

vehiclerecue
direct

AXA ASSISTANCE
redefining / service

Vehicle Rescue Direct

**Car and Motorcycle
Breakdown Cover
POLICY WORDING**



Motoring Assistance Cover

This policy is administered by Vehicle Rescue Direct which is a trading name of Travel Insurance Agencies Limited. Travel Insurance Agencies Limited is authorised and regulated by the Financial Services Authority. (FSA register number 306767) The FSA website has a register of all regulated firms and you can view this by going onto www.fsa.gov.uk. You may also telephone the FSA on 0845 606 1234.

This policy is underwritten by Inter Partner Assistance SA (IPA). We are fully owned by and are part of the worldwide AXA Group. IPA is authorised by the Commission Bancaire, Financière et des Assurances (CBFA) in Belgium and regulated by the Financial Services Authority (FSA) in the UK. The FSA is an independent organisation that is not a part of the Government (FSA register number 202664). You can get information by phoning the FSA consumer helpline 0845 606 1234 (local rates apply) or by visiting their web site www.fsa.gov.uk.

AXA Assistance run the 24-hour motoring assistance helpline. 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.

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

Cancellation Right

We hope you are happy with the cover this policy provides. If **you** find that the cover does not meet **your** needs, contact us on 0845 450 0620 within 14 days of receipt of this document and Vehicle Rescue Direct will arrange to cancel your policy and refund the premiums **you** have paid, unless **you** have used the service before you cancel **your** policy.

Meaning of Words (Also see Section E - European Assistance)

Wherever the following words and phrases appear in bold in this document and in the Motoring Assistance Schedule they will always have these meanings:

1. We/Us/Our

Inter Partner Assistance SA, or AXA Assistance (UK) Ltd, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK. Registered No: FC008998.

2. You/Your/Driver

The policyholder or any person driving with **your** permission, and/or any passenger in the insured **vehicle** (maximum 7 people including the **driver**).

3. Vehicle(s)

Vehicle means the private, leased, or company owned car or motorcycle which is under 16 years of age, does not exceed 3,500 kg in gross weight, 5.1m in length, 2m in height and 2.1m in width, insured under **your** policy, as shown on the Motoring Assistance Schedule, details of which have been provided to Inter Partner Assistance SA and for which, the appropriate premium has been paid and received by Inter Partner Assistance SA.

If **your vehicle** breaks down whilst towing a caravan or trailer **we** will recover **your vehicle** together with the caravan or trailer. **You** must carry a serviceable spare tyre and wheel for **your vehicle**, caravan or trailer, if it is designed to carry one.

4. Your Home/House

The **UK** address last notified to Vehicle Rescue Direct as **your** permanent residence or place where **your vehicle** is normally kept.

5. Breakdown

Immobilisation of the **vehicle** as a result of mechanical breakdown, accident, act of vandalism, fire or attempted/recovered theft, flat tyre, lack of fuel, flat battery, occurring within the **UK** (or Western European territorial limits if the appropriate premium has been paid) during the **period of cover**.

6. UK

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

7. Period of Cover

The period to which the insurance applies and is stated on **your** Motoring Assistance Schedule.

8. AXA Assistance

AXA Assistance (UK) Limited, The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK.

Cover Details

The cover detailed under each section will only apply if it is shown on **your** current Motoring Assistance Schedule. Cover is subject to the General Conditions and General Exclusions detailed in sections F and G. This booklet provides details of all Vehicle Rescue Direct Breakdown Policies:

- **Rescue**
Sections A, D, F, & G.
- **Rescue Nationwide**
Sections A, B, D, F, & G.
- **Rescue Plus**
Sections A, B, D, F, & G.
- **Rescue Plus Europe**
Sections A, B, C, D, E, F, & G.
- **European Single Trip**
Sections A, B, C, E, F, & G.

Section A: Roadside Assistance and Local Recovery in the UK

*The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.*

Applies to...

Rescue

Rescue Nationwide

Rescue Plus

Rescue Plus Europe

What is covered:

1. If **your vehicle** breaks down, we will arrange and pay for a breakdown vehicle to come to the vehicle where **you** are for up to one hour to try to get it working again.
2. If **your vehicle** cannot be made safe to drive at the place **you** have broken down within that hour, **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.

What is not covered:

1. If **your vehicle** breaks down within one mile of **your** home.
 2. Anything mentioned in the general exclusions.
-

Section B: Nationwide Recovery in the UK

The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.

Applies to...

Rescue Nationwide

Rescue Plus

Rescue Plus Europe

What is covered:

If **your 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 **your vehicle**, the **driver** and up to six passengers to:

- Where **you** were originally travelling to; or
- **Your** home; or
- A suitable place to repair **your vehicle**. This place will be within 15 miles of where **you** broke down, **your** home address or where **you** were originally travelling to

or;

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 £160).

3. 24 Hour UK Hire Vehicle

We will pay for a hire vehicle (with an engine of up to 1100cc) for up to 24 hours. **You** will be responsible for returning the hire vehicle and collecting of **your** repaired **vehicle**. **You** must meet the conditions of the hire-car company to be able to hire a car.

4. Emergency Driver within the UK

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 some form of medical certification after **we** provide this benefit.

What is not covered:

1. Anything mentioned in the general exclusions.
-

Section C: Home Recovery in the UK

The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.

Applies to...

Rescue Nationwide

Rescue Plus

Rescue Plus Europe

What is covered:

1. If **your vehicle** breaks down at or within a one mile of **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 **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). **You** must pay the costs of any repairs.

What is not covered:

1. Anything mentioned in the general exclusions.

Section D: Key Protection

The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.

Applies to...

Rescue

Rescue Nationwide

Rescue Plus

Rescue Plus Europe

The cover in this section will only apply if it is shown on **your** Motoring Assistance Schedule.

In addition to those detailed in the Meaning of Words section, wherever the following words and phrases appear in bold in this document and Motoring Assistance Schedule they will always have these meanings:

Keys/Locks:

Key(s) / Lock(s) to your home or vehicle specified in your policy schedule

Stranded:

More than 20 miles from **home**.

Section D: Key Protection, cont.

What is Covered

1. **Theft of your vehicle or house keys in the U.K.**

If **your vehicle** or house **keys** are stolen anywhere in the **UK**, **you** must report the theft to the police and **AXA Assistance**. **We** will reimburse **you** for the cost of **key and lock** replacement up to the policy limit. **You** are entitled to immediate **key and lock** replacement.

2. **Loss of your vehicle or house keys in the UK.**

If **your keys** are lost anywhere in the **UK** for more than 5 days after notification of the loss to the police and **AXA Assistance**, **we** will reimburse **you** for the cost of **key and lock** replacement up to the policy limit.

3. **Loss or theft of your vehicle or house keys outside the UK.**

If **your keys** are lost or stolen while outside the **UK**, **you** must report this event to the police and **AXA Assistance** and **we** will authorise immediate **key and lock** replacement and reimburse **your** costs up to the policy limit.

(**Your keys** must be lost in one of the following countries for cover to apply under this section; Andorra, Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Portugal, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Poland, the Republic of Cyprus, Republic of Ireland, the Vatican City, Turkey, and these country's dependent islands, within the geographical area of Europe, of the aforementioned countries).

4. **Keys in the vehicle.**

If your **vehicle keys** are locked in your **vehicle** or broken in any **lock** of your **vehicle**, **we** will pay up to £30 including VAT towards the call out charge.

5. **Stranded in the UK.**

If you are **stranded** by the theft or loss of **your vehicle keys** and have no access to **your vehicle** **we** will pay £30 per day including VAT for pre-authorised vehicle hire for up to 3 days (if authorisation is not received no claim will be paid).

Policy Limits

The total amount payable in respect of each insured incident and in total for all insured incidents in any one year is £350 including VAT in section D.

Section D: Key Protection, cont.

How to make a claim under Key Protection

1. Check to see if **your** claim is covered.
2. Read the claim conditions and follow the instructions given.

Claim Conditions:

1. All lost or stolen **keys** must be reported to **AXA Assistance** on **01737 815 095** within 48 hours.
2. The police must be notified of all lost and stolen **keys** within 48 hours and in the case of theft, a crime report number obtained.
3. No costs are payable under this insurance unless **you** have notified **us** through the **AXA Assistance** helpline number provided and obtained pre-authorisation.
4. If **you** claim under this policy for something, which is also covered by another insurance policy, **you** must provide **AXA Assistance** with full details of the other insurance policy. **We** will only pay **our** rateable proportion of the claim.
5. If a dishonest claim is made under the policy all rights to benefits under this policy will be lost.
6. All bills for any services rendered must be met by **you** and **your** outlay will be reimbursed as appropriate on submission of the original receipt and the crime reference number subject to the policy limits.
7. The original receipt and the crime reference number must be submitted to **us**, within 31 days after receiving authorization from **AXA Assistance**.

What is not covered:

1. Replacing **locks** when only the parts need changing.
2. Damage to **locks** by wear and tear, weather, mechanical or electrical breakdown, cleaning, repairing, restoring, or anything, which happens gradually.
3. Damage to **locks** by attempted theft or malicious damage.
4. Any other **keys** other than for the **home** or **your vehicle**.
5. Anything mentioned in the general exclusions.

Conditions of Key Cover:

1. Taking care - **You** must take reasonable care to avoid anything which may result in a claim under the policy.
2. Change of Address - Following a change of address **you** must write to tell Vehicle Rescue Direct.

Termination of cover and benefit

This insurance cover and the benefits provided shall automatically terminate immediately upon the first to occur of the following:

1. The expiry of the period of insurance.
2. Upon transfer of ownership of the **vehicle** or house to any person other than the first named on the policy schedule.

Section E: European Assistance

The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.

Applies to...

Rescue Plus Europe (For journeys outside the United Kingdom)
European Single Trip

In addition to those detailed in the **UK** section, wherever the following words and phrases appear in bold in this document and Motoring Assistance Schedule they will always have these meanings:

Journey (Annual Vehicle Rescue Plus Europe)

A return trip in **your vehicle** between **your home** in the **UK** and **your** destination abroad, within the territorial limits, which does not exceed 31 consecutive days, or no more than 90 days in total during the **period of cover**.

Journey (European Single Trip)

A return trip in **your vehicle** between **your home** in the **UK** and **your** destination abroad, within the territorial limits, during the **period of cover**.

Unless otherwise stated cover in section E only applies in the European countries listed below:

Andorra, Austria, Belgium, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Portugal, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Poland, the Republic of Cyprus, Republic of Ireland, the Vatican City, Turkey, and these country's dependent islands, within the geographical area of Europe, of the aforementioned countries.

E1: Before travel abroad starts

The benefits shown under section E4 below also apply in the **UK** as long as **you break down** during **your journey**.

E2: Roadside Assistance & 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 garage (normally within 15 miles), for it to be repaired. **You** must pay the costs of any repairs.

Section E: European Assistance, cont.

(E2 Roadside Assistance & Towing; Cont.)

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. Any amounts for making the **vehicle** secure once **you** have returned to the **UK**.
2. Anything mentioned in the general exclusions.

E3: Delivering replacement parts

What is covered:

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

What is not covered:

1. The actual cost of replacement parts and any customs duty. **You** must pay us 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.

E4: Loss of use of your vehicle

What is covered:

If during **your journey your vehicle** breaks down and it is not safe to drive, and will take at least 8 hours to repair, or if it is stolen and not recovered within 8 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, take you back to your vehicle or bring your vehicle to you: or
2. The cost of hiring another car while **your vehicle** is being repaired. We will pay up to £70 per 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 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.

Section E: European Assistance, cont.

(E4 Loss of use of Your Vehicle; Cont.)

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.

E5: 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.

E6: 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 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:

1. Take **your vehicle to your home** or **your** chosen repairer in the **UK**
2. Pay the cost of one rail or sea ticket (or an air ticket if the rail/sea trip would take more than 12 hours) for **you** to go and get **your vehicle** once it has been repaired or found; and
3. pay any storage charges (up to £100) while it 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.

Section F: General Exclusions applying 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 **your vehicle** working again, or for any costs that arise from not being able to get the 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 assistance.
4. If **we think** that a locksmith, body, glass or tyre specialist is needed, **we** will try to arrange these for **you** but **you** will have to pay for their services, unless **your vehicle** is covered under section E2 and E3.
5. The cost and guaranteeing the quality of repairs when **your vehicle** is repaired in any garage the **vehicle** is taken to.
6. Any costs for **vehicles** which have not been maintained and used in line with the manufacturer's recommendations.
7. Any call-out or recovery costs in the **UK** after a **breakdown** where the police or other emergency service insist on the **vehicle** being picked up immediately by another organisation. **You** will have to pay any fees to store or release the **vehicle**.
8. Help or recovery if **your vehicle** is partly or completely buried in snow, mud, sand or water.
9. Damage or costs that arise from **us** trying to get into **your vehicle** after **you** have asked for help.
10. 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 or drink and costs **we** have not agreed beforehand.)
11. Moving animals. **We** will decide whether or not to move any animal in your **vehicle**, and if **we** agree to do this it will be completely at your risk.
12. Any costs for **vehicles** that have broken down or are not safe to drive when cover was taken out.
13. The costs of getting a spare wheel or tyre for roadside repair if you do not have one. **We** will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if you are not able to provide a key to do this. This does not apply if **your vehicle** is not designed to carry a spare wheel.
14. Any costs if **your vehicle** has been altered for, or is taking part in, racing, trials or rallying.
15. Any cost that **you** can get back under any other policy of insurance or under the service provided by any motoring organisation.
16. Recovering **your 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.
17. Recovery or help if **your vehicle** is: heavier than 3,500 kilograms; longer than 5.1 metres; higher than 2 metres; or wider than 2.1 metres.
18. Recovery or help if **you** are hiring **your vehicle** out to carry people in return for money, unless **we** have agreed this with **you**.
19. Recovery or help if **your vehicle** is being used to carry commercial goods.

Section F: General Exclusions applying to all parts of this policy, cont.

20. Any claim that comes from:
 - a. any person driving **your vehicle** with your permission, if **you** know they do not have a valid licence to drive in the **UK**; or
 - b. any person driving **your vehicle** with your permission, if they are not keeping to the conditions of their driving licence.
 21. Any claim that comes from a poor-quality repair or a repair that has been attempted without **our** permission during the same trip.
 22. Any loss or damage caused to **your vehicle**, or any loss or expense arising from or contributed to by:
 - a. Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - b. The radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
 23. Loss or damage caused by war, revolution or any similar event.
 24. Any loss or damage caused by a riot or public demonstration that happens outside the **UK**.
 25. Mobile phone, phone call and postage costs are not covered under **your** policy in any circumstances.
 26. In the event of mis-fueling you will be entitled to local recovery only.
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Section G: General Conditions applying to all parts of this policy

1. **Your vehicle** must be permanently registered in the **UK** and if appropriate have a current MOT certificate and valid road fund licence disc on display. **You** must keep the **vehicle** in a good condition and have it serviced regularly in line with the manufacturer's recommendations. The **vehicle** must be under 16 years old.
2. If **we** arrange for temporary roadside repairs to be carried out after damage to **your vehicle**, or **we** take **your 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 (unless you are not able to do this.) **You** must not try to contact any agent or repairer direct.
4. **You** are responsible for keeping **your 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 **your 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 **your vehicle** or a repair vehicle coming out to **you** if, after asking for help which **you** are entitled to, **your 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. **You** must carry a serviceable spare tyre and wheel for **your vehicle** and any caravan or trailer attached to **your vehicle**. This condition does not apply if **your vehicle** is not designed to carry a spare wheel.
10. **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.
11. If **we** arrange for temporary roadside repairs to be carried out to **your vehicle**, **you** are required to then immediately arrange for any permanent repair that may be needed.
12. If **your vehicle** needs to be taken to a garage after a **breakdown**, **your 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.
13. **You** will have to pay for parts, or other products used to repair **your vehicle**.
14. **We** will not arrange help if **we** think that it would be dangerous or illegal to repair or move **your vehicle**.
15. During any 12 month period **we** will not be responsible for more than two claims which arise from a common fault; and no more than four claims in total. If **you** need help more than four times in a 12-month period of cover, **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.
16. If **you** are covered for **breakdown** by any other insurance policy or warranty, **you** must tell **us**.
17. If **you** are not willing to accept **our** decision or that of **our** agents on the most suitable type of help, **we** will pay not more than £100 (for any one **breakdown**).

Section G: General Conditions applying to all parts of this policy, cont.

18. **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. In most parts of Europe, hire cars are not allowed to cross national frontiers or to be brought back to the **UK**.
 19. 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 term of this insurance policy. This does not affect any other rights another organisation has apart from under that act.
 20. **We** will only allow you to reduce your level of cover when it is due for renewal.
 21. Vehicle Rescue Direct may cancel this policy by giving **you** fourteen days notice by recorded delivery to **your** last known **UK** address.
 22. If **you** need **us** to scrap the **vehicle**, **we** will need: the V5 document; a copy of **your** passport; and your written permission to get rid of the **vehicle**.
 23. **We** may cancel this policy by giving **you** 14 days notice by recorded delivery to **your** last known **UK** address.
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Our Promise of Service

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

Complaints Procedure

Your first point of contact should be: Assurance Dept.: Vehicle Rescue Direct, Seymour House, 30 – 34 Muspole Street, Norwich, Norfolk, NR3 1DJ.

If your complaint is unresolved **you** can write to the Quality Manager, Inter Partner Assistance, The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK. Alternatively you may telephone on 0870 609 0023.

If it is impossible to reach an agreement **you** have the right to make an appeal to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR, UK or telephone 0845 080 1800.

These procedures do not affect **your** right to take legal action.

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

We will keep details of you, **your** insurance cover and claims to help us prevent and detect fraud, deal with claims and so on. **We** will use this information in line with the Data Protection Act 1998.

Alternative Format

Please contact **us** if **you** would like to receive this information in alternative format such as large print, audio or Braille.

How to Claim - Vehicle Assistance

IMPORTANT: Only by calling the Emergency Helpline numbers, will you be able to claim for the services provided.

For Rescue, Rescue Nationwide, Rescue Plus, or Rescue Plus Europe

To obtain emergency assistance

In the UK contact **01737 815095**

In the Europe contact + **44 1737 815 037**

To obtain emergency assistance

For European Single Trip Cover

In the UK contact **01737 815037**

In the Europe contact + **44 1737 815 037**

NOTE: MOBILE PHONES MAY INCURE A CHARGE

How to Claim - General Information

You should have the following information available upon request:

- **Your vehicle's** make and model and registration number.
- **Your** name and **home** postcode.
- **Your** Policy Number.
- The colour of the **vehicle**.
- The location of the **vehicle**.
- An indication as to the nature of the problem.

in Europe...

- Dates of travel abroad stated on **your** Validation Certificate.
- Intended date of return **home**.

ASSISTANCE ON UK MOTORWAYS

In the event of a **breakdown** on the motorway, proceed to the nearest SOS Emergency Telephone Box. Ask the Police to contact the 24-Hour EMERGENCY Helpline on the above number. Be prepared to provide the additional information together with the number of the SOS Emergency Telephone Box.

ASSISTANCE ON EUROPEAN MOTORWAYS

On many European motorways or Autoroutes, particularly in France, if **you** break down the emergency telephones will be answered by the police. They will arrange for a recovery vehicle to tow **you** and **your vehicle** off the motorway either to a local garage or perhaps to a motorway service station, without reference to **AXA Assistance**. **You** may be required to pay for this assistance on the spot, in which case obtain and keep a receipt and **we** will reimburse **you**. Alternatively, once **you** and **your vehicle** are towed to a place of safety call **AXA Assistance** and the recovery agent may accept **our** guarantee of payment. At this stage **AXA Assistance** will also arrange any other assistance **you** may require.

How to Claim - Key Cover (see Section D)

How to make a claim under Key Protection:

Please check to see if **your** claim is covered and read the claims conditions in Section D of this booklet.

- Report Stolen or Lost keys to **AXA Assistance** on **01737 815 095** within 48 hours.
 - Notify Police of lost and stolen **keys** within 48 hours. In the case of theft, obtain a crime report number.
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