



Motor breakdown cover

Policy summary and
terms & conditions

Introduction

Welcome to UK and European breakdown cover

Keep this booklet somewhere safe, because it contains useful telephone numbers and important information about what you're covered for.

You'll also find full details about what to do in the event of a breakdown – just follow the simple procedures and leave everything else to us.

We hope you'll never need us but if you do, we'll do everything we can to get you back on the road as quickly as possible.

We aim to be with you within an hour.

Useful contact numbers

- For UK breakdown assistance call

0330 123 1140

Lines open 24 hours a day, 7 days a week

- For European breakdown assistance call

0044 1737 815867

Lines open 24 hours a day, 7 days a week

- For deaf, hard of hearing or speech impaired customers please text the word "breakdown" to

07624 808 266

- For general enquiries or to make a change to your policy please call

0800 028 2368

Lines open Mon to Fri 8am-8pm, Sat 10am-4pm

Policy summary

keyfacts®

Co-op Insurance Breakdown Cover Policy Summary

Some important facts about your Breakdown insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule. Please read Your policy booklet carefully and review it periodically to make sure this cover continues to meet Your needs. This is a regulatory requirement.

This policy is underwritten by Inter Partner Assistance SA UK Branch and is administered by AXA Assistance (UK) Limited.

AXA Assistance provides this service on behalf of The Co-operative Group.

Your cover is valid for the period of time shown on your policy schedule.

A Vehicle Policy covers breakdown assistance for the specific vehicle(s) shown on your policy schedule.

A Personal Policy covers breakdown assistance for the specific policy holder(s) named on the policy schedule, who must be travelling in a vehicle that meets the criteria specified in this policy document.

Please ensure you have adequate funds to pay for any pre-authorised costs by us in the event of a breakdown. Please retain all relevant receipts for reimbursement.

During any 12-month period we will not be responsible for more than two claims which arise from a common fault on the same vehicle. We will not be responsible for more than five claims in total for a Vehicle Policy or Personal Policy and no more than six for a Joint Personal Policy and seven for a Family Personal Policy.

During the first 24 hours of cover you are entitled to the benefits under Section A only.

Significant features and benefits	Significant and unusual exclusions or limitations	Relevant policy section
<p>Roadside Assistance + Local Recovery in the UK</p> <p>If the vehicle is immobilised by a breakdown which happens when you are within the UK but more than 1 mile from your home we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	<ol style="list-style-type: none">1. Transport to a local garage is for the vehicle and up to 7 people including the driver.2. We will not be responsible for more than two claims which arise from a common fault on the same vehicle3. We will not be responsible for more than five claims in total for a Vehicle Policy or Personal Policy and no more than six for a Joint Personal Policy and seven for a Family Personal Policy.	<p>Section A</p>

<p>Nationwide Recovery in the UK</p> <p>If the vehicle cannot be repaired at the roadside or at a local garage the same day we will arrange one of the following:</p> <ol style="list-style-type: none"> 1. For the vehicle and up to 7 people to be taken to your destination or home including the driver 2. Bed and breakfast accommodation for one night 3. Hire of another vehicle 4. Emergency driver 	<p>These benefits apply within the UK only:</p> <ol style="list-style-type: none"> 2. We will pay up to £40 per person for bed and breakfast (£280 in total). 3. The hire vehicle is only up to 1600cc and for a period of 24 hours 4. A medical certificate is required before an emergency driver is provided 	<p>Section B</p>
<p>Home Recovery in the UK</p> <p>If the vehicle is immobilised by a breakdown at or within one mile of your home we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	<p>Transport to a local garage is for the vehicle, and up to 7 people including the driver.</p>	<p>Section C</p>
<p>European Assistance</p> <p>If your vehicle is immobilised by a breakdown in Europe (including the UK part of your journey) we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a garage to be repaired at your cost. You may also be entitled to one of the following:</p> <ol style="list-style-type: none"> 1. Delivery of replacement parts. 2. Alternative travel arrangements. 3. Emergency car hire. 4. Emergency accommodation. 5. Emergency driver. 6. Vehicle recovery to the UK. 	<p>Transport to a local garage is for up to 7 people including the driver. Labour charges and parts up to £200 are included to make your vehicle secure following theft or attempted theft of the vehicle.</p> <ol style="list-style-type: none"> 1. The cost of the parts is not covered. 2. Travel for you and your passengers to your intended destination. 3. Car hire up to £70 per day and £750 in total. 4. B&B expenses up to £40 per person per day and £500 in total. 5. A medical certificate is required before an emergency driver is provided. 6. If your vehicle is not repaired before your planned return to the UK, cover includes transport costs to get you, your passengers and your vehicle home. 	<p>Section D</p>

Cancellation Right

We hope you are happy with the cover this policy provides. For policies of greater than 30 days duration, if you find that the cover does not meet your needs, contact us on 0800 028 2368 within 14 days of receiving this document and we will cancel your policy. You will receive a refund of your premium provided you have not made any claims.

If you cancel your policy outside the 14 day period you will receive a refund of your premium proportionate to the amount of time left to run on the policy, less an administrative charge of £15 provided you have not made any claims.

We may cancel this policy by giving you at least 14 days notice at your last known address. If we cancel the policy, we will refund the premium paid for the remainder of the current period of cover, unless a claim has been made. We reserve the right to refuse renewal of any individual policy.

Please note that the 14 day cancellation period does not apply to motor breakdown policies of less than 30 days duration, or where you have started a trip prior to exercising your rights to cancel.

Automatic Renewal

To ensure you continue to be covered after renewal, we will seek to automatically renew your cover, if you have selected this option. You will be sent a renewal reminder about 28 days before your cover expires to advise you of the cost of your breakdown cover; including any changes to the policy that will take effect, at renewal. The same payment details given for the previous payment will be used unless you tell us otherwise. If you do not want to renew, or wish to change any of your details please notify us at least 15 days prior to your renewal.

Making a Claim

If you need Breakdown Assistance in the UK, please call: 0330 123 1140. If you need Breakdown Assistance in Europe, please call: 00 44 1737 815867.

You should have the following information available: Vehicle registration number, your name and home postcode, your policy number, vehicle make, model and colour, your location and an indication of the nature of the problem.

Text messaging is available for use by deaf, hard of hearing or speech impaired customers, who have broken down. Customers needing the breakdown service should text the word "breakdown" to + 44 (0) 7624 808 266.

Alternative Format

Please call 0800 028 2368 if you would like to receive this information in an alternative format such as large print, audio or braille.

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to; The Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey. RH1 1PR, UK. Telephone 0330 123 1142 Email: quality.assurance@axa-assistance.co.uk.

If your complaint is not resolved you may be able to refer your complaint to the Financial Ombudsman Service.

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). You may be able to get compensation from this scheme in the event We are unable to meet our liabilities.

Co-op Insurance Motor Breakdown Cover

This policy is administered by AXA Assistance (UK) Limited. AXA Assistance runs the 24-hour motoring assistance helpline.

This policy is underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the Belgian National Bank and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. Our FCA Register number is 202664.

You can check this on the FCA's register by visiting the website www.fca.org.uk/register.

AXA Assistance (UK) Limited provides claims handling services under this policy. It is registered in England and Wales no: 02638890 and is authorised and regulated by the Financial Conduct Authority (FCA).

This policy is provided on behalf of Co-op Insurance which is a brand name used by CIS General Insurance Limited. CIS General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Its registered office is at Miller Street, Manchester M60 0AL. It is registered in England no: 29999A.

This insurance is governed by the laws of England and Wales.

This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully. There are different levels of cover available. The cover **you** hold will be set out in the accompanying policy schedule. If changes are made, these will be confirmed to **you** separately in writing.

Each section of cover explains what is and is not covered. There are also general exclusions (things that are not included) that apply to all sections of the cover, and there are general conditions that **you** must follow for the policy to work.

If **you** find that the cover does not meet **your** needs, contact AXA Assistance within 14 days of receiving this document and AXA Assistance will arrange to cancel **your** policy and refund the premiums **you** have paid, unless **you** have used the service before **you** cancel **your** policy.

If **you** cancel **your** policy outside the 14 day period **you** will receive a refund of **your** premium proportionate to the amount of time left to run on the policy, less an administrative charge of £15 provided **you** have not made any claims. If **you** have made a claim, no refund of premium will be payable on cancellation.

Meaning of words

Wherever the following words and phrases appear in bold in this document, they will always have the following meanings.

1. We, Us, Our

Inter Partner Assistance (the insurer) and AXA Assistance (UK) Limited (claims handling) both of The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK. In the Data Protection section of this policy '**we**' may also mean The Co-operative Group.

2. Vehicle Policy

A **Vehicle Policy** covers the specific **vehicle(s)** shown on **your** policy schedule. These are the only **vehicle(s)** that this cover applies to.

3. Personal Policy

A **Personal Policy** covers breakdown assistance for the specific policy holder(s) named on the policy schedule, who must be travelling in a **vehicle** that meets the criteria specified in this policy document.

4. Personal Joint Policy

A **Personal Joint Policy** covers breakdown assistance for the specific policy holders named on the policy schedule, who must reside at the same address. The maximum number of named policy holders covered under this cover is two. One of the named policy holders must be travelling in a **vehicle** that meets the criteria specified in this policy document.

5. Personal Family Policy

A **Personal Family Policy** covers breakdown assistance for the specific policy holders named on the policy schedule, who must reside at the same address. The maximum number of named policy holders covered under this cover is four. One of the named

policy holders must be travelling in a **vehicle** that meets the criteria specified in this policy document.

6. You, Your

The policyholder(s) named on the schedule or any person driving the insured **vehicle**, and any passengers in the insured **vehicle**. **We** will only assist up to seven people including the driver.

7. Vehicle(s)

Vehicle means the private car or motorcycle which is:

- no longer than 5.1 metres;
- no heavier than 3,500 kilograms;
- not higher than 1.95 metres;
- no wider than 2.1 metres;
- under 16 years old since first registration; and
- shown on **your** policy schedule (Only applicable under the **vehicle policy**)

You must have paid **us** the appropriate costs and **we** must have received these.

If the **vehicle you** are in breaks down while **you** are towing a caravan or trailer, **we** will recover the **vehicle** and the caravan or trailer, as long as the caravan or trailer is not more than:

- 8 metres long;
- 3 metres high; and
- 2.25 metres wide.

You must carry a spare tyre and wheel, and a key that will let **us** remove a wheel secured by wheel nuts for the **vehicle**, caravan or **trailer**, if it is designed to carry one. If the **vehicle** is not designed to carry a spare wheel, the appropriate aerosol repair kit must be carried.

8. Your Home

The last address (in the **UK**) **you** gave to **us** as being where **you** permanently live or where **you** keep **your vehicle**.

9. Breakdown

Not being able to drive the **vehicle** because of:

- a mechanical or electrical breakdown;
- an accident;
- vandalism;
- a fire;
- a theft or an attempted theft;
- a flat tyre;
- a flat battery; or
- it having no fuel.

10. UK

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

11. Period of Cover

The period of time which insurance applies to and that is given on **your** policy schedule

The cover provided under each section is subject to the General Conditions and General Exclusions detailed in sections E and F

How to claim

To get UK emergency help phone: **0330 123 1140**. If **you** need Breakdown Assistance in Europe, please call: 0044 1737 815867. **You** should have the following information available:

- The **vehicle's** registration number.
- **Your** name, **home** postcode and contact details.
- **Your** policy number.
- The make, model and colour of the **vehicle**.
- The location of the **vehicle**.
- An idea of what the problem is.
- SOS Box number (where applicable).

Text messaging is available for use by deaf, hard of hearing or speech impaired customers, who have broken down. Customers should text the word "breakdown" to + 44 (0) 7624 808 266

You will only be able to claim the services we provide by contacting the emergency helpline number.

Claims Limit

During any 12-month period **we** will not be responsible for more than two claims which arise from a common fault on the same **vehicle**. **We** will not be responsible for more than five claims in total for a **Vehicle Policy** or **Personal Policy** and no more than six for a **Joint Personal Policy** and seven for a **Family Personal Policy**. During the first 24 hours of cover you are entitled to the benefits under Section A only.

Help on motorways

If **you** break down on the motorway, go to the nearest SOS emergency phone box. Ask the police to contact the 24-hour emergency helpline on the above number.

Automatic Renewal

To ensure **you** continue to be covered after renewal, **we** will seek to automatically renew **your** cover, if **you** have selected this option. **You** will be sent a renewal reminder about 28 days before **your** cover expires to advise **you** of the cost of **your** breakdown cover; including any changes to the policy that will take effect, at renewal. The same payment details given for the previous payment will be used unless **you** tell us otherwise. If **you** do not want to renew, or wish to change any of **your** details please notify **us** at least 15 days prior to **your** renewal.

Section A - Roadside Help and Local Recovery in the UK

The cover in this section will only apply if it is shown on your current policy schedule.

What is covered

1. If the **vehicle** breaks down more than 1 mile from **your home**, **we** will arrange and pay for a breakdown **vehicle** to come to the vehicle for up to one hour to try to get it working again.
2. If the **vehicle** breaks down at a place more than 1 mile from **your home** and cannot be made safe to drive at the place **you** have broken down within that hour, **we** will arrange and pay for the **vehicle**, the driver and up to six passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired. **You** must pay the costs of any repairs.

What is not covered

1. If the **breakdown** occurs less than 1 mile away from the supplied policy holder address.
2. Anything mentioned in the general exclusions. (Please see section E.)
3. If the **vehicle** has already been recovered, **we** will not pay for a second recovery for the same incident.
4. Travel outside the UK.

Section B - Nationwide Recovery in the UK

The cover in this section will only apply if it is shown on your current policy schedule.

What is covered

If the **vehicle** cannot be made safe to drive at the place **you** have broken down, and cannot be repaired the same day at a suitable local garage, **we** will choose the most appropriate solution from one of the following options;

1. Nationwide recovery service

We will take the **vehicle**, the driver and up to six passengers to:

- where **you** were originally travelling to; or
- **your home**
- and then at **your** request for the **vehicle** to be taken to a suitable repairer within 15 miles of where **you** broke down, **your home** address or where **you** were originally travelling to during one complete journey, for it to be repaired at **your** cost.

2. Overnight accommodation

We will pay the costs for bed and breakfast for one night only. **We** will pay up to £40 for each person (up to a maximum of £280). **You** are required to pay for this accommodation and to provide proof of purchase to **us** for reimbursement.

3. 24-hour UK hire vehicle

We will pay for a hire vehicle (with an engine of up to 1600cc for up to 24 hours). **You** will be responsible for returning the hire vehicle and collecting **your** repaired **vehicle**. **You** must meet the conditions of the hire-car company to be able to hire a car.

What is not covered

1. If the **breakdown** occurs less than 1 mile away from the supplied policy holder address.
2. The cost of fuel or lubricants **you** use in the hire vehicle.
3. Any insurance **you** have to pay to the hire-car company.
4. If the **vehicle** has already been recovered, **we** will not pay for a second recovery for the same incident.
5. Anything mentioned in the general exclusions (Please see section E.)

B1. Emergency driver in the UK

What is covered

If, during the journey, the driver cannot drive because of an injury or illness, and there is no one else able or qualified to drive the **vehicle**, **we** will provide, and pay for, a driver to finish the journey or return the **vehicle** and passengers to the place **you** were originally travelling from. **You** will need to provide a medical certificate before **we** provide this benefit.

What is not covered

1. Anything mentioned in the general exclusions. (Please see section E.)

Section C - Recovery & Homestart in the UK

The cover in this section will only apply if it is shown on **your** current policy schedule.

What is covered

1. If the **vehicle** breaks down anywhere within the **UK** or at **your home**, **we** will arrange and pay for a breakdown vehicle to come to where **you** are for up to one hour to try to get the **vehicle** working again.
2. If the **vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for the **vehicle**, and up to 7 people including the driver to be taken to a suitable local garage. (normally within 15 miles), for it to be repaired. **You** must pay the costs of any repairs.

What is not covered

1. Travel outside the UK.
2. Anything mentioned in the general exclusions (Please see section F.)

Section D - European Breakdown

The cover in this section will only apply if it is shown on **your** current policy schedule.

As well as the details in the **UK** section, wherever the following words and phrases appear in bold in this document and policy schedule, they will always have the following meanings;

Journey

A trip **you** make in **your vehicle** between **your home** in the **UK** and a place abroad, within the territorial limits. The trip must not be longer than 31 days in a row, or not more than 90 days in total during the **period of cover**. You must have started on your journey for cover to apply.

Cover in section D only applies in the countries listed below.

Andorra, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, Malta, the Republic of Cyprus, the Vatican City and other islands that belong to these countries and that are in Europe.

D1 - Before travel abroad starts

The benefits shown under section D4 below also apply in the **UK**, as long as **you** break down during **your journey**.

D2 - Help at the roadside and towing

What is covered

1. If **your vehicle** breaks down, **we** will arrange and pay for a breakdown **vehicle** to come to where the **vehicle** is for up to one hour to try to get the **vehicle** working again.
2. If **your vehicle** cannot be made safe to drive at the place **you** have broken down, **we** will arrange and pay for **your vehicle**, the driver and up to six passengers to be taken to a suitable local garage (normally within 15 miles) for it to be repaired. **You** must pay the costs of any repairs.
3. After the theft or attempted theft of the **vehicle** or its contents, **we** will pay the costs of repairing the damage or pay for replacement parts up to £200, which are needed for emergency roadside repairs to make **your vehicle** secure. **We** will not pay for the cost of paint-work and other cosmetic items.

What is not covered

1. **We** will not pay any amounts for making the **vehicle** secure once **you** have returned to the **UK**.
2. Anything mentioned in the general exclusions. (Please see section E.)

D3 - Delivering replacement parts

What is covered

1. If replacement parts are not available locally to repair the **vehicle** after a **breakdown**, **we** will arrange and pay to have the parts delivered to **you** or an agreed place as quickly as reasonably possible.

What is not covered

1. The actual cost of replacement parts and any customs duty. **You** must pay **us** this using a credit card or debit card or any other payment method **we** agree is suitable.
2. Any amount for getting parts, if the replacement parts can be bought locally.
3. Anything mentioned in the general exclusions. (Please see section E.)

D4 - Not being able to use your vehicle

What is covered

If during **your journey your vehicle** breaks down and it is not safe to drive, and it will take at least eight hours to repair, or if it is stolen and not recovered within eight hours, **we** will arrange and pay for the most appropriate solution from one of the following options:

1. To move **you, your** passengers and luggage to where **you** were originally travelling to, and then, once **your vehicle** has been repaired, arrange for **you** to be able to collect **your vehicle**: or
2. The cost of hiring another car while **your vehicle** is being repaired. **We** will pay up to £70 a day and £750 in total, as long as **you** are able to meet the conditions of the hire-car company: or

3. **We** will pay for bed and breakfast costs of up to £40 for each person each day (£500 in total for everyone in **your group**) while **your vehicle** is being repaired, as long as **you** have already paid for **your** original accommodation and **you** can't get **your** money back.

What is not covered

1. The cost of fuel or lubricants **you** use in the hire vehicle.
2. Any insurance **you** have to pay to the hire-car company.
3. Anything mentioned in the general exclusions. (Please see section E.)

D5 - If you become ill or injured and can't drive

What is covered

1. If no one else in **your** group can drive **you** home, **we** will pay for a qualified driver to bring **you, your** passengers and **your vehicle home**. **We** may ask for medical proof.

What is not covered

1. Anything mentioned in the general exclusions. (Please see section E.)

D6 - If you can't use your own vehicle to get home

What is covered

If after a **breakdown your vehicle** is still not repaired or safe to drive when it is time for **you** to go **home**, **we** will pay for suitable transport to get **you**, **your** passengers and **your** luggage to **your** home, and up to £150 towards other travel costs in the **UK** while **you** wait for **your** own **vehicle**. **We** will choose one of the following options:

- take **your vehicle** to **your home** or **your** chosen repairer in the **UK**; or
- pay the cost of one rail or sea ticket (or an air ticket if the rail or sea trip would take more than 12 hours) for **you** to go to get **your vehicle** once it has been repaired or found; and
- pay any storage charges (up to £100) while **your vehicle** is waiting to be repaired, collected or taken **home**.

What is not covered

1. Any costs **you** would have paid anyway for travelling **home**.
2. Loss or damage to personal possessions **you** leave in, on or near **your vehicle**.
3. The costs of returning **your vehicle** to the **UK** if **we** believe that the cost of doing so would be greater than the market value of **your vehicle** in the **UK**, after the **breakdown**.
4. The costs of returning **your vehicle** to the **UK** if repairs can be done locally and **you** are not willing to allow this to happen.
5. Anything mentioned in the general exclusions. (Please see section E.)

Section E - General exclusions that apply to all parts of this policy

What is not covered

1. Any **breakdown** that happens during the first 24 hours after **you** take out cover for the first time, except for benefits shown under section A, which are available immediately.
2. The cost of fuel or any spare parts needed to get the **vehicle** working again, or any costs that arise from not being able to get replacement parts. **You** will be responsible for the cost of draining or removing contaminated fuel.
3. Labour costs of more than one hour of roadside help.
4. The cost and guaranteeing the quality of repairs when the **vehicle** is repaired in any garage the **vehicle** is taken to.
5. Any costs for **vehicles**, which have not been maintained and used in line with the manufacturer's recommendations or as a result of an attempted and/or incomplete repair.
6. Any call-out or recovery costs in the **UK** after a **breakdown** where the police or other emergency services insist on the **vehicle** being picked up immediately by another organisation. **You** will have to pay any fees to store or release the vehicle.
7. Help or recovery if the **vehicle** is partly or completely buried in snow, mud, sand or water.
8. Damage or costs that arise from **us** trying to get into the **vehicle** after **you** have asked for help.
9. Any loss of any kind that comes from providing, or delaying providing, the services this cover relates to. (For example, a loss of earnings, the cost of food and drink and costs **we** have not agreed beforehand.)
10. Moving animals. **We** will decide whether or not to move any animal from the **vehicle**, and if **we** agree to do this it will be completely at **your** own risk.
11. Any costs for **vehicles** that have broken down or are not safe to drive when cover was taken out.
12. The **vehicle** must carry a serviceable spare tyre and wheel for the **vehicle** and any caravan or trailer attached including the means to release the tyre from **your vehicle**. **We** will not cover any services including recovery to a garage or any costs incurred as a result of **you** failing to do so. This condition does not apply if the vehicle is not designed to carry a spare wheel. If the vehicle is not designed to carry a spare wheel, **you** will need to carry the appropriate aerosol repair kit.
13. Any costs if the **vehicle** has been altered for, or is taking part in, racing, trials or rallying.
14. Any cost that **you** can get back under any other insurance policy or under the service provided by any motoring organisation.

15. Recovering the **vehicle** when it is carrying more than a driver and the recommended number of passengers according to the manufacturers, if there is more weight in the **vehicle** than it was designed to carry or **you** are driving on unsuitable ground.
16. Recovery or help if the **vehicle** is heavier than 3,500 kilograms, longer than 5.1 metres, higher than 1.95 metres or wider than 2.1 metres.
17. Recovery or help if **you** are hiring the **vehicle** out to carry people in return for money, unless we have agreed this with **you**.
18. Recovery or help if the **vehicle** is being used to carry commercial goods.
19. Any claim that comes from:
 - any person driving the **vehicle**, if **you** know they do not have a valid licence to drive in the **UK**; or
 - any person driving the **vehicle**, if they are not authorised by **you** to drive the **vehicle** or are not keeping to the conditions of their driving licence.
20. Any claim that comes from a poor-quality repair or a repair that has been attempted without **our** permission during the same trip.
21. Any loss or damage caused to the **vehicle** or any loss or cost arising from or contributed to by:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
22. Loss or damage caused by war, revolution or any similar event.
23. Mobile phone, phone call and postage costs are not covered under **your** policy in any circumstances.
24. In the event of misfuelling **you** will be entitled to a local recovery only under Section A.

Section F - General conditions applying to all parts of this policy

1. The **vehicle** must be permanently registered in the **UK** and, if appropriate, have a current MOT certificate and valid road fund licence. The **vehicle** should be kept in a good condition and have been serviced regularly in line with the manufacturer's recommendations. It must be under 16 years old since first registration.
2. If **we** arrange for temporary roadside repairs to be carried out after damage to the **vehicle**, or **we** take the vehicle to **your** chosen place, **we** will not be legally responsible for any more help in the same incident.
3. **We** will not pay **you** any benefit unless **you** contact **us** using the emergency phone numbers provided. **You** must not try to contact any agent or repairer direct.
4. **You** are responsible for keeping the **vehicle** and its contents safe, unless **you** are not able to or **you** have an arrangement with **us** or **our** agent. **You** must be with the **vehicle** at the time **we** say **we** expect to be there.
5. **You** must quote **your** policy number when **you** call for help and have the relevant documents needed by the repairer, recovery specialist or **our** chosen agent.
6. **You** will have to pay the cost of moving the **vehicle** or a repair vehicle coming out to **you** if, after asking for help which **you** are entitled to, the **vehicle** is moved or repaired in any other way.
7. **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **your** instructions or the instructions of any person acting on **your** behalf.
8. If **we** pay a claim under any cover provided by this insurance, **we** will be entitled to ask for all reasonable help from **you** to take action in **your** name to get back **our** costs from another organisation.
9. **We** have the right to choose a suitable garage that is able to carry out a repair, which **you** must pay for, as long as the garage can carry out the repairs within eight hours.
10. If **we** arrange for temporary roadside repairs to be carried out to the **vehicle**, **you** must then immediately arrange for any permanent repair that may be needed.
11. If the **vehicle** needs to be taken to a garage after a **breakdown**, the **vehicle** must be in a position that makes it easy for a recovery vehicle to pick it up. If this is not the case, **you** will have to pay any specialist recovery fees.
12. **You** will have to pay for any parts or other products used to repair the **vehicle**.
13. **We** will not arrange for help if **we** think that it would be dangerous or illegal to repair or move the **vehicle**.

14. During any 12-month period **we** will not be responsible for more than two claims which arise from a common fault on the same **vehicle**. **We** will not be responsible for more than five claims in total for a **Vehicle Policy** or **Personal Policy** and no more than six for a **Joint Personal Policy** and seven for a **Family Personal Policy**. If **you** need **our** help more than the number of claims allowed on **your** policy in a 12-month **period of cover** or more than twice for the same fault on the same **vehicle**, **you** will have to pay for the services **we** provide. **We** will ask for a credit-card number or debit-card number before **we** help **you**.
15. If **you** are covered for **breakdown** by any other insurance policy or warranty, **you** must tell us.
16. If **you** are not willing to accept **our** decision or **our** agents' decision on the most suitable type of help, **we** will not pay more than £100 for any one **breakdown**.
17. **We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available. **We** will do **our** best to arrange a vehicle of the same size as **yours**, but **we** cannot guarantee that there will be tow bars, bike racks, roof boxes, or other accessories included. **You** must meet the conditions of a hire-car company to hire a vehicle.
18. This insurance contract is between **you** and **us**. Any person or company who is not party to this insurance policy has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any condition of this insurance policy. This does not affect any other rights another organisation has apart from under that Act. **We** will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

Cancellation

If **you** find that the cover does not meet **your** needs, contact AXA Assistance within 14 days of receiving this document and AXA Assistance will arrange to cancel **your** policy and refund the premiums **you** have paid, unless **you** have used the service before **you** cancel **your** policy.

If you cancel your policy outside the 14 day period you will receive a refund of your premium proportionate to the amount of time left to run on the policy, less an administrative charge of £15 provided **you** have not made any claims. If you have made a claim, no refund of premium will be payable on cancellation.

We may cancel this policy by giving **you** at least 14 days written notice at **your** last-known address if:

- **You** fail to pay the premiums after **we** have sent you a reminder to do so. If **we** have been unable to collect a premium payment, **we will** contact **you** in writing requesting payment to be made by a specific date. If **we** do not receive payment by this date **we** will cancel **your** policy by immediate effect and notify **you** in writing that such cancellation has taken place.
- **You** refuse to allow **us** reasonable access to **your** property (vehicle and so on) to provide the services **you** have asked for under this policy or if **you** fail to co-operate with **our** representatives;

- **You** otherwise stop keeping to the terms and conditions of this policy in any significant way; or
- The cost of providing this policy becomes prohibitive

We may cancel this policy without giving **you** notice if, by law or other similar reasons, **we** are prevented from providing it. If **we** cancel the policy under this section, **we** will refund the premium paid for the remaining period of insurance, unless **you** have made any claims.

We may cancel this policy without giving **you** notice and without refunding **your** premium if **you**:

- Make or try to make a fraudulent claim under **your** policy;
- Are abusive or threatening towards **our** staff; or
- Repeatedly or seriously break the terms of this policy.

If you make a valid claim before the policy is cancelled, we will pay it before we cancel the policy.

Our promise

We want to give you the best possible service. If you are not happy with our service, the procedure below explains what you should do.

Complaints procedure

You can write to the Quality Manager at: Quality Manager, Inter Partner Assistance SA, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK.

Or, **you** can phone **0330 123 1142** or email: quality.assurance@axa-assistance.co.uk

If it is impossible to reach an agreement, **you** may have the right to make an appeal to the Financial Ombudsman Service by writing to:

The Financial Ombudsman Service
Exchange Tower, London, E14 9SR, UK
or email: complaint.info@financial-ombudsman.org.uk
www.financial-ombudsman.org.uk

Or, **you** can phone **0800 023 4567**.
These procedures do not affect **your** right to take legal action.

Details on how to take your complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform http://ec.europa.eu/consumers/odr/index_en.htm, which has been set up by the EU Commission.

We are a member of the Financial Services Compensation Scheme (FSCS). The

FSCS offers protection for customers of financial services firms. **You** can get more information at www.fscs.org.uk.

Data Protection Act

Use of Your Personal Data

Please read the paragraphs below, which define how **we** The Co-op and the insurer (Inter Partner Assistance SA) use information about **you** for the purpose of providing **you** with insurance services and additional products and services.

We appreciate the importance of the protection, confidentiality and security of **your** information

Personal Information

By purchasing **our** products and services, **you** agree that **we** and the insurer(s) may:

- a. disclose and use information about **you** and **your** insurance cover to companies within the **AXA** group of companies, to its service providers and agents in order to administer and service **your** insurance cover, collect payments for fraud prevention and otherwise as required by applicable law;
- b. monitor and/or record **your** telephone calls in relation to cover to ensure consistent servicing levels and account operation;

- c. undertake all of the above within and outside the United Kingdom and the European Union. This includes processing **your** information in other countries in which data protection laws are not as comprehensive as in the European Union. However, **we** have taken appropriate steps to ensure the same (or equivalent) level of protection for **your** information in other countries, as there is in the European Union.
- d. Obtain and store any relevant and appropriate photographic evidence of the condition of your vehicle which is the subject of the claim, for the purpose of providing services under this policy and validating your claim;

If **you** hold membership with The Co-op Group, **we** may need to provide The Co-op Group with limited information about **your** business with **us** so that they can calculate and provide **you** with **your** membership entitlement.

Unless **you** tell **us** not to, **we** may contact **you** about other products and services **we** believe may interest **you**. If you prefer not to be **contacted**, please write to us or call us on **0800 028 2368**.

If **you** want to know what information is held about **you** by Inter Partner Assistance or AXA Assistance, please write to **us** at :
Data Protection Officer
The Quadrangle
106-118 Station Road
Redhill RH1 1PR

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly. Information about **you** is only held for so long as it is appropriate for the above.

We monitor and record phone calls to help maintain **our** quality standards and for security purposes.

Alternative Format

Please call **0800 028 2368** if you would like to receive this information in an alternative format such as large print, audio or braille.

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Co-op Insurance is a trading name of CIS General Insurance Ltd which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Registered Office: Miller Street, Manchester, M60 0AL. Registered in England number 299999R.

Motor Breakdown recovery is provided on behalf of The Co-op Insurance by AXA Assistance (UK) Limited which is authorised and regulated by the Financial Conduct Authority. AXA Assistance (UK) Limited's firm register number is 439069. This policy is underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance SA UK Branch is a Belgian firm authorised by the Belgian National Bank and is subject to limited regulation by the Financial conduct Authority. Details about the

extent of our regulation by the Financial Conduct Authority are available from us on request. IPA's FCA Register number is 202664. You can check these on the Financial Services Register by visiting the website www.fca.org.uk/register. The registered office for both these companies in the United Kingdom is The Quadrangle, 106 -118 Station Road, Redhill, Surrey, RH1 1PR. Insurance is subject to policy terms and conditions.

Calls may be monitored or recorded for security and training purposes. Calls to 0800 numbers are normally free for people ringing from a "fixed line" phone - but charges may apply if you call from a mobile phone. Calls to 0330 numbers are charged at the same rate as calls to an 01 or 02 number. Calls from mobiles may vary and you may want to check this with your service provider.

We like our communications to have an impact on you - but not on the environment.

Which is why this is printed using vegetable oil-based inks on 80% recycled paper (with 60% from post-consumer waste) with the remaining 20% produced from Forest Stewardship Council certified sources. This paper is made in a totally chlorine-free process.