

This document contains a summary of the main policy terms and conditions. The full terms can be found in the policy document which you can request now or which will be made available when you pay the premium.

Name of Insurer: Europ Assistance Holding Irish Branch. For full details see the policy document.

<u>SIGNIFICANT FEATURES AND BENEFITS</u>	<u>SIGNIFICANT EXCLUSIONS OR LIMITATIONS</u>	<u>RELEVANT SECTION IN THE POLICY DOCUMENT</u>
Roadside Assistance in the UK <ul style="list-style-type: none"> Call out at the roadside, and if necessary, transportation of you and your vehicle to the nearest suitable repairer 	<ul style="list-style-type: none"> Incidents within one mile of your home are not covered. The cost of replacement parts or other materials used in the repair A maximum of six assistances in any one year Vehicles over 15 years old Vehicles in excess of 3500kg, length 7m, height 3m, width 2.25m Vehicles carrying more than the number of seats in the vehicle and up to a maximum of 8 persons including the driver Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased The use of specialist off-highway-recovery equipment or winching costs 	Part A Section 1.
Vehicle Recovery and Onward Transportation in the UK <ul style="list-style-type: none"> If the vehicle can not be repaired the same day, transportation of you and your vehicle to your home or your original destination or a repairer of your choice, <u>or</u> up to £250 for; a hire car for 24 hours or public transport or overnight bed and breakfast accommodation 		Part A Section 3.
Doorstep cover (if requested and paid for) <ul style="list-style-type: none"> Coverage under Roadside Assistance is extended to apply within one mile of your home 		Part A Section 1.
European Motor Breakdown <ul style="list-style-type: none"> Up to £750 for a hire car for your trip abroad should your vehicle breakdown and not be repaired within seven days prior to your departure. Up to £250 for roadside assistance abroad and if necessary, transportation of you and your vehicle to the nearest suitable repairer If the vehicle can not be repaired the same day whilst abroad, transportation of you and your vehicle to your original destination or a hire car to enable you to continue your trip Repatriation of you and your vehicle to your home if the vehicle can not be repaired by the end of your trip Up to £175 to secure vehicle if broken in to 	<ul style="list-style-type: none"> Each individual trip made must not exceed 31 days. The total number of trips made in any one 12 months must not exceed 60 days Trips only within the European Area as specified geographical limits of the policy 	Part B.

YOUR RIGHTS TO CANCEL

You have the right to cancel this policy of insurance within 14 days of the date of issue and you are entitled to a proportionate return of your premium. This applies even if you have made a claim. After 14 days no part of your premium will be returned or refunded to you.

WHAT TO DO IF YOU HAVE A CLAIM UNDER THE POLICY?

If you require assistance, your first point of contact should be the emergency telephone number contained in the policy wording.

DURATION OF COVER

Please see the policy schedule for the duration of cover. The policy benefits come in to force a minimum of 48 hours after you purchase your policy.

REVIEWING COVER

You should review the cover provided by this policy of insurance annually on a regular basis to ensure it remains adequate for your needs.

DEMANDS AND NEEDS

This product meets the demands and needs of those who wish to ensure that they are covered for roadside assistance and recovery in the UK and Europe.

WHAT TO DO IF YOU HAVE A COMPLAINT?

If you wish to register a complaint please contact us:

In Writing: Quality Department, Europ Assistance Insurance Limited, Sussex House, Perrymount Road, Haywards Heath, W. Sussex RH16 1DN

By E-mail: quality@europ-assistance.co.uk

By Phone: 0845358 8008

If you cannot settle your complaint directly you may be entitled to refer it to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800.