

European Motor Breakdown Insurance

Insurance Product Information Document



Company: AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance, a trading name of AWP Assistance UK Ltd

Registered office in England: PO Box 74005, 60, Gracechurch Street, London, EC3P 3DS.

Registration No: 1710361, authorised in France and the UK and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Product: Gold Eurobreakdown Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of Insurance?

This is European motor breakdown insurance which covers you while motoring in Europe, for various events such as: roadside repairs; vehicle recovery; continuing your journey; collecting the vehicle and legal protection.



What is insured?

- ✓ **Cover before you leave** - Assistance to repair or recover the vehicle following breakdown up to 7 days before your journey starts.
- ✓ **Emergency repairs/recovery** - Assistance to repair or recover the vehicle following breakdown during your journey.
- ✓ **Continuing/aborting your journey** - Extra transport and accommodation costs if repairs will take longer than 8 hours.
- ✓ **Parts and labour benefit** - Paying for the parts and labour for repairing the faults that lead to the breakdown and getting the vehicle to a garage.
- ✓ **Spare parts delivery** - Arranging and paying for the delivery of spare parts needed to repair your vehicle if unavailable locally.
- ✓ **Vehicle damage following theft** - Repairing or replacing damaged vehicle parts following theft or attempted theft.
- ✓ **Getting the vehicle back** - Costs to get the vehicle back home (including storage costs).
- ✓ **Collecting the vehicle from Europe** - Transport costs for someone to return to collect the vehicle once repaired and storage costs until it is collected.
- ✓ **No qualified driver** - Accommodation and transport costs for the vehicle and occupants if the only qualified driver is prevented from driving.
- ✓ **Customs duty** - Vehicle disposal costs outside of the UK if vehicle is deemed beyond economical repair and duty costs incurred on imported vehicles.
- ✓ **Spanish bail bond** - Guarantees provided to Spanish authorities following an accident involving your vehicle.
- ✓ **Legal expenses** - Legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death or injury or damage to your vehicle or for similar claims made against you.



What is not insured?

- ✗ Any costs that we have not authorised.
- ✗ The cost of replacement parts.
- ✗ More than the maximum benefit limits (and inner sub section limits when these apply) shown in each section.
- ✗ Claims where your vehicle has not been serviced or maintained according to the manufacturers recommendations.
- ✗ Pre-existing vehicle faults.
- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Any journey solely in the UK.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! Certain aspects of cover may be restricted according to the age of the driver/ and or the Vehicle.
- ! Your policy may contain a limit on the vehicle type, age, seating capacity, size and weight of the vehicle.
- ! There is a limit on the length of the journey that can be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

Cover only applies for journeys to Continental Europe. Cover in the UK only applies up to 7 days prior to departure or while in transit to or returning from, Continental Europe.



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim, always contact us first before making arrangements of your own.
- You should take reasonable care to protect yourself and your vehicle against accident, injury, loss and damage and to minimise any claim.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, you should contact Online Travel Insurance Services Ltd.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.

Eurobreakdown insurance policy 2018



Eurobreakdown

Valid for issue no later than 30th June 2019.

This policy is only available to permanent residents of the United Kingdom, Channel Islands or Isle of Man. Cover must be arranged prior to departure and must be for the full period you intend to be away.

Benefits schedule	Bronze	Silver	Gold
1. Cover before you leave <i>breakdown assistance replacement vehicle (per day)</i>	N/A	Unlimited £1,000 (£70)	Unlimited £2,000 (£100)
2. Emergency roadside assistance <i>roadside repairs recovery</i>	£250 <small>Market value of the vehicle</small>	£250 <small>Market value of the vehicle</small>	£250 Unlimited
3. Getting you home or helping you continue your journey <i>replacement vehicle (per day) additional accommodation max (per person per day/per party per day)</i>	£150 (£30) £180 (£30/£100)	£1,000 (£70) £450 (£45/£125)	£2,000 (£100) £450 (£45/£200)
4. Parts and labour benefit	N/A	N/A	£500
5. Spare parts delivered for essential repairs	N/A	£300	£1,000
6. Damage to the vehicle after theft or attempted theft	N/A	£100	£100
7. Getting the insured vehicle back <i>vehicle storage returning the insured vehicle contribution to UK hire car while own vehicle is being returned</i>	N/A	£100 <small>Market value of the vehicle</small> £150	£100 <small>Market value of the vehicle</small> £250
8. Collecting the insured vehicle from continental Europe <i>vehicle collection vehicle storage</i>	£150 £100	£400 £100	£600 £100
9. If there is no qualified driver available for the insured vehicle <i>transporting home vehicle storage additional accommodation max (per person per day/per party per day)</i>	N/A	<small>Market value of the vehicle</small> £100 £450 (£45/£125)	<small>Market value of the vehicle</small> £100 £450 (£45/£200)
10. Customs duty cover <i>vehicle disposal duty cost</i>	N/A	<small>Market value of the vehicle</small> £500	<small>Market value of the vehicle</small> £500
11. Guarantee of Spanish bail deposits	N/A	£1,000	£2,000
12. Legal expenses <i>judicial hearing in continental Europe judicial hearing in United Kingdom</i>	N/A	£20,000 £2,000 £1,000	£20,000 £2,000 £1,000

Annual multi-trip policy features	
Maximum vehicle age at the start date of the policy	11 years or under
Maximum duration per trip	31 days (or 62 or 93 days subject to an additional premium)
Single trip policy features	
Maximum vehicle age at date of departure	15 years or under
Maximum period per trip	180 days

Important conditions

Please consider these questions very carefully in relation to the insured vehicle.

1. 1a. For a Single trip policy, is the **insured vehicle** aged 15 years or under since first registration and permanently registered in the **United Kingdom**?

1b. For an Annual multi- trip policy, is the **insured vehicle** aged 11 years or under since first registration and permanently registered in the United Kingdom?

Yes

2. Has the **insured vehicle** been regularly serviced, maintained and operated in line with manufacturer's recommendations and does it hold a current valid MOT certificate (if applicable).

Yes

3. Does the **insured vehicle** have a serviceable spare wheel and tyre or suitable alternative provision, e.g. run-flats or tyre sealant kits.

Yes

4. Is **your journey** beginning and ending in the **United Kingdom** and **you** have not already commenced **your journey** at the time of purchase?

Yes

5. Can **you** confirm **your insured vehicle** does not exceed (including any load carried) the following gross vehicle weight and dimensions: 3,500kg in weight, 7 metres in length (or up to 8 metres subject to the appropriate additional premium having been paid), 3 metres in height and 2.3 metres in width and carries no more than 8 passengers including the driver?

Yes

No

There is **no** cover available under this policy.

If **you** are in any doubt about **your** ability to comply with these questions please contact **Online Travel Insurance Services Ltd** on **0330 880 5098** to see if cover can be provided.

No

Please note calls may be recorded.

No

Full cover is available under this policy.

Demands and needs statement

Eurobreakdown insurance is typically suitable for those who wish to insure themselves for motor **breakdown** whilst travelling in **continental Europe**. **You** may already possess alternative insurance(s) for some or all of the features and benefits provided by this product. It is **your** responsibility to investigate whether this product and the level of cover you select is appropriate and meets your requirements.

Online Travel Insurance Services Ltd have not provided **you** with any recommendation or advice about whether this product fulfils **your** specific insurance requirements.

Thank you for taking out Eurobreakdown insurance with us.

Your certificate of insurance shows the sections of the policy **you** have chosen, the **insured vehicle** that is covered and any special terms or conditions that may apply. **Your** policy does not cover everything. **You** should read this document carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand **you** should call 0330 880 5098 or write to Online Travel Insurance Services Ltd, Unit 202, 2nd Floor WeWork Offices, 1 Primrose Street, London, EC2A 2EX

How your policy works

Your policy and certificate of insurance is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section, apply to the **insured vehicle**. **Your** policy does not cover all possible events and expenses.

24-hour motoring breakdown service

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



If **you** suffer a **breakdown** during **your journey**, please tell **us** as quickly as possible using the following number;

From within your home country:
020 8666 9335

From outside your home country:
+44 (0) 20 8666 9335

You can call 24 hours a day, 365 days a year. Please tell **us** where **you** are, **your** policy number and say that **you** are covered with **OTIS Eurobreakdown Insurance**

Whilst every effort will be made to provide the assistance services detailed in this policy, there may be occasions where due to circumstances beyond **our** control or due to the location of the **breakdown**, certain services may not be available. If **we** are unable to verify **your** policy cover with Online Travel Insurance Services Ltd 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.

Auto route restrictions

If assistance is required on a French autoroute, and certain autoroutes in some other European countries, **you** must use the official SOS boxes at the side of the road in order to arrange initial recovery. **You** will be connected to the authorised motorway assistance service because the roads are privatised and **we** are prevented from assisting on them. **You** should call **us** at the earliest opportunity so that **we** can arrange for the most appropriate assistance once **your insured vehicle** has been recovered from the autoroute. Any costs incurred for recovery from the autoroute can be claimed back from **us**.

Before you travel

This policy for motor **breakdown** is an assistance only service. Please contact **your** motor insurance company to check the level of cover provided when **you** are abroad and whether a Green Card is required. When the motoring **breakdown** service has provided a replacement vehicle, **you** will be expected to leave a cash or credit card deposit and produce a clean driving licence. Please make yourself aware of relevant driving regulations abroad.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify Online Travel Insurance Services Ltd 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.

Extending the period of cover

We will automatically extend the period of cover free of charge for up to 14 days if **you** cannot get **home** from **continental Europe** before the insurance ends because the public transport on which **you** are travelling as a passenger is delayed. After 14 days **you** will need to apply for extra motor **breakdown** insurance.

Renewal of your insurance cover

If **you** have annual multi-trip cover, Online Travel Insurance Services Ltd will send **you** a renewal notice at least 21 days prior to the expiry of the **period of insurance** as shown on **your** certificate of insurance. **We** may vary the terms of **your** cover and the premium rates at the renewal date.

Geographical area

You are covered for **journeys** to countries within the following area provided **you** have paid the appropriate premium as shown on **your** certificate.

Area 1 *Belgium, France, Luxembourg, Netherlands, United Kingdom and the Republic of Ireland.*

Area 2 (including area 1) *Andorra, Austria, Canaries, Denmark, Finland, Germany, Gibraltar, Greece, Iceland, Italy, Liechtenstein, Madeira, Monaco, Norway, Portugal, San Marino, Spain, Sweden, Switzerland and Vatican City.*

Area 3 (including area 1 & 2) *Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia, Slovenia.*

This policy does not cover **journeys** within the **United Kingdom** other than during the direct **journeys** between **your home** and **your** international departure point.

Financial Services Compensation Scheme (FSCS)

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 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.

Data Protection notice

We and Online Travel Insurance Services Ltd care about **your** personal data.

This summary below and **our** full privacy notice explains how **we** protect **your** privacy and uses **your** personal data. **Our** full Privacy Notice is available at www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to Legal and Compliance Department, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

For Online Travel Insurance Services Ltd's full privacy notice, please visit www.eurobreakdown.com/privacy.aspx

• How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as **your** insurance broker, or authorised repairers in the event of a **breakdown**.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of our legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing you of products and services which may be of interest to **you**.

• Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on our behalf;
- Organisations who **we** deal with which provide part of the service to you such as vehicle recovery operators;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

• How long do we keep your personal data?

We will retain your personal data for a maximum of seven years from the date the insurance relationship between us ends. If **we** are able to do so, **we** will delete or anonymise certain areas of your personal data as soon as that information is no longer required for the purposes for which it was obtained.

• Where will your personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA). Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, we will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

• What are your rights in respect of your personal data?

You have certain rights in respect of your personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where you previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

• Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

• How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how we use your personal data, **you** can contact **us** as follows:

For Allianz Global Assistance

- By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD
- By telephone: **020 8603 9853**
- By email: AzPUKDP@allianz.com

For Online Travel Insurance Services Ltd

- By post: Data Protection Officer, Online Travel Insurance Services Ltd Unit 2021, 2nd Floor, WeWork Offices, 1 Primrose Street London EC2A 2EX
- By telephone: 0161 735 0180
- By email: data@online-travelinsurance.com

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 the policy the English courts shall have exclusive jurisdiction.

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.

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** Eurobreakdown insurance. 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 **0330 880 5098** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Definitions

Throughout this policy and certificate of insurance, the words and phrases listed below have the meanings given next to them and are printed in bold.

Appointed adviser means any solicitor or appropriately qualified person, firm or company, including **us**, appointed to act for **you**, according to the terms of this policy.

Breakdown means electrical or mechanical breakdown, road accident, damage or destruction by fire or attempted theft, puncture or loss of keys which means the **insured vehicle** cannot be moved.

Home means the place **you** usually live in the **United Kingdom**.

Insured event means;

- **your** defence if **you** are prosecuted for a motoring offence committed, or alleged to have been committed, by **you** arising solely in connection with the use of the **insured vehicle**.
- a claim brought by **you** for the pursuance of an uninsured loss claim against a negligent third party where **you** are involved in any road traffic accident causing;
 - death or bodily injury to **you** whilst in or getting in to or out of the **insured vehicle**, and
 - damage to the **insured vehicle**.

Insured vehicle means;

The vehicle shown on the certificate of insurance must be:

- a car, motorcycle over 150cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the **United Kingdom**. **Towed caravans/trailers** are not covered unless agreed in writing by **us** and the extra premium paid.
- for a Single trip policy, aged 15 years or under since first registration. For an Annual multi- trip policy, aged 11 years or under since first registration.
- not more than 3,500kg in weight (including any load), 7 metres in length (3 metres high and 2.3 metres wide).
- not carrying more than the recommended number of passengers (maximum being 8 including the driver).
- kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's specifications.

Insurer means AWP P&C SA.

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

- For single trip cover, **you** will only be covered for one specific trip. Any other trip which begins after **you** get back is not covered. A trip which is booked to last longer than 180 days is not covered. One way trips can only be covered for departures from the UK with a maximum duration of 8 days. All cover terminates when **you** first reach **your** final destination.
- For annual multi-trip, cover is for short trips of 31 days or less per trip (or less than 93 days subject to payment of the appropriate additional premium as shown on your certificate). There is absolutely no cover offered by this policy whatsoever for trips which are longer than the 31 days per trip (or 62 or 93 days subject to payment of the appropriate additional premium as shown on your certificate). This would include not insuring **you** for any part of a trip that is longer than 31 days in duration (or 62 or 93 days subject to payment of the appropriate additional premium as shown on your certificate).

Legal action means work carried out to support a claim

that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**;

- to the European Court of Justice, European Court of Human Rights or similar international body, or
- to enforce a judgment or legally binding decision.

Legal costs means fees, costs and expenses (including Value Added Tax or the equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

Period of insurance means the cover under section 1 - cover before **you** leave begins 7 days before the beginning of **your journey** (but not before **your** policy was issued) and ends at the beginning of **your journey**. The cover for all other sections 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**.

Towed caravans/trailers means a caravan, travel trailer or camper trailer which is towed behind the **insured vehicle** at the time of the **breakdown**. It must not more than 3,500kg in weight (including any load), 7 metres in length (or up to 8 metres subject to the appropriate additional premium having been paid), 3 metres high and 2.3 metres wide.

Subject to the appropriate extra premium having been paid for towed vehicle cover and provided it is shown on **your** certificate of insurance, the **towed caravan/trailer** will be covered separately for roadside assistance, recovery to a garage and if required repatriation as detailed under the respective policy sections.

If the additional cover for the **towed caravan/trailer** has not been selected the assistance service will only recover the **towed caravan/trailer** with the broken down **insured vehicle** to a nearby garage. **Note:** No further assistance for **towed caravan/trailer** will be provided.

Relative means **your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

Resident means a person who has their main **home** in the **United Kingdom** and has not spent more than six months abroad during the year before the policy was issued.

United Kingdom, UK means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

We, our and **us** means AWP Assistance UK Ltd trading as Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

You, your and **person(s) insured** means any person in the **insured vehicle** on the **journey**.

Section 1

Cover before you leave

What each insured vehicle is covered for

In the event of a **breakdown** occurring to the **insured vehicle** within 7 days before **your journey** begins (but not before the date **your** policy was issued) **we** will do the following;

Assistance

Arrange assistance at **your home** or the roadside and recovery to the nearest repairer (if required).

Replacement vehicle

We will arrange and pay up to the amount shown in the benefits schedule for a replacement vehicle if;

- the **insured vehicle** cannot be repaired or recovered prior to the start of **your journey**, or
- the **insured vehicle** is stolen within 7 days before **your journey** begins (but not before the date **your** policy was issued) and not recovered or replaced prior to **your journey**.

What each insured vehicle is not covered for

Under assistance

- a. any repairs to the **insured vehicle** that are not described in this section.
- b. any **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
- c. any **insured vehicle** which has a recurring electrical or mechanical fault.
- d. any help or payment if the **breakdown** service cannot get to **your insured vehicle** because of bad weather.
- e. the cost of essential spare parts or repair costs at a garage.

Under replacement vehicle

- a. the cost of any personal accident insurance.
- b. the cost of any fuel or oil used.

Please note

- **we** will try to provide a vehicle of similar size to the **insured vehicle** subject to availability. Unfortunately motorcycles, motor caravans, minibuses, tow bars, caravans and trailers cannot be provided.
- if **you** have a replacement vehicle, **you** must meet the requirements of the car hire company. For example, these could include **your** age, putting down cash or credit card deposits and having a clean relevant driving licence.

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

Section 2

Emergency roadside repairs and getting your vehicle to a garage

What each insured vehicle is covered for

In the event of a **breakdown** occurring to the **insured vehicle** during **your journey** **we** will arrange assistance at the roadside and recovery to the nearest repairer (if required) up to the amount shown in the benefits schedule.

What each insured vehicle is not covered for

- a. any repairs to the **insured vehicle** that are not described in this section.
- b. any **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
- c. any **insured vehicle** which has a recurring electrical or mechanical fault.
- d. any help or payment if the **breakdown** service cannot get to **your insured vehicle** because of bad weather.
- e. the cost of essential spare parts or repair costs at a garage.

Please note

- **you** are covered under this section for **your towed caravan/trailer** if agreed in writing by **us** and the extra premium paid.

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

Section 3

Getting you home or helping you continue your journey

What each insured vehicle is covered for

We will help arrange and pay for the following if during **your journey** **you** cannot use the **insured vehicle** for at least 8 hours because of theft or **breakdown** and it cannot be repaired or recovered within that time.

Replacement vehicle or additional transport costs

Up to the amount shown in the benefits schedule for the cost of hiring a replacement vehicle or the necessary additional transport costs to enable **you** to;

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- continue to **your journey** destination and back again to collect the **insured vehicle** after the repair has been done, or
- return to **your home** in the **United Kingdom**.

Additional accommodation

For each **person insured** up to the amount shown in the benefits schedule for the cover **you** have chosen for extra hotel or bed and breakfast accommodation to stay in the location where the **insured vehicle** was recovered, until the repairs have been done.

What each insured vehicle is not covered for

- a. any costs after the **insured vehicle** is available and can be driven.
- b. the cost of any personal accident insurance.
- c. the cost of any fuel or oil used.
- d. any hotel or bed and breakfast arrangements if **your** main accommodation is a tent.
- e. any sundry expenses resulting from an incident claimed for under this section. For example telephone or mobile phone calls, faxes, food and drink.
- f. any costs incurred (other than a replacement vehicle) if the **insured vehicle** has a **breakdown**, in the **United Kingdom**, on the outward **journey** to continental Europe and **you** want to continue with **your journey**.
- g. the cost of a replacement vehicle if **you** have already got one under section 1 - cover before **you** leave.

Please note

- **you** are covered under this section for **your towed caravan/trailer** if agreed in writing by **us** and the extra premium paid.
- **we** will try to provide a vehicle of similar size to the **insured vehicle** subject to availability. Unfortunately motorcycles, motor caravans, minibuses, tow bars, caravans and trailers cannot be provided.
- if **you** have a replacement vehicle, **you** must meet the requirements of the car hire company. For example, these could include **your** age, putting down cash or credit card deposits and having a clean relevant driving licence.

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

Cover 4

Parts & labour expenses

What each insured vehicle is covered for

Up to the amount shown in the benefits schedule towards the cost of parts and labour necessarily incurred outside the **United Kingdom** in repairing the faults in the **insured vehicle** that led to a **breakdown** that required assistance and a claim under cover 2 - emergency roadside repairs and getting **your** vehicle to a garage.

Please note

- a. **your insured vehicle** must have suffered a **breakdown** as a result of mechanical or electrical failure, and as a result, **you** are prevented from continuing **your journey** safely.
- b. the **insured vehicle** must be in need of repair or replacement of faulty parts to enable **you** to continue **your journey**.

Conditions

- a. the contract for all repairs is between **you** and the repairer. **We** will not have any legal responsibility for the performance and quality of the repair.
- b. any exploratory dismantling charges will only be paid as part of a valid claim under this section.
- c. **you** must pay the garage directly for all parts and labour costs and claim them back when **you** return **home** from **your journey**.
- d. for annual multi-trip cover, a maximum of 3 claims can be made within the **period of insurance**.
- e. **we** cannot guarantee the cost or availability of spare parts and labour rates.

What each insured vehicle is not covered for

- a. any cost of parts and labour necessarily incurred in the **United Kingdom**.
- b. any mechanical or electrical failure or defect that has occurred prior to the commencement of the **journey**.
- c. any repairs or costs incurred that are not related directly to the mechanical or electrical defect that caused the **breakdown**.
- d. any liability incurred as a result of acts or omissions made by the repairer.
- e. any defects **you** knew about or could reasonably have been expected to know about prior to the commencement of the **journey**.
- f. any costs incurred following a claim made under cover section 7 - getting the insured vehicle back.
- g. any defects as a result of;
 - i. modification/alteration of the **insured vehicle** to the manufacturer's original specification.
 - ii. poor maintenance of **your insured vehicle**, including but not restricted to failure to change the cam belt in accordance with the manufacturer's recommendations.

- iii. an accident, accidental damage, theft or vandalism.
 - iv. corrosion, erosion, frost, freezing or water ingress.
 - v. faulty manufacture/design.
 - vi. failure to meet current emission legislation.
 - vii. windscreens, windscreen wipers and mechanism, windows and window mechanism sun roof and mechanism, wing mirrors, tyres, air conditioning systems, brake pads, discs, drum and shoes, multimedia systems, all body parts, paint, trim, upholstery, cosmetic finishing, folding roof motors, seat belts and mechanisms, frame and fabric, fuel gauge, replacement keys or reprogramming of keys.
- h. any repairs or costs incurred as a result of routine maintenance, phasing and calibration.
 - i. internal blockage of fuel systems by contamination.
 - j. damage caused by **you** or someone else not authorised to carry out repairs.
 - k. damage caused by **you** continuing to drive **your insured vehicle** after a fault becomes apparent.
 - l. any defects that **we** reasonably consider are not connected to the initial cause of the **breakdown**.
 - m. hire vehicles, company cars, trailers and caravans.

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

Section 5

Spare parts delivered for essential repair

What each insured vehicle is covered for

We will help arrange and pay to send the spare parts, including keys that are lost or stolen, to a specialist repairer, if the **insured vehicle** has a **breakdown** in continental Europe and the parts that are needed to repair the **insured vehicle** are not available locally.

What each insured vehicle is not covered for

- a. any **journey** within the **United Kingdom**.
- b. the cost of repairs to the **insured vehicle**.
- c. the cost of the essential spare parts.
- d. the cost of sending spare parts if **we** have not arranged to take the **insured vehicle** to a specialist repairer.

Please note

- **you** are covered under this section for **your towed caravan/trailer** if agreed in writing by **us** and the extra premium paid.

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

Section 6

Damage to the insured vehicle after theft or attempted theft

What each insured vehicle is covered for

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 continental Europe;

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

What each insured vehicle is not covered for

- a. any help or payment where there is no evidence of a forced entry into the **insured vehicle**.
- b. any help or payment where **you** do not get a police report within 24 hours of the event and send it to **us**.
- c. damage to paintwork or other accessories.

Please note

- **you** are covered under this section for **your towed caravan/trailer** if agreed in writing by **us** and the extra premium paid.

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

Section 7

Getting the insured vehicle back

What each insured vehicle is covered for

We will help arrange and pay for the following if the **insured vehicle** has a **breakdown** or it is stolen.

Storage costs

The cost of any storage charges up to the amount shown in the benefits schedule for the **insured vehicle** before it is brought back to the **United Kingdom**.

Returning the insured vehicle

The cost of getting the **insured vehicle** to **your home** or a repairer in the **United Kingdom** up to the amount shown in the benefits schedule.

We will provide this cover if any of the following apply;

- local repairs cannot be done.

- local repairs can be done in less than 5 days, but not before the date **you** are due to return to the **United Kingdom**.
- **your insured vehicle** is stolen and not found until after the date **you** are due to return to the **United Kingdom**.

Contribution to UK hire car while own vehicle is being returned

In the event that **you** return home without the **insured vehicle** because it is being repatriated under this section of the policy, **we** will pay up to the amount shown in the benefits schedule for necessary car hire expenses in the **United Kingdom** until the **insured vehicle** is repaired and returned.

What each insured vehicle is not covered for

- costs which are more than the **insured vehicle's** market value in the **United Kingdom**.
- theft of **your** personal possessions left in or on the **insured vehicle** when it is being brought back to the **United Kingdom**.

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

Section 8

Collecting the insured vehicle from continental Europe

What each insured vehicle is covered for

We will help arrange and pay for the following:

Vehicle collection

The necessary cost of travel for one person to travel to and from the **United Kingdom** to collect the **insured vehicle** up to the amount shown in the benefits schedule.

Vehicle storage

The cost of storing the **insured vehicle** for the necessary time before and after the repair has been done up to the amount shown in the benefits schedule.

We will provide this cover if either of the following apply:

- the repairs, following a **breakdown**, can be done within 5 days but not before **you** are due to return to the **United Kingdom**, or
- the **insured vehicle** was stolen and is only found after **your** return to the **United Kingdom** and can be driven legally and is mechanically safe.

What each insured vehicle is not covered for

- any **journey** within the **United Kingdom**.
- the cost of insurance to cover collecting the **insured vehicle**.
- you** will still be covered under this motor **breakdown** insurance policy when the **insured vehicle** is collected before the end of **your journey** as shown on **your journey** confirmation.

Please note

- **you** are covered under this section for **your towed caravan/trailer** if agreed in writing by **us** and the extra premium paid.

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

Section 9

If there is no qualified driver available for the insured vehicle

What each insured vehicle is covered for

We will help arrange and pay for the following.

Vehicle storage

Up to the amount shown in the benefits schedule in total for the cost of storing the **insured vehicle** before it is brought back to the **United Kingdom**.

Transporting home

The necessary extra costs of transporting the **insured vehicle** and **your** personal possessions to **your home**.

Additional accommodation

For each **person insured** up to the amount shown in the benefits schedule for the cover you have chosen for extra hotel or bed and breakfast accommodation to stay until the **insured vehicle** can be transported.

We will provide this cover if either of the following apply:

- because of death, serious injury or serious illness there is no suitable person to drive the **insured vehicle**, or
- the only qualified driver has to return urgently to the **United Kingdom** because of the death, serious injury or serious illness of the driver's **relative** or close business associate living in the **United Kingdom**. There must not be time for the qualified driver to return with the **insured vehicle**.

What each insured vehicle is not covered for

- any **journey** within the **United Kingdom**.
- costs if medical evidence of death, injury or illness was not given to **us** before the arrangements were made.
- any transport not arranged by **us** (normally **we** provide a qualified driver to drive the **insured vehicle** back to the **United Kingdom**).
- costs which are more than the **insured vehicle's** market value in the **United Kingdom**.
- any hotel or bed & breakfast arrangements if **your** main accommodation is a tent.

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

Section 10

Customs duty cover

What each insured vehicle is covered for

We will help arrange and pay for the following.

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 **United Kingdom** during **your journey** and it is beyond economical repair.

Duty cost

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

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

Section 11

Guarantee of Spanish bail deposits

What each insured vehicle is covered for

We will help arrange and pay up to the amount shown in the benefits schedule for a guarantee or deposit for bail which the Spanish Authorities may ask for to avoid the **insured vehicle** or driver being held because of an accident involving the **insured vehicle**. If **you** lose the guarantee or deposit in any **legal action** against **you**, **you** must repay the money to **us** immediately.

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

Section 12

Legal expenses

You can call **our** 24-hour legal helpline 365 days a year for advice on any motor related legal problem to do with **your journey**, arising under the law of England, Wales, Scotland and Northern Ireland.

Within your home country: 020 8603 9804.

Outside your home country: +44 (0) 208 603 9804.

What each insured person is covered for

Legal costs

We will pay up to the amount shown in the benefits schedule for **legal costs** for **legal action** if an **insured event** occurs during **your journey**.

Judicial hearing

If it is necessary for **you** to attend a judicial hearing for an offence, or alleged offence, covered under this policy, **we** will pay for necessary travel costs (but not board and lodging) for **you** to attend such a hearing up to the amounts shown in the benefits schedule.

Special conditions to this section

- **you** must conduct **your** claim in the way requested by the **appointed adviser**.
- **you** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**.
- **we** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent.
- **we** can withdraw cover after **we** have agreed to the claim, if **we** think a suitable settlement is unlikely or that the cost of the **legal action** could be more than the settlement.
- **you** must make every effort to assist **us** and **your appointed adviser** in recovering **our** outlay.

What each insured vehicle is not covered for

Any claim;

- not reported to **us** within 90 days after the event giving rise to the claim.
- for uninsured loss recovery where **we** think a suitable settlement is unlikely or where the cost of the **legal action** could be more than the settlement.
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide.
- where **you** have been charged with solvent abuse, alcohol or drugs related offences or dangerous driving.
- arising from parking or fixed penalty offences committed, or alleged to have been committed, by **you**.
- for an **insured event** occurring while the **insured vehicle** is being:
 - used for any purpose not permitted by the effective certificate of motor insurance.
 - driven by any person not described in the effective certificate of motor insurance as a person entitled to drive or any person not insured by this policy.
 - driven by a **person insured** who does not have a valid driving licence to drive the **insured vehicle** or who has been disqualified from holding or obtaining such a licence.
- against **us**, the **insurer**, another **person insured** or **our** agent.
- for an application by **you**:
 - to the European Court of Justice, European Court of Human Rights or similar international body, or
 - to enforce a judgment or legally binding decision.

Legal costs

- for **legal action** that **we** have not agreed to.
- incurred before **we** agreed to support the **legal action**.
- if **you** refuse suitable settlement of **your** claim.
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility.
- that cannot be recovered by **us**, **you**, or **your appointed adviser** when **you** receive any compensation. Any repayment will not be more than half of the compensation **you** receive.
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with court rules and protocols).
- for **legal action** in more than one country for the same **insured event**.
- for **legal action** if **your** affairs are in the hands of any insolvency practitioner.

Please note

- if **you** have a replacement vehicle from **us** while the **insured vehicle** is unavailable as a result of a **breakdown** covered by this policy it will, for the purposes of this section only, be treated as the **insured vehicle**.
- **we** will nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an alternative resolution facility.
- where there is a dispute between **you** and **us** regarding the administration of this section the matter may be referred to an alternative resolution facility such as mediation.

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

General conditions

We will act in good faith in all our dealings with you. We will only pay your claim if you meet the following conditions.

1. You are a resident of the United Kingdom.
2. You take reasonable care to protect your insured vehicle against breakdown or theft and yourself and your property against accident, injury, loss and damage.
3. You have a valid policy number.
4. You write to us as soon as possible with full details of anything which may result in a claim.
5. You send us every writ, summons or other communication to do with a claim as soon as you get it.
6. You give us all the information and documents we need (including details of your household or motor insurance and other information asked for under the 'making a claim' section). You must do this at your own expense.
7. You do not admit liability or offer to pay any claim unless you have our written permission.
8. You accept that we will not extend the period of insurance:
 - for single trip cover if the original policy plus any extensions have either ended, been in force for longer than 180 days or you know you will be making a claim.
 - for annual multi-trip cover beyond the expiry of your policy.
9. You accept that no alterations to the terms and conditions of the policy apply unless we confirm them in writing to you.
10. You must contact our motoring breakdown service when the insured vehicle has a breakdown or it is stolen. We will not provide cover if we have not authorised it.
11. You must get our authorisation for service costs at the time the insured vehicle has a breakdown or it is stolen. This must be organised by us and carried out according to our instructions.
12. You must keep the insured vehicle in a safe and roadworthy condition.
13. You must do everything necessary to get the repairs to the insured vehicle carried out quickly.
14. You must not abandon the insured vehicle or any parts to be dealt with by us.
15. You must tell the police, as soon as reasonably possible but within 24 hours, of loss or damage caused by theft (you also have to tell the police if you are involved in a road accident.)
16. You must tell us immediately of any extra or replacement car you want to have insured. If you do not tell us and an incident happens with the car concerned, this will make the policy invalid.

We have the right to do the following;

1. Cancel the policy and make no payment if you make a fraudulent claim.
2. Cancel the policy and make no payment if the appropriate premium is not paid to Online Travel Insurance Services Ltd.
3. Take over and deal with, in your name, any claim you make under this policy.
4. Take legal action in your name (but at our expense) to recover any payment we have made under this policy.
5. Cancel the cover given on this policy for a journey without refunding your premium if you cancel or cut short that journey.
6. Only refund or transfer your premium, if you decide that the policy does not meet your needs and you have contacted us within 14 days from the date you receive your certificate of insurance. We are entitled to recover all costs that you have used if you have travelled, made a claim or intend to make a claim.
7. Pay any claim on this policy under the law of the country you usually live in within the United Kingdom.
8. Not to provide help if the insured vehicle has an electrical or mechanical fault which keeps happening or has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
9. Decide on the best way of dealing with your call for help. We will take account of your own wishes whenever possible as well as the conditions and rules in force in the country where you need help.
10. Not pay for any event which is covered by another insurance policy or any motoring organisation's service.

General exclusions

1. we will not cover you for any loss, injury, damage, illness, death or legal liability caused by the following:
 - a. war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
 - b. your property being held, taken, destroyed or damaged under the order of any government or customs officials (except where cover is given under section 10 - guarantee of Spanish bail deposits).
 - c. you not answering accurately any question(s) we have asked you at the time of buying this policy, where your answer(s) may have affected our decision to provide you with this policy.
 - d. ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - e. any currency exchange rate changes.
 - f. the failure or fear of failure or inability of any equipment or any computer program, whether or not you own it, to recognise or to correctly interpret or process any data as the true or correct date, or to continue to function correctly beyond that date.
 - g. any epidemic or pandemic.
2. any loss caused as a direct or indirect result of anything you are claiming for (unless it says differently in the policy).
3. we will not provide cover for any goods, services, advice or arrangements supplied, given or made by us, any insurer providing cover which forms part of this policy, or any agent acting for them. This does not affect your legal rights.
4. we will not pay for the following:
 - a. anything caused by the insured vehicle being used for;
 - i. carrying goods or materials, or
 - ii. hire or reward, or
 - iii. motor racing, rallies, speed or other tests.
 - b. anything caused by you;
 - i. causing damage or injury on purpose, or
 - ii. breaking the law, or
 - iii. deliberately putting yourself at risk (unless you were trying to save another person's life), or
 - iv. being under the influence of alcohol or drugs (other than those prescribed by a registered doctor but not when prescribed for the treatment of drug addiction), or
 - v. not following the laws of the country or its local authorities.

Making a claim

For all breakdown claims please contact us as quickly as possible using the following number;

From within your home country 020 8666 9335

From outside your home country +44 (0) 20 8666 9335

For all legal expenses claims please request a claim form by contacting us as quickly as possible using the following number;

From within your home 020 8603 9804

From outside your home +44 (0) 20 8603 9804.

You can also write to:

**Allianz Global Assistance,
International Motor Operations Department,
102 George Street,
Croydon, CR9 6HD.**

Please supply us with your name, address and policy number and say that you are covered with **OTIS Eurobreakdown Insurance**.

You should fill in the claims form and send it to us as soon as possible with all the information and documents we ask for. You must send original documents as proof of what you have paid. We do not accept photocopies.

You will need to obtain some information about your claim while you are away. Below is a list of the documents we will need in order to deal with your claim.

For all claims

- your original journey booking invoice(s) and travel documents showing the dates and times of travel.
- original receipts and account for any expenses you have to pay.
- original bills or invoices you are asked to pay.
- details of any other insurance you may have that may cover the same loss.
- as much evidence as possible to support your claim.

Legal expenses

- detailed account of the circumstances surrounding the event (including photographs and video evidence if this applies) within 90 days of the event causing your claim.

- any writ, summons or other correspondence received from any third party. Please note that you should not reply to any correspondence from a third party without our written consent.
- full details of any witnesses, providing written statements where available.

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 Online Travel Insurance Services Ltd. Online Travel Insurance Services Ltd, AWP Assistance UK Ltd and Voyager Insurance Services Ltd 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 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.

Complaints procedure

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below.

Complaints regarding:

A. The sale of your policy, please contact;

**Online Travel Insurance Services Ltd
Unit 2021, 2nd Floor, WeWork Offices,
1 Primrose Street, London
EC2A 2EX**

Tel: 0330 880 5098

Email: support@online-travelinsurance.com

Complaints regarding:

B. Your breakdown assistance claim, please contact:

**Customer Service,
Allianz Global Assistance,
102 George Street, Croydon, CR9 6HD
Telephone: 020 8603 9853**

Email: customersupport@allianz-assistance.co.uk

In all correspondence please quote **OTIS EuroBreakdown Insurance**.

If you are still not satisfied, you have the right to ask the Financial Ombudsman Service to review your case. This will not affect your right to take action against us. The address is:

**The Financial Ombudsman Service
Exchange Tower, Harbour Exchange Square,
London, E14 9SR.**

Tel: 0800 023 4567 - UK landline

Tel: 0300 123 9 123 - UK mobile

Email: complaint.info@financial-ombudsman.org.uk

The FOS is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after we have provided you with written confirmation that our internal complaints procedure has been exhausted. Please always quote your insurance reference and claim number and enclose copies of relevant documentation. This procedure is intended to provide you with prompt and practical assistance in dealing with any complaints but does not affect your legal rights. Your statutory rights are not affected if you do not follow the complaints procedure above. For further information about your statutory rights contact your local authority, Trading Standards Service or Citizens Advice Bureau.

This policy is available in large print, audio and Braille. Please contact 03308 805049 and we will be pleased to organise an alternative version for you.