

Principal Insurance Limited

Motoring Assistance Cover: Policy wording and policy summary – Irish, UK & European

A Policy wording

Status

This policy is administered by Principal Insurance Limited, (registration number 07623634), which is authorised and regulated by the Financial Conduct Authority (FCA Number 551900). Its registered office is (Dalton House, Dane Road, Sale, Manchester M33 7AR). It is registered in England no: 07623634.

Principal Insurance Limited is authorised to provide services in the Republic of Ireland under Freedom of Services.

This policy is underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A. is authorised by the National Bank of Belgium in Belgium and is regulated by the Central Bank of Ireland for conduct of business rules.

AXA Assistance Ireland Limited operates the 24-hour motoring assistance helpline.

This insurance is governed by Irish law.

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 Principal Insurance Limited on 1800 945 947 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.

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** property (vehicle and so on) 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 similar reasons, **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 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 it 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, based at The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK and AXA Assistance Ireland Limited, based at N6 Kilmartin Centre, Athlone, Co. Westmeath.

In the Data Protection Act section of this policy '**we**' also means Principle Insurance.

2. **Vehicle policy**

This policy covers breakdown assistance for the specific **vehicle** shown on **your** policy schedule. These are the only **vehicles** that this cover applies to.

3. **You, your, rider, 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 three people, including the **rider/driver**).

4. **Vehicle(s)**

Vehicle means a motorcycle which is a mechanically propelled two wheeled **vehicle** with or without a sidecar, and is shown on **your** policy schedule.

Or private car which is less than 16 years old (11 years within Europe) and which is:

no longer than 5.1 metres;
no heavier than 3,500 kilograms;
no higher than 1.95 metres; and
no wider than 2.1 metres (excluding folding items such as wing mirrors);
as shown on your **policy** schedule.

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:

8 metres long;
3 metres high; and
2.55 metres wide.

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.

5. **Your home**

The last address in Ireland **you** gave to Principal Insurance Limited as being where **you** permanently live or where **you** keep **your vehicle**.

6. **Breakdown**

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

- a mechanical breakdown;
- an accident;
- vandalism;
- a fire;
- a theft or an attempted theft;
- a flat tyre;

- a flat battery;

7. Territorial limits

The **territorial limits** for this policy are the Republic of Ireland, 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, 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.

The territorial limits for Section B is the Republic of Ireland, Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

8. Period Of Cover

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

9. Journey

A trip between **your home** in the Ireland and a place abroad, within the **territorial limits**. The trip must not be longer than 31 days in a row, or not more than 183 days in total during the **period of cover**.

10. Luggage

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

11. Irish/Ireland

Republic Of Ireland.

12. AXA Assistance

AXA Assistance Ireland Limited, N6 Kilmartin Centre, Athlone, Co. Westmeath

Cover is subject to the General Conditions and General Exclusions detailed in sections E and F.

How to claim

To get Ireland emergency help, phone: 0906 451977

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

If **you** need Motoring Assistance in UK & Europe, please call: 00353 906 451977.

You should have the following information available.

- The **vehicle's** registration number
- **Your** name, **home** address 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 arrange assistance. We will also 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 the number shown above.

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

Section A - Roadside Assistance & Local Recovery in Ireland

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

What is covered

- 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 up to six passengers to be recovered to one of the following locations, taking **your** circumstances into account within 15 miles.
 - **your** original destination;
 - **your** original departure point; or
 - a suitable local garage for it to be repaired. **You** must pay the cost of any repairs.

- If **you** lose or break **your vehicle** keys, **we** will pay for the call-out and mileage back to **our** rescue operator's base. **You** will have to pay all other costs. (**we** should mention or give an e.g of what other costs i.e. repair / replacements of keys)
- **We** will pass on up to two messages to either **your home** or place of work to tell them about **your** situation.

What is not covered

- A **breakdown** at or within one mile from **your home**.
- Anything mentioned in the general exclusions. (Please see section E.)

Section B - Nationwide recovery in the Republic of Ireland & United Kingdom

What is covered

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: If **you** ask, **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 €75 (inc VAT) for each person (up to a total of €300 (inc VAT)).

Option 3: 24-hour hire vehicle: **we** will pay for a hire **vehicle** (with an engine of up to 1600cc 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.

Emergency driver

As well as the benefits above, if during the **journey**, the **driver** cannot drive because of an injury or illness they have gained, and there is no one else able or qualified to drive the **vehicle**, **we** will provide, and pay for, a driver to finish the **journey** or return the **vehicle** and passengers to the place **you** were originally travelling from. **You** may need to provide a medical certificate for the **driver** before **we** provide this benefit.

What is not covered

- A **breakdown** at or within one mile from **your home**
- Anything mentioned in the general exclusions. (Please see section E.)

Section C - Homestart in Ireland

What is covered

- 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 15 miles), for it to be repaired. **You** must pay the costs of any repairs, by credit or debit card.

What is not covered

- Anything mentioned in the general exclusions. (Please see section E.)

Section D - European breakdown

In addition to those detailed in the sections A,B and C, wherever the following words and phrases appear in bold in this document and Motoring Assistance Schedule they will always have these meanings:

Unless otherwise stated cover in section D only applies in the European countries listed below:

Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, 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.

D1 - Before travel abroad starts

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

D2 - Help at the roadside and towing in Europe

- If **your vehicle** breaks down, **we** will arrange and pay for a breakdown **vehicle** to come to where the **vehicle** is for up to one hour to try to get the **vehicle** working again.
- If **your vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for **your vehicle**, the **driver** and up to six passengers to be taken

to a suitable local garage (normally within 15 miles) for it to be repaired. **You** must pay the costs of any repairs.

- After the theft or attempted theft of the **vehicle** or its contents, **we** will pay the costs of repairing the damage or pay for replacement parts up to €200, which are needed for emergency roadside repairs to make **your vehicle** secure.

What is not covered

- **We** will not pay any amounts for making the **vehicle** secure once **you** have returned to Ireland
- Anything mentioned in the general exclusions. (Please see section E.)

D3 - Delivering replacement parts

What is covered

- 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.

What is not covered

- 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.)

D4 - not being able to use your vehicle

What is covered

If during **your journey your vehicle** breaks down and it is not safe to ride/ 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:

- 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**: or
- The cost of hiring a car while **your vehicle** is being repaired. **We** will pay up to €70a day and €700 in total, as long as you are able to meet the conditions of the hire car company: or
- **We** will pay for bed and breakfast costs of up to €50 for each person each day (€350 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.

What is not covered

- 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.)

D5- If you become ill or injured and can't drive

What is covered

- If, during the **journey**, the **rider/ driver** cannot drive because of an injury or illness, and there is no one else able or qualified to drive the **vehicle**, **we** will provide, and pay for, a rider/ driver to finish the **journey** or return the **vehicle** and passengers to the place **you** were originally travelling from. **You** will need to provide a medical certificate for the **rider / driver** before **we** provide this benefit.

What is not covered

- Anything mentioned in the general exclusions. (Please see section E.)

D6 - If you can't use your own vehicle to get home

What is covered

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 suitable transport to get **you**, **your** passengers and **your** luggage to **your** home, and up to €200 towards other travel costs in **Ireland** while **you** wait for **your** own **vehicle**. **We** will also pay storage charges (up to €150) while **your** **vehicle** is waiting to be repaired, collected or taken to the **Ireland**.

We will then choose the most appropriate solution from the following options:

- take **your** **vehicle** to **your** home or **your** chosen repairer in **Ireland** or
- 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.

What is not covered

- Any costs **you** would have paid anyway for travelling home.
- The costs of returning **your** **vehicle** to **Ireland** if **we** believe that the cost of doing so would be greater than the market value of **your** **vehicle** in **Ireland**, after the **breakdown**.
- The costs of returning **your** **vehicle** to **Ireland** 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.)

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.
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**, which have not been maintained and used in line with the manufacturer's recommendations.
8. Any call-out or recovery costs in **Ireland** 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 incurred by the **rider/driver** or the driver of the recovery vehicle whilst transporting **your vehicle** unless the **breakdown** occurs in Europe and valid European cover is held, in which case these fees would be covered by the policy with the repatriation of the **vehicle**.
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.
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. Where **your vehicle** is an emergency vehicle, taxi, heavy goods vehicle, motorcycle or if **your vehicle** is used for despatch, road-racing, rallying, pace-making, speed testing or any other competitive event;
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 5.1 metres, higher than 1.95 metres or wider than 2.1 metres.
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 **Ireland**; 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 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. 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**.

Section F - General conditions applying to all parts of this policy

1. The **vehicle** must be permanently registered in the **Ireland** and, if appropriate, have a current MOT certificate and valid road fund licence. The **vehicle** should be kept in a good condition and have been serviced regularly in line with the manufacturer's recommendations. A private car must be less than 16 years old since first registration (11 years since first registration if **you** want help within Europe).
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** rescue 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 for the **vehicle** and any caravan or trailer attached including the means to release the spare tyre from **your vehicle**. **We** will not cover any services including recovery to a garage or any costs incurred as a result of you failing to do so. 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** it suffers 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**. 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 €150 for 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.
21. **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.

Policy renewal

We will contact you on an annual basis in regards to **your** upcoming renewal. If **we** do not receive confirmation to renew prior to **your** renewal date **your** policy will lapse automatically.

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.

Complaints procedure

You can write to the Quality Manager at:
 Quality Manager, Inter Partner Assistance SA,
 Kilmartin N6 Retail Park, Athlone,
 Co. Westmeath.
 Or, **you** can phone 0906 486300.

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Services Ombudsman by writing to:

Financial Services Ombudsman
 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.
 Or **you** can phone 1890 88 20 90.
 E-mail: enquiries@financialombudsman.ie

Compensation Scheme

In the unlikely event that we have been unable to meet **our** liabilities, you may be entitled to compensation from The Investor Compensation Company Ltd (ICCL). The ICCL offers

protection for customers of financial services firms. You can get more information at <http://www.investorcompensation.ie>

Use of Your Personal Data

Please read the paragraphs below, which define how **we** Principal Insurance and the insurer (Inter Partner Assistance SA) use information about you for the purpose of providing you with insurance services and additional products and services.

We appreciate the importance of the protection, confidentiality and security of **your** information.

Personal Information

By purchasing **our** products and services, you agree that **we** and the insurer(s) may:

- a) disclose and use information about **you** and **your** insurance cover to companies within the **AXA** group of companies, to its service providers and agents in order to administer and service **your** insurance cover, collect payments for fraud prevention and otherwise as required by applicable law.
- b) monitor and/or record **your** telephone calls in relation to cover to ensure consistent servicing levels and account operation;
- c) undertake all of the above within and outside the United Kingdom and the European Union. This includes processing **your** information in other countries in which data protection laws are not as comprehensive as in the European Union. However, **we** have taken appropriate steps to ensure the same (or equivalent) level of protection for **your** information in other countries, as there is in the European Union.

If you want to know what information is held about you by Inter Partner Assistance or AXA Assistance Ireland Limited, please write to **us** at:

Data Protection Officer
Kilmartin N6 Retail Park, Athlone,
Co. Westmeath.
Or, **you** can phone 0906 486300.

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly. Information about you is only held for so long as it is appropriate for the above.

We monitor and record phone calls to help maintain **our** quality standards and for security purposes.

Other formats

Please contact **us** on 1800 945 947 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

keyfacts®



Summary :

The information shown here is only a summary of what is covered. It does not form part of the contract between you and us. Please read your policy booklet and certificate for full details of all terms, conditions, endorsements and excesses that apply to You.

The policy you have bought is underwritten by Inter Partner Assistance and will run for 12 months, as shown in your policy schedule.

Type of Cover :

The cover you have chosen is Motor Breakdown Cover. Please read your policy booklet carefully and review it periodically to make sure this cover continues to meet your needs.

Significant Features and Benefits.

The following table shows the features and benefits of your Motor Breakdown Cover along with Significant Exclusions.

Significant features and benefits	Significant and unusual exclusions or limits	Relevant section in the policy document
A vehicle policy covers breakdown help for the specific vehicle shown on your policy schedule.		
Roadside help If your vehicle cannot be driven because of a breakdown, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.	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.	Section A
Nationwide recovery in Ireland 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. - 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. An emergency driver is also available under this section. This will only apply if it is shown on your current policy schedule and if you have paid the premium.	Within the Ireland only. We will not cover a breakdown at or within one mile away from your home. We will pay up to €75 per person for bed and breakfast (€300 in total). The hire vehicle will only be a vehicle of up to 1600cc, and for a period of 24 hours. We may require a medical certificate before an emergency driver is provided.	Section B
Homestart in Ireland If your vehicle cannot be driven because of a	Transport to a local garage is for the vehicle, driver	Section C

breakdown at or within one mile of your home, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost. This will only apply if it is shown on your current policy schedule and if you have paid the premium.	and up to six passengers.	
European help If your vehicle cannot be driven because of a breakdown in Europe (including the Ireland part of your journey), we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes: <ol style="list-style-type: none"> 1. delivering replacement parts; 2. other travel arrangements; 3. emergency car hire; 4. emergency accommodation; 5. an emergency driver; and 6. vehicle recovery to the Ireland. This will only apply if it is shown on your current policy schedule and if you have paid the premium.	Transport to a local garage is for the vehicle, driver and up to six passengers. We will include labour charges and parts up to €200 to make your vehicle secure following theft or attempted theft of the vehicle. <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. We will pay for hire car up to €70 a day and €700 in total 4. B&B expenses up to €50 per person a day and €350 in total 5. We may require a medical certificate before this benefit is provided. 6. If your vehicle is not repaired before your planned return to the Ireland, cover includes transport costs to get you, your passengers and your vehicle home. 	Section D

Policy renewal

We will contact you on an annual basis in regards to your upcoming renewal. If we do not receive confirmation to renew prior to your renewal date your policy will lapse automatically.

Cancellation rights

If you find that this cover does not meet your needs, please contact us on 1800 945 947 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.

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.

Making a claim

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 write to: Quality Manager, Inter Partner Assistance SA, Kilmartin N6 Retail Park, Athlone. Co. Westmeath.

Or, you can phone 0906 486300.

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

3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Or you can phone 1890 88 20 90.

E-mail: enquiries@financialombudsman.ie

Compensation Scheme

In the unlikely event that we have been unable to meet our liabilities, you may be entitled to compensation from The Investor Compensation Company Ltd (ICCL). The ICCL offers protection for customers of financial services firms. You can get more information at <http://www.investorcompensation.ie>.

Details about our Regulator

This policy is underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A. is authorised by the National Bank of Belgium in Belgium and is regulated by the Central Bank of Ireland for conduct of business rules.