# CAREFREE TRAVEL SERVICE
# MOTORING COVER

**For policies issued between 1st November 2012 and 31st October 2013**

## INTRODUCTION TO YOUR POLICY

This policy document provides You with the terms, conditions and exclusions of the insurance cover, together with information that will help You in the event of an emergency. The policy contains different levels of cover, some of which do not apply unless You have paid the appropriate additional premium. Conditions and exclusions will apply to individual Sections of Your policy while general exclusions, conditions and notes will apply to the whole of Your policy.

**Please read this document and Your Booking Confirmation Invoice very carefully to ensure You understand the extent of the cover and assistance services, exactly what is and is not covered, the conditions of cover, and that this meets Your requirements.**

**Cooling Off Period**: You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid and will recover from you any payments we have made.
PLEASE KEEP THIS DOCUMENT AND YOUR BOOKING CONFIRMATION INVOICE IN A SAFE PLACE AND TAKE IT WITH YOU WHEN YOU TRAVEL IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU HAVE ANY QUESTIONS OR ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR CUSTOMER SERVICES HELPLINE ON: **0844 338 5533**.

Please quote the correct reference number below relating to the Insurance Policy You have purchased:

| | |
|---|---|
| For **Single Trips** please quote | **52CCA** |
| For **Annual Multi-trips** please quote | **52CCM** |
| For **Long Stay Trips** please quote | **52CCP** |

## REQUESTING EMERGENCY ASSISTANCE 24 HOURS A DAY

You should first check that the circumstances are covered by Your Policy. Having done this please contact the number shown below, giving Your name, Your Booking confirmation invoice number, and as much information as possible.

Call Us and We will contact the nearest garage. On motorways always use the Emergency telephones as these pinpoint Your exact location. The Police may arrange for Your recovery from the motorway. In this case contact Us when You reach an ordinary phone or use a mobile. If the local Police call for a recovery vehicle to tow You from the motorway, and You are asked to pay on the spot for this service, You should send Us the original receipt.

In France, the Police are the only people that can arrange for the recovery of vehicles from the French Toll roads.

Please note that car hire companies impose driver minimum age restrictions and will require sight of a credit card before releasing the vehicle to You.

Please give Us an address, telephone, or fax number where We can contact You or leave messages. Many hotels, garages and hospitals have telex or fax. This number is invaluable as urgent messages can be left at any time of day or night.

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

**To comply with the terms and conditions of the insurance You must obtain Our prior authorisation before incurring any expenses over £150. In case of emergency, if You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.**

Please quote the correct reference number relating to the Insurance Policy You have purchased:

| | |
|---|---|
| For **Single Trips** please quote | **52CCA** |
| For **Annual Multi-trips** please quote | **52CCM** |
| For **Long Stay Trips** please quote | **52CCP** |

**For Vehicle assistance in France call FREE on 0800 940 244 (You do not need a country code)**

**For Vehicle assistance in Spain call FREE on 900 801 398 (You do not need a country code)**

You may experience difficulties when calling FREE numbers from a mobile telephone and some payphones, in which case you should use the Other Countries number below.
**Please note: Mobile Phone operators will normally charge for these calls which You are responsible for.**

**For Vehicle Assistance in the UK dial: 0844 338 5685**
**In all other countries dial: 00 44 844 338 5685**

**For Legal Assistance in the UK dial: 0844 338 5625, abroad dial: 00 44 844 338 5625**

**For Emergency Domestic Assistance in the UK dial: 0844 338 5810**

**If you experience difficulties try our general number in the UK 01444 442299 or abroad 0044 1444 442299.**

*To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.*

**IF YOU ARE DEAF OR HARD OF HEARING**. The following number is available for deaf, hard of hearing and speech impaired customers who have access to a text telephone: 01444 450389

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# YOUR MOTOR POLICY

Aria Insurance Services Limited will provide the services and benefits described in this Policy:

- during the Period of Insurance
- for the Insured Vehicle
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this Policy
- following payment of the appropriate premium for the level of cover selected

This Policy is underwritten by Great Lakes Reinsurance (UK) PLC, Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

This Policy is effected in England and is subject to the Laws of England and Wales whose Courts alone shall have jurisdiction in any disputes.

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

Both Aria Insurance Services Limited and Great Lakes Reinsurance (UK) PLC are authorised and regulated by the Financial Services Authority.

# SUMMARY OF COVER

| Cover | Limits of Cover (per policy unless otherwise shown)- Standard | Limits of Cover (per policy unless otherwise shown)- Supercover |
|---|---|---|
| Cover 7 days prior to departure | £750 | £3,000 |
| Roadside Assistance | £350 including labour charges up to £100 | £350 including labour charges up to £100 |
| Replacement Parts | All freight charges | All freight charges |
| Break-In | £200 | £200 |
| Vehicle Out of Use | | |
| - Replacement Vehicle | £750 per Insured Party | £3,000 per Insured party |
| - Hotel accommodation | £750 per Insured Party (Maximum £125 per Insured Person) | £1,000 per Insured Party (Maximum £200 per Insured Person) |
| Camping Trips | | |
| - Replacement Tent | All hire and delivery charges | All hire and delivery charges |
| - Bed & Breakfast | £500 per Insured Party (Maximum of £100 per Insured Person) | £1,000 per Insured Party (Maximum of £200 per Insured Person) |
| Replacement Driver | No Limit | No Limit |
| Repatriation | | |
| - Insured Vehicle | Up to current market value of the Insured Vehicle in Your Home Countries | Up to current market value of the Insured Vehicle in Your Home Countries |
| - UK Replacement Vehicle | N/A | Up to £150 |
| Customs Duties | No Limit | No Limit |
| Homecall | All costs are the responsibility of the Policyholder | Callout fee & up to one hours labour, plus emergency accommodation if home uninhabitable (maximum £150 per Insured Person) |
| Legal Protection | | |
| - Motoring Defence | Up to £1,000 | Up to £1,000 |
| - Legal Expenses | £25,000 (£10,000 for Day Trip Policies) per Insured Party | £25,000 (£10,000 for Day Trip Policies) per Insured Party |

# IMPORTANT NOTES

We would like to draw Your attention to important features of Your Policy including:

- **You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that you have already told us changes. If you do not tell us, your policy may be cancelled and any claim you make may not be paid.**

- **Vehicle Age Limit: No Section of this Policy shall apply in respect of any vehicle unless it has been maintained and operated in accordance with the manufacturer's recommendations or in the case of vehicles that have reached the age of 21 years at the date of departure of the planned Trip unless serviced by a main dealer and the appropriate premium paid.**

- **Vehicle Size & Weight Restrictions: No Section of this Policy shall apply in respect of any vehicle (including any load carried) which is in excess of the following gross vehicle weight and dimensions: weight 4250kg; length 8m; height 3.4m; width 2.5m.**

- **Trip Limits: This Policy contains strict limits on the length of time You can spend travelling abroad on each Trip. Please refer to the definition of the 'Trip' in the Meanings of Words IF YOU TRAVEL FOR MORE THAN THE NUMBER OF DAYS FOR WHICH YOU HAVE PAID FOR COVER, YOU WILL NOT BE COVERED AFTER THE LAST DAY FOR WHICH YOU HAVE PAID. Trips must commence and end in Your Home Country and a return ticket must have been booked prior to departure.**

- **Vehicle Emergency: In the event of a vehicle emergency You must contact Us as soon as possible, before incurring expenses in excess of £150. If You are physically prevented from contacting Us immediately, You or someone designated by You must contact Us within 48 hours.**

- **Alternative Vehicle Benefit: When availing themselves of this benefit, drivers must produce a full UK/Irish Driving Licence with no endorsements held for at least one year (two years if travelling in Spain or Croatia). In addition, when collecting Your car You will need a valid credit card, which must be in the name of the driver. An alternative similar car may be substituted subject to demand. Car hire suppliers may not be open for collection or drop-off on Sundays in some destinations.**

- **Towbars: We cannot guarantee an alternative vehicle with a tow bar as these are subject to availability.**

- **Policy Document:** You should read the following document carefully. It gives You full details of what is and is not covered and the conditions of the cover.
- **Conditions, Exclusions and Notes:** Conditions and exclusions will apply to individual Sections of Your Policy while general exclusions, conditions and notes will apply to the whole of Your Policy.
- **Policy Limits:** Most Sections of Your Policy have limits on the amount the Insurer will pay under that Section. Some Sections also include other specific limits, for example: For any one Insured Person or for an Insured Party in total. You are advised to check Your Policy.
- **Policy Excess:** There is no policy excess on this motor breakdown policy.
- **Reasonable Care:** You need to take all reasonable care to protect Your Insured Vehicle, as You would if You were not insured
- **Complaints:** Your insurance Policy has a complaints procedure which tells You what steps You can take if You wish to make a complaint.
- **Jurisdiction**: Your Policy is governed by the laws of England and Wales.
- **Cooling Off Period**: You have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is later. We will refund to you any premium you have paid and will recover from you any payments we have made.
- **Supercover Benefits**: These additional benefits are available as an upgrade to all policies. The increased benefits are available for vehicles less than 10 years old at the date of departure of Your Trip and are subject to the additional Supercover premium being paid.

**PLEASE MAKE SURE YOU READ YOUR POLICY CAREFULLY. PLEASE KEEP THIS DOCUMENT AND YOUR BOOKING CONFIRMATION INVOICE IN A SAFE PLACE AND TAKE IT WITH YOU ON YOUR TRIP IN CASE YOU NEED ASSISTANCE OR NEED TO MAKE A CLAIM. IF YOU ARE IN ANY DOUBT ABOUT THE COVER PROVIDED PLEASE CALL OUR HELPLINE ON 0844 338 5533.**

## IMPORTANT VEHICLE HEALTH CHECK

You must comply with the following conditions in order to have full protection under this Policy. If You do not comply We may, at Our option, cancel the Policy, refuse to deal with Your claim or reduce the amount of any claim payment.

The insurance operates on the basis that You will have had Your vehicle properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing it for a Trip abroad and in the case of vehicles that have reached the age of 21 years at the date of departure of the planned Trip, the Insured Vehicle must have been serviced by a main dealer and the appropriate premium paid.

**Will a routine service fall due before the end of Your intended Trip? Or,**
**Are there any parts on Your vehicle that You are aware may need replacing before the end of Your Trip?**

If so, You should have Your vehicle serviced at least 10 days before Your Trip to allow sufficient time to carry out any repairs necessary. Don't forget that repairs abroad will disrupt Your Trip, may not be practicable within Your travel timescale, and could cost You significantly more than in the UK.

And – have Your vehicle checked in plenty of time before Your departure date so that Your garage can fix any problem they discover. Under all policies, the benefit under Section 1 – **Cover Prior to Departure** – will not apply if You leave any such work until the final 10 days.

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

If You call Us for assistance, and Our mechanic reports to Us that it is evident You have not maintained Your vehicle in a state fit to complete Your intended Trip, You will have to pay all the costs arising from Our intervention.

# MEANING OF WORDS

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

**Departure Date:** Is defined as the date of the booked ferry or Eurotunnel crossing. For journeys that exceed 300 miles from Your Home to the departure point, We will allow an additional 24 hours.

**Geographical Limits:** The following countries are covered as destinations: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Islands, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, the Orkneys, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Shetland Islands, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar. **Please note, Under Single Trip policies, Spain, Portugal, Turkey and Malta are only covered when an additional premium has been paid.**

> **Please note**: The Channel Islands, Republic of Ireland, Isle of Man, Northern Ireland, and Great Britain are not covered as destinations for the residents of those countries.
> **Cover applies door-to-door**, so the appropriate benefits (unless stated otherwise) apply within Your Home Countries once You commence Your direct Trip, and during Your direct return journey to Your Home.
> When You have paid the appropriate premium for ***Annual Multi-trip policy*** You will be covered for each Trip You undertake solely within Your Home Countries provided You have pre-booked a **minimum of 5 consecutive nights** in paid accommodation away from Home.

**Home**: Your principal place of residence in Your Home Countries, used for domestic purposes, including garage(s) and other outbuilding(s).

**Home Countries**: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands (Or, by special agreement, the Republic of Ireland).

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

**Insured Incident:** Mechanical breakdown, accidental damage, vandalism, fire, theft or attempted theft, flat battery, or accidental damage to tyres, occurring during the Period of Insurance within the Geographical Limits.
In the case of key breakage, keys locked within Your Insured Vehicle, lack of fuel, the use of incorrect fuel, flat tyre, or puncture, We would pay for the roadside assistance and local recovery if appropriate. However, You will be responsible for paying any incremental costs such as lock replacement, new keys, drainage of tank, disposal of wrong fuel, any replacement fuel, and any replacement or repair of tyres.
We do not cover undamaged tyres which have been allowed to run flat or those which are below the legal tread limit and do not cover punctures where no serviceable spare is available.

**Insured Party**: All the Insured Persons under this Policy travelling together in the Insured Vehicle on the same Trip.

**Insured Person or You/Your**: Each person travelling in the Insured Vehicle for which the appropriate premium has been paid, resident in Your Home Countries and travelling as part of the Insured Party.

**Insured Vehicle**: The vehicle(s) as advised to Carefree, the Camping and Caravanning Club, for which the appropriate premium has been paid:

- a car, estate car, motorcycles of more than 120cc cylinder capacity, 4x4 sport utility vehicle, or a commercially-based vehicle (motorised caravan, minibus or light van);
- Caravans and Trailers towed by the above insured vehicles of proprietary make, 20 years old or less at the date of departure of the planned Trip. **Please note**: All Caravans must carry a roadworthy spare tyre at all times;
- additional car, motorcycle (of more than 120cc cylinder capacity) or 4x4 sport utility vehicle being towed or carried by the main Insured Vehicle;

**Please note: Under all Policies, all vehicles more than 10 years old are eligible for cover only when the additional premium has been paid, and on condition that the towing vehicle is maintained and operated in accordance with the manufacturer's recommendations or in the case of vehicles that have reached the age of 21 years at the date of departure of the planned Trip, serviced by a main dealer for the manufacturer within the three months prior to the Trip, and all the recommendations made at the time are acted upon. Proof of servicing will be required in the event of a claim.**

- registered in Your Home Countries (or, by special agreement, in Ireland);
- not used by You during the Trip for Hire or Reward;
- maintained and operated in accordance with the manufacturer's specifications, in good roadworthy condition and in possession of a valid Vehicle Excise Duty (VED) and MOT certificate, and fit to undertake the planned Trip. **Please note:** this shall also require You to have a roadworthy spare tyre;
- not exceeding (including any load carried) the following gross vehicle weight and dimensions: 4250 kg; length 8m; height 3.4m; width 2.5m;
- carrying not more than the maximum number of persons recommended by the manufacturer (and for whom fixed seats are provided), with an overall maximum of 8 persons including the driver.

**SUPERCOVER Benefits are only available if Your towing vehicle is under 10 years old at the date of departure of the planned Trip, and are subject to payment of the additional premium prior to the commencement of the Trip (or in the case of Section 1, more than 10 days prior to the commencement of the Trip).**

**Limits of Cover:** Unless stated otherwise, Our maximum liability **in any one Period of Insurance** is limited to the amount stated in each Section, per Insured Party.

**Period of Insurance**: The period shown on the Booking Confirmation Invoice (See also **Departure Date** definition), subject to the following:

***Single Trip Policies:*** Cover under Section 1 applies up to 7 days prior to commencement of the booked Trip providing You have not purchased this policy within 10 days of Your planned departure date. All other benefits of Your policy will start from the start date shown on Your Booking Confirmation Invoice or, if later, when You leave Your Home or usual place of business at the start of Your journey.

***Annual Multi-trip Policies:*** Cancellation cover starts on the start date shown on Your Booking Confirmation Invoice or, if later, when you book Your Trip. Cover for all other Sections of Your policy will start from the start date shown on Your Booking Confirmation Invoice or, if later, when You leave Your Home or usual place of business at the start of Your journey.The Period of Insurance is for 12 months, during which You are covered for each Trip You book and undertake within that period, on condition that:

- each Trip does not exceed a maximum of 91 consecutive days. If You have used Your 91 day Trip entitlement, You must return to Your Home Countries for at least 24 hours, before the next Trip will come into effect
- irrespective of the number of individual Trips You undertake in each Period of Insurance, the maximum number of days You can spend abroad must not exceed 183.

***Long Stay Policies:*** The maximum number of days You can spend abroad must not exceed 12 consecutive months. This Policy covers one Trip with cover ceasing upon return to Your Home at the end of Your Trip.

Cover for all Sections applies for the duration of Your Trip, as stated on Your Booking Confirmation Invoice, and for which You have paid the appropriate premium and ends when You return to Your Home Countries with Your Insured Vehicle.

**Please note**: Under all policies, where You travel outside Your Home Countries, cover ends when You return to Your Home Countries, except legal advice which continues to apply for up to a week after You return Home. The Homecall assistance service also applies for up to a week after You return home under all policies. Cover is only available in Your Home Countries for Annual Multi-trip policies where you have pre-booked 5 consecutive nights in paid accommodation and only for the relevant sections. Please read each section carefully.

If Your return journey from abroad is unavoidably delayed due to an Insured Incident under this Policy, cover will be automatically extended free of charge for a period of seven days.

***All policies:***

Cover for any trip ends on the earliest of:

- the end date shown on your Booking Confirmation Invoice; or
- the date you return to your usual place of residence or business at the end of your journey; or
- the date when the maximum number of days cover shown in your policy has been reached.

**Personal Possessions**: Valuables and personal items which are owned by You or the legal responsibility of any of the Insured Party or You, which You or the Insured Party normally wear or carry in everyday life.

**Replacement Parts**: Those mechanical or electrical components that are essential to return the Insured Vehicle to a roadworthy condition.

**Strike or Industrial Action**: Any form of Industrial Action, whether organised by a trade union or not, which is carried on with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

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

**Trip:** A journey in the Insured Vehicle within the countries of the Geographical Limits, during the Period of Insurance, commencing and ending in Your Home Countries, up to:

- ***Single Trip Policies:*** a maximum of 91 consecutive days, for which You have paid the appropriate premium; or
- ***Annual Multi-trip Policies:*** a maximum of 91 consecutive days, for which You have paid the appropriate premium; or
- ***Long Stay Policies:*** a maximum of 12 consecutive months, for which You have paid the appropriate premium. This policy covers one Trip with cover ceasing upon return to Your Home at the end of Your Trip.

If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
Trips must commence and end in Your Home Countries and a return ticket must have been booked prior to departure.

**Please note**: Cover applies door-to-door, so all the appropriate benefits apply within Your Home Countries during Your direct journeys between Home and the port or international rail terminal. You will be asked to demonstrate that You are planning or undertaking a journey abroad, for example by quoting a Channel crossing or accommodation booking reference. See also **Departure Date** definition.

**We, Our or Us**: Aria Assistance, a trading style of Aria Insurance Services Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

## SECTION 1 COVER PRIOR TO DEPARTURE

**What is covered:**
If the Insured Vehicle is lost, immobilised or made unroadworthy as a result of breakdown, accident, fire or theft occurring in the seven days immediately before Your arranged departure date, We will pay up to £750 in total under this Policy towards:

1.1 Hire of a suitable replacement vehicle, where available, to enable You to carry out Your original Trip if:
   i) The Insured Vehicle, if stolen, is not recovered before Your arranged departure date. OR
   ii) The Insured Vehicle cannot be repaired within 24 hours following the booked time of departure for the Trip,
   We will pay for the rental charge, collision damage waiver, a Green card insurance extension and any necessary drop-off charge, but You will have to pay additional premium **(at 50% of the original premium)** to extend the insurance cover under this Policy to the replacement vehicle during the Trip. You will be asked for a deposit to cover the cost of fuel which will require You to have a valid Credit Card in Your possession.

OR

1.2 The additional cost of rebooking any Eurotunnel or sea crossing missed as a result of the incident giving rise to a claim (or, where Your original route is unavailable, the nearest suitable alternative sea crossing), if the Insured Vehicle is repaired within 24 hours after the original time You had planned to depart on the Trip.

Any claim involving the hire of a replacement vehicle must have Our prior approval. You must contact Us as soon as You know Your vehicle may be unavailable for the planned Trip.

**PLEASE NOTE: Hire vehicles with tow bars cannot be guaranteed**

Your claim must be supported by a letter from a garage confirming:
- the regular maintenance and servicing of Your vehicle.
- precise details of the breakdown or damage.
- breakdown, when occurring, was sudden and unforeseen.
- repairs cannot be completed before the date You plan to begin Your Trip

**What is not covered**:
a) any claim resulting from breakdown, accident, fire or theft if You have purchased this insurance less than TEN days before Your planned date of departure.
b) any claim when actual or imminent breakdown of Your vehicle is diagnosed or discovered in the course of a service, MOT or vehicle check carried out less than TEN days prior to Your planned date of departure.

c) the cost of fuel and oil used in any replacement vehicle.
d) loss of use of a vehicle hired to You. Please refer to your hire car agreement.
e) the cost of any optional Personal Accident insurance or other benefit not specifically covered under this Policy.
f) Trips solely within Your Home Countries (except for Annual Multi-trip policies subject to conditions).

**If the SUPERCOVER additional premium has been paid more than 10 days prior to the commencement of the Trip, We will pay up to £3,000 in total under this Policy for hire of a replacement vehicle under Section 1.1.**

## SECTION 2 ROADSIDE ASSISTANCE

**What is covered:**

If the Insured Vehicle is immobilised or made unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown, We will arrange, and pay up to a maximum under this Policy of £350, for roadside assistance and, if necessary, transport the Insured Person(s) and the Insured Vehicle to the nearest repairer.
Emergency repair labour charges will only be paid, and up to a maximum of £100 within the overall limit for this Section, **on condition that** such repairs enable the Trip to be continued in the Insured Vehicle.
Any garage or specialist undertaking repair work (other than at the roadside) will be acting as Your agent for such repair work.
**What is not covered**:
a) labour charges in excess of £100.
b) the cost of Replacement Parts or other materials.
c) any winching costs or the use of specialist off-highway-recovery equipment.

**Under the Annual multi-Trip policy and provided You have pre-booked a minimum of 5 consecutive nights in paid accommodation away from Home, the benefits of Section 2 will apply in addition during any journey You undertake in the Insured Vehicle solely within or between the countries of Your Home Countries.**
**FOR ALL-YEAR-ROUND VEHICLE ASSISTANCE DURING JOURNEYS SOLELY WITHIN YOUR HOME COUNTRIES IN THE PERIOD OF INSURANCE, CALL*: 0844 338 5685***

## SECTION 3 REPLACEMENT PARTS DESPATCH

**What is covered:**

- If the Insured Vehicle needs Replacement Parts during a Trip outside Your Home Countries, but these are not available locally, then on receipt of Your instructions We will undertake to obtain them elsewhere, and will pay all freight charges involved in despatching them to the location of the Insured Vehicle. The maximum We will pay under this section will be £600. Please be aware there may be some delay in despatching Replacement Parts.

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

- We will pay the cost of location and transport of the Replacement Parts. The actual cost of the parts and any Customs Duty must be paid to Us by You, by a debit to Your credit or charge card or by a prior deposit of funds in Your Home Countries.

- When You are invoiced for a surcharge subject to the return of the old unit or part, You must return the defective part at Your own expense to the supplier.

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

- If You request a repairing garage or dealer to specify Replacement Parts then the instructions from the garage or dealer will be treated as coming from You.

**What is not covered**:
a) The actual cost of any parts.
b) Forwarding charges in excess of the market value of the vehicle
c) Forwarding charges for non-essential Replacement Parts.
d) Any costs that exceed £600.

## SECTION 4 BREAK-IN

**What is covered:**
In the event of a theft (or attempted theft) of the Insured Vehicle or the contents contained in the Insured Vehicle during the Trip, We will pay up to £200 in total under this Policy for immediate emergency repairs and/or Replacement Parts, necessary to place the Insured Vehicle in a secure condition to continue the Trip.

**You must obtain a Police Report within 24 hours of the incident which gives rise to a claim.**

**What is not covered**:
a) damage to paintwork or other cosmetic items.
b) costs incurred following Your return Home.
c) Trips solely within the Home Countries (except for Annual Multi-trip policies subject to conditions).

## SECTION 5 VEHICLE OUT OF USE

**What is covered:**
If the Insured Vehicle is lost, immobilised or made unroadworthy during a Trip yet remains repairable, as a result of fire, theft, accidental damage or breakdown, and repairs cannot be completed within 8 hours, We will pay up to a maximum of £750 in total under this Policy for:

5.1 The additional cost of transporting You, with Your luggage, to Your destination by public transport
OR

5.2 the immediate hire of a replacement vehicle, where and when obtainable whilst the Insured Vehicle remains unserviceable. We will pay for the rental charge, collision damage waiver and any necessary drop-off charge. **Please note:** You will be responsible for any damage to the replacement vehicle and any excess imposed by the hire vehicle provider.
You will have to pay additional premium (**at 50% of the original premium**) to extend insurance cover under this Policy to the replacement vehicle during the Trip. You may be asked for a deposit to cover the cost of fuel. If We are unable to arrange a suitable replacement vehicle as Your party is too large, or where it is not available under the suppliers hire terms, You will be required to select one of the other two benefits under this section.
OR ALTERNATIVELY

5.3 The cost of local overnight hotel accommodation while You wait for repairs to be completed. We will pay Bed & Breakfast only costs up to a maximum of £125 per Insured Person within the overall limit for this Section, on condition that this cost is additional to, or in excess of, any accommodation costs You had planned to pay if the loss of use of the Insured Vehicle had not occurred.

**If the SUPERCOVER additional premium has been paid prior to commencement of the Trip, then We will pay up to:**
- **£3,000 in total under this Policy for hire of a replacement vehicle under Section 5.2 AND**
- **£200 per Insured Person with a maximum under this Policy of £1,000 per Insured Party under Section 5.3.**

**PLEASE NOTE: Hire vehicles with tow bars cannot be guaranteed**

**What is not covered**:
a) the benefits under this section shall be withdrawn should the Insured Vehicle be considered as Beyond Economical Repair by the motor insurance company and Your settlement payment processed.
b) the cost of fuel and oil used in any replacement vehicle, which should be processed with Your credit or charge card.
c) the cost of any optional Personal Accident insurance or other benefit not specifically covered under this Policy.
d) costs incurred outside the period of the Trip.
e) fines, parking charges and any congestion charges arising from use of a replacement vehicle.
f) Trips solely within the Home Countries (except for Annual Multi-trip policies subject to conditions).

## SECTION 6 CAMPING TRIPS

**What is covered:**
If the tent You are carrying with You, and using in the course of the Trip as Your principal overnight accommodation, is made unserviceable through theft or accidental damage:

6.1 We will pay the cost of hiring a suitable replacement tent, where available, for the remainder of the period of the Trip, and will arrange for the delivery of this replacement tent to the site where You are staying.
OR, where this is not practicable

6.2 We will pay up to £100 in total per Insured Person for emergency Bed & Breakfast only expenses (excluding alcohol) over and above those planned, with an overall maximum under this Policy, for all Insured Persons, of £500 in total.

**If the SUPERCOVER additional premium has been paid prior to commencement of the Trip, We will pay up to £200 per Insured Person with a maximum under this Policy of £1,000 per Insured Party under Section 6.2.**

**What is not covered**:
a) any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable.

b) loss of use of any tent You are not carrying on the Trip with You or which belongs to a Tour Operator or holiday company.
c) Trips solely within Your Home Countries (except for Annual Multi-trip policies subject to conditions).

## SECTION 7 ALTERNATIVE DRIVER

**What is covered:**
If the driver is declared medically unfit to drive the Insured Vehicle in the course of a Trip, or has to return Home early because of what We agree is a serious or urgent reason, and there is no other Insured Person qualified and competent to drive, We will pay up to the market value of the Insured Vehicle, all necessary costs incurred to repatriate the Insured Vehicle to Home. At Our option We may elect to provide a qualified driver to drive back the Insured Vehicle and passengers.

What is not covered;
a) Trips solely within Your Home Countries (except for Annual Multi-trip policies subject to conditions).
b) The cost of fuel and tolls.

## SECTION 8 REPATRIATION

**What is covered:**
If the Insured Vehicle is lost, immobilised or rendered unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown, We will pay:
9.1 the cost of transporting You, together with Your hand luggage and valuables, back to Your Home address in Your Home Countries if the Insured Vehicle cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the intended time of Your return Home. The means of transport to be employed shall be at Our discretion.

9.2 the cost of transporting the Insured Vehicle to Your Home address in Your Home Countries if repairs cannot be carried out abroad (or the Insured Vehicle, if stolen, has been recovered but is no longer in a roadworthy condition), by the intended time of Your return Home. We will pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs.
OR
When agreed in advance by Us, We will pay the cost of one person to travel to the location of the Insured Vehicle by public transport to drive the repaired vehicle to Your Home in Your Home Countries.

The maximum We will pay under this Policy to repatriate the Insured Vehicle will be limited to its current market value in Your Home Countries. **Please note**: caravans and trailers will be valued separately to the towing vehicle.
Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in Your Home Countries, and when You confirm to Us that these repairs will be completed within one calendar month of the Insured Vehicles return to Your Home Countries.
If You are repatriated by Us, We will pay the cost of transporting Your personal possessions, other than hand luggage and valuables, to Your Home address either together with or separately from the Insured Vehicle.
If a replacement vehicle has been given, once the vehicle has returned to the Policyholders Home address within Your Home Countries, it will no longer be covered irrespective of whether the original Insured Vehicle is in process of repatriation.

**If the SUPERCOVER additional premium has been paid prior to commencement of the Trip, then in the event that We are repatriating the Insured Vehicle in the event of BREAKDOWN abroad We will pay up to a maximum under this Policy of £150 for a replacement hire car at Home pending return of the towing Vehicle.**

**PLEASE NOTE: Hire vehicles with tow bars cannot be guaranteed**

**What is not covered;**
a) repatriation of vehicle occupants injured in an accident involving the Insured Vehicle.
b) Trips solely within Your Home Countries (except for Annual Multi-trip policies subject to conditions).
c) If the Insured Vehicle is repairable and You should choose not to repair it, You will be responsible for all additional costs beyond this point in time.

## SECTION 9 CUSTOMS REGULATIONS

**What is covered:**
If as the result of fire, theft, accidental damage or breakdown occurring outside Your Home Countries during a Trip:
10.1 The Insured Vehicle is beyond economic repair, We may arrange for its disposal under Customs supervision in the country where it is situated. In this case We will deal with the necessary Customs formalities.

10.2 The Insured Vehicle is not taken permanently out of the foreign country within the limited time allowed after import, or You inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then We will pay Your liability for any duty claimed from You. We will not pay the cost of any other import duties imposed by Customs.

## SECTION 10 MOTORING LEGAL PROTECTION

**What is covered:**

**Telephone Advice**
We will provide telephone advice, guidance and assistance on any legal problem which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until seven days after You return Home.

**Bail Bond**
Following a debit to Your credit or charge card, or a prior deposit of funds in Your Home Countries, in Our favour, We will guarantee up to £1,000 to enable You to provide Bail or other security to any judicial authority to secure Your release and/ or the release of the Insured Vehicle if detained in connection with a road traffic accident.

**Motoring Defence**
We will pay up to £1,000 in respect of legal costs incurred in defending You in a Court outside Your Home Countries against an alleged motoring offence involving the Insured Vehicle during a Trip.
We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us.
You must notify Us within 28 days of receiving a summons.

**What is not covered**:
a) alleged offences involving breaking the speed limit only, when no other offence is involved.
b) the defence of an alleged offence where there is no reasonable prospect of affecting the outcome of the prosecution.
c) costs or expenses incurred without prior authorisation by Us.
d) any claim not notified to Us within 28 days of Your receiving the summons.
e) Your travelling and subsistence expenses.
f) fines awarded against You.
g) driving under the influence of drink and/or drugs or driving above the legally permitted blood/alcohol level.

**Legal Expenses**
If You suffer death or personal injury during the Trip as the result of a road traffic accident, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and We consider that a reasonable settlement is likely to be obtained:

- We will advance on Your behalf:
  i) Up to **£25,000** in total under this Policy per Insured Person (and in total per Insured Party) for legal costs and expenses directly incurred in the pursuit of these proceedings.
  ii) Additional travel expenses in the event that a Court abroad requires You to attend in connection with an event giving rise to an action under this Section, up to a maximum per Insured Person of £250.
- When We have instituted proceedings on Your behalf and You receive no compensation, or only limited compensation, We will indemnify You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, with a limit of **£25,000** in total under this Policy per Insured Person (and in total per Insured Party). This benefit will be offset against the advance described above.

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

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received.
We will not institute legal proceedings in more than one country in respect of the same occurrence.
You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

**Please note**: if You have also purchased a personal travel policy with Us, you can only make a legal claim under one policy.

**What is not covered**:
a) costs or expenses incurred without prior authorisation by Us.
b) any incident which may give rise to a claim not notified to Us within 90 days.
c) the pursuit of a claim against Us, Our agent or an Insurer underwriting any section of this Policy, or a Travel Agent, Tour Operator or Carrier.

d) actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision.
e) any advice or any claim arising in connection with a Trip undertaken solely within Your Home Countries.
f) anything mentioned in the General Exclusions.

## SECTION 11 HOMECALL REFERRAL

**What is covered:**
If Your Home suffers damage during Your Trip, then We can arrange for a repairer from Our list of Aria Assistance-approved tradesmen to contact You to effect emergency repairs to the domestic plumbing or drainage system, the domestic gas or electricity supply, the roofing, external locks, doors or windows, or the fixed heating system.
You can call Us for help up to seven days after You have returned Home from a Trip.
You will be responsible for the payment of all charges associated with effecting the repair, including any call-out fee, and You should make arrangements to pay the repairer or Aria Insurance Services Limited at the time the work is carried out.

**If the SUPERCOVER additional premium has been paid prior to commencement of the Trip, then We will pay for:**
* **Callout fee and up to one hour's labour charge (excluding the cost of any parts or materials used); AND**
* **Emergency hotel accommodation (Bed and Breakfast only) up to a maximum of 3 days with a total limit under this Policy of £150 per Insured Person, in the event that Your Home has been rendered uninhabitable.**

**Please note**: if You have also purchased a personal travel policy with Us, you can only make a homecall claim under one policy.

# GENERAL CONDITIONS APPLYING TO ALL SECTIONS

1. You must answer all questions about this policy honestly and fully at all times. You must also tell us straight away if anything that You have already told us changes. If You do not tell us, Your policy may be cancelled and any claim You make may not be paid.
2. You must take all ordinary and reasonable precautions to prevent or minimise any loss, damage or breakdown covered under this Policy. You must act as if You are not insured. You must take all steps necessary to expedite the completion of repairs, and You shall not abandon the Insured Vehicle or any of its parts to Us without Our authorisation.
3. We will not accept liability for expenses incurred without Our prior knowledge or consent and the Emergency Centre must be contacted when an incident arises that may be the subject of a claim.
4. We cannot accept responsibility for the transportation of pet animals or livestock carried within the Insured Vehicle at the time of an Insured Incident. Any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a breakdown, would not be covered by this Policy and arrangements will be Your responsibility.
5. You must comply in full with all the terms and conditions of this Policy before a claim will be paid. You must make no admission, offer, promise or payment without Our prior consent. In order to benefit from the cover, an Insured Person or member other than the Policyholder must agree to abide by all the relevant terms, conditions and exclusions of this Policy. If You are unsure as to what is covered or excluded, contact the Customer Helpline on **0844 338 5533**.
6. We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, You shall be entitled to reimbursement of Your costs within the full monetary benefits of the insurance cover, subject to the terms and conditions set out in Our policy document.
7. In the event of an emergency or any occurrence that may give rise to a claim for over £150 under this insurance, You must contact Us as soon as possible. You must make no admission, offer, promise or payment without Our prior consent. **Please Telephone Us first**.
8. We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters.
9. We may, at any time, pay to You Our full liability under this Policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
10. In the event of a valid claim You shall allow Us the use of any relevant travel tickets You are not able to use because of the claim.
11. If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
12. If any dispute arises as to the Policy interpretation, or as to any rights or obligations under this Policy, We offer You the option of resolving this by using the arbitration procedure We have arranged. Please see the details shown in the Customer Satisfaction. Using this service will not affect Your legal rights.
13. You will be required to repay to Us, within one month of Our request to You, any costs or expenses We have paid on Your behalf which are not covered under the terms and conditions of this Policy.
14. This Policy is subject to the Laws of England and Wales whose courts alone shall have jurisdiction in any disputes.

15. You must pay the appropriate premium for the full number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, then no cover will apply under this Policy in respect of those days in excess of this, and You will need to make alternative insurance arrangements.
16. At the time of a claim, at Our request You must provide evidence of proper servicing of Your vehicle.
17. You will remain responsible for paying all tolls, congestion charges, parking and speeding fines You incur while You are in charge of Your Insured Vehicle or a hire car, and also when You park it at the end of the hire period.
18. A garage or specialist undertaking repair work on Your instructions and which is not specifically covered under this insurance, will be acting as Your agent for such repair work.
19. Service will be provided only to the Insured Vehicle, details of which have been supplied to Us.
20. If You have a road traffic accident, You must supply Your motor vehicle insurance details to Us when We ask for this information. You must report the incident to Your insurer.

## GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

**No Section of this Policy shall apply in respect of:**

1. Claims arising from circumstances which were known to You at the time of applying for this insurance or at any time prior to the commencement of the Period of Insurance.
2. Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations **or in the case of vehicles that have reached the age of 21 years, serviced by a main dealer**; a previous inadequate repair; unsuccessful d.i.y. dismantling and/or reassembly; and kit cars.
3. Any recurring claim due to the same cause within the last 28 days, where a permanent repair has not been undertaken to correct the fault.
4. Assistance following a breakdown or accident attended by the police or other emergency services until they have authorised the vehicles removal.
5. Vehicles being used by You for Hire or Reward during the Trip or for motor racing (whether against the clock or other competitors), rallies, speed or duration tests and track days or practicing for such events.
6. The provision of service to vehicles temporarily immobilised by floods, snow-affected roads, sand or mud, or situated in areas to which Our agents have no right of access, or on Motor Traders' premises.
7. Vehicles not in a roadworthy condition, in possession of a valid Vehicle Excise Duty and MOT certificate, at the time cover is effected.
8. Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this Policy, be insured by any other existing certificate, policy or any motoring organisation’s service. If You have any other policy in force, which may cover the event for which You are claiming, You must tell Us.
9. Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
10. Claims arising from loss of or damage to contents of the Insured Vehicle.
11. Any deliberately careless or deliberately negligent act or omission by You.
12. Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.
13. Loss or destruction or damage or any expense whatsoever resulting from: a) ionising radiation or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel. b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or the contamination or poisoning due to the effects of chemical or biological and/pr radioactive substances.
14. The cost of telephone calls when contacting Us. Whenever possible We will call You back as soon as possible.
15. Any claim when You have not paid the appropriate premium for the number of days comprising Your planned Trip. If You travel for more than the number of days for which You have paid for cover, You will not be covered after the last day for which You have paid.
16. Any direct or indirect loss of any kind arising from the provision of, or any delay in providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated. An example of which would be loss of wages as a result of a breakdown, accident, fire or theft.
17. Any winching costs or specialist off-highway-recovery equipment. Any vehicle or equipment used other than a standard recovery vehicle which is required to move a vehicle which has left the highway or is overturned or without

wheels, would be considered as specialist. Once the vehicle has been recovered to a suitable location, normal service will be provided.

18. Any costs incurred as a result of not carrying a serviceable spare tyre and wheel for Your vehicle, caravan or trailer, except for those Eligible Vehicles that have not been designed and built by the manufacturer to support the carriage of a serviceable spare tyre. This applies equally to full size and/or space saver, alternatives.
19. The cost of draining or removing contaminated fuel or other fluids. We will arrange and pay for local recovery, but it will be Your responsibility to pay for any work carried out and any other associated costs.
20. Any costs for locksmiths, glass replacement or tyre specialists are Your responsibility.
21. Vehicles which are fifth wheel articulated touring caravans.

## MAKING A CLAIM ON YOUR RETURN HOME

First, check Your Booking Confirmation Invoice and the appropriate Section of Your Policy to make sure that what You are claiming for is covered.

Claims forms can be obtained from http://claims.aria-assistance.co.uk. Alternatively telephone Our Claims Helpline on **0844 338 5665** to obtain a claim form, giving Your name, Certificate number (this is Your Booking Confirmation invoice number), and brief details of Your claim.

Please quote the correct reference number relating to the Insurance Policy You have purchased:

| | |
|---|---|
| For **Single Trips** please quote | **52CCA** |
| For **Annual Multi-trips** please quote | **52CCM** |
| For **Long Stay Trips** please quote | **52CCP** |

All claims must be submitted within 28 days of Your return on a Policy claim form, accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of Your Policy for specific conditions and details of the supporting evidence that We require. Please remember that it is always advisable to retain copies of all documents when submitting Your claim form. **Please send all claims, receipts, reports etc. by recorded delivery.**

In order to handle claims quickly, We may use appointed claims handling agents.

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

## CUSTOMER SATISFACTION

**Our Promise of Service**: We aim to provide a first class service at all times. However, If You have a complaint You should contact Us in the first instance at:

Quality Department, Aria Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Alternatively telephone Us on 0844 338 5799 or email Us at quality@aria-assistance.co.uk

We will aim to provide You with a full response within four weeks of the date We receive Your complaint and Our response will be Our final decision based on the evidence presented. If for any reason there is a delay in completing Our investigations, We will explain why and tell You when We hope to reach a decision.

In any event, should You remain dissatisfied or fail to receive a final answer within eight weeks of Us receiving Your complaint, You may have the right to refer Your complaint to an independent authority for consideration. That authority is the Financial Ombudsman Service (FOS) at: South Quay Plaza ,183 Marsh Wall, London E14 9SR. Telephone: 0800 0234 567 or 0300 123 9 123.

Please note that if You wish to refer this matter to the FOS You must do so within 6 months of Our final decision. You must have completed the above Procedure before the FOS will consider Your case.

Your legal rights are not affected.

# CANCELLATION PROVISIONS

**Right to return the insurance document** If You are not satisfied with this Policy for any reason, it may be returned to Us within 14 days for annulment. Any premium received by Us will be refunded.

**Cancellation by the Insured Person** If You subsequently give notice in writing or by telephone to Us to cancel this Policy such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If the notice of cancellation is received within the 14 day Cooling – Off Period the premium will be refunded in full less any sum that We have paid in respect of any claims made. If the notice of cancellation is received outside the 14 day Cooling – Off Period and You have not made a claim or sought assistance under the policy then You will be entitled to a pro rata refund of premium in accord with the remaining term of the policy less an administration fee.

**Cancellation by Us** We may give 7 days notice of cancellation of this Policy by recorded delivery letter to You at Your last known address.

**Premium position upon cancellation by Us**, or in respect of an Annual Policy following the death of the Insured Person (except when the subject of a claim occurring in the course of a Trip):
If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You or Your estate. If however an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

**Effective time of cancellation** This Policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

# DATA PROTECTION ACT – 1998 NOTICE

We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this Policy.

Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form.

Enquiries in relation to data held by Us should be directed to the Customer Contact Centre Manager, Aria Assistance, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

# STANDARD OF WORKMANSHIP

Aria Assistance will monitor the progress of your Assistance but cannot be held responsible for the repair work provided by a garage, dealer or tradesperson.

**FINANCIAL SERVICES COMPENSATION SCHEME**
Aria Insurance Services Limited and Great Lakes Reinsurance (UK) PLC are both covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS, if either are unable to meet their obligations. More information can be obtained from the www.fscs.org.uk website.

[2012 FULL CONTINENTAL MOTORING]

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www.aria-assistance.co.uk