



To make a claim call
0800 197 1121

Motor Breakdown

Policy wording and summary





**For 24 hour emergency breakdown
assistance contact AXA Assistance
on 0800 197 1121**

**For assistance in Europe call
+44 (0) 1737 815 375**

**When dialling from outside the UK add 44 then
omit the 0**

When dialling within the UK omit the 44





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A Policy wording

Status disclosure

This breakdown policy is provided on behalf of AXA Insurance (UK) Ltd. AXA Assistance (UK) Limited is authorized and regulated by the Financial Conduct Authority. AXA Assistance (UK) Limited's firm register number is 439069. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register. Its registered office is at The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR. It is registered in England under company number 02638890.

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 National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register.

Important information

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

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

Cancellation

You may cancel this policy within a 14 day cooling off period commencing from the agreement of the contract (which is the renewal date for renewal policies) or the receipt of **your** documents, whichever happens later. If a claim has been made or **you** cancel **your** policy after 14 days, no part of **your** premium will be refunded or returned to **you**.

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

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** vehicle 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.

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** can refuse to renew any individual policy.

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.

Meaning of words

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

1. We, us, our

Inter Partner Assistance SA and AXA Assistance (UK) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK.

2. Vehicle policy

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

3. You, Your, Driver

The policyholder named on the schedule or any person driving an insured **vehicle**, and any passengers in the insured **vehicle**. (**We** will only help up to seven people, including the **driver**.)

4. Vehicle(s)

Vehicle means the private car or motorcycle 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

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

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

The **vehicle you** are travelling in must carry a serviceable spare tyre and wheel, and a key that will let **us** remove a wheel secured by wheel nuts for the **vehicle**, caravan or trailer, if it is designed to carry one.

5. Your Home

The last address (in the UK) **you** gave to **us** as being where **you** permanently live or where **you** keep **your vehicle**. **You** must have started out from **your home** on **your journey** for cover to apply.

6. Breakdown

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

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

7. Territorial Limits

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

For European breakdown cover (section E only) this also includes, Andorra, Austria, Balearics, Belgium, Bosnia Herzegovina, Bulgaria, Canary Isles, 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, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (west of Bosphorous), the Vatican City and other islands that belong to these countries and that are in Europe

8. Period of cover

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

9. Journey

A trip between **your home** in the UK and a place abroad, within the territorial limits. The trip must not be longer than 90 days in a row, or not more than 90 days in total during the period of cover.

You must have started out on **your journey** for cover to apply.

10. Luggage

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

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 call 0800 197 1121

Calls are free from a BT landline. Calls from other networks or from outside the UK may vary

Please note that **you** may incur a charge if **you** use a mobile phone to call

If **you** need Breakdown Assistance in Europe, please call:
+44 (0) 1737 815 375

Text messaging is available for use by deaf, hard of hearing or speech-impaired customers. Please text the word "breakdown" to 07624 808 266

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).

We will take **your** details and ask **you** to stay by the phone. Once **we** have made all the arrangements, **we** will call **you** to advise who will be coming out to **you** and how long they are expected to take. **You** will then be asked to return to **your vehicle**.

Safety

Please take reasonable care at all times but stay near **your vehicle** until **our** recovery operator arrives. Once **our** operator arrives at the scene, please listen to their safety advice. If the police are present, please tell them that **you** have contacted **us** or give them **our** phone number to call **us** for **you**.

Help on motorways

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

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

Section A – AXA Roadside

The cover in this section will only apply if the premium has been paid

What is covered

- 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.
- If the **vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange for the **vehicle**, **the driver** and **passengers** to be recovered to a repairer or a destination of **your** choice within 15 miles of where **you** have broken down.
- If **you** lose or break **your vehicle** keys, **we** will pay for the call-out and mileage back to **our** rescue operator's base. **You** will have to pay all other costs including labour for replacement or repair of **your** keys.

What is not covered

- A **breakdown** at or within 1 mile from **your home**.
- Travel outside the UK
- **You** will need to pay any additional mileage over 15 miles
- Anything mentioned in the general exclusions. (Please see section E.)

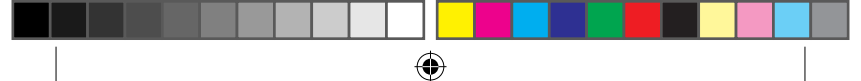
Section B – AXA Rescue

The cover in this section applies in addition to the cover shown in Section A. It will only apply if it is shown on **your** current policy schedule and if the premium has been paid.

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 the following options, taking **your** circumstances into account:

Option 1: nationwide recovery: **we** will take the **driver** and up to six passengers, together with the **vehicle**, at **your** request, to either where **you** were originally travelling to or **your home** address. **We** will then arrange for the **vehicle** to be taken to a suitable repairer for it to be repaired at **your** cost, provided this can be done in one journey.



Option 2: overnight accommodation: **we** will pay the costs for bed and breakfast for one night only in a 4* or equivalent hotel.

Option 3: 24-hour UK hire **vehicle:** **we** will pay up to £100 for alternative travel or 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.

Incapacitated driver:

As well as the benefits above, if during the **journey**, the **driver** becomes unable to drive through injury or illness they have gained during the **journey**, and there is no one else able or qualified to drive the **vehicle**, **we** will recover the **vehicle**, **driver** and **passengers** to either finish the **journey** or return **you** to the place **you** were originally travelling from. **You** will need to provide a medical certificate for the **driver** before **we** provide this benefit.

What is not covered

- A **breakdown** at or within 1 mile from **your home**.
- Travel outside the UK
- The provision of rental motorcycles
- Anything mentioned in the general exclusions. (Please see section E.)

Section C – AXA Rescue & HomeAssist

The cover in this section applies in addition to the cover shown in Sections A (and B). It will only apply if it is shown on **your** current policy schedule and if the premium has been paid.

What is covered

- If the **vehicle** breaks down anywhere at or within 1 mile from **your home**, **we** will arrange and pay for a **breakdown vehicle** to come to where **you** are for up to one hour to try to get the **vehicle** working again.
- If the **vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for the **vehicle**, the **driver** and up to six people to be taken to a suitable local garage (normally within 15 miles), for it to be repaired. **You** must pay the costs of any repairs.

What is not covered

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

Section D – AXA European

The cover in this section applies in addition to the cover shown in Sections A (, B and C). It will only apply if it is shown on **your** current policy schedule and if the premium has been paid. Please ensure **you** carry **your** V5 registration document with **you** during **your journey**. Regulations are different when **you** break down in Europe and help may take longer to arrive.

General notes relating to Europe

If **you** break down on a European motorway or major road, generally **we** cannot help **you** and **you** will often need to get help using the SOS phones. The local services will tow **you** to a place of safety and **you** will have to pay for the service as soon as possible. **You** can then contact **us** if **you** need more help. **We** will pay up to £100 towards the costs, but **we** will only refund claims when **we** have received a valid invoice or receipt. **We** will pay **you** in line with the exchange rate on the date of the claim. If **you** have broken down in a European country during a public holiday, many services will be closed. In these circumstances **you** must allow **us** time to help **you** and repair **your vehicle**. **We** will not be held legally responsible for any delays in **you** reaching **your** destination.

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 in Europe

- 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 six passengers to be taken to a local garage (normally within 15 miles) for it to be repaired. **You** must pay the costs of any repairs.
- After the theft or attempted theft of the **vehicle** or its contents, **we** will pay the costs of repairing the damage to **your vehicle** or pay for replacement parts up to £200, which are needed for emergency repairs to make **your vehicle** secure.

What is not covered

- Any amounts for making the **vehicle** secure once **you** have returned to the UK.
- Sending **you home** if the **vehicle** can be repaired but **you** do not have enough money to cover the repair.
- Anything mentioned in the general exclusions. (Please see section E.)

Before travelling, it is recommended that **you** consult the laws of the country **you** are planning to visit. Before **you** travel, **you** should make sure that **you** check the documents **you** need to carry by law.

As a guideline, **we** recommend **you** take the following documents in case **you** need them by law in the countries in which **you** might break down:

- Photocard driving licence and supporting documents
- Insurance documents

- 
- 
- MOT certificate
 - Logbook (V5 registration document)

The above is not a full list and is for guidance only.

D3 - Delivering replacement parts

What is covered


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

What is not covered


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

D4 - Not being able to use your vehicle

What is covered



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



- To move **you**, **your** passengers and luggage to where **you** were originally travelling to, and then, once **your vehicle** has been repaired, take **you** back to **your vehicle** or bring **your vehicle** to **you**; or
- The cost of hiring 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
- **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

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

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

What is covered

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

What is not covered

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

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

What is covered

If after a **breakdown your vehicle** is still not repaired or safe to drive when it is time for **you** to go **home**, **we** will pay for reasonable alternative 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 also pay storage charges (up to £100 while **your vehicle** is waiting to be repaired, collected or taken to the UK.

We will then choose the most appropriate solution from 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.

What is not covered

- Any costs **you** would have paid anyway for travelling **home**.
- 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**.
- 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.
- Anything mentioned in the general exclusions. (Please see section E.)

General Notes

Uninsured Service

We can provide assistance for faults that are not covered under this insurance policy or where **you** would like **us** to assist additional passengers who exceed the maximum of 6 stated in this policy. All costs (including an administration fee) must be paid for immediately by credit or debit card. If **you** wish to use this service please call 0845 604 1635 and request the "Pay on Use" service.

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

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. If **you** put the wrong fuel in **your** car, **you** will be entitled to recovery only as shown in Section A.
3. The cost of paint-work and other cosmetic items.
4. Labour costs for more than one hour of roadside help in the UK. No roadside assistance is available if you breakdown in Europe.
5. The cost and guaranteeing the quality of repairs when the **vehicle** is repaired in any garage the **vehicle** is taken to.
6. Any costs for **vehicles**, which have not been maintained and used in line with the manufacturer's recommendations.
7. 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**.
8. Any toll or ferry fees incurred by the **driver** or the **driver** of the recovery vehicle, outside the UK
9. Help or recovery if the **vehicle** is partly or completely buried in snow, mud, sand or water.
10. Damage or costs that arise from **us** trying to get into the **vehicle** after **you** have asked for help.
11. Losses 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.)
12. Loss or damage to personal possessions **you** leave in **your vehicle**.
13. Moving animals. **We** will decide whether or not to move any animal from the **vehicle**, and if **we** agree to do this it will be completely at **your** own risk and cost.
14. Any costs for **vehicles** that have broken down or were not safe to drive when cover was taken out.
15. The costs of getting a spare wheel or tyre for a roadside repair if the **vehicle** does not have one. **We** will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if the **driver** is not able to provide a key to do this. This does not apply if the **vehicle** is not designed to carry a spare wheel.
16. Any costs if the **vehicle** has been altered for, or is taking part in, racing, trials or rallying.
17. Any cost that **you** can get back under any other insurance policy or under the service provided by any motoring organisation.
18. The recovery of the **vehicle** and passengers if repairs can be carried out at or near the scene of the **breakdown**



- within the same working day. If recovery takes place **we** will only recover to one address in respect of any one **breakdown**.
19. Recovering the **vehicle** when it is carrying more than a driver and the recommended number of passengers according to the manufacturers' specifications, if there is more weight in the **vehicle** than it was designed to carry or **you** are driving on unsuitable ground.
 20. Any request for service where **you** have not taken remedial action within two working days after a previous **breakdown** or temporary repair.
 21. Recovery or help if the **vehicle** is heavier than 3,500 kilograms, longer than 5.3 metres including tow bar, higher than 3 metres or wider than 2.3 metres including wing mirrors.
 22. Recovery or help if **you** are hiring the **vehicle** out to carry people in return for money, unless **we** have agreed this with **you**.
 23. **Vehicles** that have faults with electric windows, sunroofs, wipers, heaters, de-misters or locks not working, unless the fault happens during the course of a journey and this affects **your** safety.
 24. Recovery or help if the **vehicle** is being used to carry commercial goods.
 25. 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.
 26. Any claim that comes from a poor-quality repair or a repair that has been attempted without **our** permission during the same trip.
 27. 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.
 28. Loss or damage caused by war, revolution or any similar event.
 29. Delays or failure in delivering service to **you** due to any extraordinary event or circumstance which are outside **our** reasonable control, such as severe weather conditions.
 30. Mobile phone, phone call and postage costs are not covered under **your** policy in any circumstances.
 31. Any costs relating to the caravan or trailer if the caravan or trailer is not attached to the **vehicle** at the time of the **breakdown**.



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

1. The **vehicle** must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence/tax disc on display. The **vehicle** should be kept in a good condition and have been serviced regularly in line with the manufacturer's recommendations. Cars over 10 years old must have paid the appropriate additional premium for the benefits shown in the AXA European section.
2. **We** can ask for proof of outbound and inbound travel dates.
3. If **we** arrange for temporary roadside repairs to be carried out after damage to the **vehicle**, or **we** take the **vehicle** to **your** chosen place, **we** will not be legally responsible for any more help in the same incident.
4. **We** have the right to refuse to provide a service if **you** or **your** passengers are being obstructive in allowing **us** to provide the most appropriate help or if **you** or they are abusive to **our** rescue controllers or **our** recovery operators.
5. **We** will not pay **you** any benefit unless **you** contact **us** using the emergency phone numbers provided. **You** must not try to contact any agent or repairer direct.
6. **You** are responsible for keeping the **vehicle** and its contents safe, unless **you** are not able to or **you** have an arrangement with **us** or **our** agent. **You** must be with the **vehicle** at the time **we** say **we** expect to be there.
7. **You** must quote **your** policy number when **you** call for help and have the relevant documents needed by the repairer, recovery specialist or **our** chosen agent.
8. **You** will have to pay the cost of moving the **vehicle** or a repair **vehicle** coming out to **you** if, after asking for help which **you** are entitled to, the **vehicle** is moved or repaired in any other way.
9. **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **your** instructions or the instructions of any person acting on **your** behalf.
10. If **we** pay a claim under any cover provided by this insurance, **we** will be entitled to ask for all reasonable help from **you** to take action in **your** name to get back **our** costs from another organisation.
11. The **vehicle** must carry a serviceable spare tyre and wheel for the **vehicle** and any caravan or trailer attached to the **vehicle**. This condition does not apply if the **vehicle** is not designed to carry a spare wheel.
12. **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 the specified time limits.
13. Where **you** agree to a temporary roadside repair, **you** will be responsible for any costs and/or any damage to the **vehicle** **you** incur if **you** continue to drive the **vehicle** as if a permanent repair had been carried out. **You** acknowledge



- that a temporary roadside repair is intended only to re-mobilise the **vehicle** so it may be driven to a suitable facility to enable a permanent repair to be carried out.
14. If the **vehicle** needs to be taken to a garage after a **breakdown**, the **vehicle** must be in a position that makes it reasonable for a recovery **vehicle** to pick it up. If this is not the case, **you** will have to pay any specialist recovery fees.
 15. **You** will have to pay for any parts or other products used to repair the **vehicle**.
 16. **We** will not arrange for help if **we** think that it would be dangerous or illegal to repair or move the **vehicle**.
 17. During any 12-month period **we** will not be responsible for more than two claims which arise from a common fault on the same **vehicle**. **We** will not be responsible for more than seven claims in total. 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**.
 18. If **you** are covered for **breakdown** by any other insurance policy or warranty, **you** must tell us.
 19. If **you** are not willing to accept **our** decision or **our** agents' decision on the most suitable type of help, **we** will not pay more than £100 for any one **breakdown**, and **you** will be responsible for any additional costs incurred in the recovery and/or repair of **your vehicle**.
 20. **We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available. **We** will do **our** best to arrange a **vehicle** of the same size as yours, but **we** cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. **You** must meet the conditions of a hire-car company to hire a **vehicle**. Replacement motorcycles are not available.
 21. 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.
 22. **We** may cancel this policy by giving **you** 14 days notice by recorded delivery to **your** last known UK address and will refund the amount of **your** premium proportionate to the unexpired term of **your** policy provided **you** have not made a claim.
 23. All payments shown in this document are inclusive of VAT unless otherwise stated.

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 call 01737 815 023

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:

Financial Ombudsman Service
South Quay Plaza, 183 Marsh Wall, Docklands, London, E14
9SR, UK.
Or, **you** can phone 0800 023 4567. Calls are free from a BT
landline. Calls from other networks or from outside the UK may vary.

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 Act



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: dataprotectionenquiriesaxa-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 contact **us** on 0800 169 0206 if **you** would like a copy of these terms and conditions in alternative format such as large print or audio.

B Policy summary

keyfacts®

AXA Breakdown cover policy summary		
<p>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.</p> <p>Insurer: Inter Partner Assistance SA The period of cover is shown in your policy schedule</p>		
Significant features and benefits	Significant and unusual exclusions or limits	Relevant section in the policy document
<p>A vehicle policy covers breakdown assistance for the specific vehicle(s) shown on your policy schedule.</p>		
<p>AXA Roadside If your vehicle is immobilised by a breakdown we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	<p>Transport to a local garage is for the vehicle, driver and up to 6 passengers. A breakdown at or within 1 mile away from your home is not covered.</p>	<p>Section A</p>

Significant features and benefits	Significant and unusual exclusions or limits	Relevant section in the policy document
<p>AXA Rescue</p> <p>As well as the benefits above, if your vehicle cannot be repaired at the roadside or at a local garage the same day, or if during the journey, the driver becomes unable to drive through injury or illness they have gained during the journey, we will arrange one of the following:</p> <ul style="list-style-type: none"> – For the vehicle, driver and up to 6 passengers to be taken to your destination or home or – Bed and breakfast accommodation for one night; or <p>This will only apply if it is shown on your current policy schedule and if the premium has been paid.</p>	<p>Within the UK only. A breakdown at or within 1 mile away from your home is not covered.</p> <p>The hire vehicle is only for a period of 24 hours.</p> <p>A medical certificate is required.</p>	<p>Section B</p>
<p>AXA Rescue & HomeAssist</p> <p>If your vehicle is immobilised by a breakdown at or within one mile and including 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>This will only apply if it is shown on your current policy schedule and if the premium has been paid.</p>	<p>Transport to a local garage is for the vehicle, driver and up to 6 passengers.</p>	<p>Section C</p>

Significant features and benefits	Significant and unusual exclusions or limits	Relevant section in the policy document
<p>AXA European</p> <p>If your vehicle breaks down, we will come to where the vehicle is located. We will arrange and pay for your vehicle to be taken to a local garage for it to be repaired at your cost..</p> <p>It also includes:</p> <ol style="list-style-type: none"> 1. Delivery of replacement parts; 2. Alternative travel arrangements; 3. Emergency car hire; 4. Emergency accommodation; 5. Incapacitated driver; or 6. Vehicle recovery to the UK. <p>This will only apply if it is shown on your current policy schedule and if the premium has been paid.</p>	<p>Transport to a local garage is for the vehicle, driver and up to 6 passengers.</p> <p>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. Limited 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 this benefit 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. 	<p>Section D</p>

Automatically renewing the policy

To make sure you continue to be covered after you renew the policy, we will aim to automatically renew your insurance, if you have chosen this option. In all cases we will contact you before your renewal date to tell you the cost of your breakdown cover. This includes any changes to the policy that will apply from the date you renew. Automatically renewing your policy means we will keep your payment details securely on our files so that we can take your premium at your next renewal. Each year we will contact you beforehand to remind you that this is happening. If you do not want to renew your policy, or want to change any of your details, please let us know 15 days before your renewal date.

Cancellation Rights


If you find that this cover does not meet your needs, please contact us on 0800 232 1588 within 14 days of receiving this document and they will arrange for us to cancel this policy. You will receive a refund of your premium provided you have not made any claims.

Making a Claim


If you need Breakdown Assistance in the UK, please call: 0800 197 1121* or +44 (0) 1737 815 375 if you require European Breakdown Assistance.

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

Complaints Procedure



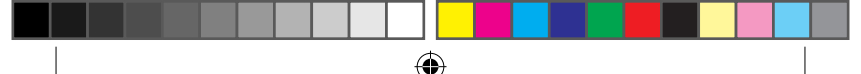
If you are not satisfied with any aspect of this policy or our service, you please contact us on 0870 609 0023 or write to: Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK.



If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service.

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).

***Calls are free from a BT landline. Calls from other networks or from outside the UK may vary.**





**For 24 hour emergency breakdown
assistance contact AXA Assistance
on 0800 197 1121**

**For assistance in Europe call
+44 (0) 1737 815 375**

**When dialling from outside the UK add 44
then omit the 0**

When dialling within the UK omit the 44

AXABreakdownPolicywording 04.18

