

UK and Continental Road Rescue with Home Rescue

When to Get Help

If You cannot continue Your journey because Your vehicle has been involved in a Breakdown or an Accident, or the only Driver is incapacitated.

In the event of a Breakdown or Accident anywhere in the United Kingdom (UK) or Continental Europe, but within the Territorial Limits, Your membership automatically entitles You or Your authorised Driver to request assistance from Your **motoreasy** Continental Road Rescue policy, operated on behalf of **motoreasy** by AXA Assistance and underwritten by Inter Partner Assistance.

Emergency telephone numbers

UK and Continental Road Rescue

UK – 0870 870 0048

Continental – 0044 173 781 5031

Definitions applying to this Policy

1 We / Us / Our

the assistance service which is operated by **motoreasy** and any authorised agents operating on their behalf.

2 You / Your / Driver

The Insured or any person driving with Your permission and/or any passenger in the Insured Vehicle up to maximum six people including the Driver.

3 Your Vehicle

The Vehicle registered for membership under Your **motoreasy** policy, details of which have been provided to **motoreasy** and for which a valid motor insurance policy is in force.

4 Your Home

The address last notified to **motoreasy** as Your permanent residence or place where Your Vehicle is normally kept.

5 Breakdown or Accident

A road accident, breakdown, act of vandalism, fire or attempted/recovered theft causing a breakage or failure of any part essential to Your Vehicle's mobility, rendering it immobile or unroadworthy.

6 Territorial Limits – UK Service Provision

The mainland of England including the Isle of Man and the Isle of Wight, Wales including Anglesey, Scotland including Orkney, Shetland, Mull, Skye, Bute, Lewis and Harris, Islay and Jura, Northern Ireland, the Channel Islands

7 Territorial Limits – Continental Motoring Service Provision

The Republic of Ireland and the geographical area(s) covered by the International Motor Insurance Card for Your Vehicle.

8 Trip – Continental Motoring Service Provision

The journey planned between Your Home in the UK and Your destination abroad and return during the time period specified on the International Motor Insurance Card issued for Your Vehicle.

How to claim in the UK

To obtain emergency assistance, contact the 24 Hour Service Line listed at the front of this Handbook and on Your Membership Card. You should have the following information available upon request:

- Your **motoreasy** membership number
- The Vehicle registration number
- Your name and Home postcode
- Your location
- An indication as to the nature of the problem.

In the event of a breakdown on a motorway proceed to the nearest SOS Emergency Telephone Box. Ask the police to contact the 24 hour emergency Road Rescue Helpline, the number for which is shown on your Membership Card. Be prepared to provide the above information together with the number of the SOS Emergency Telephone Box.

Only by calling the Emergency Road Rescue Helpline will You be able to claim for the services provided.

Road Rescue within the UK

You are covered for:

In the event that Your Vehicle is immobilised as a result of a Breakdown or Accident, **motoreasy** will arrange and pay for a Vehicle Rescue operator to attend the scene of the incident for up to one hour in order to try and restore Your Vehicle's mobility.

If Your Vehicle cannot be made roadworthy at the scene, **motoreasy** will arrange for Your Vehicle together with the Driver and up to five passengers to be taken to a **motoreasy** service centre or a suitable garage, normally within 15 miles, for it to be repaired at Your cost – see Mechanical Breakdown Insurance (warranty) Section.

Recovery within the UK

You are covered for:

When Your Vehicle cannot be made roadworthy at the scene of the Breakdown or Accident, and cannot be repaired the same day at a **motoreasy** service centre or a suitable garage, **motoreasy** will arrange either:

1 Nationwide Recovery Service

For Your Vehicle together with the Driver and up to five passengers to be taken to Your intended destination or Home anywhere in the UK and then at Your request, for Your Vehicle to be taken to a **motoreasy** service centre or a suitable garage of Your choice within 15 miles during one complete journey.

or

2 Overnight Accommodation

To pay for hotel accommodation expenses, limited to bed and breakfast, for one night only, subject to a maximum of £40 per person and £160 per incident.

or

3 24 Hour UK Hire Vehicle

To pay for a hire vehicle of up to 1100cc for a period not exceeding 24 hours. You will be responsible for the return of the hire vehicle and the collection of Your repaired Vehicle.

Home Rescue

In the event that Your Vehicle is immobilised as a result of a Breakdown, at or within one mile of Your Home, **motoreasy** will arrange and pay for a Vehicle Rescue operator to attend the scene of the incident for up to one hour in order to try and restore Your Vehicle's mobility.

If Your Vehicle cannot be made roadworthy at the scene, **motoreasy** will arrange for Your Vehicle together with the Driver and up to five passengers to be taken to a suitable garage normally within 15 miles, for it to be repaired at Your cost – see Mechanical Breakdown Insurance (warranty) Section.

Emergency driver within the UK

If, during the journey, the Driver suffers accidental bodily injury or illness which means that he or she cannot drive and there is no one else able or qualified to drive the Vehicle, **motoreasy** will provide, and pay for, a Driver to complete the journey or return the Vehicle and passengers to the intended destination.

Windscreen Call-out and Tyre Assistance

In the event of failure We will arrange, at Your or Your insurance company's cost, for repair or replacement as required.

How to claim under Continental Road Rescue

Emergency services are provided on Your behalf by highly qualified, multi-lingual staff who are trained to assess emergency calls and provide immediate help, 24 hours a day, 365 days a year.

The European countries most visited are:

France, Austria, Belgium, Germany, Greece, Italy, Luxembourg, Portugal, Switzerland, Holland, Denmark, Sweden and Spain. The international dialing code for these countries is: 00 44.

In other European countries, the telephone number must be preceded by the appropriate international dialing code.

You should have the following information available upon request:

General information

- Your **motoreasy** membership number
- The address and phone number abroad
- Your full name and UK address
- Details of Your Vehicle insurance
- Intended date of return Home.

For Accident or Breakdown

- Your Vehicle's make and model and registration number
- The date, time and place of the incident and Your Vehicle's location
- Brief details of the circumstances of:
 - a** the Accident damage and any injury, or
 - b** the theft of Your Vehicle, or
 - c** the Breakdown.

Assistance on motorways

- 1 On many European motorways or autoroutes, particularly in France, the emergency telephones will be answered by the police if You Breakdown.

- 2 They will arrange for a recovery vehicle to tow You off the motorway either to a local garage or, perhaps, to a motorway service station, without reference to **motoreasy**.
- 3 You may be required to pay for this assistance on the spot, in which case obtain and keep a receipt and We will reimburse You.
- 4 Alternatively, once You are towed to a place of safety call the continental Road Rescue Helpline and the recovery agent may accept Our guarantee of payment. At this stage We will also arrange any other assistance You require.

Only by calling the Emergency Road Rescue Service Helpline will You be able to claim for the services provided.

Continental motoring

Limited to a maximum of number of 60 days per annum , You are covered for:

Roadside Assistance and Recovery

In the event that Your Vehicle is immobilised as a result of a Breakdown or Accident during the course of a trip outside the UK, **motoreasy** will arrange for:

- 1 A Vehicle Rescue operator to attend the scene of the incident to try and restore the Vehicle's mobility. If Your Vehicle cannot be made roadworthy at the scene **motoreasy** will arrange for Your Vehicle together with the Driver and up to five passengers to be taken to a suitable garage for it to be repaired at Your cost – see Mechanical Breakdown Insurance (warranty) Section. **motoreasy** will pay up to £250 per trip for the cost of labour at the roadside and any necessary recovery.
- 2 Temporary or permanent repair up to a limit of £100 per trip for the cost of labour, for the sole purpose of making Your Vehicle secure following a theft or attempted theft of Your Vehicle or its contents.

The Location and Delivery of Spare Parts

motoreasy will pay for the location and despatch of the parts necessary to repair Your Vehicle.

Completion of Trip

You are covered for:

Following an immobilising Breakdown or Accident where Your Vehicle will be immobilised for more than eight hours, or Your Vehicle cannot be repaired locally, or should it be stolen and not recovered, **motoreasy** will arrange and pay per Trip:

- 1 The transportation of the Driver and passengers and their personal effects to their intended destination and the return of the Driver to the repairer's premises to collect Your repaired Vehicle. Should **motoreasy** agree that the most suitable transportation is to be the provision for an equivalent alternative hire vehicle during the period for which Your Vehicle is immobilised, pending local repairs, then **motoreasy** will pay up to £70.00 per day or £750.00 in total.

or

- 2 Reasonable hotel accommodation expenses of Driver and passengers, limited to bed and breakfast only, whilst awaiting completion of repairs to Your Vehicle up to £30 per person, per day with a maximum of five days, providing Your planned accommodation has been pre-paid and cannot be recovered.

- 3 The delivery of Your Vehicle to Your planned destination following repairs, if You are unable to collect it.
- 4 A replacement hire vehicle in the UK up to a maximum of £150 pending the return of Your Vehicle to the UK if following a Breakdown or Accident, Your Vehicle is repatriated more than 24 hours after the date of Your return Home.

The above continental motoring benefits also apply in the UK provided that the Breakdown or Accident happens:

- 1 In the course of a planned Trip to a country or countries outside the UK,
and
- 2 Between Your Home and the port of departure in the UK immediately prior to or after European travel for which cover outside the UK has been provided.

Repatriation of your immobilised vehicle

You are covered for:

Following an immobilising Breakdown or Accident where Your Vehicle cannot be repaired locally, or, the repairs carried out locally cannot be completed before the date fixed for Your return to Your Home in the UK, or, the vehicle having been stolen, is recovered after You return to Your Home in the UK.

motoreasy will arrange and pay for:

the return of Your Vehicle to Your Home or nominated repairer in the UK.

or

The cost of a single ticket by rail and / or sea, or by air if travel by train and / or boat exceeds 12 hours, for You, or a Driver nominated and / or appointed by You, to return from the UK to the place of the Breakdown or Accident or storage in order to drive Your Vehicle to Your Home in the UK.

And, if applicable:

Storage of Your Vehicle pending its repair, repatriation or legal abandonment up to a limit of £100.

If the immobilisation of Your Vehicle will continue after the date of Your planned return to Your Home in the UK, or, Your Vehicle is stolen and not recovered before the date of Your planned return Home, **motoreasy** will pay for the transportation of the Driver and passengers to return to the UK.

Emergency Driver

If, during the journey, the Driver suffers accidental bodily injury or illness which means that he or she cannot drive and there is no one else able or qualified to drive Your Vehicle, **motoreasy** will provide, and pay for, a Driver to complete the journey or return Your Vehicle and passengers to the intended destination

Exclusions applying to the Continental elements of this Policy

You are not covered for:

- 1 The cost of replacement fuel or for any spare parts required to restore the mobility of Your Vehicle (see Mechanical Breakdown Insurance (warranty) Section), or for any costs incurred as a result of the unavailability of spare parts due to the failure or fear of failure or inability of any equipment or any computer programme, whether or not You own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.

- 2 Any loss, damage or legal liability arising directly or indirectly from, or consisting of the following: The failure or fear of failure or inability of any equipment or any computer programme, whether or not You own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date. The cost of repairs when Your Vehicle is repaired in a garage other than a labour charge following theft or attempted theft– see Mechanical Breakdown Insurance (warranty) Section.
- 3 Damage or costs incurred as a direct result of gaining access to Your Vehicle following your request for assistance.
- 4 The costs incurred in obtaining a spare wheel or for roadside repair where You are unable to provide a serviceable spare wheel.
- 5 The collection of Your Vehicle from the garage after investigation or rectification work has been carried out following recovery.
- 6 Any amount where spare parts can be obtained locally or any amount if spare parts are unavailable where:
 - they are no longer being manufactured
 - they cannot be obtained from a wholesaler or agent
 - they cannot be exported to the country where Your Vehicle is located.
- 7 Any costs, which would have been incurred, had no claim arisen.
- 8 Any loss or damage to personal effects left in, on or outside Your Vehicle.
- 9 Any damage to Your Vehicle when it is being transported to Your Home.
- 10 More than the cost for legal abandonment and any Customs Duty imposed if the estimated repatriation cost exceeds the market value of Your Vehicle in the UK.

Subject otherwise to the terms and general exclusions of Your Vehicle's Motor Insurance Policy.

Exclusions applying to all parts of this Policy

You are not covered for:

- 1 The cost of replacement fuel or for any spare parts required to restore the mobility of Your Vehicle – see Mechanical Breakdown Insurance (warranty) Section, or for any costs incurred as a result of the unavailability of spare parts due to the failure or fear of failure or inability of any equipment or any computer programme, whether or not you own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.
- 2 Any loss, damage or legal liability arising directly or indirectly from, or consisting of the following: The failure or fear of failure or inability of any equipment or any computer programme, whether or not you own it, to recognise or to correctly interpret or process any date as its true calendar date, or to continue to function correctly beyond that date.
- 3 The cost or the quality of repairs when Your Vehicle is repaired in a garage – see Mechanical Breakdown Insurance (warranty) Section.
- 4 Assistance or recovery if Your Vehicle is partly or completely buried in snow, mud, sand or flood.
- 5 Damage or costs incurred as a direct result of gaining access to Your Vehicle following Your request for assistance.
- 6 The costs incurred in obtaining a spare wheel or for roadside repair where You are unable to provide a serviceable spare wheel.
- 7 If Your Vehicle has been modified for, or is taking part in, racing, trials or rallying.
- 8 Any cost recoverable under any other policy of insurance or under the service provided by any motoring organisation.
- 9 Recovery where Your Vehicle is carrying more occupants than a Driver and up to five passengers or a greater weight, than for which Your Vehicle was designed, or where Your Vehicle is being used unreasonably on unsuitable terrain.
- 10 Recovery or assistance where Your Vehicle exceeds 3,500 kg gross vehicle weight or 17 feet in length.
- 11 Recovery or assistance where Your Vehicle is being used for the carriage of people for Hire or Reward.

- 12 Recovery or assistance where Your Vehicle is being used for the carriage of commercial goods.
- 13 Any claim arising from the driving of Your Vehicle with Your consent by:
 - any person who You know does not have a driving licence to drive a motor vehicle. **motoreasy** will cover You however if that person has held such a licence and is not disqualified from having or obtaining one.
 - any person who does not conform to the conditions of the motor vehicle driving licence held.
- 14 Any claim arising from an inadequate repair or attempted repair carried out during the course of the same Trip unless the repair has had the prior approval of **motoreasy**.
- 15 The general exclusions above or below apply unless, as a **motoreasy** Member, You are covered within the terms and conditions of the Mechanical Breakdown Insurance (warranty) Policy.

Conditions applying to all parts of this Policy

- 1 Your Vehicle shall at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced.
- 2 If **motoreasy** arrange for temporary roadside repairs to be carried out following damage to Your Vehicle, or **motoreasy** provide recovery to Your nominated destination, **motoreasy** shall not be liable to provide further assistance in respect of the same incident or insured event.
- 3 No benefit shall be payable unless You contact us via the emergency telephone numbers provided. You must not seek to contact any agent or repairer direct.
- 4 You are responsible for the safety of Your Vehicle and its contents and, unless incapacitated, or by arrangement with Us or Our agent, You must be in attendance at Your Vehicle at the estimated time **motoreasy** advise that assistance can be expected.
- 5 Your **motoreasy** membership number must be quoted when calling for assistance and the relevant identification produced on the demand of the repairer, recovery specialist or other nominated agent of **motoreasy**.
- 6 You will have to pay the cost for the recovery or repair vehicle coming out to You if, after requesting assistance to which You are entitled, Your Vehicle is moved, recovered or repaired by any other means.
- 7 You will have to pay any toll or ferry fees incurred by the Driver of the recovery vehicle.
- 8 **motoreasy** 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.
- 9 **motoreasy** shall be entitled to request all reasonable assistance from You to conduct proceedings in Your name for **motoreasy** Assistance's benefit to seek reimbursement from a responsible Third Party following payment of a claim made under any cover provided by this Policy.
- 10 You shall carry a serviceable spare tyre for Your Vehicle.
- 11 **motoreasy** reserve the right to nominate a suitable garage equipped to undertake repairs, at Your expense – see Mechanical Breakdown Insurance (warranty) section, rather than recover an immobilised vehicle, where effective repairs can be completed within eight hours.
- 12 If **motoreasy** arrange for temporary roadside repairs to be carried out to Your Vehicle, You are required to then immediately arrange for any permanent repair that may be necessary.
- 13 If Your Vehicle needs to be taken to a garage after a breakdown, it must be in an easily accessible position for a recovery vehicle to load. If this is not the case You will be required to pay an emergency recovery fee.
- 14 You will have to pay for parts, components or other products used in the repair of Your Vehicle. These may be reclaimable via your **motoreasy** Mechanical Breakdown Insurance (warranty) policy.
- 15 **motoreasy** will not arrange for assistance where Your Vehicle is considered to be dangerous or illegal to repair or transport.
- 16 **motoreasy** assistance shall not be responsible for more than two claims made against the service during any 12 month period which arise from a common identified fault.
- 17 Should You be unwilling to accept Our decision or that of Our agents on the most suitable form of assistance to be provided, **motoreasy** will pay not more than £100 for any one Breakdown or Accident towards Your preferred form of assistance.