

Motor Breakdown Insurance Policy Summary

This policy summary does not contain the full terms and conditions of the cover. Full terms and conditions can be found in the policy document.

Insurer: The insurer of this policy is Great Lakes Reinsurance (UK) SE. Benefits and services under this policy are provided by Collinson Insurance Services Limited. Collinson Insurance Services Limited is authorised and regulated by the Financial Conduct Authority. Great Lakes Reinsurance (UK) SE is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. The above details may be checked on the Financial Services Register at:
www.fsa.gov.uk/register/home.do

Type of insurance and cover provided: This is vehicle breakdown insurance providing roadside assistance and vehicle recovery services in Continental Europe.

Eligibility requirements: To be eligible for this insurance, the following requirements must be met:

Cover only applies to:

- each insured 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
- **See Insured Person**
- the vehicle gross weight and dimensions must not exceed 4,250kg, length 8m, height 3.4m, width 2.5m –**see Insured Vehicle**
- vehicles aged up to and including **10 years** unless the appropriate additional premium has been paid and adhere to the servicing requirements as recommended by the manufacturer. Where the vehicle has reached the age of 21 years, it must have been serviced by a reputable dealer within three months prior to the Trip in order to be eligible for this insurance –**see Insured Vehicle**
- Caravans and trailers that are of proprietary make and aged **20 years** or less
- Vehicles carrying not more than the number of persons recommended by the manufacturer and for whom seats are available, with a maximum of 8 persons including the driver – see **Insured Vehicles**
- Countries within the specified geographical limits of the policy – see **Geographical Limits**

Significant features and benefits: Your policy includes the following benefits which are explained in detail in the policy document. The benefit levels and limits under this policy are per period of insurance **not** per trip, unless stated otherwise.

Cover	Limits – Standard	Limits – SuperCover*	Significant or unusual exclusions
Cover Prior to Departure This section applies if your vehicle is lost, or cannot be driven as a result of breakdown, accident, fire or theft during the seven days immediately before your arranged departure date If the vehicle cannot be repaired by the end of the next working day following your arranged departure time we will pay the cost of hiring a replacement vehicle to allow you to undertake your trip, where your vehicle can be repaired by the end of the next working day following your arranged departure time we will pay for the cost of rebooking an alternative Eurotunnel or sea crossing.	£750	£3,000	This section does not apply if you have bought this insurance less than TEN days before your planned departure date or if the breakdown was discovered during a routine service, MOT or vehicle check that was carried out less than TEN days before the planned departure date. Please note: You must meet the rental company's eligibility criteria and rental vehicles including vehicles fitted with tow bars are subject to availability and cannot be guaranteed. Please see Section 1, page 7
Roadside Assistance If during a trip, you are unable to drive the insured vehicle as a result of mechanical breakdown, accidental damage, fire or theft, we will pay for the cost of call out charges and emergency labour and, if necessary, transport you and your vehicle to the nearest repairer.	£350 (including labour charges up to £100)	£350 (including labour charges up to £100)	This section does not cover – any labour charges which do not enable the trip to be continued in the insured vehicle – the cost of any replacement parts or other materials used in the repair Please see Section 2, page 8
Vehicle Out of Use Where there has been a valid claim for Roadside Assistance, if your vehicle cannot be repaired within 8 hours we will pay for one of the following options in the case of Standard cover or for SuperCover either option a) or options b) & c): a) the additional cost of transporting you to your destination; b) hiring a replacement vehicle whilst the insured vehicle remains unserviceable; c) the additional cost of overnight accommodation whilst repairs are completed You cannot claim under this section if your vehicle is considered to be beyond economical repair.	£750 per Insured Party	£3000 per Insured Party (AND £1000 for additional overnight accommodation costs per insured party)	The most we will pay for overnight accommodation is £125 for Standard cover or £200 for SuperCover per insured person per night (up to the maximum limits shown) Please note: You must meet the rental company's eligibility criteria and rental vehicles including vehicles fitted with tow bars are subject to availability and cannot be guaranteed. Please see Section 5, page 9

Cover	Limits – Standard	Limits – SuperCover*	Significant or unusual exclusions
Camping Trips Where the tent you are carrying with you and using on your trip as your main overnight accommodation is made unserviceable through theft or accidental damage we will pay the cost of hiring a suitable replacement tent for the remainder of your trip, where this is not practical we will instead pay for emergency Bed and Breakfast accommodation that are over and above those planned.	The cost of hiring a replacement tent or £500 per insured party	The cost of hiring a replacement tent or £1000 per insured party	The most we will pay for overnight accommodation is £100 for Standard cover or £200 for SuperCover per insured person per night (up to the maximum limits shown) You cannot claim under this section if your trip is solely within your home countries Please see Section 6, page10
Repatriation If following a valid assistance claim your vehicle cannot be repaired by the intended time of your return home, we will pay for the following: a) the additional cost of transporting you to your home; and b) the cost of transporting the insured vehicle to your home; OR the cost for one person to travel to the vehicle and drive it to your home.	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	Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in your home countries and you confirm to us that these repairs will be put in hand. Please see Section 8, pages 10 and 11

* SuperCover is only available where your vehicle is up to and including 10 years old at the date of departure.

Significant or unusual exclusions and limitations

There are some situations which you are not covered for. These generally involve anything you already know about or that is caused by deliberate or careless acts on your part. **Full details of these are given in the policy document.**

The most significant exclusions of this policy are set out below. There may be other exclusions that are significant to you, so you need to check the policy document for full details.

- This policy is specific to the Insured Vehicle – **Meaning of Words ‘Insured Vehicle’, page 6**
- This policy is subject to the laws of England and Wales – **General Conditions (14)**
- This policy does not cover recurring claims due to the same cause where a permanent repair has not been undertaken to repair the fault – **General Exclusion (3)**
- Vehicles being used by you for Hire or Reward or practicing or taking part in racing, rallies, speed or duration tests are not covered – **General Exclusions (5)**
- You will not be covered for any winching costs or the use of specialist off-highway-recovery equipment – **General Exclusions (17)**

- This policy does not cover costs incurred as a result of you not carrying a serviceable spare tyre for either your **vehicle, caravan or trailer** unless they have not been designed and built by the manufacturer not to support the carriage of a spare tyre – **General Exclusions (18)**
- This policy does not cover the cost of draining or removing contaminated fuel or other fluids. We will arrange for local recovery but you will be responsible for any work carried out – **General Exclusion (19)**
- Trips must commence and end in your home country – **Important Notes – Trip Limits, page 4**
- **Alternative Vehicle Benefit and Tow bars: We cannot guarantee an alternative vehicle with a tow bar as these are subject to availability. See IMPORTANT NOTES, Section 6 & Section 7.**
- An additional premium is payable for additional car, motorcycle, scooter or moped or 4x4 sport utility vehicle being towed or carried by the main Insured Vehicle - **Meaning of Words 'Insured Vehicle', page 6**

Duration of cover:

Single Trip policies: Each trip does not exceed 93 consecutive days

Annual Multi-trip policies: Each trip does not exceed a maximum of 93 consecutive days. Irrespective of the number of individual Trips You undertake in each Period of Insurance, that maximum number of days must not exceed 183.

Long Stay policies: Each trip must not exceed a maximum of 12 consecutive months. This Policy covers one Trip with cover ceasing upon return to Your Home at the end of Your Trip.

This policy of insurance will run for the period shown on your policy Booking Confirmation.

Cooling Off Period: You have the right to cancel your policy of insurance within 14 days from the date of issue or receipt of policy terms and conditions, whichever is the later. We will refund to you any premium you have paid and will recover from you any payments we have made.

Making a claim under your policy:

You must contact us before incurring ANY costs.

In the event of a motor emergency please phone **01444 442 445** from inside the UK or **00 44 1444 442 299** from abroad.

In the event of a domestic emergency please phone **01444 442 222** from inside the UK or **00 44 1444 442 222** from abroad.

To obtain a claim form, log onto the www.intana-assist.com/claims website, or phone 01444 442 997 from inside the UK or 00 44 1444 442 997 from abroad

Return the completed claim form to the Claims Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN

If you have any problems in connecting, please try 00 44 1444 442 299.

Your right to complain: If you wish to register a complaint, please contact us:

In writing: Quality Department, Intana, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN; or

By phone: 01444 442 010; or

By email: quality@intana-assist.com.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body at Exchange Tower, Harbour Exchange Square, London, E14 9SR. Telephone: 0800 0234 567 or 0300 1239 123.

Financial Services Compensation Scheme: Both Collinson Insurance Services Limited and Great Lakes Reinsurance (UK) SE are 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.



www.intana-assist.com