

# Motor Breakdown

*Policy  
document*



**Age UK Motor Breakdown is provided by Intana Assistance**

## Age UK – UK & European Motor Breakdown

We will provide the services and benefits described in this policy:

- during the **period of insurance**
- for the **insured vehicle**
- within the **geographical limits**
- following payment of the premium
- based on the details **you** have supplied and subject to the following terms, conditions and exclusions, together with any applicable endorsements. **You** should read these documents carefully. If **you** are unsure whether something is covered or excluded, please contact **our** Customer Services Department on 01444 442 992.

This policy is underwritten by Ageas Insurance Limited. The registered address is Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA (registered no. 354568 in England & Wales). 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, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN. Our registered Head Office is located at Cutlers Exchange, 123 Houndsditch, London, EC3A 7BU. Registered in England and Wales No. 00758979. Collinson Insurance Services Limited is

authorised and regulated by the Financial Conduct Authority.

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.

Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS registered number: 312468.

Age UK Enterprises Limited Registered office: Tavis House, 1-6 Tavistock Square, London, WC1H 9NA. Registered in England and Wales 3156159. FS registered number: 311438.

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.

To ensure **we** are consistent in providing **our** customers with quality service, **we** may record **your** telephone call.

This insurance is effected in England and is subject to the Laws of England and Wales. This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

### IMPORTANT VEHICLE HEALTH CHECK

This insurance operates on the basis that **you** will have had **your** vehicle properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing it for a **trip** abroad.

Keep proof of regular servicing in **your** vehicle, with **your** handbook or travel documents.

If **you** call **us** for assistance, and **our** mechanic reports to **us** that it is evident **you** have not maintained **your** vehicle in a state fit to complete **your** intended **trip**, **you** will have to pay all the costs arising from **our** intervention.

# Contents

	Page
<b>Definitions</b> .....	5
<b>Part A – Annual Cover (UK)</b> .....	7
Section 1 Doorstep and roadside assistance .....	8
Section 2 Message relay .....	8
Section 3 Vehicle recovery/onwards transportation .....	8
Section 4 Medical transfer & general assistance .....	12
Section 5 Alternative driver .....	12
<b>Part B – European Cover</b> .....	13
Section 6 Cover prior to departure .....	13
Section 7 Roadside assistance .....	14
Section 8 Missed motorail connection .....	14
Section 9 Replacement parts despatch .....	16
Section 10 Break-in .....	17
Section 11 Vehicle out of use .....	17
Section 12 Camping trips .....	19
Section 13 Alternative driver .....	20
Section 14 Repatriation .....	20
Section 15 Customs regulations .....	22
Section 16 General average .....	23
Section 17 Motoring legal protection .....	23
<b>Requesting emergency assistance when on a trip</b> .....	25
<b>Part C – General Terms</b> .....	26
Section 18 General exclusions .....	26
Section 19 General conditions .....	28
Section 20 Complaints procedure .....	30
Section 21 Making a claim on return home .....	30
Section 22 Cancellation provisions .....	31
Section 23 Data Protection Act .....	32

# Definitions

Wherever the following words and phrases appear in this policy they will always have these meanings:

## Eligible vehicles

Vehicles owned by or the responsibility of the **policyholder** or his/her immediate family:

- being cars; motorised caravans; light vans; estate cars; 4x4 sport utility vehicles; motorcycles and minibuses;
- towed caravans or trailers of proprietary make;
- not used by **you** for **hire or reward**;
- registered in the **UK area**;
- in good roadworthy condition; maintained and operated in accordance with the manufacturer's recommendations and holds a current valid MOT certificate if applicable;
- each not exceeding (including any load carried) the following gross vehicle weight and dimensions: 3500 kg, length 7m, height 3m, width 2.25m;
- 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.

## Geographical limits

**Part A – UK area** comprising Great Britain, Northern Ireland and the Isle of Man. For Channel Islands residents, the Channel Islands are included in the **UK area** for cover under Part A. For residents of Northern Ireland, the Republic of Ireland is included for cover under Part A in addition to the **UK area**.

**Part B – European area** comprising the following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands (not covered as a

destination for Channel Islands residents), Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

## Hire or reward

Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried excluding car sharing schemes.

## Insured incident

Mechanical or electrical breakdown, accidental damage, vandalism, fire, theft or attempted theft, flat battery, or accidental damage to tyres, occurring during the **period of insurance** within the **geographical limits**.

In the case of key breakage, keys locked within **your insured vehicle**, lack of fuel, the use of incorrect fuel, flat tyre, or puncture, **we** would pay for the roadside assistance and local recovery if appropriate. However, **you** will be responsible for paying any incremental costs such as lock replacement, new keys, drainage of tank, disposal of wrong fuel, any replacement fuel, and any replacement or repair of tyres.

**We** do not cover undamaged tyres which have been allowed to run flat or those which are below the legal tread limit and **we** do not cover punctures where no serviceable spare is available. Any costs incurred as a result of not carrying a serviceable spare tyre and wheel for **your** vehicle, caravan or trailer, except for those **eligible vehicles** that have not been designed and built by

the manufacturer to support the carriage of a serviceable spare tyre. This applies equally to full size and/or space saver alternatives.

### **Insured person or you/your**

The **policyholder** whilst an occupant of the **insured vehicle**, and/or any other authorised occupant of the **insured vehicle** (other than a hitch hiker).

### **Insured vehicles**

The **eligible vehicle**, details of which have been supplied to **us**, normally kept at the **policyholder's** address shown on the confirmation letter.

### **Period of Insurance**

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. Cover under Section 6 commences up to seven days prior to **your** departure or from the date **you** have purchased this policy whichever is later. Cover for all other sections applies for the length of each **trip**.

Please note: During the annual period of insurance **you** will be covered for **trips you** undertake in the **European area**, on condition that the total period **you** spend travelling on such trips does not exceed **a total of 180 days** (irrespective of the number of individual **trips you** undertake).

### **Policyholder**

The applicant who has applied for cover, and whose details have been supplied to **us**.

### **Replacement parts**

Those mechanical or electrical components that are essential to return the **insured vehicle** to a roadworthy condition.

### **Strike or industrial action**

Any form of **industrial action**, whether organised by a trade union or not, which is

carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

### **Track day**

When **your** car is being driven for any reason on a racing track, on an airfield or at an off-road event. Examples of racing tracks that are included in this definition are the Nurburgring in Germany and Cadwell Park in the UK.

### **Trip**

A journey abroad in the **insured vehicle** to the countries of the **European area**, commencing and ending in the **UK area**, not exceeding **31 consecutive days**.

Please note: cover under Part B applies door-to-door, so all the appropriate benefits apply within the **UK area** during **your** direct journeys between home and the port or international rail terminal. **You** will be asked to demonstrate that **you** are planning or undertaking a journey abroad, for example by quoting a Channel crossing or accommodation booking reference.

If, however, **your** trip exceeds 31 consecutive days in length, then no cover will apply under this policy in respect of those days in excess of this, and **you** will need to make **your** own arrangements for assistance.

### **We, us or our**

Unless otherwise stated **We** and **Us** and **Our** mean any, or all, of the following:

Intana Assistance, a trading style of Collinson Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN;

Ageas Insurance Limited and/or Ageas Retail Limited.

# Part A - Annual Cover

## For motoring within the UK area

Cover applies as described in Sections 1 to 5.

Please note: if **you** are undertaking a **trip** to the **European area**, different benefits apply during **your** direct journeys between home and **your** port or international rail terminal - see Part B for details.

**Please also see Part C - Terms applying to all Sections.**

### **REQUESTING ASSISTANCE IN THE UK**

IN THE EVENT OF AN INSURED INCIDENT IN THE UK AREA, FIRST CHECK THE CIRCUMSTANCES ARE COVERED BY THIS POLICY.

HAVING DONE THIS TELEPHONE US STATING YOUR NAME AND POLICY DETAILS.

On motorways use the nearest Emergency telephone and provide the Police with **our** Vehicle Assistance emergency number and **your** policy details. The Police may arrange for **your** recovery from the motorway. In this case contact **us** when **you** reach an ordinary phone or use a mobile. If the local Police call for a recovery vehicle to tow **you** from the motorway, and **you** are asked to pay on the spot for this service, **you** should send **us** the original receipt.

Remember, to comply with the terms and conditions **you** must contact **us** before incurring any expenses in order to obtain **our** prior authorisation.

**TELEPHONE AGE UK MOTOR BREAKDOWN SERVICES ON: 0800 358 1255**

## Section 1 - Doorstep & Roadside Assistance

### What is covered

If the **insured vehicle** is immobilised or rendered un-roadworthy as the result of an **insured incident**, **we** will arrange and pay for:

- 1.1 callout and assistance at **your** home or at the roadside;
- AND, if necessary
- 1.2 the transportation of the **insured person(s)** and the **insured vehicle** to the nearest repairer.

The choice of repairer shall be at **our** discretion. **You** will be responsible for paying any costs which are not covered, directly to the repairer, the toll authority or the sea transit carrier as appropriate.

### What is not covered

- a) Any labour charges incurred at the repairer's premises.
- b) The cost of **replacement parts** or other materials used in the repair.
- c) Toll and sea transit charges for the **insured vehicle**.
- d) Any winching costs or the use of specialist off-highway-recovery equipment.

## Section 2 - 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 advise of unforeseen travel delays.

## Section 3 - Vehicle Recovery/Onwards Transportation

### What is covered

In the event of loss of use of the **insured vehicle** caused by an **insured incident**, and it is apparent repairs cannot be effected by the end of the working day in which the **insured incident** occurred, then provided **our** services were requested at the time of the **insured incident**:

### What is not covered

- a) Any cost which would have been incurred in the course of a journey, if the incident giving rise to the claim had not occurred.
- b) Toll and sea transit charges for the **insured vehicle**.
- c) Long-distance transport of the **insured vehicle** to the premises where the



## Section 3 - Vehicle Recovery/Onward Transportation - continued

### What is covered

EITHER

- 3.1 **We** will arrange and pay for the transportation of the **insured person(s)**, and if appropriate, the **insured vehicle**:
- i) to the **policyholder's** home address.
- OR
- ii) to the original destination within the **UK area**.
- OR
- iii) to a repairer either in the vicinity of the above locations or to a repairer of **your** choice.  
The means of transport shall be at **our** discretion.

OR

- 3.2 In the event of theft, when the **insured vehicle** is not recovered by the end of the working day in which the **insured incident** occurred, **we** will arrange and pay for transport of the **insured person(s)**, by one direct journey, to the **policyholder's** home address or original destination within the **UK area**.

OR

- 3.3 If the **insured vehicle** is not transported within the terms of Section 3.1, and repairs are effected locally, if necessary **we** will arrange and pay up to £100 in total for the following benefits:
- i) A replacement self-drive rental vehicle, where available, for up to 24 hours to either continue the journey or return home within the **UK area**. **We** will pay for rental charge of up to a Group C vehicle only, collision damage waiver and any drop-off charge, but **you** remain responsible

### What is not covered

- insured vehicle** was purchased or previously repaired, solely to claim, under a warranty scheme, when a suitable alternative repairer is nearer to hand.
- d) Fines, parking charges and any congestion charges arising from use of a replacement vehicle.
- e) Anything mentioned in the general exclusions.

## Section 3 - Vehicle Recovery/Onward Transportation - continued

### What is covered

for the cost of any fuel used. Please note: **You** will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider.

**You** must be able to satisfy the requirements of the hire car providers, as to an acceptable driving licence and minimum driver age. They will also require sight of **your** credit/charge card before releasing the vehicle to **you**.

**We** will also pay for the cost of one single standard class rail ticket to enable the **insured vehicle** to be collected following repair.

If **we** are unable to arrange a suitable replacement vehicle as **your** party is too large, or where it is not available under the suppliers hire terms, **you** will be required to select one of the other two benefits under this section.

OR

- ii) The cost for the **insured person(s)** to either continue the journey or return home within the **UK area** by public transport. The means of such public transport shall be at **our** discretion. **We** will also pay for the cost of one single standard class rail ticket to enable the **insured vehicle** to be collected following repair.

OR

- iii) At **our** discretion, the cost of providing necessary bed and breakfast overnight accommodation for the **insured**

## Section 3 - Vehicle Recovery/Onward Transportation - continued

### What is covered

**person(s)** in a local hotel whilst awaiting repairs, when the **insured incident** has occurred at a late hour more than 25 miles from the **policyholder's** home address shown on the confirmation letter.

---

### IMPORTANT INFORMATION

Drivers must produce a full UK/Irish Driving Licence with no endorsements held for at least one year (two if travelling in Spain or Croatia). When collecting **your** car **you** will need a valid credit card, which must be in the name of the driver. An alternative similar car may be substituted subject to demand. Car hire suppliers may not be open for collection or drop-off on Sundays in some destinations.

The provision of an alternative vehicle fitted with a tow bar is subject to availability and therefore cannot be guaranteed. In these circumstances, **we** will make every effort to ensure **your** continued mobility within the financial limits of the **policy**.

## Section 4 - Medical Transfer & General Assistance

You may telephone **our** 24-hour emergency centre in connection with the following:

- 4.1 Emergency medical transfer of the **insured person** hospitalised more than 50 miles away from home, in the course of a journey within the **UK area** in the **insured vehicle**.

**We** will organise and pay reasonable costs for medical transfer as appropriate incurred in such transfer.

- 4.2 Any motoring-related problem which is not an **insured incident** covered under Section 1 and/or Section 3. **We** will organise callout of a repairer to render

assistance, but the **policyholder** will be responsible for paying, directly to the repairer:

- all callout and labour costs, which will be based on **our** nationally negotiated scale of charges;
- the cost of **replacement parts** or other materials used in the repair.

## Section 5 - Alternative Driver

In the event of **you** being declared medically unfit to drive the **insured vehicle** in the course of a **trip**, and there is no other **insured person** qualified and competent to drive, **we** will pay for:

- 5.1 **You** to travel to **your** home by taxi, train or coach; and
- 5.2 one person to return and collect the **insured vehicle** and take it to **your** home address.

**We** may elect to provide a qualified driver to drive back the **insured vehicle** and passengers.

# Part B - European

## Motoring Assistance

Cover applies as described in Sections 6 to 16, including **your** direct journeys between home and **your** port or international rail terminal.

Please remember that **you** will be asked to demonstrate that **you** are planning or undertaking a **trip** abroad, for example by quoting a Channel crossing or accommodation booking reference.

If, however, **your trip** exceeds 31 consecutive days in length, then no cover at all will apply under this **policy** in respect of those dates in excess of this and **you** will need to make **your** own arrangements for assistance.

**Please also see Part C - Terms applying to all Sections.**

## Section 6 - Cover prior to departure

### What is covered

If the **insured vehicle** is lost, immobilised or rendered un-roadworthy as a result of breakdown, accident, fire or theft occurring during 24 hours immediately preceding **your** arranged date of departure for a **trip**, and it cannot be repaired or is not recovered prior to the arranged date of departure, **we** will pay up the additional cost of rebooking any sea crossing missed as a result of the incident giving rise to a claim (or, where the original route is unavailable, the nearest suitable alternative sea crossing).

**Your** claim must be supported by a letter from a garage confirming:

- the regular maintenance and servicing of **your** vehicle;
- precise details of the breakdown or damage;
- breakdown, when occurring, was sudden and unforeseen;
- repairs cannot be effected before the date planned for **you** to begin **your trip**.

### What is not covered

- Any claim under this section resulting from breakdown, accident, fire or theft if **you** have purchased this cover less than 24 hours before the planned date of departure of **your trip**.
- Any claim under this section when actual or imminent breakdown of **your** vehicle is discovered or diagnosed in the course of a service carried out less than 24 hours prior to **your** planned date of departure.
- Trips** solely within the **UK area**.

## Section 7 - Roadside Assistance

### What is covered

If the **insured vehicle** is immobilised or rendered un-roadworthy during the **trip** as a result of fire, theft, accidental damage or breakdown, **we** will arrange and pay up to a maximum under this **policy** of £250 for roadside assistance and, if necessary, the transportation of the **insured person(s)** and the **insured vehicle** to the nearest repairer. A garage or specialist undertaking repair work (other than at the roadside) will be acting as **your** agent for such repair work.

### What is not covered

- a) Charges for any labour not incurred at the roadside.
- b) The cost of **replacement parts** or other materials.
- c) **Trips** solely within the **UK area**.
- d) Any winching costs or the use of specialist off-highway-recovery equipment.

## Section 8 - Missed Motorail Connection

### What is covered

If **you** fail to connect with a pre-booked MOTORAIL service on the outward journey as a result of:

8.1 **Your** arrival at the departure point in the **UK area** is too late to commence the booked **trip** due to an accident or breakdown involving the **insured vehicle** in the course of the **trip**;

OR

8.2 Cancellation or curtailment of scheduled public transport due to adverse weather conditions, **strike** or **industrial action**, mechanical breakdown or failure;  
**We** will arrange and pay for:  
i) Storage of the **insured vehicle** in a secure parking area near to the MOTORAIL depot for the period of the **trip**;

### What is not covered

- a) **Strike** or **industrial action** which is public knowledge at the time of effecting the insurance.
- b) Withdrawal from service (whether temporary or otherwise) of a sea vessel, train or hovercraft on which **you** are booked to travel, by order or recommendation of the regulatory authority in any country (other than as the result of accident, fire or breakdown). **You** should direct any claim to the transport operator involved.
- c) Claims arising in connection with the inward (return) journey.
- d) **Trips** solely within the **UK area**.

## Section 8 - Missed Motorail Connection - continued

### What is covered

AND

- ii) A standard second-class return rail ticket to enable **you** to continue the **trip** to/from the intended MOTORAIL destination station in the event that the passenger part of **your** Motorail ticket cannot be used;

TOGETHER WITH

- iii) Hire of a suitable replacement vehicle at the Motorail destination, where available, (to include rental charge of up to a Group C vehicle, collision damage waiver and any necessary drop-off charge), up to a maximum under this **policy** of £450 in respect of all **insured persons**. Please note: **You** will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider.

**You** must have taken every reasonable step to complete the journey to the departure point and to the MOTORAIL depot on time.

## Section 9 - Replacement Parts Despatch

### What is covered

If the **insured vehicle** needs **replacement parts** during a **trip** outside the **UK area** and these are not available locally, then on receipt of **your** instructions **we** will undertake to obtain them elsewhere, and will pay all freight charges involved in despatching them to the location of the **insured vehicle**. Please be aware there may be some delay in despatching **replacements parts**.

**We** will endeavour to provide the **replacement parts** required but **we** can give no guarantee that they will be available, especially in the case of older vehicles where parts may be impossible to locate.

**We** will pay the cost of location and transport of the **replacement parts**. The actual cost of the parts and any customs duty must be paid to **us** by **you** by a debit to **your** credit or charge card or by a prior deposit of funds in the **UK area**.

When **you** are invoiced for a surcharge subject to the return of the old unit or part, **you** must return the defective part at **your** own expense to the supplier.

If **you** instruct **us** to obtain **replacement parts** and these are not subsequently required, or **you** do not await their arrival, or **you** have instructed **us** to order incorrect **replacement parts**, **you** will be responsible for the net cost of such parts, including all forwarding charges arising from their return and also any further delivery charges for the correct part.

If **you** request a repairing garage or dealer to specify **replacements parts** then the instructions from the garage or dealer will be treated as coming from **you**.

### What is not covered

- a) The actual cost of any parts.
- b) Forwarding charges in excess of the market value of the vehicle.
- c) Forwarding charges for non-essential **replacement parts**.
- d) **Trips** solely within the **UK area**.



## Section 10 - Break-In

### What is covered

In the event of a theft (or attempted theft) of the **insured vehicle** or the contents contained in the **insured vehicle** during the **trip**, **we** will pay up to £175 in total under this **policy**, for immediate emergency repairs and/or **replacement parts**, which are necessary to place the **insured vehicle** in a secure condition to continue the **trip**. **You** must obtain a police report within 24 hours of the incident giving rise to a claim.

### What is not covered

- Damage to paintwork or other cosmetic items.
- Costs incurred following **your** return home.
- Trips** solely within the **UK area**.

## Section 11 - Vehicle Out Of Use

### What is covered

If the **insured vehicle** is lost, immobilised or rendered un-roadworthy during the seven days immediately preceding **your** arranged departure of a **trip** or during a **trip** as a result of fire, theft, accidental damage or breakdown, and repairs cannot be effected within 8 hours **we** will pay under this policy for:

- the additional cost of transporting **you**, with **your** luggage, to **your** destination by public transport

OR

for the immediate hire of a replacement vehicle up to £70 per day and £800 in total, where and when obtainable whilst the **insured vehicle** remains unserviceable. **We** will pay for the rental charge of up to a Group C vehicle only, collision damage waiver

### What is not covered

- The cost of fuel and oil used in any replacement vehicle.
- The cost of any optional Personal Accident insurance or other benefit not specifically covered under this **policy**.
- Costs incurred outside the period of the **trip**.

## Section 11 - Vehicle Out Of Use - continued

### What is covered

and any necessary drop off charge. Please note: **You** will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider.

- If **we** are unable to arrange a suitable replacement vehicle as **your** party is too large, or where it is not available under the suppliers hire terms, **you** will be required to select one of the other two benefits under this section.

OR ALTERNATIVELY

- Cost of local overnight hotel accommodation while **you** wait for repairs to be completed. **We** will pay bed & breakfast only costs up to a maximum of £40 per **insured person** per day up to a maximum of £800, on condition that this cost is additional to, or in excess of, any accommodation costs **you** had planned to pay if the loss of use of the **insured vehicle** had not occurred.

### What is not covered

- d) Fines, parking charges and any congestion charges arising from use of a replacement vehicle.
- e) **Trips** solely within the **UK area**.

### Important Information:

Drivers must produce a full UK/Irish Driving Licence with no endorsements held for at least one year (two years if travelling in Spain or Croatia). When collecting **your** car **you** will need a valid credit card, which must be in the name of the driver. An alternative similar car may be substituted subject to demand. Car hire suppliers may not be open for collection or drop-off on Sundays in some destinations.

The provision of an alternative vehicle fitted with a tow bar is subject to availability and therefore cannot be guaranteed. In these circumstances, **we** will make every effort to ensure **your** continued mobility within the financial limits of the **policy**.

## Section 12 - Camping Trips

### What is covered

If the tent **you** are carrying with **you**, and using in the course of the **trip** as **your** principal overnight accommodation, is made unserviceable through theft or accidental damage:

- **We** will pay the cost of hiring a suitable replacement tent, where available, for the remainder of the period of the **trip**, and will arrange for the delivery of this replacement tent to the site where **you** are staying.

OR, where this is not practicable

- **We** will pay up to £100 in total per **insured person** for emergency bed & breakfast only expenses (excluding alcohol) over and above those planned, with an overall maximum under this policy, for all **insured persons**, of £500 in total.

### What is not covered

- a) Any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable.
- b) Loss of use of any tent **you** are not carrying on the **trip** with **you** or which belongs to a tour operator or holiday company.
- c) **Trips** solely within the **UK area**.

## Section 13 - Alternative Driver

### What is covered

In the event of **you** being declared medically unfit to drive the **insured vehicle** in the course of a **trip**, or having to return home early because of what **we** agree is a serious or urgent reason, and there is no other **insured person** qualified and competent to drive, **we** will pay all necessary additional costs incurred to return the **insured vehicle** to the home address in the **UK area**.

**We** may elect to provide a qualified driver to drive back the **insured vehicle** and passengers

OR

Hiring one chauffeur in the event of a serious illness of the only available driver in **your** party, up to £100 per day.

### What is not covered

- a) **Trips** solely within the **UK area**.

## Section 14 - Repatriation

### What is covered

If the **insured vehicle** is lost, immobilised or rendered un-roadworthy during a **trip** as a result of fire, theft, accidental damage or breakdown, **we** will pay:

- 14.1 The cost of transporting **you**, with **your** hand luggage and valuables, to **your** home address in the **UK area** if the **insured vehicle** cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the intended time of **your** return home. The means of transport to be employed shall be at **our** discretion and subject to availability.

### What is not covered

- a) Repatriation of vehicle occupants injured in an accident involving the **insured vehicle**.
- b) **Trips** solely within the **UK area**.

## Section 14 - Repatriation - continued

### What is covered

- 14.2 The cost of transporting the **insured vehicle** to **your** home address or repairer in the **UK area** if repairs cannot be carried out abroad (or the **insured vehicle**, if stolen, has been recovered but not in a roadworthy condition), by the intended time of **your** return home.
- 14.3 **We** will pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs.
- OR
- When agreed in advance by **us**, **we** will pay the cost of one person to travel to the location of the **insured vehicle** by public transport to drive the repaired vehicle to **your** home address in the **UK area**.
- 14.4 **We** will pay up to £200 for the cost of hiring a replacement vehicle if **your** vehicle is still out of use when **you** return to the **UK area**.

The maximum **we** will pay under this policy to repatriate the **insured vehicle** will be limited to its current market value in the **UK area**.

Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in the **UK area**, and when **you** confirm to **us** that these repairs will be put in hand.

If **you** are repatriated by **us**, **we** will pay the cost of transporting **your** personal possessions, other than hand luggage and valuables, to **your** home address either together with or separately from the **insured vehicle**.

## Section 14 - Repatriation - continued

### What is covered

If a replacement vehicle has been provided, once the vehicle has returned to the **policyholder's** home address within the **UK area**, it will no longer be covered irrespective of whether the original **insured vehicle** is still in the process of repatriation.

---

## Section 15 - Customs Regulations

### What is covered

If as the result of fire, theft, accidental damage or breakdown occurring outside the **UK area** during a **trip**:

- 15.1 The **insured vehicle** is beyond economic repair, **we** may arrange for its disposal under customs supervision in the country where it is situated. In this case **we** will deal with the necessary customs formalities.
  - 15.2 The **insured vehicle** is not taken permanently out of the foreign country within the limited time allowed after import, or **you** inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then **we** will pay **your** liability for any duty claimed from **you**. **We** will not pay the cost of any other import duties imposed by customs.
- 

### What is not covered

- a) The cost of any other import duties imposed by customs.
-

## Section 16 – General Average

**We** will pay up to a maximum of £2,000 any amount **you** may legally have to pay as a contribution to general average and salvage charges as a result of the vehicle being transported by a recognised sea route lasting no more than 65 hours.

## Section 17 – Motoring Legal Protection

### What is covered

#### Legal Expenses

If **you** suffer death or personal injury during the **trip** as the result of a road traffic accident, then in the event that **you** or **your** personal representatives decide to take out legal proceedings in pursuit of compensation, and **we** consider that a reasonable settlement is likely to be obtained:

**We** will advance on **your** behalf:

- i) Up to £10,000 in total under this policy per **insured person** (and in total per **insured party**) for legal costs and expenses directly incurred in the pursuit of these proceedings.
- ii) Additional travel expenses in the event that a court abroad requires **you** to attend in connection with an event giving rise to an action under this section, up to a maximum per **insured person** of £250.

When **we** have instituted proceedings on **your** behalf and **you** receive no compensation, or only limited compensation, **we will** indemnify **you** against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation **you** have received, with a limit of £10,000 in total under this

### What is not covered

- a) Costs or expenses incurred without prior authorisation by **us**.
- b) Any incident which may give rise to a claim not notified to **us** within 180 days.
- c) The pursuit of a claim against **us, our** agent or an insurer underwriting any section of this policy, or a travel agent, tour operator or carrier.
- d) Actions between **insured persons**, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision.
- e) Any advice or any claim arising in connection with a **trip** undertaken solely within the **UK area**.

## Section 17 - Motoring Legal Protection - continued

### What is covered

policy per **insured person** (and in total per **insured party**). This benefit will be offset against the advance described above.

**We** shall have complete control over the legal proceedings although **you** do not have to accept the lawyer nominated by **us**. Lawyers must be qualified to practice in the courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this section is resident. If **you** are unable to agree with **us** on a suitable lawyer **we** will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, **we** may appoint a lawyer to protect **your** interests.

If an award of compensation is made and payment is received by **you**, or by a lawyer instructed on **your** behalf, then all sums advanced or paid by **us** shall be repaid out of the compensation received.

**We** will not institute legal proceedings in more than one country in respect of the same occurrence.

**You** must notify **us** as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

---



## REQUESTING EMERGENCY ASSISTANCE WHEN ON A TRIP

IN AN EMERGENCY, FIRST CHECK THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE US STATING YOUR NAME AND POLICY DETAILS.

Call **us** and **we** will contact the nearest suitable garage. On motorways always use the emergency telephones as these pinpoint **your** exact location. The police may arrange for **your** recovery from the motorway. In this case contact **us** when **you** reach an ordinary phone or use a mobile. If the local police call for a recovery vehicle to tow **you** from the motorway, and **you** are asked to pay on the spot for this service, **you** should send **us** the original receipt.

Please note that car hire companies impose driver minimum age restrictions and will require sight of a credit / debit or charge card before releasing the vehicle to **you**.

Please give **us** an address or phone number where **we** can contact **you**. Many hotels, garages and hospitals have telex or telefax. This number is invaluable as urgent messages can be left at any time of day or night.

**We** monitor the progress of each case with care and make all the necessary arrangements.

**Remember, you must still call us before receiving emergency breakdown assistance from a third party so that we can confirm the costs are covered under the policy.**

### VEHICLE ASSISTANCE

**FIRST DIAL THE UK CODE, THEN:**

**\*800 358 1255 or (\*1444 442 992)**

(\*NOTE: When calling from inside the UK first dial zero)

# Part C - General Terms

Applying to all sections

## Section 18 - General Exclusions

- 18.1 Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations; a previous inadequate repair; unsuccessful DIY dismantling and/or reassembly; and kit cars.
- 18.2 Any recurring claim due to the same cause within the last 28 days, where a permanent repair has not been undertaken to correct the fault.
- 18.3 Assistance following a breakdown or accident attended by the police or other emergency services until they have authorised the vehicles removal.
- 18.4 Vehicles being used for **hire or reward**; or for motor racing, (whether against the clock or other competitors), rallies, speed or duration tests and **track days**, or practicing for such events.
- 18.5 The provision of service to vehicles temporarily immobilised by floods, snow-affected roads, sand or mud, situated in areas to which **our** agents have no right of access, or on motor traders' premises.
- 18.6 Vehicles not in a roadworthy condition at the time cover is effected.
- 18.7 Any deliberately careless or deliberately negligent act or omission by **you**.
- 18.8 Claims arising from loss of or damage to contents of the **insured vehicle**.
- 18.9 Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the **insured person** or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **insured person** whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed

for political, religious, ideological or similar purposes with the intention to influence any government and/ or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/ or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- 18.10 Loss or destruction or damage, or any loss or expense whatsoever resulting from:
- a) Ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.
  - b) The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
- 18.11 Any expense which at the time of the incurring of such expense is insured by or would but for the existence of this policy be insured by any other

existing policy or policies or under any motoring organisation's service or other service.

- 18.12 Immobilisation of, or damage to, the **insured vehicle** or any component, or travel delay or any subsequent loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date.
- 18.13 The cost of telephone calls when contacting **us**. Whenever possible **we** will call **you** back as soon as possible.
- 18.14 Any direct or indirect loss of any kind arising from the provision of, or delay in providing, the services to which this policy relates, unless negligence on **our** part can be demonstrated. An example of this would be the loss of wages as a result of an **insured incident**.
- 18.15 Any tolls, fines, parking charges or congestion charges arising under this policy.
- 18.16 Any winching costs or specialist off-highway-recovery equipment. Any vehicle or equipment used other than a standard recovery vehicle which is required to move a vehicle which has left the highway or is overturned or without wheels, would be considered as specialist. Once the vehicle has been recovered to a suitable location, normal service will be provided.
- 18.17 The cost of draining or removing contaminated fuel or other fluids. **We**

- will arrange local recovery, but it will be **your** responsibility to pay for any work carried out.
- 18.18 Any costs incurred as a result of not carrying a serviceable spare tyre and wheel for **your** vehicle, caravan or trailer, except for those **eligible vehicles** that have not been designed and built by the manufacturer to support the carriage of a serviceable spare tyre. This applies equally to full size and/or space saver, alternatives.
- 18.19 Any costs for locksmiths, glass replacement or tyre specialists are **your** responsibility.
- 18.20 Claims arising from faults which were known to **you** at the time of applying for this insurance or at any time prior to the commencement of the **period of insurance**.
- 18.21 Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which **you** would have paid for in any case).
- 18.22 Any claim when **you** have not paid the appropriate premium for the full number of days comprising **your** planned **trip**. If **you** travel for more than the number of days for which **you** have paid for cover, **you** will not be covered after the last day for which **you** have paid.
- 18.23 If cover is provided by another policy (dual insurance), **we** will not pay that part of the claim that is covered elsewhere.

## Section 19 - General Conditions

- 19.1 **You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **us** straight away if anything that **you** have already told **us** changes. If **you** do not tell **us**, **your** policy may be cancelled and any claim **you** make may not be paid.
- 19.2 **You** must take all ordinary and reasonable precautions to prevent or minimise any loss, damage or breakdown covered under this policy. **You** must act as if **you** are not insured. **You** must take all steps necessary to expedite the completion of repairs, and **you** shall not abandon the **insured vehicle** or any of its parts to **us** without **our** authorisation.
- 19.3 **We** will not accept liability for expenses incurred without **our** prior knowledge or consent and the emergency centre must be contacted when an incident arises that may be the subject of a claim. Please telephone **us** first.
- 19.4 **We** cannot accept responsibility for the transportation of pet animals or livestock carried within the **insured vehicle** at the time of an **insured incident**.
- 19.5 **You** must comply in full with all the terms and conditions of this policy before a claim will be paid. **You** must make no admission, offer, promise or payment without **our** prior consent. In order to benefit from the cover, an **insured person** or member other than the **policyholder** must agree to abide by all the relevant terms, conditions and exclusions of this policy.

- 19.6 **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.
- 19.7 **We** are entitled to take over **your** rights in the defence or settlement of a claim, or to take proceedings in **your** name for **our** own benefit against another party and **we** shall have full discretion in such matters. This is to enable **us** to recover any costs **we** have incurred from any third party who may have liability for the costs.
- 19.8 **We** may, at any time, pay to **you** **our** full liability under this policy after which no further liability shall attach to **us** in any respect or as a consequence of such action.
- 19.9 If any dispute arises as to policy interpretation, or as to any rights or obligations under the policy, **we** offer **you** the option of resolving this by using the arbitration procedure **we** have arranged. Please see the details shown in the complaints procedure. Using this service will not affect **your** legal rights.
- 19.10 If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to **us**.
- 19.11 **You** will be required to reimburse to **us**, within seven days of **our** request to **you**, any costs or expenses **we** have paid out on **your** behalf which are not covered under the terms of the insurance.
- 19.12 At the time of a claim, at **our** request **you** must provide evidence of proper servicing of **your** vehicle.
- 19.13 A garage or specialist undertaking repair work on **your** instructions and which is not specifically covered under this insurance will be acting as **your** agent for such repair work.
- 19.14 Service will be provided only to the **insured vehicle**, details of which have been supplied to **us**.
- 19.15 In the event of a valid claim involving **your** repatriation from a **trip**, **you** shall allow **us** the use of any relevant travel tickets **you** are not able to use because of the claim.
- 19.16 **You** must pay the appropriate premium for the full number of days comprising **your** planned **trip**. If **your trip** is planned to exceed 31 consecutive days in length then no cover will apply in respect of those days in excess of this, and **you** will need to make **your** own arrangements for assistance.
- 19.17 If **you** have a road traffic accident, **you** must supply **your** motor vehicle insurance details to **us** when **we** ask for this information. The incident must be reported to the insurer.
- 19.18 The contractual terms and conditions, and other information relating to this contract will be in the English language.

## Section 20 - Complaints Procedure

**We** aim to provide a first class service at all times. However, if **you** have any complaint **you** should contact us in the first instance at: Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

Alternatively, **you** can telephone **us** on 01444 442010 or e-mail **us** on: [quality@intana-assistance.co.uk](mailto:quality@intana-assistance.co.uk)

**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 6 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 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.

## Section 21 - Making A Claim On Return Home

First, check **your** schedule and the appropriate section of **your** policy to make sure that what **you** are claiming for is covered.

Claim forms can be obtained from

[www.intana-assist.com/claims](http://www.intana-assist.com/claims).

Alternatively, telephone **our** Claims Helpline on 01444 442992 to obtain a claim form via email or post, giving **your** name and policy number, and brief details of **your** claim.

## Section 21 Making a Claim On Return Home - continued

All claims must be submitted within 28 days of **your** return on a policy claims form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant section of **your** policy for specific conditions and details of the supporting evidence that **we** require.

Please remember that it is always advisable to retain copies of all documents when submitting **your** claim form.

In order to facilitate prompt handling of claims, **we** may use appointed claims handling agents.

When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, **you** will be responsible for supplying **us** with the correct bank account details and **your** full authority for **us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **you**, Intana shall have no further liability or responsibility in respect of such payment, and it shall be **your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **us**.

## Section 22 - Cancellation Provisions

### Cancelling your policy

**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** may cancel this policy by giving **you** at least 7 days written notice at **your** last known address for the following reasons:

- **you** make or try to make a fraudulent claim under **your** policy;
- **you** repeatedly or seriously break the terms of this policy;
- **you** otherwise cease to comply with the terms and conditions of this policy in any significant respect.

**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.**

## Section 23 - Data Protection

### 'Important words and phrases'

**Personal information** – any information that **we** hold about **you** and any information **you** provide to the Insurer about anyone else.

**Sensitive personal data** – some **Personal Information we** will ask **you** to provide is known as **sensitive personal data**. This will include information relating to health issues, race, religion and any criminal convictions.

### Protecting your personal details

**Your** security is important to **us**. Find out below how **we** use **your** personal details and what **we** do to keep **your** information safe. For the following information only, where '**we**', '**us**' and '**our**' is used this refers to Ageas Retail Limited, the Insurer and the Product Provider.

Ageas Retail Limited is part of the Ageas group of companies. If **you** want to know more about the Ageas group of companies please see [www.ageas.co.uk](http://www.ageas.co.uk)

**We** will also share **your** personal details with Age UK Enterprises Limited which is the commercial arm of the charity Age UK (registered charity no. 1128267) and forms part of the Age UK Group, as well as anyone acting on their behalf. The Age UK Group comprises of the charity and its subsidiary companies and charities dedicated to improving the lives of people in later life.

Age UK Enterprises will use **your** personal information for marketing and research purposes and share it with other companies and/or charities within the Age UK Group unless **you** have told Age UK Enterprises **you** do not want them to do this. **You** can tell Age UK Enterprises at any time that

**you** do not want them to use **your** personal information for marketing and research purposes by phoning 0800 107 8977 or writing to: FREEPOST Age UK Enterprises, London WC1H 9NA.

Both **us** and Age UK Enterprises will not share any of the personal information they hold about **you** with other companies if **you** have told them **you** do not want them to do this, unless the information is needed to help prevent fraud or they are required to do so by law.

### Data Protection Act

Please read this notice carefully as it contains important information about how **we** use **your personal information**. It explains how **we** use all the information held about **you** and the other people insured under **your** policy.

Please note that if **you** give **us** false or inaccurate information, this could give **us** the right to void **your** insurance policy or it could impact **your** ability to claim.

**We** will use **personal information** (including **sensitive personal data**) **we** hold about **you**:

- to provide **you** with quotes, arrange and manage **your** insurance policy and provide **you** with the services described in **your** policy documents;
- for management information purposes;
- to arrange and manage **your** insurance policy (including handling underwriting and claims and issuing renewal documentation to **you** and **your** insurance adviser);
- to prevent and detect crime (including fraud and anti-money laundering).



## Section 23 - Data Protection - continued

As part of this **we** may transfer, store or process electronic copies of **your** information outside the European Economic area. If **we** do this **we** will ensure that it is protected as securely as it would be under European Union law.

**We** may share **your personal information**:

- With other companies within the same group as **us** in order to provide **you** with the most appropriate products and services.
- With other insurers and business partners or agents providing services on behalf of **us** where this is reasonably required to help deal with **your** claim.
- With statutory bodies, regulatory authorities and other authorised bodies.
- If required or permitted to do so by law (e.g. if **we** receive a request from the police).
- To develop products, services, systems and relationships with **you** to record **your** preferences in respect of products and services.

### Preventing and detecting crime

**We** may use **your personal information** to prevent and detect crime. In order to do this, **we** may:

- check **your personal information** against databases held by **us**;
- share **your personal information** with fraud prevention agencies. **Your personal information** will be checked with and recorded by a fraud prevention agency. If false or inaccurate information is provided and fraud is identified, details will be passed to the fraud prevention agencies. This information will be accessed and used

by **us**, law enforcement agencies and other organisations to prevent fraud and money laundering, for example when: checking details on applications for credit and credit related or other facilities; managing credit and credit related accounts or facilities; recovering debt; checking details on proposals and claims for all types of insurance; and checking details of job applicants and employees. Other organisations may search the databases held by these fraud prevention agencies when **you** make an application to them for financial products. If such companies suspect fraud, **we** will share **your personal information** with them. The information **we** share may be used by those companies when making decisions about **you**. **We** and other organisations may access and use, from other countries, the information recorded by fraud prevention agencies;

- share **your personal information** with operators of registers available to the insurance industry to check information **you** provide. These include the Claims and Underwriting Exchange Register (administered by Insurance Database Service Limited), Motor Insurance Anti-Fraud and theft Register and The Motor Insurance Database. **We** may pass information relating to **your** insurance policy and any incident to the operators of these registers, their agents and suppliers;
- research, collect and use data about **you** from publicly available sources, including social media and networking sites.

### Dealing with others on your behalf

If **you** have given **us** express consent to deal with another person on **your** behalf to help

**you** manage **your** insurance policy, subject to answering security questions correctly, **we** will deal with that other person if they call **us** on **your** behalf in connection with **your** policy or a claim relating to **your** policy. **We** will continue to discuss **your** policy or claim with **your** nominated person until **you** ask us not to.

#### **Monitoring and recording:**

**We** may record or monitor calls for training purposes, to improve the quality of its service and to prevent and detect fraud. **We** may also use CCTV recording equipment in and around **our** premises.

**You** can:

1. ask for further information about how **we** use of **your personal information**;
2. request details of the relevant fraud prevention agencies and/or an explanation of how the information held by such agencies may be used;
3. submit a complaint; and/or
4. request a copy of **your personal information** held by **us** by writing to the Data Protection Officer at Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Please include **your** name, address and insurance policy number. **We** may charge a fee of £10 for this.

If **we** change the way that **we** use **your personal information**, **we** will write to **you** to let **you** know. If **you** do not agree to that change in use, **you** must let **us** know as soon as possible by writing to the address above.

**You** have the right to complain to the Information Commissioner's Office at any time if **you** object to the way **we** use **your personal information**. For more information please go to [www.ico.org.uk](http://www.ico.org.uk)

#### **Standard of Workmanship**

Intana will monitor the progress of **your** assistance but cannot be responsible for the repair work provided by a garage, dealer or tradesman.



## **Notes**

For general enquiries on products and services call

**0800 085 3741**

You can also go online at

**[www.ageukinsurance.com](http://www.ageukinsurance.com)**

***A range of products and services with you in mind***



Car Insurance

Home Insurance

Funeral Plan

Personal Alarms

Travel Insurance

Wills and Legal Services

LifeBook

Age UK Weekly Lottery

Classic Car Insurance

Motorcycle Insurance

**Age UK Motor Breakdown is provided by Intana Assistance.**

**Car Insurance is administered by Ageas Retail Limited and provided by Ageas Insurance Limited<sup>^</sup>**

**Home Insurance is administered by Ageas Retail Limited and provided by a limited panel of insurers\***

**The Age UK Funeral Plan is provided by Dignity Caring Funeral Services**

**Age UK Personal Alarms are provided by Aid-Call Limited.**

**Age UK Travel, Classic Car and Motorcycle Insurance are administered by Ageas Retail Limited**

<sup>^</sup>Within 12 months this will be provided by a limited panel of insurers, details are available on request; \*Details are available on request.

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.

Ageas Retail Limited Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales 1324965. FS registered number: 312468.

Benefits and services under the motor breakdown policy are provided by Intana Assistance, a trading style of Collinson Insurance Services Limited, who are authorised and regulated by the Financial Conduct Authority. FS registered number: 311883

Collinson Insurance Services Limited. Registered office: Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

Personal Alarms are provided by Aid-Call Limited, which is authorised and regulated by the Financial Conduct Authority for Consumer Credit. Financial Services Register number 707455.

We are Age UK. Our network includes Age Cymru, Age NI, Age Scotland and Age UK.

Age UK Enterprises Limited is a commercial arm of Age UK (registered charity number 1128267) and donates its net profits to that charity. Age UK Enterprises Limited is registered in England and Wales no.3156159. Registered address: Tavis House, 1-6 Tavistock Square, London WC1H 9NA.

FS registered number: 311438.