

## UK and European Motor Breakdown Policy Summary

**This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.**

This policy is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039.

Benefits and services under this policy are provided by Intana, which is a trading style of Collinson Insurance Services Limited, who are authorised and regulated by the Financial Conduct Authority. This can be checked on the Financial Services Register at [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768

### Type of insurance and cover provided

This is Motor Breakdown Insurance providing roadside assistance and vehicle recovery services in the UK and Europe (if purchased).

### Eligibility requirements

To be eligible for this insurance, the following requirements must be met:

Cover only applies to:

- Vehicles registered in the UK that are up to 3500kg, length 7m, height 3m, width 2.25m and are not used for hire or reward – see **Eligible Vehicles on page 4 of the policy document**
- Vehicles carrying not more than the number of persons recommended by the manufacturer and for whom seats are available, with a maximum of 8 persons, including the driver. See **Eligible Vehicles on page 4 of the policy document**
- Countries within the specified geographical limits of the policy – see **Geographical Limits on page 4 of the policy document**

<p style="text-align: center;"><b>Significant features and benefits Included with UK cover</b></p>	<p style="text-align: center;"><b>Significant exclusions and limitations</b></p>
<p>Your policy includes the following benefits within UK Cover (described in more detail in the section marked “Part A – Annual Cover for Motoring Within The UK Area” in the Policy Document)</p> <ul style="list-style-type: none"> <li>• Call out and assistance at your home or the roadside within the UK, and if necessary, transportation of you and your vehicle to the nearest repairer <b>(Section 1)</b>.</li> <li>• Message Relay - If we have been contacted in connection with an Insured Incident, we will relay telephone messages to your family members, friends or business associates to advice of unforeseen travel delays <b>(Section 2)</b>.</li> <li>• If the vehicle cannot be repaired the same day, transportation of you and, if appropriate, your vehicle to your home or your original destination or a repairer of your choice, or up to £100 for; a Group C hire car for 24 hours or public transport home (or to your final destination) or necessary overnight bed and breakfast accommodation if the incident occurs more than 25 miles from home <b>(Section 3)</b>.</li> </ul>	<p>There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part.</p> <p><b>Full details of these are given in the policy document.</b></p> <p>The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.</p> <p>Cover does <b>not</b> include:</p> <ul style="list-style-type: none"> <li>• The cost of replacement parts or other materials used in the repair <b>(Section 1 &amp; 7 Item b)</b></li> <li>• Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased <b>(Section 18.1 &amp; 18.6)</b></li> <li>• The provision of service to vehicles temporarily immobilised by floods, snow, sand or mud <b>(Section 18.5)</b></li> <li>• The use of specialist off-highway-recovery equipment or winching costs <b>(Section 18.16)</b></li> <li>• Any costs incurred as a result of not carrying a serviceable spare tyre and wheel for your vehicle or trailer or caravan <b>(Section 18.18)</b></li> </ul>
<p style="text-align: center;"><b>Significant features and benefits included with European cover (if purchased)</b></p>	<p style="text-align: center;"><b>Significant exclusions and limitations</b></p>
<p>If, in addition to the UK cover, you have also purchased European cover (and this will be referred to in the Schedule to your policy if you have done so), the following benefits and services (described in more detail in the section marked “Part B - European Motoring Assistance” in the Policy Document) are included:</p> <ul style="list-style-type: none"> <li>• Up to £250 for roadside assistance abroad and if necessary, transportation of you and your vehicle to the nearest suitable repairer <b>(Section 7)</b>.</li> <li>• Up to £175 for immediate, necessary repairs to secure your vehicle if broken in to <b>(Section 10)</b>.</li> <li>• If the vehicle cannot be repaired the same day whilst abroad, transportation of you and your luggage to your original destination by public transport, or up to £70 per day and £800 in total for a Group C hire car whilst your vehicle is broken down if it cannot be repaired within eight hours <b>(Section 11)</b>.</li> <li>• Repatriation of you and, if repairs will be carried out in the UK, your vehicle to your home if the vehicle cannot be repaired by the end of your trip. <b>(Section 14)</b>.</li> </ul>	<p>In addition European Cover does <b>not</b> include:</p> <ul style="list-style-type: none"> <li>• Prior to departure benefits when the policy is purchased less than 24 hours before your planned departure date <b>(Section 6 items a &amp; b)</b></li> <li>• Individual trips which exceed 31 days. The total number of days abroad in any one 12 month period must not exceed 180 days – see definitions of Period of Insurance and Trip</li> </ul> <p><b>Please note</b> for a temporary replacement vehicle, drivers must produce a full UK/Irish Driving Licence with no endorsements held for at least one year( two years if traveling in Spain or Croatia).</p>

## Duration of cover

The 12 month period starting from the commencement date shown on the confirmation letter. If you arranged this policy after the start date of your car insurance policy cover will be provided from the date you bought it and will end on the expiry date of your car insurance policy, as detailed on the policy schedule

## Your right to cancel

You can cancel by phoning us on 0345 1287917. Cancellation can take effect immediately or from a later date, but cannot be backdated to any earlier date. If cover has not yet started, we will refund any premium paid in full. If cover has started, you will have to pay for any period of cover that has already been provided. If any claim has been made during the period of cover provided, you must pay the full annual premium and you will not be entitled to any refund.

If no claims have been made in the current period of insurance, we will refund a percentage of the premium in proportion to the period of insurance left unused.

We can cancel this policy by sending you seven days' notice to your last known address. The reason for cancellation will be set out clearly in the communication with you.

**Where this cover forms part of your Age UK Car Insurance Policy if the car policy is cancelled then this motor breakdown cover will automatically cease from the same date.**

## Making a claim under your policy

In the event of a motor breakdown emergency in the UK please phone **0800 358 1255** or in Europe please phone **+44 14 4444 2992**. Remember: you must contact us to obtain prior authorisation **before** incurring any expenses. Age UK Motor Breakdown Services operates 24 hours a day, 365 days a year.

To obtain a claim form, log on to the [www.intana-assist.com/claims](http://www.intana-assist.com/claims) website or, alternatively phone **01444 442 277**.

Return the completed claim form to the Age UK Claims Department, Intana Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

## Making a complaint

If you wish to register a complaint, please contact us:

...**in writing** the Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

...**by phone** 01444 442 010, or

...**by e-mail** [quality@intana-assist.com](mailto:quality@intana-assist.com)

We will acknowledge written complaints within 3 working days of receipt.

We will aim to provide you with a full response within four weeks of the date we receive your complaint and our response will be our final decision based on the evidence presented. If for any reason there is a delay in completing our investigations, we will explain why and tell you when we hope to reach a decision.

In any event, should you remain dissatisfied or fail to receive a final answer within eight weeks of us receiving your complaint, you have the right to refer your complaint free of charge to an independent authority for consideration. That authority is the Financial Ombudsman Service at: Exchange Tower, London E14 9SR. Telephone: 0800 0234 567 or 0300 123 9 123. Website [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Please note that if you wish to refer this matter to the Financial Ombudsman Service you must do so within 6 months of our final decision. You must have completed the above procedure before the Financial Ombudsman Service will consider your case.

If you do not refer your complaint within six months of our final response to you, the ombudsman will not have our permission to consider your complaint and therefore will only be able to do so in very limited circumstances. For example, if you believe that the delay was as a result of exceptional circumstances.

Your legal rights are not affected.

### **Financial Services Compensation Scheme**

Collinson Insurance Services Limited and Ageas Insurance Services Limited are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. This depends upon the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0207 741 4100

Age UK Insurance is arranged by Age UK Enterprises Limited and arranged and administered by Ageas Retail Limited; who are both authorised and regulated by the Financial Conduct Authority. Ageas Retail Limited is a sister company of Ageas Insurance Limited.

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