

RIAS BREAKDOWN INSURANCE UK/EUROPE PROVIDED BY CALL ASSIST LTD

Call Assist Ltd will provide the services and benefits described in this Policy and specified on Your Certificate:

- during the Period of Insurance
- for the Insured Vehicle
- within the Geographical Limits
- following payment of the appropriate premium for the Option(s) shown on Your Certificate as covered.
- based on the information You gave (during a telephone conversation or on-line) when You arranged this insurance and subject to the following terms, conditions and exclusions, together with any applicable endorsements.

You should read these documents carefully. If You are unsure whether something is covered or excluded, please contact the company who sold You this Policy.

This policy is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568.

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

Call Assist Ltd is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

IMPORTANT VEHICLE HEALTH CHECK

The insurance operates on the basis that You will have had Your vehicle properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing it for a Trip abroad.

Will a routine service fall due before the end of your intended Trip?

Or,

Are there any parts on your vehicle that you are aware may need replacing before the end of Your Trip?

If so, you should have Your vehicle serviced at least 10 days before Your Trip to allow sufficient time to carry out any repairs necessary. Don't forget that repairs abroad will disrupt Your Trip, may not be practicable within Your travel timescale and could cost You significantly more than in the UK.

If You call Us for assistance, and Our mechanic reports to Us that it is evident You have not properly maintained Your vehicle in a state fit to complete Your intended Trip, 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:

ELIGIBLE VEHICLES: Vehicles owned by or the responsibility of the Policyholder or his / her immediate family:

- being cars; motorised caravans; 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 UK Area 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, with a maximum of 8 persons, including the driver.

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. European Motoring cover is provided in the following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands (not covered as a destination for Channel Islands residents), Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Vatican City.

HIRE OR REWARD: Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried, excluding car sharing schemes.

INSURED INCIDENT: Mechanical breakdown, accidental damage, vandalism, fire, theft or attempted theft, flat battery, or accidental damage to tyres, occurring during the Period of Insurance within the Geographical Limits. In the case of key breakage, keys locked within Your Insured Vehicle, lack of fuel, the use of incorrect fuel, flat tyre, or puncture, We would pay for the roadside assistance and local recovery if appropriate. However, You will be responsible for paying any incremental costs such as lock replacement, new keys, drainage of tank, disposal of wrong fuel, any replacement fuel, and any replacement or repair of tyres.

Please note: If We are called six times in any one 12 month Period of Insurance, any subsequent incident(s) shall not be insured, and if We supply assistance We will charge You for the callout and any services provided.

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: Under "Roadside Assistance" and "Comprehensive Gold" shall mean the Eligible Vehicle, details of which have been supplied to Us, normally kept at the Policyholder's address shown on the confirmation letter, and were first registered less than twenty one years before the commencement of the current Period of Insurance.

Under "Total Protection" shall mean the Eligible Vehicle, details of which have been supplied to Us, normally kept at the Policyholder's address shown on the confirmation letter, and were first registered less than eleven years before commencement of the current Period of Insurance.

Under "Personal Cover" shall mean any private vehicle not exceeding (including any load carried) the following gross vehicle weight and dimensions: 3500 kg, length 7m, height 3m, width 2.25m, in which the Policyholder and / or the Policyholder's spouse, common law partner or dependant child living with the Policyholder is / are travelling within the UK Area during the Period of Insurance.

OUT OF HOURS: Outside the normal operating times of most garages. Please note that these times may vary depending upon the times independent garages close in the area of the incident. Normal garage operating times are 9am to 5pm Monday to Friday and 9am to 12pm (midday) Saturday.

PERIOD OF INSURANCE: The 12 month period starting from the commencement date shown on the confirmation letter.

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 91 days** (irrespective of the number of individual Trips You undertake).

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

REPLACEMENT PARTS: Those mechanical or electrical components that are essential to return the insured vehicle to a roadworthy condition.

ROUND TRIP: The distance from the location of the contractor to the Insured Incident and onto your preferred location and back to the location of the contractor.

TRIP: A journey abroad in the Insured Vehicle (vehicles less than eleven years old only) 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 exceeds 31 consecutive days in length, then no cover will apply under this Policy in respect of those days in excess of this, and You will need to make Your own arrangements for assistance.

WE, OUR or US: Call Assist Ltd.

PART A - ANNUAL COVER FOR MOTORING WITHIN THE UK AREA

Please note: When You have purchased Total Protection and 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.

OPTION 1 - ROADSIDE ASSISTANCE & MESSAGE RELAY WITHIN THE UK AREA

SECTION 1.1 - ROADSIDE ASSISTANCE

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

- i) callout and up to one hour's labour for assistance at the roadside;
AND, if necessary
 - ii) transport the Insured Person(s) and the Insured Vehicle to the nearest suitable repairer up to a maximum of 20 miles Round Trip,
- OR
- iii) in the event of an Out of Hours incident when You cannot be recovered to an approved repairer the contractor will discuss recovering You to Your preferred location, up to a maximum of 20 mile Round Trip. **Please note:** Any distance over the 20 miles, and associated costs are payable by the customer, will be agreed with the contractor prior to departure.

What is not covered:

- a) attendance at, or within one mile of Your home address.
- b) roadside labour charges in excess of one hour.
- c) any labour charges incurred at the repairer's premises.
- d) the cost of Replacement Parts or other materials used in the repair.
- e) tolls and sea transit charges for the Insured Vehicle.
- f) the use of specialist off-highway-recovery equipment or winching costs.
- g) more than **six** call-outs during each Period of Insurance

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for us to provide our normal assistance services. In this event, our immediate priority is to ensure that You are taken to a place of safety, meaning that it may be necessary for us to attend to Your vehicle later.

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 or to the toll authority or sea transit Carrier as appropriate.

SECTION 1.2 - 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.

OPTION 2 - COMPREHENSIVE GOLD VEHICLE RECOVERY / ONWARD TRANSPORTATION WITHIN THE UK AREA PLUS DOORSTEP SERVICE

When You have purchased Comprehensive Gold all the benefits and services described under Option 1 - Roadside Assistance will apply plus the following:-

SECTION 2

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 the services of Call Assist were requested at the time of the Insured Incident:
EITHER

- 2.1 We will arrange and pay for transport 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

- 2.2 In the event of theft, when the Insured Vehicle is not recovered by the end of the working day in which the Insured Incident occurred, We will arrange and pay for transport of the Insured Person(s), by one direct journey, to the Policyholder's home address or original destination within the UK Area.
The means of transport shall be at Our discretion.

OR

- 2.3 If the Insured Vehicle is not transported within the terms of Section 2.1, and repairs are effected locally, if necessary We will arrange and pay up to £100 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. **Please note:** You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider. You must be able to satisfy the requirements of the hire car providers, as to an acceptable driving licence and minimum driver age. They will also require sight of Your credit/charge card before releasing the vehicle to You.

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) tolls 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 or previously repaired, solely to claim under a Warranty scheme, when a suitable alternative repairer is nearer.
- d) vehicles 11 years old and over (unless the additional premium for vehicles aged 11 to 20 years has been paid).
- e) any fines, parking charges or congestion charges arising from use of a replacement vehicle.

Important Information:

To be eligible for a hire car, drivers will need to comply with the limitations and restrictions imposed by the hire company. Drivers will be required to produce a full UK/Irish Driving Licence with either no or only a limited number and type of endorsements on it. The licence must have been held for at least one year (two years if travelling in Spain or Croatia). When collecting Your car You will need a valid credit card, which must be in the name of the driver. An alternative similar car may be substituted subject to demand. Car hire suppliers may not be open for collection or drop-off on Sundays in some destinations.

The provision of an alternative vehicle fitted with a Tow Bar is subject to availability and therefore cannot be guaranteed. In these circumstances, We will make every effort to ensure Your continued mobility within the financial limits of the Policy.

SECTION 3 - DOORSTEP COVER

Cover under Sections 1 and 2 will apply to any Insured Incident which occurs at or within one mile of Your home.

OPTIONAL EXTRA - COVER FOR OLDER VEHICLES WITHIN THE UK AREA

If the appropriate additional premium has been paid then the cover You have purchased under Roadside Assistance OR Comprehensive Gold as described in Sections 1, 2 and/or 3 as appropriate shall also apply to an Insured Vehicle 11 years old or over but less than 21 years old.

OPTIONAL EXTRA - PERSONAL COVER WITHIN THE UK AREA

When You have paid the additional premium for Personal Cover then all the services and benefits of Roadside Assistance OR Comprehensive Gold for which You have paid the appropriate premium shall apply when the Policyholder and / or the Policyholder's spouse, common law partner or dependant child living with the Policyholder is / are travelling within the UK Area during the Period of Insurance in any private vehicle which is not owned or hired by or leased to the Policyholder, spouse or child.

What is not covered:

Any vehicle which exceeds the following gross vehicle weight and dimensions (including any load carried): 3500 kg, length 7m, height 3m, width 2.25m.

UK ANNUAL MOTORING/DOORSTEP ASSISTANCE

On motorways use the nearest Emergency telephone and provide the Police with Our Vehicle Assistance emergency number and Your Policy details. The police will arrange for Your recovery from the motorway. Then 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 any expenses in order to obtain Our prior authorisation.

Telephone Call Assist on 01206 812 711

If you are deaf, hard of hearing or speech impaired, please send a text message containing your full name, policy number, vehicle registration and policy postcode to 07537 404890.

OPTION 3 - TOTAL PROTECTION

When You have purchased Total Protection the benefits and services described under Option 1 - Roadside Assistance and under Option 2 - Comprehensive Gold will apply plus the following cover under Part B:-

PART B - EUROPEAN MOTORING ASSISTANCE - VEHICLES THAT WERE FIRST REGISTERED LESS THAN ELEVEN YEARS BEFORE COMMENCEMENT OF THE CURRENT PERIOD OF INSURANCE

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

When You have paid the premium for Total Protection, cover applies as described in Sections 4 to 11, including Your direct journeys between home and an international port or international rail terminal.

Please note that, if You are about to undertake a Trip to the European Area, the maximum age of vehicle is limited to **not more than 10 years**.

Please remember that You will be asked to demonstrate that You are planning or undertaking a trip abroad, for example by quoting a Channel crossing or accommodation booking reference.

If, however, Your Trip exceeds 31 consecutive days in length, then no cover will apply under this Policy in respect of those days in excess of this, and You will need to make Your own arrangements for assistance.

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:

4.1 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. **Please note:** You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider).

OR

4.2 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.
- In the event of a theft, You will be required to report the incident to the Police and obtain a crime reference number to be eligible for this benefit.

What is not covered:

- a) any claim when Your Trip has exceeded 31 consecutive days.
- b) any claim under this section resulting from breakdown, accident, fire and theft if You have purchased this cover less than TEN days before the planned date of departure of Your Trip.
- c) any claim when actual or imminent breakdown of Your vehicle is discovered or diagnosed in the course of a service carried out less than 10 days prior to Your planned date of departure.
- d) vehicles that were first registered more than eleven years prior to commencement of the current Period of Insurance.
- e) the cost of fuel and oil used in any replacement vehicle.
- f) the cost of any Personal Accident insurance or other benefit not specifically covered under this Policy.
- g) any fines, parking or congestion charges arising from use of a replacement vehicle.
- h) loss of use of a vehicle hired to You.
- i) Trips solely within the UK Area.

Important Information:

To be eligible for a hire car, drivers will need to comply with the limitations and restrictions imposed by the hire company. Drivers will be required to produce a full UK/Irish Driving Licence with either no or only a limited number and type of endorsements on it. The licence must have been held for at least one year (two years if travelling in Spain or Croatia). When collecting Your car You will need a valid credit card, which must be in the name of the driver. An alternative similar car may be substituted subject to demand. Car hire suppliers may not be open for collection or drop-off on Sundays in some destinations.

The provision of an alternative vehicle fitted with a Tow Bar is subject to availability and therefore cannot be guaranteed. In these circumstances, We will make every effort to ensure Your continued mobility within the financial limits of the Policy.

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, transport 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 has exceeded 31 consecutive days.
- b) labour charges in excess of £50.
- c) the cost of Replacement Parts or other materials.
- d) vehicles that were first registered more than eleven years prior to commencement of the current Period of Insurance.
- e) any winching costs or the use of specialist off-highway-recovery equipment.
- f) Trips solely within the UK Area.

SECTION 6 - REPLACEMENT PARTS DESPATCH

If the Insured Vehicle needs Replacement Parts during a Trip outside the UK Area and these are not available locally, then 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. The maximum We will pay under this section will be £600. Please be aware there may be some delay in despatching Replacement Parts.

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 specialist vehicles where parts may be impossible to locate.

We will pay 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 UK Area.

When You are invoiced 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 instruct us to obtain Replacement Parts and these are not subsequently required, or You do not await their arrival, or You have instructed Us to order incorrect Replacement Parts, You will be responsible for the net cost of such parts, including all forwarding charges arising from their return and also any further delivery charges for the correct part.

If You request a repairing garage or dealer to specify Replacement Parts then the instructions from the garage or dealer will be treated as coming from You.

What is not covered:

- a) The actual cost of any parts.
- b) Trips solely within the UK Area.
- c) Forwarding charges in excess of the market value of the vehicle.
- d) Forwarding charges for non-essential Replacement Parts.
- e) Any costs that exceed £600.

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 has exceeded 31 consecutive days.
- b) damage to paintwork or other cosmetic items.
- c) costs incurred following Your return home.

- d) vehicles that were first registered more than eleven years prior to commencement of the current Period of Insurance.
- e) Trips solely within the UK Area.

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.
- 8.2 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. **Please note:** You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider) whilst the Insured Vehicle remains unserviceable, up to £750 in total under this Policy. Once the replacement vehicle has returned to the UK, it will no longer be covered irrespective of whether the original Insured Vehicle is still in the process of repatriation.
- 8.3 OR ALTERNATIVELY, 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 has exceeded 31 consecutive 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 Policy.
- d) vehicles that were first registered more than eleven years prior to commencement of the current Period of Insurance.
- e) fines, parking charges and any congestion charges arising from use of a replacement vehicle.
- f) costs incurred outside the period of the Trip.
- g) Trips solely within the UK Area.

Important Information:

To be eligible for a hire car, drivers will need to comply with the limitations and restrictions imposed by the hire company. Drivers will be required to produce a full UK/Irish Driving Licence with either no or only a limited number and type of endorsements on it. The licence must have been held for at least one year (two years if travelling in Spain or Croatia). When collecting Your car You will need a valid credit card, which must be in the name of the driver. An alternative similar car may be substituted subject to demand. Car hire suppliers may not be open for collection or drop-off on Sundays in some destinations.

The provision of an alternative vehicle fitted with a Tow Bar is subject to availability and therefore cannot be guaranteed. In these circumstances, We will make every effort to ensure Your continued mobility within the financial limits of the Policy.

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 UK Area.

We may elect to provide a qualified driver to drive back the Insured Vehicle and passengers.

What is not covered:

- a) any claim when Your Trip has exceeded 31 days.
- b) vehicles that were first registered more than eleven years prior to commencement of the current Period of Insurance.
- c) Trips solely within the UK Area.

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 UK Area.

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:

- a) any claim when Your Trip has exceeded 31 consecutive days.
- b) Trips solely within the UK Area.
- c) Vehicles that were first registered more than eleven years prior to commencement of the current Period of Insurance.

SECTION 11 - CUSTOMS REGULATIONS

If as the result of fire, theft, accidental damage or breakdown occurring outside the UK Area 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:

- a) any claim when Your Trip has exceeded 31 consecutive days.
- b) the cost of any other import duties imposed by Customs.
- c) vehicles that were first registered more than eleven years prior to commencement of the current Period of Insurance.

REQUESTING EMERGENCY ASSISTANCE WHEN ON A TRIP

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

On motorways use the nearest Emergency telephone and provide the Police with Our Vehicle Assistance emergency number and Your Policy details. The police will arrange for Your recovery from the motorway. Then 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.

You should be aware that hire car companies impose minimum driver 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.

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.

**TELEPHONE CALL ASSIST
on: +44 1206 812711**

If you are deaf, hard of hearing or speech impaired, please send a text message containing your full name, policy number, vehicle registration and policy postcode to 07537 404890.

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

SECTION 12 - GENERAL EXCLUSIONS

No Section of this Policy shall apply in respect of:

- 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; and kit cars.

- 12.2 Any recurring claim due to the same cause within the last 28 days, where a permanent repair has not been undertaken to correct the fault.
- 12.3 Vehicles being used for Hire or Reward; or for motor racing, (whether against the clock or other competitors), rallies, speed or duration tests and track days, or practising for such events.
- 12.4 Assistance following a breakdown or accident attended by the police or other emergency services until they have authorised the vehicles removal.
- 12.5 Specialist Equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the Breakdown if Your Vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
- 12.6 Vehicles not in a roadworthy condition at the time cover is effected.
- 12.7 Any deliberately careless or deliberately negligent act or omission by an Insured Person.
- 12.8 Any damage or loss to Your Vehicle or its contents caused by the Recovery Operator. It is Your responsibility to ensure personal possessions are removed prior to Your Vehicle being transported.
- 12.9 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.
- 12.10 Loss or destruction or damage, or any loss or expense whatsoever resulting from:
- ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
- 12.11 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.
- 12.12 Immobilisation of, or damage to, the Insured Vehicle or any component, or travel delay or any subsequent 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.
- 12.13 Any direct or indirect 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. An example of this would be loss of wages as a result of an Insured Incident.
- 12.14 Any winching costs or specialist off-highway-recovery equipment. Any vehicle or equipment used other than a standard recovery vehicle which is required to move a vehicle which has left the highway or is overturned or without wheels, would be considered as specialist. Once the vehicle has been recovered to a suitable location, normal service will be provided.
- 12.15 The cost of draining or removing contaminated fuel or other fluids. We will arrange local recovery, but it will be Your responsibility to pay for any work carried out.
- 12.16 Any costs for locksmiths, glass replacement or tyre specialists are Your responsibility.
- 12.17 The cost of telephone calls when contacting Us. Whenever possible We will call You back as soon as possible.
- 12.18 Any tolls, fines, parking charges or congestion charges arising under this Policy.
- 12.19 Claims arising from faults which were known to You at the time of applying for this insurance or at any time prior to the commencement of the Period of Insurance.
- 12.20 Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
- 12.21 Any claim when You have not paid the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
- 12.22 Costs incurred in addition to a standard Callout where service cannot be undertaken at the roadside because the Vehicle is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles or scooters.
- 12.23 Benefits and services described in any Option which are not shown on Your confirmation letter as being covered.
- SECTION 13 - GENERAL CONDITIONS**
- 13.1 You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that You have already told us changes. If You do not tell us, Your policy may be cancelled and any claim You make may not be paid.
- 13.2 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.
- 13.3 We will only accept liability for expenses incurred with Our prior knowledge or consent and the emergency centre must be contacted when an incident arises that may be the subject of a claim. **Please telephone Us first.**
- 13.4 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.
- 13.5 We cannot accept responsibility for the transportation of pet animals or livestock carried within the Insured Vehicle at the time of an Insured Incident. Any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a breakdown, would not be covered by this Policy.
- 13.6 We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters. This is to enable Us to recover any costs We have incurred from any third party who may have liability for the costs.
- 13.7 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.
- 13.8 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.
- 13.9 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.
- 13.10 Nothing in this policy limits Our liability for death or personal injury caused by the negligence of Us or Our employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
- 13.11 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.

13.12 This policy will be governed by English law, and You and We agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless You live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

13.13 The contractual terms and conditions, and other information relating to this contract will be in the English language.

13.14 It is Your responsibility to take reasonable care to supply complete and accurate information when You take out this policy, throughout the life of your policy and when You renew Your policy and to make sure that all the information supplied is true. **Failure to advise Us of any change to the information You gave may mean that Your policy is invalid and that it may not operate in the event of a claim.**

13.15 We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.

13.16 We may, at any time, pay to You Our full liability under this Policy after which no further liability shall attach to Us in any respect or as a consequence of such action.

13.17 In the event of a valid claim involving Your repatriation from a Trip, You shall allow Us the use of any relevant travel tickets You are not able to use because of the claim.

13.18 You must pay the appropriate premium for the full number of days comprising Your planned Trip. If Your Trip exceeds the number of days for which We offer insurance, then no cover will apply under this policy in respect of those days in excess of this, and You will need to make Your own arrangements for assistance.

13.19 If You have a road traffic accident, you must supply your motor vehicle insurance details to Us when We ask for this information. The incident must be reported to the insurer.

13.20 **Service (other than under the *Optional Personal Cover Within the UK Area*) shall apply only to the Insured Vehicle of which details 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 when a substitution occurs to avoid service being withheld.

SECTION 14 - MAKING A CLAIM ON RETURN HOME

14.1 First, check Your Schedule and the appropriate Section of Your Policy to make sure that what You are claiming for is covered.

14.2 All claims must be submitted within 28 days of Your return, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of Your Policy for specific conditions and details of the supporting evidence that We require.

14.3 Please remember that it is always advisable to retain copies of all documents when submitting Your claim.

14.4 In order to facilitate prompt handling of claims, We may use appointed claims handling.

14.5 When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, You will be responsible for supplying Us with the correct bank account details and Your full authority for us to remit monies directly to that account. Provided that payment is remitted to the bank account designated by You, Call Assist shall have no further liability or responsibility in respect of such payment, and it shall be Your sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to Us.

SECTION 15 - CANCELLATION PROVISIONS

Right to return the insurance document: if You are not satisfied with this policy for any reason, it may be returned to Us within 14 days for annulment. Any premium received by Us will be refunded subject to no claim having been made.

Cancellation by the Policyholder: If You subsequently give notice in writing or by telephone to Us to cancel this policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later.

Cancellation by Us: If You fail to satisfy the terms of Your Policy, We may choose to cancel Your Policy during the Period of Insurance by giving You 14 days written notice of cancellation to the last address You

provided Us with. Examples of when We might do this includes You not paying a Premium instalment when due, Us discovering that Your vehicle is no longer eligible for cover, etc.

Premium position upon cancellation: If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate. If however, an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

Effective time of cancellation: This policy shall cease at 00:01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

SECTION 16 - YOUR INFORMATION AND WHAT WE DO WITH IT – PUTTING YOUR MIND AT REST

You trust us to look after your personal information when you buy our products and we know we have a responsibility to protect this information. The details provided here are a summary of how we collect, use, share, transfer and store your information.

For full details of our Privacy Notice, please go to www.RIAS.co.uk/privacy-policy or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing thedpo@ageas.co.uk.

For the following information only, please note that references to 'we', 'us' or 'our' refers to Ageas Retail Limited, your Broker, the underwriter and the product provider.

Collecting your information

We collect a variety of information about you, such as:

- your name, address, contact details and date of birth
- information about what and/or who you want to insure, such as vehicle details, named drivers, travel details and companions
- your claims and credit history
- any criminal offences
- information about your use of our website such as your IP address which is a unique number identifying your computer
- special categories of personal information (previously known as 'sensitive personal information'), such as details regarding your health.

This information is necessary for us to be able to provide you with a quotation and/or policy.

We also use a number of different sources to collect this information from, including:

- you or someone connected with you, as well as publically available sources of information like social media and networking
- third parties' databases that have been made available to the insurance industry, as well as where you have given your permission to share information with third parties like us
- price comparison websites, if you have used them to obtain a quotation for a policy.

Using your information

We use your personal information and/or special categories of personal information to not only provide you with our products and services, but to better understand and predict your needs and preferences, so that we can continue to improve our products and services to give you insurance that is right for you. These uses include:

- providing you with services relating to an insurance quotation or policy, for example
 - assessing your insurance application and arranging your insurance policy including checking databases showing no claims discount entitlement and driving licence records
 - managing your insurance policy including claims handling and issuing policy documentation to you.

Our assessment of your insurance application may involve an automated decision to determine whether we are able to provide you with a quotation and/or the price. If you object to this being done, then we will not be able to provide you with insurance.

- where we believe we have a justifiable reason to do so, such as
 - keeping information about your current and past policies
 - preventing and detecting fraud, financial crime and anti-money laundering
 - carrying out processes such as research and analysis which may include computerised processes that profile you

- providing sales information to third parties (for example price comparison websites) so that we fulfil our legal obligations to them

- recording and monitoring calls for training purposes

- contacting you if you fail to complete an online quotation to see if we can offer you any help with this.

Please note that if you have given us such information about someone connected to you, you would have confirmed that you have their permission to do so.

Use of your personal information when using our websites and email communications

When you visit one of our websites we may collect information which includes your email and/or IP address. We may also use cookies and/or pixel tags on some pages of our website. Useful information about cookies, including how to remove them, can be found on our website.

Sharing your information

We share your information with a number of different organisations such as:

- other companies or brands within the Ageas group
- other insurers, business partners, agents or carefully selected third parties providing a service to us or on our behalf
- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where we have a duty to or are permitted to disclose your personal information to them by law
- fraud prevention and credit reference agencies
- third parties we use to recover money you may owe us or to whom we may sell your debt
- other companies when we are trialling their products and services which we consider may improve our services to you or our business processes.

Unless required to by law, we would never share your personal data without the appropriate and necessary care and safeguards being in place.

Keeping your information

We will keep your information only for as long as is reasonably necessary to provide our products and services to you and to fulfil our legal and regulatory obligations. Please see our full privacy notice on our website for more details.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside the European Economic Area (EEA). We or our service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store your information) to which foreign law enforcement agencies may have the power to access. However, we will not transfer your information outside the EEA unless it is to a country which is considered to have sound data protection laws or we have taken all reasonable steps to ensure the firm has suitable standards in place to protect your information.

Dealing with others acting on your behalf

We will deal with individuals you nominate, including third parties we reasonably believe to be acting on your behalf providing they are able to answer our security questions. For your protection though, we will need to speak to you, your legal representative, someone that you have specifically given us permission to speak to or a power of attorney should you want to change your contact address or policy coverage or cancel your policy.

Your rights

You have a number of rights in relation to the information we hold about you, including:

- asking for access to and a copy of your personal information
- asking us to correct, delete or restrict or you can object to the use of your personal information
- withdrawing any previously provided permission for us to use your personal information
- complaining to the Information Commissioner's Office at any time if you object to the way we use your personal information.

Please note that there are times when we will not be able to delete your information, such as where we have to fulfil our legal and regulatory obligations or where there is a minimum statutory period of time for which we have to keep your information. If this is the case, then we will let you know our reasons.

STANDARD OF WORKMANSHIP

Call Assist will monitor the progress of Your assistance but cannot be responsible for the repair work provided by a garage, dealer or tradesman.

SECTION 17 COMPLAINTS PROCEDURE

If you are unhappy with the service that has been provided by Rias (including information or documentation issued to you), you should contact Rias as follows:

In writing:

Customer Relations Manager,
Deansleigh House,
Deansleigh Road,
Bournemouth,
Dorset
BH7 7DU

By telephone: 0345 045 0059

Or by email: customerrelations@rias.co.uk

If your complaint is about the service provided by Call Assist, you can contact them in the following ways:

In writing:

Customer Services
Call Assist Ltd
Axis Court
North Station Road
Colchester
Essex
CO1 1UX

By telephone: 01206 771788

Or by email: customerservices@call-assist.co.uk

Call Assist/RIAS will try to resolve your complaint by the end of the third working day and they will send you a summary resolution letter. If they are unable to do this, they will write to you within five working days to let you know what they are doing to resolve your complaint and let you know who is dealing with the matter. Within eight weeks of them receiving your complaint, you will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

You have the right to ask the Financial Ombudsman Service to review your complaint, free of charge, if for any reason you are still dissatisfied with either the summary resolution or final response letter, or if Call Assist/Rias have not issued their final response within eight weeks from you first raising the complaint. However, you must do so within six months of the date of the summary resolution or final response letter.

You can contact the Financial Ombudsman Service as follows:

In writing:

Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR

By telephone: 0800 023 4567 or 0300 123 9123

Or by email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Please note that if you do not refer your complaint within the six months, the Ombudsman will not have Call Assist/Rias' permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect your right to take legal proceedings.

FINANCIAL SERVICES COMPENSATION SCHEME

Call Assist Ltd and Ageas Insurance Limited are both covered by the independent Financial Services Compensation Scheme (FSCS). If they cannot meet their obligations You may be entitled to compensation under the scheme. For this type of policy, the scheme covers at least 90% of any claims with no upper limit. More information can be obtained from www.fscs.org.uk.

