



POLICY WORDING

breakdowndirect.co.uk

BREAKDOWN DIRECT UK & EUROPEAN BREAKDOWN COVER

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Status

This policy is provided on behalf of Breakdown Solutions Ltd, trading as Breakdown Direct, which is authorised and regulated by the Financial Conduct Authority (FCA Number 308864). It is registered in England Company number: 4464321.

This policy is underwritten by Inter Partner Assistance SA (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 or by contacting the Financial Conduct Authority on 0800 111 6768.

AXA Assistance (UK) Limited operates the 24-hour motoring assistance helpline.

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

Important information

This document sets out the terms and conditions of **your** cover and is valid for policies purchased from the 1st October 2013. 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.

This is a **vehicle** based policy, which means that it is the **vehicle** (and seven people, including the driver) which are entitled to the level of cover shown below at the time of a **breakdown**.

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.

This **breakdown** policy will have been sold to you on a non-advised basis. As with any insurance it cannot cover all situations, so it is important that **you** read it carefully to ensure that it meets all of **your** requirements.

Cancellation

If **you** find that the cover provided under this policy does not meet **your** needs, please email Breakdown Direct at info@breakdowndirect.co.uk within

14 days of receiving this document and we will cancel this policy, or **you** may also cancel it in **your** online account. **You** will receive a refund of **your** premium, less an administration fee of £10, as long as **you** have not made any claims and/or **your journey** has not already begun.

If **you** cancel the policy outside the 14-day period, **you** will not receive a refund or credit.

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

- **You** fail to pay the premiums;
- **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 too high.

We may cancel this policy without giving **you** notice if, by law or other reason, **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** 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.

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

Meaning of words

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

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.

In the Data Protection Act section of this policy '**we**' also means Breakdown Direct.

You, your, driver

The policyholder named on the schedule or any person driving an insured **vehicle**, and any passengers in the insured **vehicle**. (This policy limits the number of **vehicle** occupants to seven including the **driver**)

Vehicle(s)

Vehicle means the private car or motorcycle insured under this policy which is less than 16 years old (11 years within Europe) and which is:

- no heavier than 3,500 kilograms;
- no longer than 5.1 metres;
- no higher than 1.95 metres; and
- no wider than 2.1 metres;

as shown on **your** policy schedule.

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 any wheel secured by wheel nuts for the **vehicle**, caravan or trailer. If the **vehicle** is not designed to carry a spare wheel and tyre, **you** must carry the manufacturer's provided alternative, e.g. aerosol repair kit.

Your home

The last address (in the UK) **you** gave to Breakdown Direct 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.

Breakdown

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

- a mechanical breakdown;
- an accident (note, accident recovery costs are limited to a maximum of £100);
- vandalism;
- a fire;

- a theft or an attempted theft;
- a flat tyre;
- a flat battery;
- it having no fuel; or
- putting the wrong fuel into it (cover is limited to Section A).

Territorial limits

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

For European breakdown cover (section D only) this also includes Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Iceland, 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, the Vatican City, Malta, the Republic of Cyprus, and other islands that belong to these countries and that are in Europe.

Period Of Cover

The period of time covered by this policy. This is shown on **your** policy schedule.

Journey

A return trip between **your** home in the UK and a place abroad, within the **territorial limits**. **Your Journey** must not be longer than 31 days in a row, and not more than 90 days in total during the annual period of cover.

Luggage

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

How to claim

To get UK emergency help, phone: **0800 389 5424**

You may have to pay a charge if **you** use a mobile phone to call this number.

If **you** need Breakdown Assistance in Europe, please call:

00 44 1737 815224

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;
- An SOS box number (if this applies).

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 (UK)

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.

Road Traffic Accidents (RTA)

This policy limits RTA recovery costs to a maximum of £100 – **your vehicle** insurer may cover costs in excess of this.

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

The cover detailed under each section will only apply if it is shown on your current Motoring Assistance Schedule. The cover provided under each section is governed by the general conditions and general exclusions shown in sections E and F.

Breakdown Direct in the UK

Section A

Roadside Assistance

The cover in this section will only apply if **you** have paid the premium.

What is covered

- If the **vehicle** breaks down more than one 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 up to six passengers to be recovered to one of the following locations, taking **your** circumstances into account within 15 miles.
 - **your** original destination;
 - **your** original departure point; or
 - a suitable local garage for it to be repaired. **You** must pay the cost of any repairs.
- 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.
- **We** will pass on up to two messages to either **your home** or place of work to tell them about **your** situation.

What is not covered

- A **breakdown** at or within one mile from **your home**.
- Travel outside the UK.
- Anything mentioned in the general exclusions. (Please see section E.)

Section B Nationwide recovery in the UK

The cover in this section applies as well as the cover shown in section A. It will only apply if it is shown on **your** current policy schedule and if **you** have paid the premium.

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, taking **your** circumstances into account.

- **Option 1: nationwide recovery:** **We** will take the **driver** and up to six passengers, together with the **vehicle**, 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, as long as this can be done in one journey.
- **Option 2: overnight accommodation:** **We** will pay the costs for bed and breakfast for one night only. **We** will pay up to £40 for each person (up to a total of £280 per event).

- **Option 3: 24-hour UK hire vehicle:** **we** will pay (up to £100) for a hire **vehicle** (with an engine of up to 1600cc 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.

Emergency driver

As well as the benefits above, if during the journey, the **driver** cannot drive because of an injury or illness they have gained, 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 for the **driver** before **we** provide this benefit.

What is not covered

- A **breakdown** at or within one mile from **your home**.
- Travel outside the UK.
- Anything mentioned in the general exclusions. (Please see section E.)

Section C Homestarter in the UK

The cover in this section applies as well as 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 one 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, by credit or debit card.

What is not covered

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

Breakdown Direct in Europe

Section D European breakdown

The cover in this section applies as well as 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.

D1 Before travel abroad starts

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

D2 Help at the roadside and towing in Europe

What is covered

- If **your vehicle** breaks down, **we** will arrange and pay for a breakdown vehicle to come to where the **vehicle** is (for up to one hour) to try to get the **vehicle** working again.
- If **your vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for **your vehicle**, the **driver** and up to six passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired.
- 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 roadside 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.)

As a guideline, **we** suggest **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).
- If **you** do not own the **vehicle**, confirmation that **you** have the owner's permission to drive it.

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 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.

- **Option 1:** 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**.
- **Option 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
- **Option 3:** **We** will pay for bed-and-breakfast costs of up to £40 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 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 for the **driver** before **we** provide this benefit.

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 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 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.
- 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 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.

General notes

Uninsured services

We can provide help for faults that are not covered under this insurance policy. All costs must be paid for as soon as possible by credit or debit card.

Section E

General exclusions that apply to all parts of this policy

We will not cover the following.

1. Any **breakdown** that happens in the UK 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. The cost of paintwork and other cosmetic items.
4. Labour costs for more than one hour of roadside help.
5. Any **breakdown** or recovery outside the **period of cover**.
6. The cost (and guaranteeing the quality) of repairs when the **vehicle** is repaired in any garage the **vehicle** is taken to.

7. Any costs for **vehicles**, which have not been maintained and used in line with the manufacturer's recommendations.
8. 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, by credit or debit card, any fees to store or release the **vehicle**.
9. Any toll or ferry fees the **driver** or the driver of the recovery vehicle has to pay.
10. Help or recovery if the **vehicle** is partly or completely buried in snow, mud, sand or water.
11. Damage or costs that arise from **us** trying to get into the **vehicle** after **you** have asked for help.
12. Losses of any kind that come 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.)
13. Loss or damage to personal possessions **you** leave in **your vehicle**.
14. 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.
15. Any costs for **vehicles** that have broken down or were not safe to drive when cover was taken out.
16. 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.
17. 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**.
18. Any costs if the **vehicle** has been altered for, or is taking part in, racing, trials or rallying.
19. Any cost that **you** can get back under any other insurance policy or under the service provided by any motoring organisation.
20. 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. The maximum number of occupants this policy will cover is six plus the driver.
21. Any request for service where **you** have not taken remedial action within two working days after a previous **breakdown** or temporary repair.
22. Recovery or help if the **vehicle** is heavier than 3,500 kilograms, longer than 5.1 metres, higher than 1.95 metres or wider than 2.1 metres.
23. Recovery or help if **you** are hiring the **vehicle** out to carry people in return for money, unless **we** have agreed this with **you** in writing.
24. **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.
25. Recovery or help if the **vehicle** is being used to carry commercial goods.
26. 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.
27. Any claim that comes from a poor-quality repair or a repair that has been attempted without **our** permission during the same trip.
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 is 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. If **you** put the wrong fuel in **your** car, **you** will be entitled to recovery only as shown in section A.
32. 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 or 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. It must be less than 16 years old since first registration (11 years since first registration if **you** want help within Europe).

2. If **we** ask, **you** must provide proof of outbound and inbound **journey** 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 the place **you** have chosen, **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. If **your vehicle** has a breakdown **you** must contact **us** without delay using the emergency phone number provided. **We** may not pay **you** any benefit unless **you** do this. **You** must not try to contact any agent or repairer direct (Note: On European Motorways **you** must use the emergency roadside phones and the police will send assistance to **your** location).
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, or **you** have provided location details which are incorrect. The payment must be by credit or debit card.
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. **You** are responsible for ensuring the quality of any repair.
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. If the **vehicle** is not designed to carry a spare wheel, **you** will need to carry the appropriate aerosol repair kit.
12. **We** have the right to choose a suitable garage that can carry out a repair, which **you** must pay for, as long as the garage can carry out the repairs within the time limits **we** have given. **You** must make the payment by credit or debit card.
13. If **you** agree to a temporary roadside repair, **you** will be responsible for any costs or any damage to the **vehicle** it suffers if **you** continue to drive the **vehicle** as if a permanent repair had been carried out. **You** acknowledge that a temporary roadside repair is aimed only to allow **you** to drive the **vehicle** to a suitable facility so a permanent repair can 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 by credit or debit card.
15. **You** will have to pay, by credit or debit card, 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 five claims in total. If **you** need **our** help for 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 other costs due in recovering and repairing **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.
21. This insurance contract is between **you** and **us**. Any person or company who is not involved in 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.

Key Protection Cover policy terms & conditions

The cover in this section will only apply if it is shown on **your** Motoring Assistance Schedule.

Meaning of words

In addition to those detailed in the UK & European breakdown cover sections, wherever the following words and phrases appear in bold in this Key Protection Cover they will always have these meanings:

Keys/locks/locks

keys/locks for the **vehicle** specified in **your** Motoring Assistance Schedule (including re-programming of immobilizers and alarms).

What is covered

We will provide **you** with assistance by arranging key or lock, repair or replacement, or onward transportation as appropriate. Providing assistance is a service only and does not pre-qualify **your** claim for reimbursement of costs. **We** will validate **your** claim and reimburse **you** for costs **you** have met following any of the Insured Incidents detailed below. Reimbursement is subject to **you** providing the original invoice(s), receipt(s), any relevant crime reference complying with all other terms and conditions of this insurance. All costs outside of the terms of this policy must be met and paid for by **you**.

How to make a claim

Within 48 hours of the incident please telephone: **0800 389 5424** quoting Breakdown Direct and assistance will be arranged for **you**. For validation of **your** claim and reimbursement of costs incurred please forward the original invoice(s), receipt(s) and the relevant crime reference or lost property number to AXA Assistance, 106-118 Station Rd, Redhill RH1 1PR.

Insured Incidents

- Theft or loss of **your keys/locks**

If **your vehicle keys/locks** are stolen or lost anywhere in the UK, **you** must report this to **us** and the police, obtaining a crime reference or lost property number. **We** will arrange for a suitable contractor to attend the scene. Upon validation of **your** claim **we** will reimburse **you** for the cost of **your** key or lock replacement up to the policy limit.

- **Vehicle Keys/locks**

If **your keys/locks** are locked in **your vehicle** or broken in any lock of **your vehicle** denying **you** access or use, **you** must report this event to

us and **we** will arrange for a suitable contractor to attend the scene and upon validation of **your** claim, **we** will reimburse **you** for the cost of a replacement **key** and the call out charge up to the policy limit.

- **Stranded**

If **you** are stranded more than 20 miles from home by theft or loss of **your vehicle keys/locks** and have no access to **your** vehicle we will pay £50 per day including VAT for vehicle hire, for up to 3 days. AXA Assistance must be notified of the circumstances and car hire arranged through them.

Geographical limits

This policy is only in effect within the boundaries of the United Kingdom (UK).

Policy Limit

The total amount payable in respect of each Insured Incident and in total for all Insured Incidents in any one year is £500 including VAT.

Claims conditions

All lost or stolen **keys/locks** or **keys/locks** broken in a lock must be reported to AXA Assistance (UK) Ltd on **0800 389 5424** within 48 hours of the incident.

The police must be notified of all lost and stolen **keys/locks** within 48 hours of the incident and a crime reference or lost property number obtained.

All costs for any services provided must be met by **you** and **you** must forward the original detailed invoice(s), receipt(s) and crime reference or lost property number to **us** within 21 days of notifying AXA Assistance (UK) Ltd. Providing **your** claim is within the terms of this policy **we** will validate **your** claim and reimburse **your** costs up to the policy limits.

Claims for reimbursement of public transport or taxi fares will be assessed individually. For long journeys 15 miles and over, the mode of transport should be a bus or train. For short journeys up to 15 miles, a taxi would be acceptable. All receipts and tickets must be retained.

You must take reasonable care to avoid anything, which may result in a claim under this policy.

Exclusions

- All costs incurred where **you** have not notified **us** within 48 hours of the incident.
- Any claim for theft or loss of **keys/locks** which is not reported to the police within 48 hours of the incident and a crime reference or lost property number obtained.

- Any claims for public transport or taxi fares with no valid receipts or tickets.
- Any car hire not arranged via AXA Assistance.
- Any claim for replacing locks when only parts need changing.
- Any claim for damage to locks by wear and tear, mechanical or electrical breakdown, cleaning, repairing, restoring or anything which happens gradually.
- Any claim for damage to **locks** by attempted theft or malicious damage.
- Any claim for loss or damage caused by any act of war, invasion or revolution.

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

Your first point of contact should be: Customer Service Manager, Breakdown Direct at

csm@breakdowndirect.co.uk

or

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 01737 815023.

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.

E-mail: complaint.info@financial-ombudsman.org.uk

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

We will keep details of **you**, **your breakdown** cover and claims to help **us** deal with **your** claims and prevent and detect fraud, money laundering or similar activity. **We** will use this information in line with the Data Protection Act 1998.

If **you** pay us a fee, **you** can ask for a copy of the information **we** hold about **you**. To ask for this, please write to:

Data Protection Officer
Inter Partner Assistance SA
The Quadrangle, 106-118 Station Road
Redhill, Surrey, UK
RH1 1PR.

Please let us know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it. The information **we** hold about **you** is confidential. **We** will only ever reveal it to another person if:

- **you** give us permission;
- **we** need to contact **you** about other products or services;
- the law says **we** have to reveal it; or
- **we** need to provide it to **our** agents so they can provide services to **you**.

We may monitor and record phone calls to help maintain **our** quality standards and for security purposes.



Brought to you by

Breakdown Solutions Ltd.

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Surrey SM5 3LY. Reg. 4464321**