>your passengers</b> to <b>your</b> intended destination.</li> <li>3. Car hire up to £70 a day and £750 in total.</li> <li>4. B&amp;B expenses up to £80 per person a day and £500 in total.</li> <li>5. <b>We</b> will need a medical certificate before this benefit is provided.</li> <li>6. If <b>your vehicle</b> is not repaired before <b>your</b> planned return to the UK, cover includes transport costs to get <b>you, your passengers</b> and <b>your vehicle home</b>.</li> </ol>	<p><b>Section D</b></p>

## B – Policy Summary *continued*

### AUTOMATICALLY RENEWING THE POLICY

To make sure **you** continue to be covered after **you** renew the policy, **we** will aim to automatically renew **your** insurance, if **you** have chosen this option. In all cases **we** will contact **you** before **your** renewal date to tell **you** the cost of **your breakdown** cover.

This includes any changes to the policy that will apply from the date **you** renew. Automatically renewing **your** policy means **we** will keep **your** payment details securely on **our** files so that **we** can take **your** premium at **your** next renewal. Each year **we** will contact **you** beforehand to remind **you** that this is happening. If **you** do not want to renew **your** policy, or want to change any of **your** details, please let **us** know 15 days before **your** renewal date.

### 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 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 **0345 504 6391** 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 SA**  
**106-118 Station Road**  
**Redhill**  
**Surrey**  
**RH1 1PR**  
**UK**

## **B – Policy Summary** *continued*

---

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

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



# For 24 hour emergency breakdown assistance

You can call us 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](http://axa-assistance.co.uk)  [twitter.com/AXAAssistanceUK](https://twitter.com/AXAAssistanceUK)

**AXA Assistance (UK) Limited registered office**, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. Registered in the England and Wales no: 02638890. Authorised and regulated by the Financial Conduct Authority. **Our** FCA Register number is 439069. **You** can check this on the FCA's register by visiting the website [www.fca.org.uk](http://www.fca.org.uk) **You** can check this on the FCA's register by visiting the website [www.fca.org.uk](http://www.fca.org.uk)