

Europ Assistance Holdings Limited will provide the services and benefits described in this Policy:

- during the Period of Insurance
- subject to the terms, exclusions and conditions contained in this Policy
- following payment of the premium.

This policy is underwritten by the following Europ Assistance Group companies:

- Europ Assistance Insurance Ltd, of Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN, United Kingdom;
- Europ Assistance España, S.A. De Seguros y Reaseguros de 4 Calle de Orense, Madrid, 28020, Spain;
- Europ Assistance Italia S.p.A. of 8 Piazza Trento, Milan, 20135, Italy;
- Europ Assistance Holding of 1 Promenade de la Bonnette, Gennevilliers, 92230, France.

Further details may be obtained from Europ Assistance Holdings Ltd, on application by reference to contract EAGEN/007.

This insurance is effected in England and is subject to the Laws of England and Wales. Europ Assistance Holdings Limited is a member of the General Insurance Standards Council. Signed for Europ Assistance Holdings Limited



Managing Director

IMPORTANT VEHICLE HEALTH CHECK

The insurance operates on the basis that Your vehicle has been properly serviced and maintained in accordance with the manufacturer's specifications.

Keep proof of regular servicing in the event of any dispute.

If You call Us for assistance, and Our mechanic reports to Us that it is evident You have not maintained Your vehicle in a roadworthy condition, You will have to pay all the costs arising from Our intervention.

MEANING OF WORDS

Wherever the following words and phrases appear in this Policy they will always have these meanings:

WE, OUR or US: Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

POLICYHOLDER: The applicant who has applied for cover, and whose details have been supplied to Us.

INSURED PERSON or YOU/YOUR: The Policyholder whilst an occupant of the Insured Vehicle, and/or any other authorised occupant of the Insured Vehicle (other than a hitch hiker).

INSURED VEHICLE: The Eligible Vehicle, details of which have been supplied to Us, normally kept at the Policyholder's address shown on the confirmation letter.

ELIGIBLE VEHICLES: Vehicles less than 15 years old at the inception of cover, owned by or the responsibility of the Policyholder or his / her immediate family:-
being cars; motorised caravans; motorcycles, light vans; estate cars; 4x4 sport utility vehicles; towed caravans or trailers of proprietary make;
not used by You for hire or reward;
registered in the Geographical Limits and normally kept at the Policyholder's home address;
in good roadworthy condition; maintained and operated in accordance with the manufacturer's recommendations; each not exceeding (including any load carried) the following gross vehicle weight and dimensions: 3500 kg, length 7m, height 3m, width 2.25m;

carrying not more than the number of persons recommended by the manufacturer and for whom seats are available.

GEOGRAPHICAL LIMITS:

Part A - UK Area comprising Great Britain, Northern Ireland and the Isle of Man. For Channel Islands residents, the Channel Islands are included in the UK Area for cover under Part A.

Part B - European Area comprising the following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands (not covered as a destination for Channel Islands residents), Corsica, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

PERIOD OF INSURANCE: The 12 month period starting from the commencement date shown on the confirmation letter, which shall be at least 24 hours following the date the Policyholder applies for cover.

Please note: During the annual Period of Insurance You will be covered for Trips You undertake in the European Area, on condition that the total period You spend travelling on such Trips does not exceed a total of 60 days (irrespective of the number of individual Trips You undertake).

INSURED INCIDENT: Mechanical breakdown, accident, vandalism, fire, theft or attempted theft, flat battery, key breakage or accidental damage to tyres, occurring during the Period of Insurance within the Geographical Limits.

Please note: If We are called six times in any one 12 month Period of Insurance, any subsequent incident(s) shall not be insured.

TRIP: A journey in the Insured Vehicle to the countries of the European Area, not exceeding 31 consecutive days.

Please note: Cover under Part B applies door-to-door, so all the appropriate benefits apply within the UK Area during Your direct journeys between home and the port or international rail terminal. You will be asked to demonstrate that You are planning or undertaking a journey abroad, for example by quoting a Channel crossing or accommodation booking reference.

If, however, Your Trip is planned to exceed 31 consecutive days in length, then no cover at all will apply under this Policy in respect of that Trip and You will need to make alternative insurance arrangements.

PART A - ANNUAL COVER
FOR MOTORING WITHIN THE UK AREA
Cover applies as described in Sections 1 to 3.

Please note: If You are undertaking a Trip to the European Area, different benefits apply during Your direct journeys between home and Your port or international rail terminal - see Part B for details.

Please also see Part C - Terms applying to all Sections.

SECTION 1 - DOORSTEP & ROADSIDE ASSISTANCE

If the Insured Vehicle is immobilised or rendered unroadworthy as a result of an Insured Incident, We will arrange and pay for:

- 1.1 callout and up to one hour's labour for assistance at Your home or at the roadside;
- AND, if necessary
- 1.2 the transportation of the Insured Person(s) and the Insured Vehicle to the nearest suitable repairer.

The choice of suitable repairer shall be at Our discretion. You will be responsible for paying any costs which are not covered, directly to the repairer, the toll authority or the sea transit Carrier as appropriate.

What is not covered:

- a) roadside labour charges in excess of one hour.
- b) any labour charges incurred at the repairer's premises.
- c) the cost of replacement parts or other materials used in the repair.
- d) toll and sea transit charges for the Insured Vehicle.
- e) the use of specialist off-highway-recovery equipment or winching costs.
- f) more than six call-outs during each Period of Insurance.

SECTION 2 - MESSAGE RELAY

If We have been contacted in connection with an Insured Incident, We will relay up to two telephone messages to Your family members, friends or business associates to advise of unforeseen travel delays.

SECTION 3 - VEHICLE RECOVERY / ONWARD TRANSPORTATION

In the event of loss of use of the Insured Vehicle caused by an Insured Incident, and it is apparent repairs cannot be effected by the end of the working day in which the Insured Incident occurred, then provided Our services were requested at the time of the Insured Incident:

EITHER

- 3.1 We will arrange and pay for the transportation of the Insured Person(s), and if appropriate, the Insured Vehicle:
 - i) to the Policyholder's home address. OR
 - ii) to the original destination within the UK Area. OR
 - iii) to a repairer either in the vicinity of the above locations or to a repairer of Your choice.
 The means of transport shall be at Our discretion.

OR

- 3.2 If the Insured Vehicle is not transported within the terms of Section 3.1, and repairs are effected locally, if necessary We will arrange and pay up to £250 in total for the following benefits:
 - i) An equivalent self-drive rental vehicle, where available, for up to 24 hours to either continue the journey or return home within the UK Area. We will pay for rental charge, collision damage waiver and any necessary drop-off charge, but You remain responsible for the cost of any fuel used. We will also pay for the cost of one single standard class rail ticket to enable the Insured Vehicle to be collected following repair. OR
 - ii) The cost for the Insured Person(s) to either continue the journey or return home within the UK Area by public transport. The means of such public transport shall be at Our discretion. We will also pay for the cost of one single standard class rail ticket to enable the Insured Vehicle to be collected following repair. OR
 - iii) At Our discretion, the cost of providing necessary bed and breakfast overnight accommodation for the Insured Person(s) in a local hotel whilst awaiting repairs, when the Insured Incident has occurred at a late hour more than 25 miles from the Policyholder's home address shown on the confirmation letter.

What is not covered:

- a) any costs which would have been incurred in the course of a journey, if the incident giving rise to a claim had not occurred.
- b) toll and sea transit charges for the Insured Vehicle.
- c) long-distance transport of the Insured Vehicle to the premises where the Insured Vehicle was purchased solely to claim under a Warranty scheme, when a suitable alternative repairer is nearer to hand.
- d) fines and parking charges arising from use of a replacement vehicle.
- e) any Congestion charges or any additional penalties incurred through non-payment of these charges.

UK ANNUAL MOTORING ASSISTANCE

On motorways use the nearest Emergency telephone and provide the Police with Our Vehicle Assistance emergency number and Your Policy details. The Police may arrange for Your recovery from the motorway. In this case contact Us when You reach an ordinary phone or use a mobile. If the local Police call for a recovery vehicle to tow You from the motorway, and You are asked to pay on the spot for this service, You should send Us the original receipt.

Remember, to comply with the policy terms and conditions You must contact Us before incurring substantial expenses in order to obtain Our prior authorisation.

Call 0870 737 5775

PART B - EUROPEAN

MOTORING ASSISTANCE

Cover applies as described in Sections 4 to 11, including Your direct journeys between home and

Your port or international rail terminal.

Please remember that You will be asked to demonstrate that You are planning or undertaking a journey abroad, for example by quoting a Channel crossing or accommodation booking reference. If, however, Your Trip is planned to exceed 31 consecutive days in length, then no cover at all will apply under this Policy in respect of that Trip and You will need to make alternative insurance arrangements. Please also see Part C - Terms applying to all Sections.

SECTION 4 - COVER PRIOR TO DEPARTURE

If the Insured Vehicle is lost, immobilised or rendered unroadworthy as a result of breakdown, accident, fire or theft occurring during the seven days immediately preceding Your arranged date of departure for a Trip, and it cannot be repaired or is not recovered prior to the arranged date of departure, We will pay up to £750 in total under this Policy to enable You to continue Your originally planned Trip. We will pay for the following:

- * The hire of an equivalent replacement vehicle, where available, for the purpose of carrying out the original Trip (including rental charge, collision damage waiver and any necessary drop-off charge).

OR

* The additional cost of rebooking any sea crossing missed as a result of the incident giving rise to a claim (or, where the original route is unavailable, the nearest suitable alternative sea crossing).

Any claim involving the hire of a replacement vehicle must have Our prior approval. You must contact Us as soon as You know Your vehicle may be unavailable for the planned Trip.

Your claim must be supported by a letter from a garage confirming:

- the regular maintenance and servicing of Your vehicle;
- precise details of the breakdown or damage;
- breakdown, when occurring, was sudden and unforeseen;
- repairs cannot be effected before the date planned for You to begin Your Trip.

What is not covered:

- a) any claim when Your Trip is planned to exceed 31 days.
- b) any claim when actual or imminent breakdown of Your vehicle is discovered or diagnosed in the course of a service carried out less than ten days prior to Your planned date of departure.
- c) the cost of fuel and oil used in any replacement vehicle.
- d) the cost of any Personal Accident insurance or other benefit not specifically covered under this Section.
- e) fines and parking charges arising from use of a replacement vehicle.
- f) any Congestion charges or any additional penalties incurred through non-payment of these charges.

SECTION 5 - ROADSIDE ASSISTANCE

If the Insured Vehicle is immobilised or rendered unroadworthy during the Trip as a result of fire, theft, accidental damage or breakdown, We will arrange and pay up to a maximum under this Policy of £250 for roadside assistance and, if necessary, the transportation of the Insured Person(s) and the Insured Vehicle to the nearest suitable repairer.

A garage or specialist undertaking repair work (other than at the roadside) will be acting as Your agent for such repair work.

What is not covered:

- a) any claim when Your Trip is planned to exceed 31 days.
- b) labour charges in excess of £50.
- c) charges for any labour not incurred at the roadside.
- d) the cost of replacement parts or other materials.

SECTION 6 - REPLACEMENT PARTS

In the event of necessary replacement parts not being available locally during the Trip, on receipt of Your instructions, We will undertake to obtain them elsewhere and will pay all freight charges involved in despatching them to the location of the Insured Vehicle.

We will endeavour to provide the replacement parts required but We can give no guarantee that they will be available, especially in the case of older vehicles where parts may be impossible to locate. We will bear the cost of location and transport of the replacement parts.

The actual cost of the parts and any Customs Duty must be paid to Us by You, by a debit to Your credit or charge card or by a prior deposit of funds in the country of departure.

When You are involved for a surcharge subject to the return of the old unit or part, You must return the defective part at Your own expense to the supplier.

If You place a firm order for replacement parts and these are not subsequently required, or You do not await their arrival, You will be responsible for the cost of such parts, including all forwarding charges arising from their return.

What is not covered:

- a) any claim when Your Trip is planned to exceed 31 days.

SECTION 7 - BREAK-IN

In the event of a theft (or attempted theft) of the Insured Vehicle or the contents contained in the Insured Vehicle during the Trip. We will pay up to £175 in total under this Policy, for immediate emergency repairs and/or replacement parts, which are necessary to place the Insured Vehicle in a secure condition to continue the Trip. You must obtain a Police Report within 24 hours of the incident giving rise to a claim.

What is not covered:

- a) any claim when Your Trip is planned to exceed 31 days.
- b) damage to paintwork or other cosmetic items.
- c) costs incurred following Your return home.

SECTION 8 - VEHICLE OUT OF USE

If the Insured Vehicle is lost, immobilised or rendered unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown, and repairs cannot be effected the same day:

- 8.1 We will pay the additional cost of transporting You, with Your luggage, to Your destination by public transport OR for the immediate hire of an equivalent replacement vehicle, where and when obtainable (to include rental charge, collision damage waiver and any necessary drop-off charge) whilst the Insured Vehicle remains unserviceable, up to £750 in total under this Policy. OR
- 8.2 We will pay the cost of local overnight hotel accommodation whilst awaiting completion of repairs. Bed and Breakfast only costs will be paid up to £125 per Insured Person, with an overall maximum under this Policy of £750, provided that such cost is additional to or in excess of any planned accommodation costs payable by You had loss of use of the Insured Vehicle not occurred.

What is not covered:

- a) any claim when Your Trip is planned to exceed 31 days.
- b) the cost of fuel and oil used in any replacement vehicle.
- c) the cost of any Personal Accident insurance or other benefit not specifically covered under this Section.
- d) costs incurred outside the period of the Trip.
- e) Fines, parking charges and congestion charges arising from use of a replacement vehicle.

SECTION 9 - ALTERNATIVE DRIVER

In the event of the driver being declared medically unfit to drive the Insured Vehicle in the course of a Trip, or having to return home early because of what We agree is a serious or urgent reason, and there is no other Insured Person qualified and competent to drive. We will pay all necessary additional costs incurred to return the Insured Vehicle to the home address in the country of departure. We may elect to provide a qualified driver to drive back the Insured Vehicle and passengers.

What is not covered:

any claim when Your Trip is planned to exceed 31 days.

SECTION 10 - REPATRIATION

If the Insured Vehicle is lost, immobilised or rendered unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown:

- 10.1 We will pay the cost of transporting You, with Your hand luggage and valuables, to Your home address in the UK Area if the Insured Vehicle cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the intended time of Your return home. The means of transport to be employed shall be at Our discretion.
- 10.2 We will pay the cost of transporting the Insured Vehicle to Your home address in the UK Area if repairs cannot be carried out abroad (or the Insured Vehicle, if stolen, has been recovered but not in a roadworthy condition), by the intended time of Your return home. We will pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs. OR
When agreed in advance by Us, We will pay the cost of one person to travel to the location of the Insured Vehicle by public transport to drive the repaired vehicle to the home address in the country of departure.

The maximum We will pay under this Policy to repatriate the Insured Vehicle will be limited to its current market value in the UK Area.

Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in the UK Area, and when You confirm to Us that these repairs will be put in hand. If You are repatriated by Us, We will pay the cost of transporting Your personal possessions, other than hand luggage and valuables, to Your home address either together with or separately from the Insured Vehicle.

What is not covered:

any claim when Your Trip is planned to exceed 31 days.

SECTION 11 - CUSTOMS REGULATIONS

If as the result of fire, theft, accidental damage or breakdown occurring outside the country of departure during a Trip:

- 11.1 The Insured Vehicle is beyond economic repair. We may arrange for its disposal under Customs supervision in the country where it is situated. In this case We will deal with the necessary Customs formalities.
- 11.2 The Insured Vehicle is not taken permanently out of the foreign country within the limited time allowed after import, or You inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then We will pay Your liability for any duty claimed from You. We will not pay the cost of any other import duties imposed by Customs.

What is not covered:

any claim when Your Trip is planned to exceed 31 days.

REQUESTING EMERGENCY ASSISTANCE WHEN ON A TRIP

IN AN EMERGENCY, FIRST CHECK THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE US STATING YOUR NAME AND POLICY DETAILS.

Call Us and We will contact the nearest suitable garage. On motorways always use the Emergency telephones as these pinpoint Your exact location. The Police may arrange for Your recovery from the motorway. In this case contact Us when You reach an ordinary phone or use a mobile. If the local Police call for a recovery vehicle to tow You from the motorway, and You are asked to pay on the spot for this service, You should send Us the original receipt. Please note that car hire companies impose driver minimum age restrictions and will require sight of a credit / debit or charge card before releasing the vehicle to You.

Please give Us an address or phone number where We can contact You. Many hotels, garages and hospitals have telex or telefax. This number is invaluable as urgent messages can be left at any time of day or night. We monitor the progress of each case with care and make all the necessary arrangements.

Remember, to comply with the insurance terms and conditions You must contact Us before incurring substantial expenses in order to obtain Our prior authorisation.

FIRST DIAL THE UK CODE, THEN:

**870* 737 5770 or
1444* 442892**

TELEFAX: 1444* 410103 / TELEX: 947736 EURA G

(*NOTE: When calling from inside the UK first dial zero)

**PART C - GENERAL TERMS
APPLYING TO ALL SECTIONS**

SECTION 12 - GENERAL EXCLUSIONS

What is not covered:

- 12.1 Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations; a previous inadequate repair; unsuccessful d.i.y. dismantling and/or reassembly; any recurring claim due to the same cause, where action has not been taken to correct the fault.
- 12.2 Vehicles being used for hire or reward; or for motor racing, rallies, speed or duration tests or practising for such events.
- 12.3 The provision of service to vehicles temporarily immobilised by floods, snow-affected roads, sand or mud, situated in areas to which Our agents have no right of access, or on Motor Traders' premises.
- 12.4 Vehicles not in a roadworthy condition at the time cover is effected.
- 12.5 Any deliberately careless or deliberately negligent act or omission by You.
- 12.6 Claims arising from loss of or damage to contents of the Insured Vehicle.
- 12.7 Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
- 12.8 Loss or destruction or damage, or any loss or expense whatsoever resulting from:
 - a) ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.
 - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 12.9 Any expense which at the time of the incurring of such expense is insured by or would but for the existence of this Policy be insured by any other existing policy or policies or under any motoring organisation's service or other service.
- 12.10 Immobilisation of, or damage to, the Insured Vehicle or any component, or travel delay or any consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date.
- 12.11 The cost of telephone calls when contacting Us. Whenever possible We will call You back as soon as possible.
- 12.12 Consequential loss of any kind arising from the provision of, or delay in providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated.

SECTION 13 - GENERAL CONDITIONS

- 13.1 You must take all ordinary and reasonable precautions to prevent or minimise any loss, damage or breakdown covered under this Policy. You must take all steps necessary to expedite the completion of repairs, and You shall not abandon the Insured Vehicle or any of its parts to Us without Our authorisation. We will not accept liability for expenses incurred without Our prior knowledge or consent and the Emergency Centre must be contacted when an incident arises that may be the subject of a claim.
- 13.2 We cannot accept responsibility for the transportation of pet animals or livestock carried within the Insured Vehicle at the time of an insured incident.
- 13.3 You must comply in full with all the terms and conditions of this Policy before a claim will be paid. You must make no admission, offer, promise or payment without Our prior consent. In order to benefit from the cover, an Insured Person or member other than the Policyholder must agree to abide by all the relevant terms, conditions and exclusions of this Policy.
- 13.4 We may at Our own expense take proceedings in Your name to recover compensation or secure an indemnity from any third party in respect of any expenses paid under this Policy and any amount so recovered or secured shall belong to Us.
- 13.5 If any dispute arises as to Policy interpretation, or as to any rights or obligations under the Policy, We offer You the option of resolving this by using the Arbitration procedure We have arranged. Please see the details shown in Section 14 - Complaints Procedure. Using this Service will not affect Your legal rights.
- 13.6 If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
- 13.7 We may cancel this insurance at any time by providing 14 days notice in writing to You at Your last known address.
- 13.8 You will be required to reimburse to Us, within seven days of Our request to You, any costs or expenses We have paid out on Your behalf which are not covered under the terms of the insurance.
- 13.9 A garage or specialist undertaking repair work on Your instructions and which is not specifically covered under this insurance will be acting as Your agent for such repair work.
- 13.10 At the time of a claim, at Our request You must provide evidence of proper servicing of Your vehicle.
- 13.11 This contract of insurance is effected in England and unless otherwise agreed between the Policyholder and Us is subject to the Laws of England and Wales, the Courts of which countries alone shall have jurisdiction in any disputes.
- 13.12 **Service will be provided only to the Insured Vehicle, details of which have been supplied Us, or to a vehicle that has been notified to Us as being a permanent substitute for the original Insured Vehicle. You should therefore ensure that such notification is made immediately a substitution occurs to avoid service being withheld.**

SECTION 14 - COMPLAINTS PROCEDURE

We aim to provide a first class service at all times. However, if You have any complaint regarding the standard of service You have received under Your Policy, the following procedure is available to You to resolve the situation:

- 14.1 In the first instance please write to the Quality Department, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Or e-mail Us on: quality@europ-assistance.co.uk
If We cannot give You a final decision by four weeks from the day We receive Your complaint We will explain why and tell You when We hope to reach a decision.
- 14.2 Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision You have the right to make an appeal.
- 14.3 In respect of a complaint relating to a legal expenses claim, either You or We have the right to require that the complaint be referred to arbitration under the Arbitration Acts.
- 14.4 In any event, should You remain dissatisfied or fail to receive a final answer within eight weeks* of Us receiving Your complaint, You have the right, in addition to Your contractual rights under the insurance, to refer the matter to the Financial Ombudsman Service at:

South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR.

Telephone : 0207 964 1000

* N.B. The time scales given above are dependent on You responding immediately to any correspondence We send You.

SECTION 12 - GENERAL EXCLUSIONS

What is not covered: