

# CBC Breakdown Cover

UK & European Breakdown Cover with assistance by Allianz Global Assistance.



Policy Section	Cover Limit	What is Not Covered
<p><b>Silver Cover (UK only)</b></p>	<ul style="list-style-type: none"> <li>For vehicles under 12 years old only.</li> <li>Roadside assistance for your vehicle if it is one mile or more away from your home address.</li> <li>Local recovery to nearest appropriate repairer if your vehicle cannot be repaired at the roadside.</li> <li>National recovery of your vehicle to a UK destination of your choice (if repair cannot be made at the roadside or at a local repairer within 4 hours).</li> <li>Message service.</li> </ul>	<ul style="list-style-type: none"> <li>Vehicles aged 12 years or more at the date you buy the policy</li> <li>Vehicles which exceed 3500kg in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width</li> <li>Motor homes which exceed 3500kg in weight (including load) 7.0 metres in length, 3.0 metres in height or 2.25 metres in width</li> <li>The cost of replacement parts.</li> <li>Breakdown/immobilisation which happens outside the area of cover.</li> <li>Faulty repairs, incorrect servicing or failure to have the vehicle serviced in accordance with the manufacturer's specification.</li> <li>Any costs incurred after the vehicle has been repaired and is available to be driven.</li> <li>Any sundry expenses such as but not limited to telephone or mobile phone calls, faxes, food and drink.</li> <li>Vehicles carrying more than the recommended number of passengers (maximum being 8 including the driver).</li> <li>Vehicles not kept in a safe and roadworthy condition and not serviced in accordance with the manufacturer's specifications.</li> <li>Assistance on certain Auto Routes in Europe, you must use the official SOS boxes to arrange assistance. Once the covered vehicle has been recovered from the Auto Route, you should contact us and we will make any further arrangements for you.</li> </ul>
<p><b>Gold Cover (UK only)</b></p> <p><i>Offers the following in addition to Silver benefits:</i></p>	<ul style="list-style-type: none"> <li>For vehicles under 12 years old only.</li> <li>Assistance at your home address.</li> <li>Onward travel (subject to us first providing roadside or homestart assistance and being unable to complete repairs within 4 hours) which consists of a choice of:                             <ol style="list-style-type: none"> <li>Up to two days replacement vehicle hire (where possible equivalent vehicle up to Group C) or;</li> <li>Overnight hotel accommodation (up to £75 per beneficiary and up to £250 in total). This is only available if you are 50 miles or more away from your home address; or;</li> <li>Standard class rail fare (or equivalent) for you and up to seven beneficiaries, to either complete the journey in the UK or return to your home address.</li> </ol> </li> <li>Standard class rail fare (or equivalent) for you or your nominated driver to collect your vehicle.</li> </ul>	
<p><b>Platinum Cover (UK &amp; Europe)</b></p> <p><i>Includes Silver and Gold benefits within the UK, plus the following when travelling in Europe:</i></p>	<ul style="list-style-type: none"> <li>For vehicles under 12 years old only.</li> <li>Roadside assistance and/or local recovery for your vehicle.</li> <li>Onward travel (subject to us first providing roadside assistance or local recovery), which consists of a choice of:                             <ol style="list-style-type: none"> <li>Replacement Vehicle Hire (where possible equivalent vehicle up to Group C and up to £750 in total) or;</li> <li>Overnight hotel accommodation (up to £75 per beneficiary, up to £250 in total) or;</li> <li>Temporary replacement vehicle, during the time that the vehicle remains immobilised, up to a maximum of £750. Onward travel within Europe is only available where your vehicle cannot be repaired within 8 hours of being recovered by us.</li> </ol> </li> <li>Repatriation of your vehicle back to the UK (up to the UK Market Value of your vehicle).</li> <li>Vehicle collection expenses from Europe (Maximum £1,000).</li> <li>Replacement driver up to a maximum of £1,000</li> <li>Vehicle disposal – Unlimited</li> <li>Customs duty cover up to a maximum of £2,000</li> <li>Emergency theft repair up to a maximum of £500</li> </ul>	

All claims in this document are inclusive of VAT. Up to 5 call outs per annum. For full terms and conditions please read this policy document together with your certificate of insurance.

**Thank You for purchasing CBC Breakdown Cover with assistance by Allianz Global Assistance.**

Your certificate of insurance shows the sections of the policy that are applicable and any special terms or conditions that may apply. It is very important that **you** read the whole of the relevant sections of this policy together with the certificate of insurance. If **you** do not understand anything please ask for further information.

If there is anything **you** do not understand **you** should call **us** on 01483 347355 or write to **us** at Eversure Limited, Bury House, 1-3 Bury Street Guildford, GU2 4AW.

CBC Breakdown Cover with assistance by Allianz Global Assistance has been designed to help protect **you** against the costs incurred in the event of a **breakdown/immobilisation** of the **vehicle** occurring within the **area of cover**. This document gives **you** full details of **your** cover. Please keep it together with **your** certificate of insurance in a safe place. All the details of how to make a claim together with conditions of **your** insurance cover are set out in the following pages.

## Important Information

**How your policy works** - This insurance and the certificate of insurance must be read together as one document as they form the contract of insurance between **you** and **us**. Subject to the correct premium having been paid, **we** will pay for claims **you** make which are covered by this policy, occurring during the **period of insurance** and within the **area of cover**.

**Governing Law** - Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

## 24-hour Motoring Breakdown Service

The assistance provided by this policy is operated by Allianz Global Assistance.

If **you** require help, please do not attempt to make **your** own arrangements as reimbursement cannot be made to **you** retrospectively.

Please contact **us** with the following details:

- **Your** exact location
- **Your** registration number
- A contact telephone number

**From within the UK: 020 8603 9371**

**From outside the UK: +4420 8603 9371**

Calls may be recorded. This will assist **us** in confirming details of a call that may be incomplete or unclear.

If **we** are unable to verify **your** policy cover with Eversure Limited immediately, **we** may need to take a credit or debit card number in order to provide the required assistance. No payment will be taken without the prior authority of the card holder.

**The Insurer** - This insurance is arranged by Voyager Insurance Services Ltd and underwritten by AWP P&C SA and is administered in the **United Kingdom** by Allianz Global Assistance. Allianz Global Assistance is a trading name of AWP Assistance UK Ltd. Registered in England No 1710361. Registered office: PO Box 74005 60 Gracechurch Street, London EC3P 3DS. AWP P&C SA is duly authorised in France and the **United Kingdom** and authorised and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority. Details about the extent of **our** authorisation and regulation by the Financial Conduct Authority are available from **us** on request. This insurance is sold by Eversure Limited, trading as CBC. Eversure Limited, AWP Assistance UK Ltd and Voyager Insurance Services are authorised and regulated by the Financial Conduct Authority (FCA). These details can be checked on the Financial Services Register by visiting the FCA's website on [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting them on 0800 111 6768. Allianz Global Assistance acts as an agent for AWP P&C SA for the receipt of customer money, settling claims and handling premium refunds. Voyager Insurance Services Ltd acts as an agent for AWP P&C SA for the receipt of customer money and handling premium refunds.

**The Financial Services Compensation Scheme** - For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

**Information you need to tell us** - There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**. **You** must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid. If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call Eversure Limited on 01483 347355 as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

**European Auto Route restrictions** - If assistance is required on a French Auto Route or on certain Auto Routes in **Europe**, **you** must use the official SOS boxes at the side of the road to arrange initial assistance or recovery. As these roads are privatised, neither Allianz Global Assistance nor any other assistance organisation is allowed to assist **you** on these roads. Once the covered **vehicle** has been recovered from the Auto Route, **you** should contact **us** and **we** will make any further arrangements for **you** and inform **you** how to reclaim costs incurred for recovery from the Auto Route.

**Contracts (Rights of Third Parties) Act 1999** - **We**, the **Insurer** and **You** do not intend any term of the agreement to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

## Definitions applying to this Policy

When the following words and phrases appear in this policy document or certificate of insurance, they have the specific meanings given below. These words are highlighted by the use of bold print.

### Area of cover:

- **UK:** Means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man
- **Europe:** Means Andorra, Austria, Belgium, Bulgaria, 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, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

### Beneficiary, beneficiaries:

Means **you** or **your partner** and any passengers travelling in the vehicle at the moment a **breakdown/immobilisation** occurs.

### Breakdown/immobilisation:

Means electrical or mechanical breakdown, road traffic accident, vehicle fire or theft/attempted theft, loss of keys, incorrect fuel, punctures or running out of fuel, causing the **vehicle** to be immobilised.

### Home address:

Means **you** and **your partner's** usual residential address in the **UK**.

### Insurer:

AWP P&C SA.

### Journey

Means a trip that takes place during the **period of insurance** which begins when **you** leave **your home address** and ends when **you** get back to **your home address**, whichever is earlier.

### Partner:

Means **your** legal spouse or civil partner or, if **you** are not married or in a civil partnership, a person who is over 17 years old and has the same **home address** as **you**.

### Period of insurance:

Means the cover which starts at the beginning of **your journey** and finishes at the end of **your journey**. All cover ends on the expiry date shown on **your** certificate of insurance, unless **you** cannot finish **your journey** due to a **breakdown** or theft covered by this policy. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

### Vehicle:

Means the private car or light commercial vehicle in which **you** are travelling, providing it does not exceed 3500kg in weight (including load), 5.5 metres in length, 3.0 metres in height or 2.3 metres in width including any caravan or trailer that **you** are towing. Or, a motor home providing it does not exceed 7.0 metres in length, 3.0 metres in height or 2.25 metres in width. Maximum permitted vehicle age is 11 years old (inclusive).

### We, our, us:

Means Allianz Global Assistance, which administers the insurance on behalf of the **insurer**.

### You, your:

Means the person named on the certificate of insurance.

## Section 1 – Silver Cover

Silver vehicle breakdown cover provides **you** with the following assistance services and benefits for motoring emergencies to aid **you** in the event of a **breakdown/immobilisation** in the **UK** as set out in this section of this insurance.

### Roadside assistance

In the event of **breakdown** more than 1 mile from **your home address**, **we** will organise and pay to attend the **vehicle** in order to effect repairs. **We** will pay for up to a maximum 30 minutes labour. If **we** are unable to effect repairs, **we** will arrange and pay for local recovery.

### Local recovery

In the event that the **vehicle** cannot be repaired or remobilised following **our** roadside assistance, **we** will arrange and pay for the costs of taking the **vehicle**, including motor homes up to 7m long and 3m high, 2.25m wide, any caravan or trailer, and the driver and up to seven **beneficiaries** to the nearest suitable garage within a 25 mile radius.

### National recovery

In the event of **breakdown** in the **UK** causing the **vehicle** to be immobilised for a period of more than 4 hours, and subject to **us** having first provided assistance **we** will organise and pay for **you** and up to seven **beneficiaries** to be recovered to anywhere in the **UK**. The above recovery service will be also be available should **you** be taken ill and **you** cannot continue **your** journey due to there being no other **beneficiaries** who can drive the **vehicle**. **You** will need to produce some form of medical certificate for this (in this case we will provide the service at our discretion).

### Glass replacement service

In the **UK**, if **you** or **your partner** driving the **vehicle** experiences a broken front windscreen or side glass which requires immediate replacement, **we** will advise details of a nationwide glass replacement company to replace the broken glass. Please note that **you** will be responsible for all parts and fitting costs, but these may be covered under **your** motor insurance policy. In the event that immediate repair cannot be resourced, **we** will recover the **vehicle** to the nearest authorised repairer.

### Message relay service

**We** will pass on urgent messages to **your** family, business or friends if **your** journey has been delayed due to the **breakdown/immobilisation** of the **vehicle**.

### Adverse weather conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the **beneficiaries** travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to the **vehicle** later.

Please refer to sections general exclusions, conditions and making a claim that also apply.

## Section 2 – Gold Cover

Gold vehicle breakdown cover provides **you** with the following assistance services and benefits for motoring emergencies to aid **you** in the event of a **breakdown/immobilisation** in the **UK** as set out in this section of this insurance.

### Roadside assistance

In the event of **breakdown** more than 1 mile from **your home address**, **we** will organise and pay to attend the **vehicle** in order to effect repairs. **We** will pay for up to a maximum 30 minutes labour. If **we** are unable to effect repairs or repairs, **we** will arrange and pay for local recovery.

### Homestart assistance

In the event of **breakdown** either at **your home address** or less than a mile from **your home address**, **we** will organise and pay to attend the **vehicle** for up to a maximum of 30 minutes in order to effect repairs. If **we** are unable to effect repairs or repairs will take longer than 30 minutes, **we** will arrange and pay for local recovery.

### Local recovery

In the event that the **vehicle** cannot be repaired or remobilised following **our** roadside assistance, **we** will arrange and pay for the costs of taking the **vehicle**, including motor homes up to 7m long and 3m high, 2.25m wide, any caravan or trailer, and the driver and up to seven **beneficiaries** to the nearest suitable garage within a 25 mile radius.

### National recovery

In the event of **breakdown** in the **UK** causing the **vehicle** to be immobilised for a period of more than 4 hours, and subject to **us** having first provided assistance **we** will organise and pay for **you** and up to seven **beneficiaries** to be recovered to anywhere in the **UK**. The above recovery service will be also be available should **you** be taken ill and **you** cannot continue **your** journey due to there being no other **beneficiaries** who can drive the **vehicle**. **You** will need to produce some form of medical certificate for this (in this case we will provide the service at our discretion).

### Onward travel

In the event of **breakdown** of the **vehicle** in the **UK** causing it to be immobilised for a period of more than 4 hours, **we** will organise and pay for the following:

- Rail transport, or equivalent costs of more convenient travel, to enable the **beneficiaries** to return or continue to any destination of the **beneficiaries'** choice within the **UK**; or
- Overnight hotel, bed and breakfast accommodation, up to £75 including VAT per **beneficiary** and up to £250 in total. Overnight hotel accommodation only applies if the **breakdown** of the **vehicle** occurs more than 50 miles from the **home address** of any of the **beneficiaries** and only when the **beneficiaries** have to prolong their stay as a direct result of the covered **breakdown**; or
- Temporary replacement vehicle during the time that the **vehicle** remains immobilised up to a maximum of 2 days (where possible an equivalent **vehicle**, up to Group C, will be provided up to a maximum of £50 per day). Please note the cost of any personal accident insurance is not covered. **You** must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the **vehicle**. The temporary replacement vehicle will only be provided where **we** have arranged the recovery of the **vehicle** to an authorised repairer.

### Glass replacement service

In the **UK**, if **you** or any other **beneficiary** driving the **vehicle** experiences a broken front windscreen or side glass which requires immediate replacement, **we** will advise details of a nationwide glass replacement company to replace the broken glass. Please note that **you** will be responsible for all parts and fitting costs, but these may be covered under **your** motor insurance policy. In the event that immediate repair cannot be resourced, **we** will recover the **vehicle** to the nearest authorised repairer.

### Message relay service

**We** will pass on urgent messages to **your** family, business or friends if **your** journey has been delayed due to the **breakdown** of the **vehicle**.

### Adverse weather conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the **beneficiaries** travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to the **vehicle** later.

Please refer to sections general exclusions, conditions and making a claim that also apply.

## Section 3 – Platinum Cover

Platinum vehicle breakdown cover provides **you** with the following assistance services and benefits for motoring emergencies to aid **you** in the event of a **breakdown/immobilisation** in the **UK** or **Europe** as set out in this section of this insurance.

### UK roadside assistance

In the event of **breakdown** more than 1 mile from your **home address**, **we** will organise and pay to attend the **vehicle** in order to effect repairs. **We** will pay for up to a maximum 30 minutes labour. If **we** are unable to effect repairs or repairs will take longer than 30 minutes, **we** will arrange and pay for local recovery.

### UK homestart assistance

In the event of **breakdown** either at **your home address** or less than a mile from **your home address**, **we** will organise and pay to attend the **vehicle** for up to a maximum of 30 minutes in order to effect repairs. If **we** are unable to effect repairs, **we** will arrange and pay for local recovery.

### UK local recovery

In the event that the **vehicle** cannot be repaired or mobilised following **our** roadside or homestart assistance, **we** will arrange and pay for the costs of taking the **vehicle**, including motor homes up to 7m long and 3m high, 2.25m wide, any caravan or trailer, **you** and up to seven **beneficiaries** to the nearest suitable garage within a 25 mile radius.

### UK national recovery

In the event of **breakdown** of the **vehicle** in the **UK** causing it to be immobilised for a period of more than 4 hours, and subject to **us** having first provided assistance **we** will organise and pay for the **vehicle**, **you** and up to seven **beneficiaries** to be recovered to anywhere in the **UK**. The above recovery service will be also be available should **you** be taken ill and **you** cannot continue **your** journey due to there being no other **beneficiaries** who can drive the **vehicle**. **You** will need to produce some form of medical certificate for this (in this case **we** will provide the service at **our** discretion).

### UK onward travel

In the event of **breakdown** of the **vehicle** in the **UK** causing it to be immobilised for a period of more than 4 hours, **we** will organise and pay for the following:

- Rail transport, or equivalent costs of more convenient travel, to enable the **beneficiaries** to return or continue to any destination of the **beneficiaries'** choice within the **UK**; or
- Overnight hotel, bed and breakfast accommodation, up to £75 including VAT per **beneficiary** and up to £250 in total. Overnight hotel accommodation only applies if the **breakdown** of the **vehicle** occurs more than 50 miles from the **home address** of any of the **beneficiaries** and only when the **beneficiaries** have to prolong their stay as a direct result of the covered **breakdown**; or
- Temporary replacement vehicle during the time that the **vehicle** remains immobilised up to a maximum of 2 days (where possible an equivalent vehicle, up to Group C, will be provided up to a maximum of £50 per day). Please note the cost of any personal accident insurance is not covered. **You** must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the **vehicle**. The temporary replacement vehicle will only be provided where **we** have arranged the recovery of the **vehicle** to an authorised repairer.

### UK glass replacement service

In the **UK**, if **you** or any other **beneficiary** driving the **vehicle** experiences a broken front windscreen or side glass which requires immediate replacement, **we** will advise details of a nationwide glass replacement company to replace the broken glass. Please note that **you** will be responsible for all parts and fitting costs, but these may be covered under **your** motor insurance policy. In the event that immediate repair cannot be resourced, **we** will recover the **vehicle** to the nearest authorised repairer.

### UK message relay service

**We** will pass on urgent messages to **your** family, business or friends if **your** journey has been delayed due to the **breakdown** of the **vehicle**.

### European local recovery / roadside assistance

Note: This section will also apply in the event of a **breakdown** occurring to the **insured vehicle** in the **UK** within 7 days before **your** journey begins (but not before the date **your** policy was issued)

In the event of **breakdown** in **Europe**, **we** will organise and pay for the costs of taking the **vehicle** to the nearest and/or most appropriate dealership should roadside assistance prove unsuccessful. Subject to **us** having first provided local recovery or roadside assistance in **Europe**, **you** will then be entitled to the following benefits in **Europe**:

- In the event of **breakdown** in **Europe** where the **vehicle** cannot be repaired within a period of 8 hours, **we** will organise and pay for rail transport or equivalent costs of more convenient travel, to enable the **beneficiaries** to return to their homes in the **UK** or continue their journey to their original destination within **Europe** up to £1,000; or
- In the event of **breakdown** causing the **vehicle** to be immobilised for a period of more than 8 hours, **we** will organise and pay for hotel bed and breakfast accommodation as from the first day of such **breakdown**, up to a maximum of £100 per **beneficiary** per night, up to a maximum of £1,000 in total; or
- In the event of **breakdown** causing the **vehicle** to be immobilised for a period of more than 8 hours, **we** will pay for the cost of a temporary replacement vehicle, up to Group C, during the time that the **vehicle** remains immobilised (including once **you** return to the **UK**), up to a maximum of £1,000 including VAT. Please note the cost of any personal accident insurance is not covered. **You** must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the **vehicle**.

**Missed ferry/motorail connections** If **you** miss **your** ferry or motorail connection as a result of a **breakdown** where **we** have provided assistance, **we** will pay up to £100 in total towards additional costs incurred in rearranging **your** connection.

### European vehicle repatriation

If **your** **vehicle** cannot be repaired in **Europe** or if the repairs will not be completed before **your** intended return date to the **UK** **we** will arrange and pay for the repatriation of **your** **vehicle** to the authorised dealer. The maximum amount payable will not exceed the market value of **your** **vehicle**.

### European vehicle collection

**We** will pay up to £1,000 in total for reasonable transport costs for one **beneficiary** to travel from the **UK** to collect the **vehicle** and bring it back to **your** home address.



### European vehicle storage

**We** will pay up to £200 in total for the cost of storing the **vehicle** before and after the repair has been done, until it can be collected or returned to the **UK**.

### Replacement driver

In the event of an accidental injury, sudden and unforeseen illness or death which means that there is no qualified driver for the **vehicle**, **we** will arrange for a qualified person to drive **you**, the **vehicle**, and **your** party back to **your** home.

### European parts delivery

In the event that **we** have arranged to take the **vehicle** to an authorised repairer for repairs, and any parts essential to the running of the **vehicle** are not available locally, **we** will organise and pay for the despatch of such parts to the repairing dealership.

### European caravans and trailers

If the **vehicle** is immobilised due to a covered **breakdown** when towing a caravan or trailer, **we** will arrange for **your** caravan or trailer to be taken near to the repairer. **We** will not however be liable for any goods, possessions or livestock being transported.

### European adverse weather conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the **beneficiaries** travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to the **vehicle** later.

### Vehicle disposal

**We** will help deal with the customs requirements to dispose of the **insured vehicle** if it has a **breakdown** or it is stolen outside the **UK** during **your** journey and it is beyond economical repair.

### Customs duty cover

**We** will pay up to the amount shown in the benefits schedule for the duty cost **you** have to pay because **you** unintentionally fail to;

- take the **insured vehicle** permanently out of a country in **Europe** within the set time after it is imported, or
- follow the import conditions which allow **your insured vehicle** to be imported from **Europe** for a set time without paying duty.

### Emergency theft repairs

**We** will help arrange and pay up to the amount shown in the benefits schedule for the following if there is damage to the **insured vehicle** caused by it being stolen or someone trying to steal it or **your** personal possessions, in **Europe**;

- a. temporary emergency repairs, or
- b. replacing parts if they are stolen or someone tried to steal them.

**Please refer to sections general exclusions, conditions and making a claim that also apply.**

## General Exclusions

**We** will not assist or reimburse **you** or **beneficiaries** in the event of a call for assistance or claim caused by, arising from or in connection with, the following:

1. **We** will not pay for any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy.
2. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
3. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
4. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
5. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. Any costs covered under any other assistance, guarantee, insurance or cover.
7. Accident or injury either through voluntary non-observance of the laws of the land in which the **beneficiary** is travelling or the practice of activities not authorised by the local authorities.
8. The cost of replacement parts.
9. Damage or injury intentionally caused by **you** or a **beneficiary** or resulting from participation in a criminal act or offence.
10. The **beneficiary/beneficiaries** or any other third party organising any of the services detailed in this policy without first having authorisation from **us** and a file number.
11. Any costs that would have been payable normally by **you** or the **beneficiaries**, such as but not limited to fuel, congestion or toll charges.
12. Charges for specialist recovery or charges incurred by **us** where the **vehicle** is not being used on a public highway when the **breakdown/immobilisation** occurred where the **vehicle** was not accessible using **our** standard recovery equipment.
13. **Breakdown/immobilisation** which happens outside the **area of cover**.
14. Faulty repairs, incorrect servicing or failure to have the **vehicle** serviced in accordance with the manufacturer's specification.
15. Any costs incurred after the **vehicle** has been repaired and is available to be driven.
16. Any sundry expenses such as but not limited to telephone or mobile phone calls, faxes, food and drink.
17. Any costs relating to theft where there is no evidence of a forced entry into the **insured vehicle**, or where **you** do not get a police report within 24 hours of the event and send it to **us**.
18. Any costs relating to superficial damage to paintwork or other accessories.

## General Terms and Conditions

These conditions apply to all sections of **your** assistance insurance and **you** must meet them before **we** make a payment.

### Claims - your duties

If a claim occurs **you** must comply with the relevant claims procedures described in this document as soon as **you** can.

### Claims – our rights

**We** can take over and carry out the defence or settlement of any claim. After **we** have made a payment, **we** can pay to take legal action to get back any payment **we** have made under this assistance insurance. If **we** want to, **we** will examine the **vehicle** and will test damaged components.

### Looking after your vehicle

**You** must take all reasonable steps to safeguard the **vehicle** against **breakdown/immobilisation** and/or electrical or mechanical failure.

### Fraud

If **you** or any **beneficiary** claiming under this insurance makes a claim that is false or dishonest in any way, this insurance will not be valid and **you** will lose all benefits under it.

### Renewal of your insurance cover

If **You** have annual multi-trip cover, **Your** policy will automatically renew at the expiry of **your period of insurance**, upon receipt of **your** renewal premium, unless **you** inform **us** otherwise. **You** may stop **your** automatic renewal at any time by contacting Eversure Limited prior to the expiry date on **your** certificate of insurance.

If **we** do not receive **your** renewal premium within 14 days of the expiry date on **your** certificate of insurance, **your** cover under the terms of this policy will automatically cease at the expiry date on **your** certificate of insurance.

Eversure Limited will send **you** a renewal notice prior to the expiry of the **period of insurance** as shown on **your** certificate of insurance. The terms of **your** insurance cover and the premium rates may be varied by **us** at the renewal date. **We** will give **you** at least 21 days written notice before the renewal date should this happen. **Making changes to your policy**

**Your** selected annual cover level cannot be changed mid-term and can only be adjusted at the renewal date.

## Complaints Procedure

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

If Your complaint relates to the sale of Your policy:	If Your complaint relates to your claim:
<p>CompareBreakdownCover, a trading name of Eversure Limited;</p> <p>Registered address:</p> <p>Eversure Limited Bury House, 1-3 Bury Street, Guildford, Surrey, GU2 4AW</p> <p>Registered in England no.6751893. Authorised and regulated by the Financial Conduct Authority.</p>	<p>If <b>you</b> have a complaint regarding the service offered by Allianz Global Assistance, please contact:</p> <p>Customer Support, Allianz Global Assistance, 102 George Street, Croydon, CR9 6HD</p> <p>Telephone: <b>020 8603 9853</b> email: <b>customersupport@allianz-assistance.co.uk</b></p> <p>Please supply <b>us</b> with <b>your</b> name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help <b>us</b> to deal with <b>your</b> complaint, in the shortest possible time.</p> <p>If <b>you</b> are not satisfied with <b>our</b> final response <b>you</b> can refer the matter to the UK Financial Ombudsman Service for independent arbitration.</p>

**Data protection** - Information about **your** policy may be shared between Eversure Limited, **us** and the **insurer** for underwriting and administration purposes. **You** should understand that the information **you** provide will be used by **us**, **our** representatives, the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. In certain circumstances, this may involve transferring information about **you** to countries that may have limited or no data protection laws. **We** always take steps to ensure **your** information is held securely. **Your** information may be used by **us**, the **insurer** and members of the Allianz Group and shared with Eversure Limited for marketing and research purposes, or to inform **you** from time to time about new products or services. If **you** do not want to receive marketing information please write to **us** at 102 George Street, Croydon CR9 6HD. **You** have the right to access **your** personal records.

## Your Right to Cancel

If **your** cover does not meet **your** requirements, please notify Eversure Limited within 14 days of receiving **your** certificate of insurance and return all **your** documents to them for a refund of **your** premium.

If during this 14 day period **you** have travelled, made a claim or intend to make a claim then **we** can recover all costs that **you** have used for those services. Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

*This policy is available in large print, audio and Braille. Please contact us on 01483 347355 and we will be pleased to organise an alternative version for you.*