



Motor breakdown cover

Policy summary and
terms & conditions

Introduction

Welcome to UK and European breakdown cover

Keep this booklet somewhere safe, because it contains useful telephone numbers and important information about what you're covered for.

You'll also find full details about what to do in the event of a breakdown – just follow the simple procedures and leave everything else to us.

We hope you'll never need us but if you do, we'll do everything we can to get you back on the road as quickly as possible.

We aim to be with you within an hour.

Useful contact numbers

- For UK breakdown assistance call

0330 123 1140

Lines open 24 hours a day, 7 days a week

- For European breakdown assistance call

0044 1737 815867

Lines open 24 hours a day, 7 days a week

- For deaf, hard of hearing or speech impaired customers please text the word "breakdown" to

07624 808 266

- For general enquiries or to make a change to your policy please call

0800 028 2368

Lines open Mon to Fri 8am-8pm, Sat 10am-4pm

Policy summary

keyfacts®

Co-op Insurance Services Breakdown Cover Policy Summary

Some important facts about your Breakdown insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule. Please read Your policy booklet carefully and review it periodically to make sure this cover continues to meet Your needs. If changes are made, these will be confirmed to you separately in writing.

This policy is underwritten by Inter Partner Assistance SA UK Branch and is administered by AXA Assistance (UK) Limited.

AXA Assistance provides this service on behalf of Co-op Insurance Services Limited.

Your cover is valid for the period of time shown on your policy schedule.

A Vehicle Policy covers breakdown assistance for the specific vehicle(s) shown on your policy schedule.

A Personal Policy covers breakdown assistance for the specific policy holder(s) named on the policy schedule, who must be travelling in a vehicle that meets the criteria specified in this policy document.

Please ensure you have adequate funds to pay for any pre-authorised costs by us in the event of a breakdown. Please retain all relevant receipts for reimbursement.

During any 12-month period we will not be responsible for more than two claims which arise from a common fault on the same vehicle. We will not be responsible for more than five claims in total for a Vehicle Policy or Personal Policy and no more than six for a Joint Personal Policy and eight for a Family Personal Policy.

During the first 24 hours of cover you are entitled to the benefits under Section A only.

Significant features and benefits	Significant and unusual exclusions or limitations	Relevant policy section
<p>Roadside Assistance + Local Recovery in the UK</p> <p>If the vehicle breaks down in the UK more than 1 mile from your home we will arrange and pay for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	<ol style="list-style-type: none">1. Transport to a local garage is for the vehicle and up to 9 people including the driver.2. We will not be responsible for more than two claims which arise from a common fault on the same vehicle3. We will not be responsible for more than five claims in total for a Vehicle Policy or Personal Policy and no more than six for a Joint Personal Policy and eight for a Family Personal Policy.	<p>Section A</p>

<p>Nationwide Recovery in the UK</p> <p>If the vehicle cannot be repaired at the roadside or at a local garage the same day we will arrange one of the following:</p> <ol style="list-style-type: none"> 1. For the vehicle and up to 9 people to be taken to your destination or home including the driver 2. Bed and breakfast accommodation for one night 3. Hire of another vehicle 4. Emergency driver 	<p>These benefits apply within the UK only:</p> <ol style="list-style-type: none"> 2. We will pay up to £80 per person for bed and breakfast (£500 in total) 3. The hire vehicle is only for a period of 24 hours 4. A medical certificate is required before an emergency driver is provided 5. If you breakdown driving a car or riding a motorcycle and we determine you need a replacement to continue your journey, we will provide you with a hire car. Please note that replacement motorcycles cannot be provided 	<p>Section B</p>
<p>Home Recovery in the UK</p> <p>If the vehicle is immobilised by a breakdown at or within one mile of your home we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	<p>Transport to a local garage is for the vehicle, and up to 9 people including the driver.</p>	<p>Section C</p>
<p>European Assistance</p> <p>If you breakdown in Europe, we will arrange and pay for a vehicle rescue operator to come to the place of the breakdown and recover you to a suitable local garage for your vehicle to be repaired at your cost. You may also be entitled to one of the following:</p> <ol style="list-style-type: none"> 1. Delivery of replacement parts. 2. Alternative travel arrangements. 3. Emergency car hire. 4. Emergency accommodation. 5. Emergency driver. 6. Vehicle recovery to the UK. 	<p>Transport to a local garage is for up to 9 people including the driver. Labour charges and parts up to £200 are included to make your vehicle secure following theft or attempted theft of the vehicle.</p> <ol style="list-style-type: none"> 1. The cost of the parts is not covered. 2. Travel for you and your passengers to your intended destination. 3. Car hire up to £70 per day and £750 in total. 4. B&B expenses up to £80 per person per day and £500 in total. 5. A medical certificate is required before an emergency driver is provided. 6. If your vehicle is not repaired before your planned return to the UK, cover includes transport costs to get you, your passengers and your vehicle home. 7. Should you choose to scrap your vehicle, you will need to provide evidence that your vehicle has been scrapped and that there are no outstanding storage or other charges in relation to the vehicle before the reimbursement will be made. 	<p>Section D</p>

Cancellation Rights

We hope you are happy with the cover this policy provides. For policies of greater than 30 days duration, if you find that the cover does not meet your needs, contact us on 0800 028 2368 within 14 days of receiving this document and we will cancel your policy. You will receive a refund of your premium provided you have not made any claims.

If you cancel your policy outside the 14 day period you will receive a refund of your premium proportionate to the amount of time left to run on the policy, less an administrative charge of £15 provided you have not made any claims.

We may cancel this policy by giving you at least 14 days notice at your last known address. If we cancel the policy, we will refund the premium paid for the remainder of the current period of cover, unless a claim has been made. We reserve the right to refuse renewal of any individual policy.

Please note that the 14 day cancellation period does not apply to motor breakdown policies of less than 30 days duration, or where you have started a trip prior to exercising your rights to cancel.

Automatic Renewal

To ensure you continue to be covered after renewal, we will seek to automatically renew your cover, if you have selected this option. You will be sent a renewal reminder about 28 days before your cover expires to advise you of the cost of your breakdown cover; including any changes to the policy that will take effect, at renewal. The same payment details given for the previous payment will be used unless you tell us otherwise. If you do not want to renew, or wish to change any of your details please notify us at least 15 days prior to your renewal.

Making a Claim

If you need Breakdown Assistance in the UK, please call: 0330 123 1140. If you need Breakdown Assistance in Europe, please call: 00 44 1737 815867.

You should have the following information available: Vehicle registration number, your name and home postcode, your policy number, vehicle make, model and colour, your location and an indication of the nature of the problem.

Text messaging is available for use by deaf, hard of hearing or speech impaired customers, who have broken down. Customers needing the breakdown service should text the word "breakdown" to + 44 (0) 7624 808 266.

Alternative Format

Please call 0800 028 2368 if you would like to receive this information in an alternative format such as large print, audio or braille.

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to; The Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey. RH1 1PR, UK. Telephone 0330 123 1142 Email: quality.assurance@axa-assistance.co.uk.

If your complaint is not resolved you may be able to refer your complaint to the Financial Ombudsman Service.

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). You may be able to get compensation from this scheme in the event we are unable to meet our liabilities.

Co-op Insurance Services

Motor Breakdown Cover

This policy is administered by AXA Assistance (UK) Limited. AXA Assistance runs the 24-hour motoring assistance helpline.

This policy is underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the Belgian National Bank and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. Our FCA Register number is 202664.

You can check this on the FCA's register by visiting the website www.fca.org.uk/register.

AXA Assistance (UK) Limited provides claims handling services under this policy. It is registered in England and Wales no: 02638890 and is authorised and regulated by the Financial Conduct Authority (FCA).

This policy is provided on behalf of Co-op Insurance Services. Co-op Insurance Services is a trading name of Co-op Insurance Services Limited; registered in England and Wales with registration number 4390. Registered office; CIS Building, Miller Street, Manchester, M60 0AL. Co-op Insurance Services Limited is Authorised and Regulated by the Financial Conduct Authority under register number 779364.

This insurance is governed by the laws of England and Wales.

This document sets out the terms and conditions of your cover and it is important that you read it carefully. There are different levels of cover available. The cover you hold will be set out in the accompanying policy schedule. If changes are made, these will be confirmed to you separately in writing.

Each section of cover explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all sections of the cover, and there are general conditions that you must follow for the policy to work.

If you find that the cover does not meet your needs, contact AXA Assistance within 14 days of receiving this document and AXA Assistance will arrange to cancel your policy and refund the premiums you have paid, unless you have used the service before you cancel your policy.

If you cancel your policy outside the 14 day period you will receive a refund of your premium proportionate to the amount of time left to run on the policy, less an administrative charge of £15 provided you have not made any claims. If you have made a claim, no refund of premium will be payable on cancellation.

Meaning of words

Wherever the following words and phrases appear in bold in this document, they will always have the following meanings.

1. We, Us, Our

Inter Partner Assistance (the insurer) and AXA Assistance (UK) Limited (claims handling) both of The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK. In the Data Protection section of this policy 'we' may also mean The Co-operative Group.

2. Vehicle Policy

A Vehicle Policy covers the specific vehicle(s) shown on your policy schedule. These are the only vehicle(s) that this cover applies to.

3. Personal Policy

A Personal Policy covers breakdown assistance for the specific policy holder(s) named on the policy schedule, who must be travelling in a vehicle that meets the criteria specified in this policy document.

4. Personal Joint Policy

A Personal Joint Policy covers breakdown assistance for the specific policy holders named on the policy schedule, who must reside at the same address. The maximum number of named policy holders covered under this cover is two. One of the named policy holders must be travelling in a vehicle that meets the criteria specified in this policy document.

5. Personal Family Policy

A Personal Family Policy covers breakdown assistance for the specific policy holders named on the policy schedule, who must reside at the same address. The maximum number of named policy holders covered under this cover is four. One of the named policy holders must be travelling in a vehicle that meets the criteria specified in this policy document.

6. You, Your

The policyholder(s) named on the policy schedule or any person driving the insured vehicle, and any passengers in the insured vehicle. We will only assist up to nine people including the driver.

7. Vehicle(s)

Vehicle means the private car or motorcycle which is:

- no longer than 5.5 metres including tow bar;
- no heavier than 3,500 kilograms;
- not higher than 3 metres;
- no wider than 2.3 metres including wing mirrors;
- not used for commercial purposes;
- under 16 years old since first registration; and
- shown on your policy schedule (Only applicable under the vehicle policy)

You must have paid us the appropriate costs and we must have received these.

If the vehicle you are in breaks down while you are towing a caravan or trailer, we will recover the vehicle and the caravan or trailer, as long as the caravan or trailer is not more than:

- 8 metres long;
- 3 metres high; and
- 2.5 metres wide.

Please note that vehicles and caravans/ trailers that exceed these dimensions are not covered. You must carry a spare tyre and wheel, and a key that will let us remove a wheel secured by wheel nuts for the vehicle, caravan or trailer, if it is designed to carry one. If the vehicle is not designed to carry a spare wheel, the appropriate aerosol repair kit must be carried.

8. Your Home

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

9. Breakdown

Not being able to drive the vehicle because of:

- a mechanical or electrical breakdown;
- an accident;
- vandalism;
- a fire;
- a theft or an attempted theft;
- a flat tyre;
- a flat battery; or
- it having no fuel, or putting the wrong fuel into it.

10. UK

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

11. Period of Cover

The period of time which insurance applies to and that is given on your policy schedule

The cover provided under each section is subject to the General Conditions and General Exclusions detailed in sections E and F

How to claim

To get UK emergency help phone: 0330 123 1140. If you need Breakdown Assistance in Europe, please call: 0044 1737 815867. You should have the following information available:

- The vehicle's registration number.
- Your name, home postcode and contact details.
- Your policy number.
- The make, model and colour of the vehicle.
- The location of the vehicle.
- An idea of what the problem is.

- SOS Box number (where applicable).

Text messaging is available for use by deaf, hard of hearing or speech impaired customers, who have broken down. Customers should text the word "breakdown" to + 44 (0) 7624 808 266

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

Claims Limit

During any 12-month period we will not be responsible for more than two claims which arise from a common fault on the same vehicle. We will not be responsible for more than five claims in total for a Vehicle Policy or Personal Policy and no more than six for a Joint Personal Policy and eight for a Family Personal Policy. During the first 24 hours of cover you are entitled to the benefits under Section A only.

Help on motorways

If you break down on the motorway, go to the nearest SOS emergency phone box. Ask the police to contact the 24-hour emergency helpline on the above number.

Automatic Renewal

To ensure you continue to be covered after renewal, we will seek to automatically renew your cover, if you have selected this option. You will be sent a renewal reminder about 28 days before your cover expires to advise you of the cost of your breakdown cover; including any changes to the policy that will take effect, at renewal. The same payment details given for the previous payment will be used unless you tell us otherwise. If you do not want to renew, or wish to change any of your details please notify us at least 15 days prior to your renewal.

Section A - Roadside Help and Local Recovery in the UK

The cover in this section will only apply if it is shown on your current policy schedule.

What is covered

1. If the vehicle breaks down more than 1 mile from your home, we will arrange and pay for a breakdown vehicle to come to the vehicle for up to one hour to try to get it working again.
2. If the vehicle breaks down at a place more than 1 mile from your home and cannot be made safe to drive at the place you have broken down within that hour, we will arrange and pay for the vehicle, the driver and up to eight passengers to be taken to a suitable local garage (normally within 20 miles) for it to be repaired. You must pay the costs of any repairs.

What is not covered

1. If the breakdown occurs at or within 1 mile from the supplied policy holder address.
2. Anything mentioned in the general exclusions. (Please see section E.)
3. If the vehicle has already been recovered, we will not pay for a second recovery for the same incident.
4. Travel outside the UK.

Section B - Nationwide Recovery in the UK

The cover in this section will only apply if it is shown on your current policy schedule.

What is covered

If the vehicle cannot be made safe to drive at the place you have broken down, and cannot be repaired the same day at a suitable local garage, we will choose the most appropriate solution from one of the following options;

1. Nationwide recovery service

We will take the vehicle, the driver and up to eight passengers to:

- where you were originally travelling to; or
- your home
- and then at your request for the vehicle to be taken to a suitable repairer within 15 miles of where you broke down, your home address or where you were originally travelling to during one complete journey, for it to be repaired at your cost.

2. Overnight accommodation

We will pay the costs for bed and breakfast for one night only. We will pay up to £80 for each person (up to a maximum of £500). You are required to pay for this accommodation and to provide proof of purchase to us for reimbursement.

3. 24-hour UK hire vehicle

We will pay for a hire vehicle for up to 24 hours. You will be responsible for returning the hire vehicle and collecting your repaired vehicle. You must meet the conditions of the hire-car company to be able to hire a car.

What is not covered

1. If the breakdown occurs less than 1 mile away from the supplied policy holder address.
2. The cost of fuel or lubricants you use in the hire vehicle.
3. Any insurance you have to pay to the hire-car company.
4. If the vehicle has already been recovered, we will not pay for a second recovery for the same incident.
5. Anything mentioned in the general exclusions (Please see section E.)

B1. Emergency driver in the UK

What is covered

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

What is not covered

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

Section C - Recovery & Homestart in the UK

The cover in this section will only apply if it is shown on your current policy schedule.

What is covered

1. If the vehicle breaks down anywhere within the UK or at your home, we will arrange and pay for a breakdown vehicle to come to where you are for up to one hour to try to get the vehicle working again.
2. If the vehicle cannot be made safe to drive at the place you have broken down, we will arrange and pay for the vehicle, and up to 9 people including the driver to be taken to a suitable local garage. (normally within 20 miles), for it to be repaired. You must pay the costs of any repairs.

What is not covered

1. Travel outside the UK.
2. Anything mentioned in the general exclusions (Please see section F.)

Section D - European Breakdown

The cover in this section will only apply if it is shown on your current policy schedule.

As well as the details in the UK section, wherever the following words and phrases appear in bold in this document and policy schedule, they will always have the following meanings;

Journey

A trip you make in your vehicle between your home in the UK and a place abroad, within the territorial limits. The trip must not be longer than 31 days in a row, or not more than 90 days in total during the period of cover. You must have started on your journey for cover to apply.

Cover in section D only applies in the countries listed below.

Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, Romania, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, Malta, the Republic of Cyprus, the Vatican City and other islands that belong to these countries and that are in Europe.

D1 - Before travel abroad starts

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

D2 - Help at the roadside and towing

What is covered

1. If your vehicle breaks down, we will come to where the vehicle is located. We will arrange and pay for your vehicle, the driver and up to eight passengers to be taken to a local garage (normally within 20 miles) for it to be repaired. You must pay the costs of any repairs.
2. After the theft or attempted theft of the vehicle or its contents, we will pay the costs of repairing the damage or pay for replacement parts up to £200, which are needed for emergency roadside repairs to make your vehicle secure. We will not pay for the cost of paint-work and other cosmetic items.

What is not covered

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

D3 - Delivering replacement parts

What is covered

1. If replacement parts are not available locally to repair the vehicle after a breakdown, we will arrange and pay to have the parts delivered to you or an agreed place as quickly as reasonably possible.

What is not covered

1. The actual cost of replacement parts and any customs duty. You must pay us this using a credit card or debit card or any other payment method we agree is suitable.
2. Any amount for getting parts, if the replacement parts can be bought locally.
3. Anything mentioned in the general exclusions. (Please see section E.)

D4 - Not being able to use your vehicle

What is covered

If during your journey your vehicle breaks down and it is not safe to drive, and it will take at least eight hours to repair, or if it is stolen and not recovered within eight hours, we will arrange and pay for the most appropriate solution from one of the following options:

1. To move you, your passengers and luggage to where you were originally travelling to, and then, once your vehicle has been repaired, arrange for you to be able to collect your vehicle: or
2. The cost of hiring another car while your vehicle is being repaired. We will pay up to £70 a day and £750 in total, as long as you are able to meet the conditions of the hire-car company: or

3. We will pay for bed and breakfast costs of up to £80 for each person each day (£500 in total for everyone in your group) while your vehicle is being repaired, as long as you have already paid for your original accommodation and you can't get your money back.

What is not covered

1. The cost of fuel or lubricants you use in the hire vehicle.
2. Any insurance you have to pay to the hire-car company.
3. Anything mentioned in the general exclusions. (Please see section E.)

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

What is covered

1. If no one else in your group can drive you home, we will pay for a qualified driver to bring you, your passengers and your vehicle home. We may ask for medical proof.

What is not covered

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

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

What is covered

If after a breakdown your vehicle is still not repaired or safe to drive when it is time for you to go home, we will pay for suitable transport to get you, your passengers and your luggage to your home, and up to £150 towards other travel costs in the UK while you wait for your own vehicle. We will choose one of the following options:

- take your vehicle to your home or your chosen repairer in the UK; or
- pay the cost of one rail or sea ticket (or an air ticket if the rail or sea trip would take more than 12 hours) for you to go to get your vehicle once it has been repaired or found; and
- pay any storage charges (up to £100) while your vehicle is waiting to be repaired, collected or taken home.

What is not covered

1. Any costs you would have paid anyway for travelling home.
2. Loss or damage to personal possessions you leave in, on or near your vehicle.
3. The costs of returning your vehicle to the UK if we believe that the cost of doing so would be greater than the market value of your vehicle in the UK, after the breakdown.
4. The costs of returning your vehicle to the UK if repairs can be done locally and you are not willing to allow this to happen.
5. Anything mentioned in the general exclusions. (Please see section E.)

Section E - General exclusions that apply to all parts of this policy

What is not covered

1. Any breakdown that happens during the first 24 hours after you take out cover for the first time, except for benefits shown under section A, which are available immediately.
2. The cost of fuel or any spare parts needed to get the vehicle working again, or any costs that arise from not being able to get replacement parts. You will be responsible for the cost of draining or removing contaminated fuel.
3. Labour costs of more than one hour of roadside help for breakdowns in the UK. No breakdown labour costs are covered in Europe.
4. The cost and guaranteeing the quality of repairs when the vehicle is repaired in any garage the vehicle is taken to.
5. Any costs for vehicles, which have not been maintained and used in line with the manufacturer's recommendations or as a result of an attempted and/or incomplete repair.
6. Any call-out or recovery costs in the UK after a breakdown where the police or other emergency services insist on the vehicle being picked up immediately by another organisation. You will have to pay any fees to store or release the vehicle.
7. Help or recovery if the vehicle is partly or completely buried in snow, mud, sand or water.
8. Damage or costs that arise from us trying to get into the vehicle after you have asked for help.
9. Any loss of any kind that comes from providing, or delaying providing, the services this cover relates to. (For example, a loss of earnings, the cost of food and drink and costs we have not agreed beforehand.)
10. Moving animals. We will decide whether or not to move any animal from the vehicle, and if we agree to do this it will be completely at your own risk.
11. Any costs for vehicles that have broken down or are not safe to drive when cover was taken out.
12. The vehicle must carry a serviceable spare tyre and wheel for the vehicle and any caravan or trailer attached including the means to release the tyre from your vehicle. We will not cover any services including recovery to a garage or any costs incurred as a result of you failing to do so. This condition does not apply if the vehicle is not designed to carry a spare wheel. If the vehicle is not designed to carry a spare wheel, you will need to carry the appropriate aerosol repair kit.
13. Any costs if the vehicle has been altered for, or is taking part in, racing, trials or rallying.
14. Any cost that you can get back under any other insurance policy or under the service provided by any motoring organisation.

15. Recovering the vehicle when it is carrying more than a driver and the recommended number of passengers according to the manufacturers, if there is more weight in the vehicle than it was designed to carry or you are driving on unsuitable ground.
16. Recovery or help if the vehicle is heavier than 3,500 kilograms, longer than 5.5 metres including tow bar, higher than 3 metres or wider than 2.3 metres including wing mirrors.
17. Recovery or help if you are hiring the vehicle out to carry people in return for money, unless we have agreed this with you.
18. Recovery or help if the vehicle is being used to carry commercial goods.
19. Any claim that comes from:
 - any person driving the vehicle, if you know they do not have a valid licence to drive in the UK; or
 - any person driving the vehicle, if they are not authorised by you to drive the vehicle or are not keeping to the conditions of their driving licence.
20. Any claim that comes from a poor-quality repair or a repair that has been attempted without our permission during the same trip.
21. Any loss or damage caused to the vehicle or any loss or cost arising from or contributed to by:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
22. Loss or damage caused by war, revolution or any similar event.
23. Mobile phone, phone call and postage costs are not covered under your policy in any circumstances.
24. In the event of misfuelling you will be entitled to a local recovery only under Section A.

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

1. The vehicle must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence. The vehicle should be kept in a good condition and have been serviced regularly in line with the manufacturer's recommendations. It must be under 16 years old since first registration.
2. If we arrange for temporary roadside repairs to be carried out after damage to the vehicle, or we take the vehicle to your chosen place, we will not be legally responsible for any more help in the same incident.
3. We will not pay you any benefit unless you contact us using the emergency phone numbers provided. You must not try to contact any agent or repairer direct.
4. You are responsible for keeping the vehicle and its contents safe, unless you are not able to or you have an arrangement with us or our agent. You must be with the vehicle at the time we say we expect to be there.
5. You must quote your policy number when you call for help and have the relevant documents needed by the repairer, recovery specialist or our chosen agent.
6. You will have to pay the cost of moving the vehicle or a repair vehicle coming out to you if, after asking for help which you are entitled to, the vehicle is moved or repaired in any other way.
7. We are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on your instructions or the instructions of any person acting on your behalf.
8. If we pay a claim under any cover provided by this insurance, we will be entitled to ask for all reasonable help from you to take action in your name to get back our costs from another organisation.
9. We have the right to choose a suitable garage that is able to carry out a repair, which you must pay for, as long as the garage can carry out the repairs within eight hours.
10. If we arrange for temporary roadside repairs to be carried out to the vehicle, you must then immediately arrange for any permanent repair that may be needed.
11. If the vehicle needs to be taken to a garage after a breakdown, the vehicle must be in a position that makes it easy for a recovery vehicle to pick it up. If this is not the case, you will have to pay any specialist recovery fees.
12. You will have to pay for any parts or other products used to repair the vehicle.
13. We will not arrange for help if we think that it would be dangerous or illegal to repair or move the vehicle.

14. During any 12-month period we will not be responsible for more than two claims which arise from a common fault on the same vehicle. We will not be responsible for more than five claims in total for a Vehicle Policy or Personal Policy and no more than six for a Joint Personal Policy and eight for a Family Personal Policy. If you need our help more than the number of claims allowed on your policy in a 12-month period of cover or more than twice for the same fault on the same vehicle, you will have to pay for the services we provide. We will ask for a credit-card number or debit-card number before we help you.
15. If you are covered for breakdown by any other insurance policy or warranty, you must tell us.
16. If you are not willing to accept our decision or our agents' decision on the most suitable type of help, we will not pay more than £100 for any one breakdown and you will be responsible for any other costs due in recovering and repairing your vehicle.
17. We cannot guarantee that hire cars will always be available and we are not responsible if they are not available. We will do our best to arrange a vehicle of the same size as yours, but we cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. You must meet the conditions of a hire-car company to hire a vehicle. Please note that replacement motorcycles cannot be provided.
18. This insurance contract is between you and us. Any person or company who is not party to this insurance policy has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any condition of this insurance policy. This does not affect any other rights another organisation has apart from under that Act. We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Cancellation Rights

If you find that the cover does not meet your needs, contact AXA Assistance within 14 days of receiving this document and AXA Assistance will arrange to cancel your policy and refund the premiums you have paid, unless you have used the service before you cancel your policy.

If you cancel your policy outside the 14 day period you will receive a refund of your premium proportionate to the amount of time left to run on the policy, less an administrative charge of £15 provided you have not made any claims.

If you have made a claim, no refund of premium will be payable on cancellation.

We may cancel this policy by giving you at least 14 days written notice at your last-known address if:

- You fail to pay the premiums after we have sent you a reminder to do so. If we have been unable to collect a premium payment, we will contact you in writing requesting payment to be made by a specific date. If we do not receive payment by this date we will cancel your policy by immediate effect and notify you in writing that such cancellation has taken place.
- You refuse to allow us reasonable access to your property (vehicle and so on) to provide the services you have asked for under this policy or if you fail to co-operate with our representatives;

- You otherwise stop keeping to the terms and conditions of this policy in any significant way; or
- The cost of providing this policy becomes prohibitive to us.

We may cancel this policy without giving you notice if, by law or other similar reasons, we are prevented from providing it. If we cancel the policy under this section, we will refund the premium paid for the remaining period of insurance, unless you have made any claims.

We may cancel this policy without giving you notice and without refunding your premium if you:

- Make or try to make a fraudulent claim under your policy;
- Are abusive or threatening towards our staff; or
- Repeatedly or seriously break the terms of this policy.

If you make a valid claim before the policy is cancelled, we will pay it before we cancel the policy.

Our promise

We want to give you the best possible service. If you are not happy with our service, the procedure below explains what you should do.

Complaints procedure

You can write to the Quality Manager at: Quality Manager, Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK.

Or, you can phone 0330 123 1142 or from a mobile 0300 123 9123, email: quality.assurance@axa-assistance.co.uk

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

The Financial Ombudsman Service
Exchange Tower, London, E14 9SR, UK
or email: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Or, you can phone 0800 023 4567.
These procedures do not affect your right to take legal action.

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

We are a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of

financial services firms. You can get more information at www.fscs.org.uk.

Data Protection

Use of Your Personal Data

Please read the paragraphs below, which define how we use information about you for the purpose of providing you with insurance services and additional products and services.

Details of you, your insurance cover under this policy and claims will be held by us (acting as data controllers) for underwriting, for providing breakdown assistance, for policy administration, claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

We collect and process these details as necessary for performance of our contract of insurance with you or complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services.

These activities may include:

a. use of sensitive information about the health or vulnerability of you

or others involved in your breakdown assistance claim, in order to provide the services described in this policy,

- b. disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with breakdown assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate photographic evidence of the condition of your vehicle which is the subject of the claim, for the purpose of providing services under this policy and validating your claim; and
- e. sending you feedback requests or surveys relating to our services, and other customer care communications.

We will separately seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). Marketing activities may include matching your data with information from public sources, for example government records of when your MOT is due, in order to send you relevant communications. You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below). We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, you acknowledge that we may use your personal

data, and consent to our use of sensitive information, both as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let us know if you think any information we hold about you is inaccurate, so that we can correct it.

If you want to know what information is held about you by Inter Partner Assistance or AXA Assistance, or have other requests or concerns relating to our use of your data, please write to us at:

Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill
RH1 1PR
UK
Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from us on request.

Alternative Format

Please call 0800 028 2368 if you would like to receive this information in an alternative format such as large print, audio or braille.

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Co-op Insurance Services is a trading name of Co-op Insurance Services Limited; registered in England and Wales with registration number 4390. Registered office; CIS Building, Miller Street, Manchester, M60 0AL. Co-op Insurance Services Limited is Authorised and Regulated by the Financial Conduct Authority under register number 779364.

Motor Breakdown recovery is provided on behalf of Co-op Insurance Services by AXA Assistance (UK) Limited which is authorised and regulated by the Financial Conduct Authority. AXA Assistance (UK) Limited's firm register number is 439069. This policy is underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance SA UK Branch is a Belgian firm authorised by the Belgian National Bank and is subject to limited regulation by the Financial conduct Authority. Details about the

extent of our regulation by the Financial Conduct Authority are available from us on request. IPA's FCA Register number is 202664. You can check these on the Financial Services Register by visiting the website www.fca.org.uk/register. The registered office for both these companies in the United Kingdom is The Quadrangle, 106 -118 Station Road, Redhill, Surrey, RH1 1PR. Insurance is subject to policy terms and conditions.

Calls may be monitored or recorded for security and training purposes. Calls to 0800 numbers are normally free for people ringing from a "fixed line" phone - but charges may apply if you call from a mobile phone. Calls to 0330 numbers are charged at the same rate as calls to an 01 or 02 number. Calls from mobiles may vary and you may want to check this with your service provider.

We like our communications to have an impact on you – but not on the environment.

Which is why this is printed using vegetable oil-based inks on 80% recycled paper (with 60% from post-consumer waste) with the remaining 20% produced from Forest Stewardship Council certified sources. This paper is made in a totally chlorine-free process.