



your cover
shape it how you want it

Your Car Insurance Policy





your cover
shape it how you want it

Contact us

Customer services (for general enquiries)
0844 209 0841

Lines open
Monday to Friday 8am - 9pm
Saturday and bank holidays 9am - 5pm

Email
service@yourcoverinsurance.co.uk

Write
Your Cover
2530 The Quadrant
Aztec West
Almondsbury
BRISTOL
BS32 4AW

Or visit us online at
www.yourcoverinsurance.co.uk

Need to make a claim?
Your Cover: 0844 893 9606

Breakdown Cover
0800 777 159



Windscreen Cover
0800 169 7180



Legal Advice Line
0870 241 4140



For more useful information on what to do if you have an accident see 'How to make a claim' section.



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Policy Summary

This is a Policy Summary only and does not contain the full terms and conditions of the contract. It does not form part of the contract between you and us. Full terms can be found in the Policy Wording, which is contained within this document.

Who provides the cover?

Allianz Insurance plc except for Breakdown Cover which is underwritten by AGA International SA and is administered in the United Kingdom by Mondial Assistance (UK) Limited. Legal expenses is provided by Allianz Legal Protection, part of Allianz Insurance plc.

How long does the cover last?

The policy lasts for 12 months.

What is covered?

Cover is comprehensive. You are covered for damage to your car as well as injury or damage you cause to others. Subject to acceptance criteria you can take out a policy as long as:

- You are aged between 17 and 85;
- You live permanently in the United Kingdom, Channel Islands and Isle of Man;
- Your car is taxed, where applicable and registered/kept in the United Kingdom, the Channel Islands or the Isle of Man and where required, must have a current Department of Transport test certificate (MOT).

What happens if I want to cancel?

You may cancel the policy within 14 days of buying it or receiving your documents. If you cancel within this period, we will refund your unused premium.

If you cancel the policy any time after 14 days we will refund your unused premium.

If you cancel the core cover at any time and you have added any of the covers listed under Additional cover you have chosen in this policy summary, these covers will also be cancelled.

You may also remove any of your options within 14 days of the date you receive your policy or the date that you received the amended policy. For further details please refer to the general conditions section of this document.

How to make a claim?

For accidents in the United Kingdom, Channel Islands and Isle of Man

Call 0844 893 9606

For accidents in Europe

Call +44 (0)208 603 9525

For optional Breakdown cover

Call 0800 777159 or +44(0)208 603 9659 if European cover applies

For optional Legal expenses

Call 0870 241 4140 and quote master policy number 36561



How do I make a complaint?

If you have a complaint please contact our Customer Satisfaction Manager at:

Allianz Insurance plc
2530 The Quadrant
Aztec West
Bristol
BS32 4AW

Alternatively phone:
0844 2090 841

Email: customersatisfaction@yourcoverinsurance.co.uk

If your complaint is about the optional Breakdown cover section of your policy, please contact:

Customer Support
Mondial Assistance (UK)
Mondial House
102 George House
Croydon
CR9 6HD

Telephone: 020 8603 9853

Email: customersupport@mondial-assistance.co.uk

If your complaint is about the optional Legal expenses section of your policy, please contact our Customer Satisfaction Manager at:

Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
Bristol
BS32 4QW

Phone: 0845 0700 886

Email: legalprotection@allianz.co.uk

If we are unable to resolve the problem, we will provide you with information about the Financial Ombudsman Service. Full details of our complaints procedure can be found in the policy wording.

Using our complaints procedure or referral to the Financial Ombudsman Service does not affect your legal rights.

Would I receive compensation if Allianz or Mondial were unable to meet its liabilities?

In the event that Allianz or Mondial are unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme. Further details are in your policy wording section of this document.



Your policy is designed to be flexible and can be tailored to meet your needs. We have included here some of the more significant or unusual exclusions and limitations on all of the policy sections that are available for you to select from. When selecting each cover option you must make sure that it meets your needs and you should review your policy cover regularly to make sure it is still relevant and adequate. If you have already taken out a policy with us your schedule provided with your policy documents will show you the cover you have selected and provide further details.

CORE COVER

Section	Significant or unusual exclusions and limitations
Liability to others	<p>Driving other cars is not covered automatically under this section. If you select, or have selected this cover, it will be shown as a separate section in your policy.</p> <p>This section provides the minimum cover needed to use your car abroad. If you wish to cover damage to your car whilst it is abroad, you must purchase the Foreign Travel section.</p>
Damage (including theft)	<p>Excess - You will have to pay the first amount (excess) of any claim as shown in your schedule. The excess will not apply if your claim is solely for replacement of locks following loss of your keys.</p> <p>Theft or attempted theft of your car is excluded if it is unoccupied at the time of the theft, unless your car is locked and the ignition key or other removable ignition device removed.</p> <p>Audio/visual and other in-car entertainment that is not manufacturer standard for your car is limited to £750.</p> <p>Loss of or damage to your car is not covered if at the time of the damage your car was being used by a person aged 17 - 24 and that person is not named on your Certificate of Motor Insurance.</p> <p>You are not covered for damage to windscreens, windows, sunroof or for bodywork scratched as a direct result of a broken windscreen, window or sunroof under this section.</p> <p>Hire Car If your car can be repaired by one of our approved repairers we will arrange and pay for a hire car whilst your car is being repaired. We will make all the delivery arrangements and also insure the hire car to the same extent as your car. Subject to availability the hire car will be class A size (small hatchback). If your car is assessed as being beyond economical repair (total loss), you may retain the hire car for a period of four days from the date that your car is declared a total loss. If you have the car hire section in your policy you will be able to keep the hire car for longer. If you have the upgraded car hire section in your policy you will also be entitled to a Class D (medium size hatchback/saloon) vehicle. Please see the relevant section in your policy. We will not supply a hire car if your car has been stolen and not recovered unless you have the car hire section or the upgraded car hire section in your policy.</p>
Legal advice line	<p>You can ring our legal advice line, (Lawphone), to get advice on any personal legal matter. The service is open 24 hours a day 365 days a year. We may record the calls for your and our mutual protection and our training purposes. Advice is only available over the telephone and will always be in accordance with the laws of Great Britain and Northern Ireland.</p>



ADDITIONAL COVER

The following sections are optional. Your policy schedule will tell you which sections apply and the limits that you have chosen.

Section	Significant or unusual exclusions and limitations
Driving other cars	Third party only cover whilst driving a car not owned by or hired to you. Loss or damage to the car being driven is not covered.
Windscreen	Cover for windscreens, other fixed glass in your car including sunroofs and bodywork scratched as a direct result of a broken windscreen, window or sunroof. You will have to pay an excess of £75 for claims in respect of glass replacements and there is a limit of £250 if you do not use our approved supplier Autoglass. Claims under this section do not affect your no claims discount.
Car contents	Cover for personal belongings whilst in your car or any attached trailer or locked roof box. Excludes money, securities, jewellery, goods samples or equipment carried in connection with a business, theft of personal computer, audio, visual, navigational or communication equipment including mobile phones, unless in a locked boot or roof box.
Foreign travel	Provides cover for your car in addition to the minimum legal requirements whilst you are using it in any European Union member country plus Andorra, Croatia, Gibraltar, Iceland, Liechtenstein, Monaco, Norway, San Marino, Switzerland and the Vatican City.
Personal accident	Cover for you and any passengers in your car in the event of an accident. Cover excludes suicide, intentional self injury, being under the influence of drugs or alcohol, failure to wear a seatbelt.
Roof boxes and trailers	Cover for trailers and roof boxes whilst attached to or detached from your car. Excludes any trailer with a value over £1,000 and maximum gross weight of more than 1,500kg, refrigerated trailers or mobile canteens, caravans, horseboxes, tools, livestock or any mechanically propelled vehicle being carried on the trailer including boats or other watercraft. Excludes any damage caused as a result of any trailer or roofbox being overloaded or unsuitable for being carried or towed by your car
Car hire	<p>2 Levels of cover are available to choose from for this section:</p> <p>Car hire Provides a hire car (class A - small hatchback) for you if your car is stolen or damaged beyond economical repair. We will make all the necessary arrangements and insure the hire car up to the same level as your car. If your car is stolen and not recovered you may keep the hire car for a period of 14 days. If your car is damaged beyond economical repair you may keep the hire car for a period of 18 days. You must advise us if the hire period is to be extended beyond the period shown above. We will not cover any car hire outside the United Kingdom.</p> <p>Upgraded car hire Provides a hire car (class D - medium sized hatchback/saloon) if your car is stolen or damaged beyond economical repair. We will make all the necessary arrangements and insure the hire car up to the same level as your car. If your car can be repaired by one of our approved repairers you may keep the hire car for the duration of the repairs to your car. If you car is stolen and not recovered you may keep the hire car for a period of 14 days. If your car is damaged beyond economical repair you may keep the hire car for a period of 18 days. You must advise us if the hire period is to be extended beyond the period shown above. We will not cover any car hire outside the United Kingdom.</p>



Section	Significant or unusual exclusions and limitations
<p>Breakdown cover This section of your policy is underwritten by AGA International SA and is administered in the United Kingdom by Mondial Assistance (UK) Limited.</p>	<p>3 Levels of cover are available to choose from for this section:</p> <p>Roadside Breakdown Provides roadside assistance, local recovery, message relay and arranges glass replacement service (payable). This section does not cover any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused you to claim unless expressly stated in this policy.</p> <p>Roadside Breakdown and Recovery, including Home Assist Provides roadside assistance, Homestart assistance, national recovery, local recovery, message relay, onward travel and arranges glass replacement service (payable). This section does not cover any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused you to claim unless expressly stated in this policy.</p> <p>European Breakdown and Recovery, including Home Assist Provides roadside assistance, Homestart assistance, national recovery, local recovery, message relay, onward travel in the United Kingdom, plus storage in, repatriation and collection of your car from Europe, getting you back from Europe and European parts collection, and arranges glass replacement service (payable). This section does not cover any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused you to claim unless expressly stated in this policy.</p>
<p>Legal expenses This section of your policy is provided by Allianz Legal Protection, part of Allianz Insurance plc</p>	<p>Covers the costs of taking legal action as a result of a road accident that was not your fault and which causes your death or bodily injury, damage to your car or damage to any personal property whilst in or on your car. We will not cover any claim that you do not have a reasonable chance of winning, any costs we have not agreed to in writing and any claim reported more than 6 months after the road accident. The most we will pay for all claims arising out of one road accident is £100,000. We will choose the legal representative - you may only choose the legal representative if we agree legal proceedings need to be issued or if a conflict of interest arises that means our chosen legal representative cannot act for you.</p>

General Exclusions

These exclusions apply to each and every section of this **policy** except the Breakdown cover section.

This **policy** does not cover the following unless **we** have to provide cover under motor insurance legislation in force within the **territorial limits** of this **policy**.

Geographical limits

Any loss, damage or liability if **you** do not live permanently in and **your car** is not taxed and registered in Great Britain, Northern Ireland, Channel Islands or the Isle of Man.

War

Loss, damage, liability, death or injury caused directly or indirectly by war, revolution or other similar event.

Terrorism

Loss, damage, cost or expense of whatever nature directly or indirectly caused by, resulting from or in connection with any act of terrorism regardless of any other cause or event contributing at the same time or in any other sequence to the loss.

For the purpose of this exception an act of terrorism means:

- the use, or threatened use, of biological, chemical and/or nuclear force by any person or group of people whether acting alone or on behalf of or in connection with any organisation(s) or government(s) committed for political, religious, ideological or similar purposes including the intention to influence any government and/or to put the public or any section of the public in fear;
- any act deemed by the United Kingdom government to be an act of terrorism.

Radioactive contamination

Loss, damage, liability, death or injury caused directly or indirectly by:

- ionising radiation or contamination by radioactivity from any nuclear fuel, or from any nuclear waste from burning nuclear fuel; or
- the radioactive, toxic, explosive or other dangerous properties of any explosive nuclear machinery or any part of it.

Pollution or contamination

Loss, damage or liability caused by pollution or contamination unless the pollution or contamination is caused by a sudden identifiable unexpected and accidental incident which happens during the **period of insurance**.

Riot

Loss, damage or liability caused by riot or civil commotion outside Great Britain, Channel Islands or the Isle of Man.

Earthquake and underground fire

Loss, damage, injury or liability caused by earthquake or underground fire.

Contracts

Loss damage or liability as a result of any agreement or contract that **you** have entered into.

Drivers and use of your car

Loss, damage or liability while **your car** is being:

- Driven by anyone who is not named in the persons entitled to drive section of **your current certificate of motor insurance**;
- Used for a purpose not shown on or excluded on **your certificate of motor insurance**;
- Driven by someone who does not hold, or is disqualified from holding or obtaining, a licence to drive **your car**;
- Driven by anyone who has not kept to the conditions of their licence.

This exclusion does not apply to:

- Claims under the damage section of **your policy** while **your car** is being used without **your** authority.
- Cover provided to **you** under the Liability section while **your car** is being used without **your** authority or by a motor trader for servicing or repair;

Competition and performance driving

We will not cover loss, damage, injury or liability arising while **your car** is being used for racing, rallying, speed testing, speed trials or whilst driven on a motor sport circuit.

Drugs and Alcohol

We will not cover any loss, damage or liability caused whilst the driver is under the influence of drugs or over the legal limit for alcohol consumption.

General Conditions

These conditions apply to all sections of this policy

1. Premium

You must pay the premium or any agreed instalment when **we** ask.

2. Reasonable precautions

You must do all **you** reasonably can to protect **your car** from damage or theft and keep it in a good and roadworthy condition. **You** must let one of **our** authorised representatives inspect **your car** at any reasonable time.

3. Claims

In the event of a claim:

- **You** must not admit fault or liability or pay/offer or agree to pay any money or settle any claim without **our** permission.
- Phone **our** claims department on 0844 893 9606 (0800 169 7180 for Windscreen claims.)
- **You** must tell **us** as soon as reasonably possible about any claim or incident that may lead to a claim and give **us** any information **we** may need without delay.
- **You** must co-operate with **us** at all times.

We can, in **your** name:

- take over, defend and settle a claim; and
- take proceedings at **our** own expense and for **our** own benefit to recover any payment **we** have made under this **policy**.

4. Keeping to the terms of this policy

We will only give **you** the cover described in this **policy** if:

- Any person claiming has met all the conditions as far as they apply;
- Any declarations made and information given to **us** verbally, electronically or in writing and in the personal details section of this **policy** are complete and correct as far as **you** know.

5. Other insurances

We will not make any payment if there is cover under any other insurance.

6. Compulsory insurance

If the law of any country in which this **policy** covers **you** says that **we** must pay a claim which **we** would not otherwise have paid, **we** are entitled to recover any such payments made from **you**.

7. Fraud

If **you**, or anyone acting on **your** behalf, makes a claim which is in any way false or fraudulent, or supports a claim with any false or fraudulent statement or documents, including inflating or exaggerating a claim, **you** will lose all benefit and premiums **you** have paid for this **policy**. **We** may also recover any sums that **we** have already paid under the **policy**.

If **you** fraudulently provide **us** with false information, statements or documents, **we** will record this on anti-fraud databases and may also notify other organisations. Please see the Data Protection notices at the beginning of this **policy**.

8. Arbitration

If **we** accept **your** claim but **you** do not agree with the amount **we** will pay **you**, **we** will refer the matter to an arbitrator chosen by **you** and **us**. **You** cannot take any action against **us** until **you** and **we** have received the arbitrator's final decision.

9. Reflection period

You may cancel this **policy** on request to **us** within 14 days of the date **you** receive it. **We** will require **you** to return or destroy all copies of the current **certificate of motor insurance**.

If **you** cancel the **policy**, you are entitled to a refund of the premium that **you** have paid for this **policy** except where an incident has occurred which may give rise to a total loss claim in which case the full annual premium may be payable to **us**. **You** may also remove any of **your** options within 14 days of the date **you** receive **your policy** or the date that **you** received the amended **policy**.

If **you** remove an option **you** will receive a full refund for that option unless **you** are removing the Foreign Travel option and an incident has occurred which may give rise to a total loss claim in which case the full annual premium may be payable to **us**.

Separate arrangements apply to the Breakdown cover option – please see the relevant section of **your policy** if **you** have chosen this option.

10. Cancellation outside the reflection period

Cancelling the whole policy

We may cancel this **policy** by giving **you** seven days' notice in writing to **your** last known address. If this happens **you** must, by law return your **certificate of motor insurance** to **us**.

We will return the premium for the part of the **policy** that **you** have not yet used unless **you** have made a claim during the **period of insurance**.

You may cancel this **policy** on request to **us**, and we will require **you** to return or destroy all copies of the current **certificate of motor insurance**. Any cancellation refund will be calculated from the date we are advised of cancellation.

Return premium

If **you** cancel the **policy** **we** will refund the premium for the part of the **policy** that **you** have not yet used. If **you** cancel the core cover under **your policy**, all other sections including the Breakdown cover and Legal expenses sections will also be cancelled from the same date.

Cancelling your options

We may cancel any of **your** options by giving **you** seven days' notice in writing to **your** last known address. If this happens **we** will return the premium for the part of the **policy** that **you** have not yet used unless **you** have made a claim during the **period of insurance**.

You may cancel any of **your** options at any time, without cancelling the whole **policy** or any part of it. **We** will not charge **you** an administration fee.

Return premium

If **you** cancel an option and **you** have paid the full annual premium, **we** will refund the amount **you** have paid for the unused period as long as

- **you** took the option out at the start of **your policy** or at renewal
- **you** have not made a claim under the option in the current **period of insurance**.

If **you** cancel an option and **you** pay by monthly direct debit, **your** debits will be adjusted for the remaining period unless **you** have made a claim.

If the 'Driving other cars' option is cancelled **you** must return your **certificate of motor insurance** to **us** so that **we** can issue **you** with a replacement if necessary.

11. Changing your details

You must tell **us** immediately about any changes that may affect **your policy** cover. Here are some of the changes **you** must tell **us** about:

- **you** changing **your car**;
- changes **you** make to **your car** that make it different from the manufacturer's standard United Kingdom specification;
- **you** want to use **your car** for a purpose not permitted on **your certificate of motor insurance**;
- **you** become aware of a medical or physical condition of any driver which may affect their ability to drive;
- **you**, or any other driver covered by **your policy**, are convicted of a criminal or motoring offence including fixed penalty offences;
- **you** change **your** address or where **you** normally keep **your car**;
- **you** or any driver covered under this **policy** change occupation including any part-time work;
- **you** want someone to drive **your car** who is not insured under this **policy**;
- **you** purchase or sell an additional vehicle.

This is not a complete list and **you** should contact **us** if **you** are unsure whether a change of circumstances may affect **your policy**.

When **you** tell **us** of a change of details **we** will reassess the premium and terms of **your policy**. **You** will be informed of any revised premium or terms and asked to agree before any change is made.

To reduce costs **we** will not make small refunds or charge small additional premiums for the period from the date of the change to the renewal date of **your policy**.

In some circumstances **we** may not be able to continue **your policy** following the changes. Where this happens **you** will be advised and the **policy** will be cancelled in line with the cancellation outside the reflection period condition.

12. Rights of parties

A person or company who was not a party to this **policy** has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce any term of this **policy**. This does not affect any right or remedy of a third party which exists or is available apart from that Act.

13. Paying premiums by instalment

If **you** pay **your** premium by direct debit or by any other instalment method:

- should **you** cancel the **policy** **you** will be required to pay all future premium instalments up to what would have been the renewal date. **You** will also be required to pay all other premiums **you** may owe. If **you** are due a return premium under condition 10 of this **policy**, **your** instalments will be adjusted; and
- **we** have the right to take any premiums **you** have not yet paid from any claims payment.

14. Choice of law

Unless **we** agree otherwise:

- a. the language of the **policy** and all communications relating to it will be in English;
- b. all aspects of this **policy** including negotiation and performance are subject to English law and the decisions of English courts.

15. Information and declarations

We will only give **you** the cover described in this **policy** if the information and declarations **you** have supplied to **us**:

- orally;
- electronically;
- in writing.

at **our** request are complete and correct as far as **you** know.

16. Automatic renewal

When **your** **policy** is due for renewal, **we** will renew it for **you** automatically. This saves **you** the worry of remembering to contact **us** prior to the renewal date. **We** will write to **you** before the **policy** expires with full details of **your** next year's premium and **policy** conditions. **We** will also issue **you** with a new **certificate of motor insurance**.

If **you** do not want to renew this **policy**, all **you** need to do is return the **certificate of motor insurance** issued with **your** renewal documents to **us** marked lapsed. If the **Certificate of motor insurance** is received after the renewal date, **we** will follow the procedures laid out in the cancellation outside the reflection period condition.

Should **we** decide that **we** will not renew **your** **policy**, **we** will notify **you** in writing prior to the renewal date.

17. Renewal

Regardless of **your** claims history, **your** no claim discount or whether **you** have paid for no claims discount protection at renewal, **we** have the right to amend **your** **policy** terms and conditions.

This includes:

- imposing terms such as the application of **excesses** or **endorsements**;
- increasing **your** premium;
- excluding cover;
- amending the **policy** wording;
- changing **your** payment type;
- declining to renew **your** **policy**.

We will notify **you** in writing of any such action prior to the renewal date of **your** **policy**.

18. No claim discount proof

You must provide **us** with written proof of **your** no claim discount within 21 days of the start date of this **policy**. If **you** do not, **we** have the right to:

- Remove the no claim discount allowed and recalculate **your** premium;
- Cancel **your** **policy** in line with the cancellation outside the reflection period condition.

If **we** cancel **your** **policy** as a result of failure to provide proof of no claims discount within the stated time, **we** will not issue any no claims discount relating to the time that **you** were on cover with **us**.

19. Car sharing

Your **policy** also covers **your** **car** when **you** are paid for carrying passengers for social reasons or similar, as long as:

- **your** **car** is not built or adapted to carry more than eight passengers (not including the driver);
- the passengers are not being carried as part of a business of carrying passengers; and
- **you** do not profit from the total amount of money **you** are paid for the journey.

If **you** have any doubts as to whether or not any car sharing **you** have arranged is covered by this **policy**, please contact **us** immediately.

20. Tax and Registration

Your **car** must be taxed where applicable and registered in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man and where required, must have a current Department of Transport test certificate (MOT).

21. Proof of no claims

We have given a discount on **your** **policy** dependent on the number of years no claims **you** state **you** have. Proof of this no claims period must be provided in writing, unless otherwise agreed with **us** or **your** **policy** may be invalid. **Your** period of no claims must have been earned within the United Kingdom within the previous two years, and have been earned on a private car.

Tips on keeping your car safe

The following information is for guidance only. It does not form part of your policy.

- Remove the ignition key when you get out of the car, even when parking in your own drive or at a petrol station. Your policy may not cover you if your car is unoccupied with the keys inside it.
- Never leave a car door unlocked or a window or sunroof open, even when just going into a shop for a moment or two. Your policy may not cover you if you do not take reasonable precautions.
- Don't leave any belongings in your car. A thief won't know that a bag or coat doesn't contain something valuable and might break a window to get at it. If you can't take them with you, lock them in the boot.
- Don't leave money, credit cards or cheque books in the glove compartment.
- Never leave your vehicle documents in the car, they could help a thief to sell it.
- If you can, leave the car in a locked garage and lock your car and the garage. If you do not have a garage, try to park in a well-lit, open space.
- At home, ensure your car keys are kept in a safe place, out of sight and away from windows and doors.
- When parking in a public car park, look for one that is well supervised, with restricted entry and exit points, good lighting and security cameras. Wherever possible use Park Mark® car parks – details of approved Park Mark® car parks can be found on www.saferparking.com.
- Etch the car's registration number on all glass surfaces – windows, sunroofs, etc. Thieves don't want the expense of replacement.
- If your vehicle is not fitted with an alarm or immobiliser, consider fitting one which is Thatcham approved. Also think about fitting a tracking device, especially if you have a high-performance or expensive car.

Your car policy wording

An explanation of your policy wording

Your Cover is **your** car insurance policy from Allianz. It is made up of several parts which must be read together as they form part of **your** contract. The basis of this contract is the information which **you** supplied and/or the statement of facts including the declaration which **you** have checked to **your** satisfaction. Please take time to read all parts of the **policy** to make sure that they meet **your** needs and that **you** understand the terms, exclusions and conditions. If **you** wish to change anything or if there is anything **you** do not understand, please let **us** know.

The parts of the **policy** are:

- This Explanation, the General Exclusions and General Conditions, all of which apply to all sections of the **policy** unless otherwise stated.
- Core cover: The sections of the **policy** that are always provided.
- **Your** options: The sections of the **policy** selected by **you**.
- The **schedule**, this document includes **your** details and specifies any limits and **endorsements** applied to the **policy**. It also sets out the options that **you** have chosen under the **policy**.
- Your **certificate of motor insurance**.

You must tell **us** immediately if **you** sell or replace **your car** insured by this **policy**. If **we** agree to cover the new car, **we** may set terms and/or ask **you** to pay a higher premium. The **certificate of motor insurance** **we** have issued with this **policy** only applies to **your car** as described by its registration mark. If **you** change **your car**, **you** must ask **us** to issue a new **certificate of motor insurance** showing the registration mark of **your** new car.

Each section of **your policy** has its own explanation of words that have a specific meaning. If **we** explain what a word means in a section, that word has the same meaning wherever it appears within that section of **your policy**. These words are highlighted in bold throughout **your policy**.

In return for paying or agreeing to pay the **premium**, **we** will insure **you** under the conditions of **your policy** for any insured event which takes place during the **period of insurance** within the **territorial limits**.

Signed on behalf of Allianz Insurance plc



Andrew Torrance

How to make a claim

If you have an accident:

1. Always stop and ensure **you** and **your** passengers are safe.
2. If anyone is injured or the accident is blocking the road, call the emergency services.
3. If **you** think **your car** is unsafe to drive, call **our** claims department on 0844 893 9606 (lines are open 24 hours a day seven days a week) who will take details of **your** claim. They will also put **you** in touch with **our** accident recovery service who will arrange for **you** and **your** passengers to be taken home or to **your** original destination, and **your car** to be transported to the nearest approved repairer or garage of **your** choice.
4. Do not accept blame or admit liability for the accident.
5. Obtain the following details and advise **us** of them as soon as **you** can:
 - The registration number of any other vehicle involved in the accident together with the name and address of the driver.
 - Name, address and insurance details from any driver who **you** think is responsible for causing the accident. Under the terms of the Road Traffic Act 1988 **you** must also provide the same details to anyone who holds **you** responsible.
 - Obtain the names and addresses of anyone who witnessed the accident.

The benefits of using our approved repairer network:

- **You** will not need to obtain estimates.
- **You** will be provided with the use of a temporary vehicle while **your car** is repaired. This will be a class A (small hatchback) size vehicle.
- **You** will receive priority service and they will start repairs immediately (subject to workloads).
- The bill will be settled direct with them. **You** only need to pay the **excess** and any other amount that **you** will have been told about in advance.
- **You** can arrange for **your car** to be collected from **your** home or place of work and they will also deliver it back.
- All **our** approved repairers use the Retail Motor Industry Federation (RMIF) quality control standards and their work is guaranteed for five years.
- **Your car** will be washed and cleaned before being returned to **you**.

Windscreen and glass claims

If **you** have the windscreen cover section on **your policy schedule** and **your** windscreen or other glass in **your car** has been damaged call **our** windscreen supplier, Autoglass on freephone 0800 169 7180 (lines are open 24 hours a day seven days a week).

If **your** windscreen or other glass is replaced **you** will have to pay the **excess** shown in the windscreen section of **your policy**.

Legal advice

Your cover car policy includes access to Lawphone to give advice 24 hours a day, 365 days a year on any personal legal matter. **We** may record the calls for **your** and **our** mutual protection and **our** training purposes. The advice **you** get from Lawphone will always be according to the laws of Great Britain and Northern Ireland.

Lawphone: 0870 241 4140

When **you** call Lawphone, please quote master policy number 36568. **You** will then be asked for a brief summary of the problem and these details will be passed on to an adviser who will return **your** call.

Financial Services Compensation Scheme

If Allianz or Mondial is unable to meet its liabilities, **you** may be entitled to compensation under the Financial Services Compensation Scheme (FSCS). Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

How to make a complaint

Our aim is to get it right, first time, every time. If **we** make a mistake **we** will try to put it right promptly.

We will always confirm to **you** the receipt of **your** complaint within five working days and do **our** best to resolve the problem within four weeks. If **we** cannot **we** will let **you** know when an answer may be expected.

If **we** have not sorted out the situation within eight weeks **we** will provide **you** with information about the Financial Ombudsman Service:

If you have a complaint please contact our Customer Satisfaction Manager at:

Your Cover
2530 The Quadrant
Aztec West
Bristol
BS32 4AW

Phone: 0844 209 0841
Email: customersatisfaction@yourcoverinsurance.co.uk

Using **our** complaints procedure or referral to the Financial Ombudsman Service does not affect **your** legal rights.

If **your** complaint relates to the Legal expenses section of **your** **policy**, please contact **our** Customer Satisfaction Manager at:

Allianz Legal Protection
Redwood House
Brotherswood Court
Great Park Road
Bradley Stoke
BS32 4QW
United Kingdom

Phone: 0845 0700 886
Email: legalprotection@allianz.co.uk

If your complaint is about the optional Breakdown cover section of your policy, please write to:

Customer Support
Mondial Assistance (UK) Ltd
Mondial House
102 George Street
Croydon
CR9 6HD

Telephone: 020 8603 9853
Email: customersupport@mondial-assistance.co.uk

Please supply us with your name, address, policy number/vehicle registration and claim number if applicable.

Core cover

Liability to others

The meaning of words

Certificate of Motor Insurance - The document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement - changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Excess - the amount **you** will have to pay if **you** make a claim regardless of who was to blame. This will be shown on **your schedule**.

Market value - The cost of replacing **your car** at the time of the loss or damage taking into account its make, model, age, mileage and circumstances of purchase by **you**. This will not exceed the estimate of value last supplied by **you**.

Period of Insurance - the period **you** are covered for as shown on **your certificate of motor insurance** and **schedule**.

Policy - the contract of insurance between **you** and **us**.

Schedule - a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

Territorial limits - Great Britain, Northern Ireland, Isle of Man, Channel Islands, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

We, us, our, Allianz - Allianz Insurance plc.

You, your - The policyholder named on the **schedule**.

Your car - The car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system.

Liability to others continued

What is covered

1. Cover we provide for you

We will pay all the amounts you legally have to pay as a result of using your car and any trailer, caravan or vehicle being towed by it if you:

- cause the accidental death of or bodily injury to any person;
- or
- cause accidental damage to anyone's property.

In respect of accidental damage to property **we will not pay any more than £20,000,000 including all costs (or any higher limit provided for by local legislation in territories outside the United Kingdom but within the territorial limits)** for any one occurrence or series of occurrences arising from one cause.

2. Cover we provide for other people

We will provide the same cover as we provide in section 1 above to the following people:

- Anyone **you** allow to drive or use **your car** as long as they are entitled to drive by **your current Certificate of Motor Insurance**.
- Anyone travelling in, getting into or out of **your car**.
- The employer of anyone **you** allow to drive or use **your car** as long as they are entitled to drive by **your current Certificate of Motor Insurance**.

3. Your legally appointed representatives

After the death of anyone who is insured under this **policy**, **we will protect that person's estate against any liability they had if we insure that liability under this policy.**

4. Legal fees and expenses

If there is an accident insured under this **policy**, **we will, subject to our consent and written agreement, arrange and pay for:**

- a solicitor or barrister to represent anyone insured under this **policy** at a coroner's inquest or court of summary jurisdiction;
- defending anyone insured under this **policy** if they are charged with manslaughter or causing death by careless, reckless or dangerous driving.

What is not covered

We will not cover

Liability for causing the death of or injury to any employee in the course of their employment by anyone insured by this **policy** unless cover is compulsory under motor insurance legislation in force within the **territorial limits** of this **policy**.

Loss of or damage to **your car** unless covered by another section of this **policy**.

Liability for loss of or damage to property which belongs to or is held in trust by **you** or is in **your** care, custody or control under this section of the **policy**.

Liability for loss of or damage to property which belongs to, is held in trust by or is in the care, custody or control of anyone **you** allow to drive **your car** and who is entitled to drive by **your current Certificate of Motor Insurance**.

Liability incurred by anyone who is covered under any other **policy**.

Liability caused by using **your car** on any part of an aerodrome, airport, airfield, or military base where aircraft can go.

Loss, damage or legal liability shown in the general exclusions.

Loss or damage to any trailer, caravan or vehicle being towed by **your car**.

Liability arising from loading or unloading any livestock being carried in a trailer whether attached or detached.

Liability to others continued

What is covered

5. Emergency medical treatment

If there is an accident insured by this **policy**, we will pay for emergency medical treatment which must be provided under compulsory motor insurance legislation in force within the **territorial limits** of this **policy**.

6. Foreign travel

This section provides the minimum cover **you** need by law to use **your car** in the **territorial limits** stated. However, it does not provide cover for damage to **your car** whilst **your car** is being driven outside Great Britain, Northern Ireland, Channel Islands or the Isle of Man. (See separate Foreign Travel section if purchased.)

What is not covered

Damage (including Theft)

The meaning of words

Certificate of Motor Insurance - The document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement - changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Excess - the amount **you** will have to pay if **you** make a claim regardless of who was to blame. This will be shown on **your schedule**.

Market value - The cost of replacing **your car** at the time of the loss or damage taking into account its make, model, age, mileage and circumstances of purchase by **you**. This will not exceed the estimate of value last supplied by **you**.

Period of Insurance - the period **you** are covered for as shown on **your certificate of motor insurance** and **schedule**.

Policy - the contract of insurance between **you** and **us**.

Schedule - a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

Territorial Limits - Great Britain, Northern Ireland, Isle of Man, the Channel Islands, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

We, us, our, Allianz - Allianz Insurance plc.

You, your - The policyholder named on the **schedule**.

Your car - The car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system.

Damage (including Theft) continued

What is covered

Damage to your car

In the event of loss or damage to **your car** we will:

- pay for the damage to be repaired, up to the **market value** of **your car**; or
- replace any parts damaged if this is more cost effective - **we** may use non original parts or original parts if **your car** is under the manufacturer's warranty; or
- settle **your** claim by making a full and final payment which will not exceed the **market value** of **your car**.

We will also pay the cost of:

- protecting and removing **your car** to the nearest repairer and;
- the cost of delivering **your car** back to **you** (at **your** home in Great Britain, Northern Ireland, Channel Islands and Isle of Man) after it has been repaired.

Emergency overnight accommodation and travel expenses

Following an insured accident where **you** are unable to use **our** accident recovery service to transport the persons or pets being carried to the intended destination due to:

- hospitalisation of any persons in **your car**;
- **your** domestic dogs and cats needing veterinary care; or
- any person in **your car** being required to help the police with their enquiries;

we will pay for:

- emergency overnight accommodation;
- travel expenses for any person or pet being carried in **your car**.

The maximum amount **we** will pay is £250.

Lease hire or hire purchase

If **you** have hired or purchased **your car** under a lease hire or hire purchase agreement, **we** may be required to make **our** payment to the owners. In that event **our** payment will be in full and final settlement of **our** liability under this section of **your policy**.

What is not covered

Loss of or damage to **your car** if at the time of the damage **your car** was being used by a person aged 17 – 24 and that person is not named in Section 5 of **your** current **certificate of motor insurance**.

Loss of or damage to **your car** following theft or attempted theft, if at the time of the loss or damage **your car** was unoccupied with the ignition key or other removable ignition device in or on **your car**.

Loss of or damage to **your car** resulting from fraud or deception or by using a counterfeit or other form of payment which a bank or building society will not authorise.

Any amount over £750 in respect of audio, communication, navigational or in-car entertainment unless it is standard equipment for **your car** when built. Such equipment must be permanently and securely fitted to **your car** and operated solely via **your car's** electrical system.

You will have to pay the first amount (**excess**) of any claim as shown in **your schedule**. The **excess** will not apply if **your** claim is solely for replacement of locks following loss of **your** keys.

Wear and tear, mechanical, electrical, electronic or computer failures, breakdowns or breakages.

Damage to tyres caused by braking, punctures, cuts or bursts.

Damage or destruction due to pressure waves caused by aircraft or other flying objects.

Loss of value following repairs to **your car**.

Loss of use of **your car** or other indirect loss.

Loss or damage arising from confiscation, requisition or destruction of **your car** by or under order of any government, public or local authority.

In respect of emergency accommodation:

- any incident that occurs within 50 miles of your home or the final destination
- accommodation in a hospital
- accommodation of pets in a veterinary hospital or similar establishment

Damage (including Theft) continued

What is covered

Replacement locks

If the keys, transmitter or immobiliser key for **your car** are lost or stolen, **we** will pay the cost of changing the locks as long as **you** report the loss to the police within 24 hours of discovering it. **We** will not pay more than £500.

Replacement car

If **your car** is;
stolen and not recovered within 28 days of **you** reporting the theft to **us**; or
damaged to the extent that the cost of repair is more than 50% of the United Kingdom list price (including vat) of an identical new car at the time of loss or damage;
we will, at **your** request, replace **your car** with a new one of the same make, model and specification.

We will only do this if:

- **you** have owned **your car** (or **you** have hired it under a lease hire or hire-purchase agreement) since it was first registered as new;
- **your car** is a United Kingdom specification model bought from one of the manufacturer's authorised United Kingdom dealers;
- **we** have **your** permission (or the hire-purchase company's permission) to replace **your car**; and
- the loss or damage occurs before **your car** is one year old and the model is still available from the manufacturer's authorised United Kingdom dealers. If not, then **we** will settle **your** claim by paying **you** the equivalent cost of replacing **your car** with one of the same make, model and specification.

Unavailable parts

If any part or accessory is not available, the most **we** will pay is the cost shown in the manufacturer's last United Kingdom list price, plus a reasonable fitting cost.

If the part is not listed in the manufacturer's last United Kingdom price list, **we** will pay the cost of an equivalent part listed plus the reasonable fitting cost.

If no equivalent part is listed, the most **we** will pay is £250.

Salvage

If **we** settle **your** claim by replacing **your car** or paying **you** the **market value**, **your car** will become **our** property.

If **your car** has a personalised registration, **you** may retain this subject to DVLA rules and regulations.

What is not covered

Any damage caused deliberately by **you** or anyone else insured under this **policy**.

Damage to windscreens, windows, sunroofs and bodywork scratched as a direct result of a broken windscreen, window or sunroof if there is no other loss or damage.

Damage (including Theft) continued

What is covered

Hire car

If **your car** can be repaired by one of **our** approved repairers **we** will arrange and pay for a hire car whilst **your car** is being repaired. **We** will make all the delivery arrangements and also insure the hire car to the same extent as **your car**. Subject to availability the hire car will be class A size (small hatchback).

If **your car** is assessed as being beyond economical repair (total loss), **you** may retain the hire car for a period of four days from the date that **your car** is declared a total loss.

If **you** have the car hire section in **your policy** **you** will be able to keep the hire car for longer. If **you** have the upgraded car hire section in your policy **you** will also be entitled to a Class D (medium size hatchback/saloon) vehicle. Please see the relevant section in **your policy**.

We will not supply a hire car if **your car** has been stolen and not recovered unless **you** have the car hire section or the upgraded car hire section in **your policy**.

What is not covered

No claim discount

If **you** do not claim under this **policy** during the **period of insurance**, **we** will give **you** a no claim discount on **your** premium when **you** renew **your policy** (as shown below):

NCD Years at Inception or Last Year's Allianz Renewal	NCD Years at next Allianz Renewal if you do not claim
0	1
1	2
2	3
3	4
4	5
5+	5+

If **you** do make a claim, **your** no claim discount will be affected as shown in the table below:

NCD Years at Inception or Last Year's Allianz Renewal	NCD Years at next Allianz Renewal				
	Prejudicial Claims since Inception or Renewal				
	No claim	1 claim	2 claims	3 claims	4 or more claims
0	1	0	0	0	0
1	2	0	0	0	0
2	3	0	0	0	0
3	4	1	0	0	0
4	5	2	0	0	0
5	5+	3	1	0	0

Your options

Driving other cars



Please refer to your Certificate of motor insurance

The meaning of words

Car - For the purposes of this section **car** shall mean a mechanically propelled vehicle, not being a motor cycle which is intended for use on public highways, is constructed to carry no more than eight people including the driver and is not constructed or adapted for carriage of goods.

Certificate of motor insurance – The document issued by **us** showing that this **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Policy - the contract between **you** and **us**.

Schedule – a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz - Allianz insurance plc.

You, your - The policyholder named on the schedule.

Driving other cars continued



What is covered

1. Cover we provide for you

We will provide indemnity in respect of all amounts **you** legally have to pay as a result of driving a **car** that is not owned by or hired to **you** under a hire purchase agreement if **you**;

- cause the accidental death of or bodily injury to any person; or
- cause accidental damage to anyone's property.

In respect of accidental damage to property **we** will not pay any more than £20,000,000 including all costs.

2. Cover we provide for other people

We will provide the same insurance as **we** provide in section 1 above to anyone travelling in, getting into or out of the **car**.

3. Your legally-appointed representatives

After **your** death, **we** will protect **your** estate against any liability **you** had if **we** insure that liability under this **policy**.

4. Legal fees and expenses

If there is an accident insured under this **policy** **we** will, subject to **our** consent and written agreement, arrange and pay for:

- a solicitor or barrister to represent **you** at a coroner's inquest or court of summary jurisdiction;
- defending **you** if **you** are charged with manslaughter or causing death by careless, reckless or dangerous driving.

5. Emergency medical treatment

If there is an accident insured by this **policy**, **we** will pay for emergency medical treatment which must be provided under compulsory motor insurance legislation.

A claim under this section of your cover only applies if;

You have the owner's permission to drive the **car**

You are 25 years of age or over

Your car has not been sold, disposed of, damaged beyond economic repair or declared a total loss.

You are not a company, firm or more than one person.

Claims under this section will affect **your** no claims discount.

What is not covered

Liability for causing the death of or injury to any employee in the course of their employment by anyone insured by this **policy** unless this is necessary under compulsory motor insurance legislation in force within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

Loss of or damage to the **car** being driven, or any trailer or caravan being towed by it.

Liability for loss of or damage to property which belongs to or is held in trust by **you** or is in **your** care, custody or control under this section of the **policy**.

Any loss, damage or liability arising from an accident outside Great Britain, Northern Ireland the Isle of Man or the Channel Islands;

Liability incurred by anyone who is covered under any other **policy**.

Liability caused by using a **car** on any part of an aerodrome, airport, airfield, or military base where aircraft can go.

Loss, damage or liability if the **car** is being used for a purpose not shown or excluded on **your certificate of motor insurance**.

Windscreen cover



The meaning of words

Certificate of Motor Insurance - The document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement - changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Glass - any **glass** in the windscreen, windows or sunroof of **your car**.

Policy - the contract of insurance between **you** and **us**.

Schedule - a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz - Allianz insurance plc.

You, your - The policyholder named on the **schedule**.

Your car - The car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system.

What is covered

If the **glass** in **your car** is damaged, **we** will pay for its replacement or repair. **We** will also pay for repairs to **your car's** bodywork scratched by broken **glass**. **We** will not pay any more than £250 if **you** do not use **our** approved supplier, Autoglass. Provided there is no other loss or damage and no claim is made under any other section of **your policy**, any claim for payment made for **glass** replacement or repair under this section will not affect **your** no claims discount.

What is not covered

You will have to pay the windscreen **excess** shown in **your schedule** if the **glass** is replaced. If the **glass** can be repaired then **you** will not have to pay this **excess**.

Damage to lights or reflectors and damage caused by their breakage.

Any damage caused deliberately by **you** or anyone else insured under this **policy**.

Car contents



The meaning of words

Certificate of Motor Insurance - The document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement - changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Policy - the contract of insurance between **you** and **us**.

Schedule - a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz - Allianz Insurance plc.

You, your - The policyholder named on the **schedule**.

Your car - The car described by its registration mark on **your Certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system.

What is covered

We will pay:

- Up to £250 for personal belongings while in **your car** or any attached trailer or locked roof box if they are lost or damaged by an accident, fire, theft or attempted theft.

Claims under this section will affect **your** no claims discount.

What is not covered

money including cash, cheque books, credit, debit, cheque and loyalty cards;
securities (financial certificates such as shares and bonds);
jewellery including watches;
goods, samples or equipment which **you**, or any person insured by this **policy**, carry in connection with any trade or business or which is owned by any business;
Theft of laptops, MP3 players and other unfixed audio, visual, navigational or communication equipment (including mobile phones) if **your car** is unoccupied, unless placed in the locked boot and the keys removed from **your car**.

Foreign travel



The meaning of words

Certificate of Motor Insurance - The document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement - changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Excess - the amount **you** will have to pay if **you** make a claim regardless of who was to blame. This will be shown on **your schedule**.

Glass - any **glass** in the windscreen, windows, or sunroof of **your car**.

Market value - the cost of replacing **your car** at the time of the loss or damage taking into account its make, model, age, mileage and circumstances of purchase by **you**.

Period of insurance - the period you are covered for as shown on **your certificate of motor insurance** and **schedule**.

Policy - the contract of insurance between **you** and **us**.

Schedule - a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

Territorial limits - Great Britain, Northern Ireland, Isle of Man, Channel Islands, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

We, us, our, Allianz - Allianz Insurance plc.

You, your - The policyholder named on the **schedule**.

Your car - The car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system.

Foreign travel continued



What is covered

This section gives **you** and anyone entitled to drive **your car** under **your current Certificate of motor insurance**, the full cover shown in the **schedule** in any country in the **territorial limits** for up to 90 days in any one **period of insurance**.

You do not need a green card or a bail bond if **you** want to travel within or between the territorial limits.

If **you** want cover outside the **territorial limits**, **you** must tell **us**. **We** may provide cover and **you** may need to pay an extra premium.

We will pay any customs duty if **your car** is damaged and **we** cannot return it to Great Britain, Northern Ireland, the Isle of Man or the Channel Islands after a claim covered by this **policy**.

Claims under this section will affect **your** no claims discount.

What is not covered

Loss or damage to **your car**, following theft or attempted theft, if at the time of the loss or damage **your car** was unoccupied with the ignition key or other removable ignition device in or on **your car**.

Loss or damage to **your car** resulting from fraud or deception or by using a counterfeit or other form of payment which a bank or building society will not authorise.

Loss or damage to **your car**, if at the time of the damage **your car** was being driven by a person aged 17 – 24 and that person is not named in Section 5 of **your current Certificate of motor insurance**.

The **excess** shown in **your schedule**. The **excess** will not apply if **your** claim is solely for replacement of locks following loss of **your** keys.

Wear and tear, mechanical, electrical, electronic or computer failures, breakdowns or breakages.

Damage to tyres caused by braking, punctures, cuts or bursts.

Damage or destruction due to pressure waves caused by aircraft or other flying objects.

Loss of value following repairs to **your car**.

Loss of use of **your car** or other indirect loss.

Loss or damage arising from confiscation, requisition or destruction of **your car** by or under order of any government, public or local authority.

Any damage caused deliberately by **you** or anyone else insured under this **policy**.



Personal accident

The meaning of words

Accident - A sudden and unforeseen event involving **your car**, which occurs during the **period of insurance**, resulting in **bodily injury** including **assault**.

Assault - A sudden and unexpected attack by an unknown third party with deliberate intent to cause **bodily injury** at an identifiable time and place following a road incident within the **territorial limits**.

Bodily injury, injury - any injury which is caused by accidental means or following **assault**, and which within 52 weeks from the date of the **accident** shall solely and independently of any other cause result in death, **loss of limbs** or **loss of eyes, loss of hearing, loss of speech**, or **permanent total disablement** of a **driver** and/or **passengers**.

Certificate of Motor Insurance - The document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Driver - anyone entitled to drive **your car** under **your Certificate of motor insurance**.

Endorsement - changes to the terms and conditions of **your policy** which will be shown on **your schedule**.

Effective time - whilst travelling in, getting into or out of, or undertaking emergency roadside repairs to **your car** while it is being used by a **driver**.

Loss of eye/eyes - permanent and total loss of sight which shall be considered as having occurred if the **driver** and/or **passenger's** name is added to the Register of Blind Persons on the authority of a fully qualified ophthalmic specialist.

Loss of hearing - total, permanent and irrecoverable loss of hearing.

Loss of limb or limbs - shall mean the permanent and complete loss of a limb or limbs by physical separation at or above the wrist or ankle or the permanent and complete loss of use of a limb or limbs.

Loss of speech - total, permanent and irrecoverable loss of speech.

Passenger - any person travelling in **your car**.

Period of insurance- the period of cover shown on **your schedule** and **Certificate of motor insurance**.

Permanent total disablement - shall mean disablement, caused other than by **loss of limb, eye, hearing or speech**, which has lasted for 52 consecutive weeks and which will prevent the **driver** or **passengers** from engaging in gainful employment of any and every kind for the remainder of their life.

Schedule - a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

You, your - The policyholder named on the **schedule**.

Your car - The car described by its registration mark on **your Certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system.

We, us, our, Allianz - Allianz Insurance plc.

Personal accident continued



What is covered

We will pay £20,000 to the **driver** and/or any **passengers** who have an **accident** during the **period of cover** shown on the **schedule**, whilst travelling in, getting into or out of **your car**, or undertaking emergency roadside repairs to **your car** while it is being used by anyone entitled to drive on **your Certificate of motor insurance** and this results in death or **bodily injury** within 52 weeks.

We will only pay for one benefit for death or **bodily injury** to any person for any one **injury** in any one **period of insurance**.

Any disability which existed prior to a person sustaining **bodily injury** shall be taken into account when calculating the benefit payable.

The benefits shown above shall not be subject to interest.

Claims under this section will affect **your** no claim discount.

What is not covered

Death or **bodily injury** caused by any **driver** or **passenger** committing or attempting to commit suicide.

Any **bodily injury** inflicted deliberately.

Bodily injury to the **driver** or **passengers** arising out of racing, rallying, speed testing, speed trials, or whilst driving on a motor sports circuit.

Any **driver** (including **you**) being under the influence of alcohol or drugs to a level which would be a driving offence in the country where the **accident** happens.

Bodily injury caused by failure to wear a seatbelt unless exempt on medical grounds.

Roof boxes and trailers



The meaning of words

Certificate of Motor Insurance - The document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Endorsement - changes to the terms of **your policy** which will be shown on **your schedule**.

Policy - the contract of insurance between **you** and **us**.

Schedule - a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

Territorial limits - Great Britain, Northern Ireland, The Isle of Man, the Channel Islands, Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

Trailer - any **trailer** with a maximum gross weight of less than 1,500kg that has been built to be towed by a car.

We, us, our, Allianz - Allianz Insurance plc.

You, your - The policyholder named on the **schedule**.

Your car - The car described by its registration mark on **your Certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system.

What is covered

If any **trailer** or roof box owned by **you** is damaged or stolen whilst attached to or detached from **your car** whilst in the **territorial limits**, **we** will pay the cost of repair or replacement up to a maximum of £1,000.

Claims under this section will affect **your** no claim discount

What is not covered

The contents of any trailer or roof box unless covered under the Car contents section.

Any **trailer** exceeding 1,500kg maximum gross weight.

Any mechanically/self propelled vehicle carried in or on the **trailer** including yachts, canoes, boats or motorcycles.

Mobile canteens, any trailer equipped for cooking, horseboxes and caravans.

Any livestock being carried on the **trailer**.

Any refrigerated **trailer**.

Any **trailer** used in connection with a business.

Wear and tear, mechanical, electrical, electronic or computer failures, breakdowns or breakages.

Damage to tyres caused by braking, punctures, cuts or bursts.

Damage or destruction due to pressure waves caused by aircraft or other flying objects.

Loss of value following repairs to the **trailer**.

Loss of use of the **trailer** or other indirect loss.

Loss or damage arising from confiscation, requisition or destruction of the **trailer** by or under order of any government, public or local authority.

Any damage caused deliberately by **you** or anyone else insured under this **policy**.

Any damage caused as a result of any trailer or roofbox being overloaded or unsuitable for being carried or towed by **your car**.

Car hire



The meaning of words

Certificate of Motor Insurance - The document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Policy - the contract of insurance between **you** and **us**.

Schedule - a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz - Allianz Insurance plc.

You, your - The policyholder named on the **schedule**.

Your car - The car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system.

What is covered

We will arrange and pay for hiring another car for **you** if **your car** is assessed as being beyond economical repair or if it is stolen and not recovered. **We** will make all the delivery arrangements and also insure the hire car to the same extent as **your car** for the periods shown below. The hire car will be a class A size (small hatchback).

If **your car** can be repaired **you** may keep the hire car for the duration of the repairs to **your car**.

If **your car** is assessed as being beyond economical repair **you** may keep the hire car for a period of 18 days in total from the date that **your car** is declared a total loss.

If **your car** is stolen and not recovered **you** may keep the hire car for a period of 14 days from the date of discovering the theft.

What is not covered

Costs of fuel, oil and other items **you** use in the hire car during this period of hire.

Any car hire agreed after a period of 14 days from the date **you** discovered the theft of **your car** or **your car** was declared beyond economical repair unless **we** have agreed to an extension of the hire period. **You** must pay for the extra hire period.

Any car hire agreement made outside the United Kingdom, Channel Islands and Isle of Man.

Upgraded car hire



The meaning of words

Certificate of Motor Insurance - The document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Policy - the contract of insurance between **you** and **us**.

Schedule - a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz - Allianz Insurance plc.

You, your - The policyholder named on the **schedule**.

Your car - The car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system.

What is covered

We will arrange and pay for hiring another car for **you** if **your car** is going to be out of use as a result of damage covered under this **policy**, or is assessed as being beyond economical repair or if it is stolen and not recovered. **We** will make all the delivery arrangements and also insure the hire car to the same extent as **your car** for the periods shown below. The hire car will be a class D size (medium hatchback/saloon).

If **your car** can be repaired **you** may keep the hire car for the duration of the repairs to **your car**.

If **your car** is assessed as being beyond economical repair **you** may keep the hire car for a period of 18 days in total from the date that **your car** is declared a total loss.

If **your car** is stolen and not recovered **you** may keep the hire car for a period of 14 days from the date of discovering the theft.

What is not covered

Costs of fuel, oil and other items **you** use in the hire car during this period of hire.

Any car hire agreed after a period of 14 days from the date **you** discovered the theft of **your car** or **your car** was declared beyond economical repair unless **we** have agreed to an extension of the hire period. **You** must pay for the extra hire period.

Any car hire agreement made outside the United Kingdom, Channel Islands and Isle of Man.

No claim discount protection



The meaning of words

Certificate of Motor Insurance - The document issued by **us** showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Glass - any **glass** in the windscreen, windows or sunroof of **your car**.

Period of Insurance - the period **you** are covered for as shown on **your certificate of motor insurance** and **schedule**.

Policy - the contract of insurance between **you** and **us**.

Schedule - a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

We, us, our, Allianz - Allianz Insurance plc.

You, your - The policyholder named on the **schedule**.

Your car - The car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system.

If **you** do not claim under this **policy** during the **period of insurance**, **we** will give **you** a no claim discount on **your** premium when **you** renew **your policy**.

The following will not affect **your** no claim discount.

- Payments made for **glass** repairs and for bodywork scratched as a direct result of a damaged window windscreen or sunroof under the optional windscreen cover section.
- Claims where **you** or a driver entitled to drive by your current **certificate of motor insurance** are not at fault, as long as **we** have recovered all that **we** have paid from those who are responsible.

If **you** have selected no claim discount protection, **your** no claim discount will be adjusted as shown below:

NCD Years at Inception or Last Year's Allianz Renewal	NCD Years at next Allianz Renewal				
	no claim	1 claim	2 claims	3 claims	4 or more claims
1 Protected	2	1	0	0	0
2 Protected	3	2	0	0	0
3 Protected	4	3	1	0	0
4 Protected	5	4	2	0	0
5 Protected	5+	5	3	1	0

Legal expenses



How to make a claim

You must first make a valid claim on **your car** insurance **policy** by calling the claims phone number shown in the 'How to make a claim' section of your Car Policy Wording. When **you** call, **you** will be asked for full details of the road accident. Please quote master policy number 36561. **You** must not appoint a solicitor yourself. If **you** have already seen a solicitor before **we** have accepted **your** claim, **we** will not pay any fees or other expenses that **you** have incurred. If **your** claim is covered, **we** will appoint the **legal representative** that **we** have agreed to in **your** name and on **your** behalf and will only start to cover the costs from the time **we** have accepted the claim and appointed the **legal representative**.

The meaning of words

Certificate of Motor Insurance - The document issued by Allianz showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Costs - Under this **policy** section **we** will pay the following:

- The professional fees and expenses reasonably and properly charged by the **legal representative**, on a **standard basis**, up to the standard rates set by the courts, which cannot be recovered from **your** opponent.
- **Your** opponent's **costs** which **you** are ordered to pay by a court or tribunal.

We will only pay **costs** which **we** consider are necessary and in proportion to the value of **your** claim.

We will only start to cover the **costs** from the time **we** have accepted the claim and appointed the **legal representative**.

Legal representative - The solicitor or other person appointed with **our** agreement under this **policy** section to represent **you**. At any time before **we** agree that legal proceedings need to be issued, **we** will choose the **legal representative**. **You** can only choose the **legal representative** if **we** agree that legal proceedings need to be issued or if a conflict of interest arises which means that the **legal representative** cannot act for **you**. **You** must send the name and address of **your** chosen **legal representative** to **us**. If **we** agree to appoint a **legal representative** that **you** choose, he or she will be appointed on the same terms as **we** would have appointed **our** chosen **legal representative**. **We** may decide not to accept **your** choice of **legal representative**. If **we** do not agree with **your** choice, the matter will be settled using the disputes procedure detailed in Condition 6 of this **policy** section. When choosing the **legal representative**, **you** must remember **your** duty to keep the Costs of any legal proceedings as low as possible.

Period of insurance - The period shown in the **schedule** and on **your** current **Certificate of motor insurance**.

Policy - the contract of insurance between **you** and **us**.

Schedule - a document which includes **your** details and specifies any limits and **endorsements** that apply to **your policy**.

Standard basis - The assessment of **costs** which are proportionate to **your** claim.

Territorial limits - Great Britain, Northern Ireland, Isle of Man, Channel Islands, Republic of Ireland, Andorra, Austria, Belgium, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Holland, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Norway, Poland, Portugal, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and Turkey.

We, us, our - Allianz Legal Protection, part of Allianz Insurance plc.

You, your - The policyholder named in the **schedule** or any person entitled to drive or any passenger in **your car**.

Your car - **Your** motor car as described in **your** current **certificate of motor insurance**. This also includes any caravan or trailer attached to **your car**.

Legal expenses continued



What is covered

We will pay the **costs we** have agreed to of **you** taking legal action against **your** opponent as a result of any road accident which causes the following:

1. **Your** death or bodily injury while **you** are in, on or getting into or out of **your car**.
2. Damage to **your car**.
3. Damage to property which **you** own or are legally responsible for and which is in or on **your car**.

We will provide this cover as long as:

- the claim is not covered under any other insurance policy;
- the road accident happened within the **territorial limits** and within the **period of insurance**;
- the claim will be decided by a court within the **territorial limits**; and
- **you** have a reasonable chance of successfully recovering damages, at all times.

The most **we** will pay for all claims arising out of any one road accident is £100,000.

What is not covered

We will not provide cover for the following.

1. Any claim arising out of a contract **you** have with another person or organisation.
2. A claim for an event which is not covered under **your** current car insurance **policy**.
3. **Your car** being used for racing, rallies or competitions.
4. Disputes between **you** and **us**.
5. **Costs we** have not agreed to in writing.
6. Any actual or potential prosecution or dispute that **you** were aware of, or should reasonably have been aware of, before cover under this **policy** started.
7. Any **costs** incurred before **we** have accepted **your** claim in writing.
8. Any **costs** covered by another insurance policy.
9. **Costs you** have paid directly to the **legal representative** or any other person without **our** permission.
10. Any VAT which **you** can recover from elsewhere.
11. Claims directly or indirectly caused by, contributed to, or arising from:
 - ionising radiation or radioactive contamination from nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
12. Claims arising from war, invasion, riot, revolution or a similar event.
13. Any claim which happens because **you** have deliberately, consciously, intentionally or carelessly failed to take all reasonable steps to avoid, prevent and limit that claim.
14. Any claim directly or indirectly caused by or resulting from any equipment (whoever owns it) failing to recognise, interpret or deal with any date change.
15. Any fines or penalties awarded against **you**.
16. An application for a judicial review.



Legal expenses continued

Conditions

If **you** do not keep to the conditions, **we** will have the right to refuse any claim and withdraw from any current claim.

1. **You** must:

- a. report any claim to **us** and not to another person or organisation.
- b. not appoint a **legal representative**.
- c. give **us** written details of **your** claim along with any other supporting information **we** ask for.
- d. make **your** claim within six months of the date of the road accident.
- e. follow the **legal representative's** advice and provide any information he or she asks for.
- f. take every reasonable step to get costs back and pay them to **us**.
- g. get **our** written permission before making an appeal.
- h. take every reasonable step to ensure that **your legal representative** keeps to all parts of condition 2 below.

2. The **legal representative** must:

- a. get **our** written permission before instructing a barrister or expert witness.
- b. tell **us** if, at any stage, there is no longer a reasonable chance of getting damages back or getting any other solution that **we** agree to.
- c. tell **us** immediately if **you** or **your** opponent make a payment into a court or any offer to settle the matter.
- d. report the result of the claim to **us** when it is finished.

3. **We** will have the right to:

- a. take over and conduct, in **your** name, any claim or proceedings.
- b. settle a claim by paying the amount in dispute.
- c. appoint the **legal representative** in **your** name and on **your** behalf.
- d. have any legal bill audited or assessed.
- e. contact the **legal representative** at any time, and have access to all statements, opinions and reports relating to the claim.
- f. end **your cover** if, during the course of the claim, **we** think there is no longer a reasonable chance of success. If **you** continue the claim and get a better settlement than **we** expected **we** will pay **your** reasonable **costs**.
- g. settle the **costs** covered by this section of **your policy** at the end of the claim.

- h. end **your** claim and recover any **costs** from **you** which **we** have already paid or agreed to pay if:
 - the **legal representative** reasonably refuses to continue acting for **you** because of any unreasonable act or failure to act by **you**; or
 - **you** unreasonably withdraw **your** claim from the **legal representative** without **our** agreement; and
 - **we** do not agree to appoint another **legal representative** to continue **your** claim.

4. **Your** agreements with others

We will not be bound by any agreement between **you** and the **legal representative** or **you** and any other person or organisation.

5. Choosing the **legal representative**

At any time before **we** agree that legal proceedings need to be issued, **we** will choose the **legal representative**.

You can only choose the **legal representative** if **we** agree that legal proceedings need to be issued or if a conflict of interest arises which means that the **legal representative** cannot act for **you**. **You** must send the name and address of **your** chosen **legal representative** to **us**. If **we** agree to appoint a **legal representative** that **you** choose, he or she will be appointed on the same terms as **we** would have appointed **our** chosen **legal representative**. **We** may decide not to accept **your** choice of **legal representative**. If **we** do not agree with **your** choice, the matter will be settled using the procedure in Condition 6 Disputes.

When choosing the **legal representative**, **you** must remember **your** duty to keep the **costs** of any claim or legal proceedings as low as possible.

6. Disputes

If there is a dispute between **you** and **us**, the matter may be referred to an arbitrator, who **you** and **we** agree to. If **we** and **you** cannot agree on an arbitrator, the President of the Law Society or the Chairman of the Bar Council will choose one. Whoever loses the arbitration must pay all the costs involved. If the decision is not clearly made against either **you** or **us**, the arbitrator will decide how **you** and **we** will share the costs.

7. Notices

Every notice which needs to be given under this **policy** section must be given in writing by recorded delivery. If **you** give **us** notice, **you** must send it to **our** address. If **we** give **you** notice, **we** must send it to **your** last known address.

Roadside Breakdown



This section of your policy is underwritten by AGA International SA and is administered in the United Kingdom by Mondial Assistance (UK) Limited.

It explains your cover, terms and conditions and the procedures you must follow should you require assistance in respect of breakdown or immobilisation of your car.

The meaning of Words

When the following words and phrases appear in this section of your policy they have the specific meanings given below. These words are highlighted by the use of bold print.

Beneficiary, beneficiary's, beneficiaries - **you** or any other person entitled to drive under your **certificate of motor insurance** and any passenger of **your car** at the moment a **breakdown/immobilisation** occurs.

Breakdown/immobilisation - electrical or mechanical breakdown, vehicle fire or theft, loss of keys, punctures or running out of fuel, causing **your car** to be immobilised.

Certificate of Motor Insurance - The document issued by Allianz showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Period of insurance - The period shown in the **schedule** and on **your current Certificate of motor insurance**.

Private individual - Means a beneficiary who is using **your car** for their own personal use and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

Schedule - a document which includes **your** details and specifies any limits and endorsements that apply to your policy.

Territorial Limits - United Kingdom, Channel Islands and Isle of Man.

We, our, us, Insurer - Means Mondial Assistance (UK) Limited which administers the insurance on behalf of the insurer.

Your car - The car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system. For the purposes of this section only, this also includes any caravan or trailer attached to **your car**.

Your car must be no more than:

- 3.5 tonnes when fully loaded;
- 5.5 metres (18 feet) long; or
- 2.3 metres (7 feet 6 inches) wide.

Any caravan or trailer attached to **your car** must not be more than 6.42 metres (21 feet) long, including the tow bar.

You, your, yours - The policyholder named in the **schedule** or any person entitled to drive or any passenger in **your car**.

Roadside Breakdown continued



How to make a claim

Breakdown cover

Your breakdown cover provides **you** with the following assistance services and benefits for motoring emergencies to aid **you** in the event of a covered **breakdown/immobilisation** of **your car** within the **territorial limits**.

What to do if you need assistance

If **you** require help, please do not attempt to make **your** own arrangements as reimbursement cannot be made to **you** retrospectively.

Please phone the number below with the following information to hand:

- **Your** exact location
- **Your** registration number
- A contact telephone number

Assistance in the United Kingdom, Channel Islands and Isle of Man: 0800 777 159

Calls may be recorded. This will assist **us** in confirming details of a call that may be incomplete or unclear.

How to make a complaint

We aim to provide **you** with first class insurance cover and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do our best to solve the problem. If **you** make a complaint, **your** legal rights will not be affected.

In the first instance, please contact:

Customer Support
Mondial Assistance (UK) Ltd
Mondial House,
102 George Street,
Croydon
CR9 6HD.

Telephone: 020 8603 9853

Email: customersupport@mondial-assistance.co.uk

Please supply **us** with your name, address, **policy** number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint in the shortest possible time.

If **you** are not satisfied with **our** final response, you can refer the matter to the Financial Ombudsman Service.

Roadside Breakdown continued



What is covered in the United Kingdom, Channel Islands and Isle of Man

Roadside Assistance

In the event of **breakdown/immobilisation** more than 1 mile from **your** home address, **we** will organise and pay to attend **your car** in order to effect repairs. **We** will pay for up to a maximum 30 minutes' labour. If **we** are unable to effect repairs or repairs will take longer than 30 minutes, **we** will arrange and pay for local recovery.

Local Recovery

In the event that **your car** cannot be repaired or remobilised following **our** roadside or home assistance, **we** will arrange and pay for the costs of taking **your car**, any caravan or trailer and up to six beneficiaries to the nearest suitable garage within a 25-mile radius.

Glass Replacement Service

In the United Kingdom, Channel Islands and Isle of Man, if **you** or any other **beneficiary** driving **your car** experiences a broken front windscreen or side glass which requires immediate replacement, **we** will provide details of a nationwide glass replacement company to replace the broken glass. Please note that **you** will be responsible for all parts and fitting costs, but these may be covered under **your** motor insurance **policy**. In the event that immediate repair cannot be sourced, **we** will recover **your car** to the nearest authorised repairer.

Message Relay Service

We will pass on urgent messages to the **beneficiary's** family, business or friends if **your** journey has been delayed due to the **breakdown/immobilisation** of **your car**.

Adverse Weather Conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the **beneficiaries** travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to **your car** later.

What is not covered

We will not assist or reimburse **you** or **beneficiaries** in the event of a call for assistance or claim caused by, arising from or in connection with the following:

1. **We** will not pay for any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this **policy**.
2. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Any costs covered under any other assistance, guarantee, insurance or cover.
4. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
5. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
6. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
7. Accident or injury either through voluntary non-observance of the laws of the land in which the **beneficiary** is travelling or the practice of activities not authorised by the local authorities.
8. The cost of replacement parts.
9. Damage or injury intentionally caused by **you** or a **beneficiary** or resulting from participation in a criminal act or offence.
10. The **beneficiary/beneficiaries** or any other third party organising any of the services detailed in this **policy** without first having obtained authorisation from **us** and a file number.
11. Any costs that would have been payable normally by **you** or the **beneficiaries**, such as fuel, congestion or toll charges, sundry expenses such as telephone or mobile phone calls, faxes, food and drink.
12. Charges for specialist recovery or charges incurred by **us** where **your car** is not being used on a public highway when the **breakdown/immobilisation** occurred where **your car** was not accessible using **our** standard recovery equipment.
13. **Breakdown/immobilisation** which happens outside the **territorial limits**.
14. Faulty repairs, incorrect servicing or failure to have **your car** serviced in accordance with the manufacturer's specification.
15. Any costs incurred after **your car** has been repaired and is available to be driven.



Roadside Breakdown continued

Terms and Conditions applicable to this section

These conditions apply to **your** Breakdown cover and **you** must meet them before **we** make a payment.

Providing information

We will only provide the cover described in this insurance if, as far as **you** know, the information **you** gave at the time of taking out this cover is true and complete.

You must tell **us** about anything that may affect **your** cover (including also any changes during the **period of insurance**). If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** insurance cover may be invalidated and **we** may not cover any related claims.

Claims - your duties

If a claim occurs, **you** must comply with the relevant claims procedures described in this document as soon as **you** can.

Claims – our rights

We can take over and carry out the defence or settlement of any claim. After **we** have made a payment, we can pay to take legal action to get back any payment **we** have made under this Breakdown cover. If **we** want to, **we** will examine **your car** and will test damaged components.

Cancellation rights/refunds

If the cover provided by this section does not meet **your** requirements or should **you** for any reason decide to cancel this section, **you** can do so within 14-days of the receipt of **your** documents. Please note that the refund will be provided by Allianz.

You can do this by writing to Allianz at: Allianz, 2530 The Quadrant, Aztec West, Almondsbury, Bristol, BS32 4AW.

If, during this 14 day period, **you** have asked **us** to perform or provide the services given under this section of the **policy**, then **we** are entitled to recover from **you** all costs that have been incurred for the service performed or provided, if **you** still decide to cancel within the 14 day period.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Looking after your car

You must take all reasonable steps to safeguard **your car** against **breakdown/immobilisation** and/or electrical or mechanical failure.

Fraud

If **you** or any beneficiary claiming under this insurance makes a claim that is false or dishonest in any way, this insurance will not be valid and **you** will lose all benefits under it.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the insurer is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 0207 741 4100, or by visiting their website at www.fscs.org.uk.

Roadside Breakdown and Recovery, including Home Assist



This section of your policy is underwritten by AGA International SA and is administered in the United Kingdom by Mondial Assistance (UK) Limited.

It explains your cover, terms and conditions and the procedures you must follow should you require assistance in respect of breakdown or immobilisation of your car.

The meaning of Words

When the following words and phrases appear in this section of your policy they have the specific meanings given below. These words are highlighted by the use of bold print.

Beneficiary, beneficiary's, beneficiaries - **you** or any other person entitled to drive under your **certificate of motor insurance** and any passenger of **your car** at the moment a **breakdown/immobilisation** occurs.

Breakdown/immobilisation - electrical or mechanical breakdown, vehicle fire or theft, loss of keys, punctures or running out of fuel, causing **your car** to be immobilised.

Certificate of Motor Insurance - The document issued by Allianz showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Period of insurance - The period shown in the **schedule** and on **your current Certificate of motor insurance**.

Private individual - Means a beneficiary who is using **your car** for their own personal use and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

Schedule - a document which includes **your** details and specifies any limits and endorsements that apply to your policy.

Territorial Limits - United Kingdom, Channel Islands and Isle of Man.

We, our, us, Insurer - Means Mondial Assistance (UK) Limited which administers the insurance on behalf of the insurer.

Your car - The car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system. For the purposes of this section only, this also includes any caravan or trailer attached to **your car**.

Your car must be no more than:

- 3.5 tonnes when fully loaded;
- 5.5 metres (18 feet) long; or
- 2.3 metres (7 feet 6 inches) wide.

Any caravan or trailer attached to **your car** must not be more than 6.42 metres (21 feet) long, including the tow bar.

You, your, yours - The policyholder named in the **schedule** or any person entitled to drive or any passenger in **your car**.

Roadside Breakdown and Recovery, including Home Assist continued



How to make a claim

Breakdown cover

Your breakdown cover provides **you** with the following assistance services and benefits for motoring emergencies to aid **you** in the event of a covered **breakdown/immobilisation** of **your car** within the **territorial limits**.

What to do if you need assistance

If **you** require help, please do not attempt to make **your** own arrangements as reimbursement cannot be made to **you** retrospectively.

Please phone the number below with the following information to hand:

- **Your** exact location
- **Your** registration number
- A contact telephone number

Assistance in the United Kingdom, Channel Islands and Isle of Man: 0800 777 159
Assistance in Europe: +44 (0)208 603 9659

Calls may be recorded. This will assist **us** in confirming details of a call that may be incomplete or unclear.

How to make a complaint

We aim to provide **you** with first class insurance cover and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint, **your** legal rights will not be affected.

In the first instance, please contact:

Customer Support
Mondial Assistance (UK) Ltd
Mondial House,
102 George Street,
Croydon
CR9 6HD.

Telephone: 020 8603 9853

Email: customersupport@mondial-assistance.co.uk

Please supply **us** with **your** name, address, **policy** number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint in the shortest possible time.

If **you** are not satisfied with **our** final response, **you** can refer the matter to the Financial Ombudsman Service.

Roadside Breakdown and Recovery, including Home Assist continued



What is covered in the United Kingdom, Channel Islands and Isle of Man

Roadside Assistance

In the event of **breakdown/immobilisation** more than 1 mile from **your** home address, **we** will organise and pay to attend **your car** in order to effect repairs. **We** will pay for up to a maximum 30 minutes labour. If **we** are unable to effect repairs or repairs will take longer than 30 minutes, **we** will arrange and pay for local recovery.

Homestart Assistance

In the event of **breakdown/immobilisation** either at **your** home address or within a mile from **your** home address, **we** will organise and pay to attend **your car** for up to a maximum of 30 minutes' in order to effect repairs. If **we** are unable to effect repairs or repairs will take longer than 30 minutes, **we** will arrange and pay for local recovery.

Local Recovery

In the event that **your car** cannot be repaired or remobilised following **our** roadside or home assistance, **we** will arrange and pay for the costs of taking **your car**, any caravan or trailer and up to six beneficiaries to the nearest suitable garage within a 25-mile radius.

National Recovery

In the event of **breakdown/immobilisation** of **your car** causing it to be immobilised for a period of more than 4 hours, and subject to **us** having first provided assistance, **we** will organise and pay for **your car** and up to six beneficiaries to be recovered to anywhere in United Kingdom, Channel Islands and Isle of Man.

The above recovery service will be also be available should **you** be taken ill and **you** cannot continue **your** journey due to there being no other **beneficiaries** who can drive **your car**. **You** will need to produce some form of medical certificate for this (in this case **we** will provide the service at **our** discretion).

What is not covered

We will not assist or reimburse **you** or **beneficiaries** in the event of a call for assistance or claim caused by, arising from or in connection with the following:

1. **We** will not pay for any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this **policy**.
2. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Any costs covered under any other assistance, guarantee, insurance or cover.
4. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
5. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
6. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
7. Accident or injury either through voluntary non-observance of the laws of the land in which the **beneficiary** is travelling or the practice of activities not authorised by the local authorities.
8. The cost of replacement parts.
9. Damage or injury intentionally caused by **you** or a **beneficiary** or resulting from participation in a criminal act or offence.
10. The **beneficiary/beneficiaries** or any other third party organising any of the services detailed in this **policy** without first having obtained authorisation from **us** and a file number.
11. Any costs that would have been payable normally by **you** or the **beneficiaries**, such as fuel, congestion or toll charges, sundry expenses such as telephone or mobile phone calls, faxes, food and drink.
12. Charges for specialist recovery or charges incurred by **us** where **your car** is not being used on a public highway when the **breakdown/immobilisation** occurred where **your car** was not accessible using **our** standard recovery equipment.
13. **Breakdown/immobilisation** which happens outside the **territorial limits**.
14. Faulty repairs, incorrect servicing or failure to have **your car** serviced in accordance with the manufacturer's specification.
15. Any costs incurred after **your car** has been repaired and is available to be driven.

Roadside Breakdown and Recovery, including Home Assist continued



What is covered in the United Kingdom, Channel Islands and Isle of Man

Onward travel

In the event of **breakdown/immobilisation** of **your car** causing it to be immobilised for a period of more than 4 hours, **we** will organise and pay for the following:

- Rail transport, or equivalent costs of more convenient travel, to enable the **beneficiaries** to return or continue to any destination of their choice within the United Kingdom, Channel Islands and Isle of Man; or
- Overnight hotel, bed and breakfast accommodation, up to £60 (including VAT) per **beneficiary**. Overnight hotel accommodation only applies if the **breakdown/immobilisation** of **your car** occurs more than 50 miles from the home address of any of the **beneficiaries** and only when the **beneficiaries** have to prolong their stay as a direct result of the covered **breakdown/immobilisation**; or
- Temporary replacement vehicle during the time that **your car** remains immobilised up to a maximum of 2 days (an equivalent vehicle will be provided up to a maximum of £50 per day). Please note **your car** is not covered for the cost of any personal accident insurance.

You must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to **your car**.

The temporary replacement vehicle will only be provided where **we** have arranged the recovery of **your car** to an authorised repairer.

Glass Replacement Service

In the United Kingdom, Channel Islands and Isle of Man, if **you** or any other **beneficiary** driving **your car** experiences a broken front windscreen or side glass which requires immediate replacement, **we** will provide details of a nationwide glass replacement company to replace the broken glass. Please note that **you** will be responsible for all parts and fitting costs, but these may be covered under **your** motor insurance **policy**. In the event that immediate repair cannot be sourced, **we** will recover **your car** to the nearest authorised repairer.

Message Relay Service

We will pass on urgent messages to the **beneficiary's** family, business or friends if **your** journey has been delayed due to the **breakdown/immobilisation** of **your car**.

What is not covered

Roadside Breakdown and Recovery, including Home Assist continued



What is covered in the United Kingdom, Channel Islands and Isle of Man

Adverse weather conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the **beneficiaries** travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to **your car** later.

What is not covered

Terms and Conditions applicable to this section

These conditions apply to **your** Breakdown cover and **you** must meet them before **we** make a payment.

Providing information

We will only provide the cover described in this insurance if, as far as **you** know, the information **you** gave at the time of taking out this cover is true and complete.

You must tell **us** about anything that may affect **your** cover (including also any changes during the **period of insurance**). If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give us. If **you** do not tell **us** about something that may be relevant, **your** insurance cover may be invalidated and **we** may not cover any related claims.

Claims - your duties

If a claim occurs, **you** must comply with the relevant claims procedures described in this document as soon as **you** can.

Claims – our rights

We can take over and carry out the defence or settlement of any claim. After **we** have made a payment, **we** can pay to take legal action to get back any payment **we** have made under this Breakdown cover. If **we** want to, **we** will examine **your car** and will test damaged components.

Cancellation rights/refunds

If the cover provided by this section does not meet **your** requirements or should **you** for any reason decide to cancel this section, **you** can do so within 14-days of the receipt of **your** documents. Please note that the refund will be provided by Allianz.

You can do this by writing to Allianz at: Allianz, 2530 The Quadrant, Aztec West, Almondsbury, Bristol, BS32 4AW.

If, during this 14 day period, **you** have asked **us** to perform or provide the services given under this section of the **policy**, then **we** are entitled to recover from **you** all costs that have been incurred for the service performed or provided, if **you** still decide to cancel within the 14 day period.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Looking after your car

You must take all reasonable steps to safeguard **your car** against **breakdown/immobilisation** and/or electrical or mechanical failure.

Fraud

If **you** or any **beneficiary** claiming under this insurance makes a claim that is false or dishonest in any way, this insurance will not be valid and **you** will lose all benefits under it.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the insurer is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 0207 741 4100, or by visiting their website at www.fscs.org.uk.



European Breakdown and Recovery, including Home Assist

This section of your policy is underwritten by AGA International SA and is administered in the United Kingdom by Mondial Assistance (UK) Limited.

It explains your cover, terms and conditions and the procedures you must follow should you require assistance in respect of breakdown or immobilisation of your car.

The meaning of Words

When the following words and phrases appear in this section of your policy they have the specific meanings given below. These words are highlighted by the use of bold print.

Beneficiary, beneficiary's, beneficiaries - **you** or any other person entitled to drive under your **certificate of motor insurance** and any passenger of **your car** at the moment a **breakdown/immobilisation** occurs.

Breakdown/immobilisation - electrical or mechanical breakdown, vehicle fire or theft, loss of keys, punctures or running out of fuel, causing **your car** to be immobilised.

Certificate of Motor Insurance - The document issued by Allianz showing that the **policy** provides the cover **you** need to comply with the relevant United Kingdom and European traffic laws. It shows who is entitled to drive **your car** and the purposes for which **your car** can be used.

Europe - Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

Period of insurance - The period shown in the **schedule** and on **your current certificate of motor insurance**.

Private individual - Means a beneficiary who is using **your car** for their own personal use and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

Schedule - a document which includes **your** details and specifies any limits and endorsements that apply to your policy.

Territorial Limits - United Kingdom, Channel Islands, Isle of Man and Europe.

We, our, us, Insurer - Means Mondial Assistance (UK) Limited which administers the insurance on behalf of the insurer.

Your car - The car described by its registration mark on **your certificate of motor insurance** and **your schedule** plus its accessories including children's car seats and permanently fitted audio, visual, multi media, navigational, communication or personal computer equipment, provided it is operated exclusively by **your car's** electrical system. For the purposes of this section only, this also includes any caravan or trailer attached to **your car**.

Your car must be no more than:

- 3.5 tonnes when fully loaded;
- 5.5 metres (18 feet) long; or
- 2.3 metres (7 feet 6 inches) wide.

Any caravan or trailer attached to **your car** must not be more than 6.42 metres (21 feet) long, including the tow bar.

You, your, yours - The policyholder named in the **schedule** or any person entitled to drive or any passenger in **your car**.

European Breakdown and Recovery, including Home Assist continued



How to make a claim

Breakdown cover

Your breakdown cover provides **you** with the following assistance services and benefits for motoring emergencies to aid **you** in the event of a covered **breakdown/immobilisation** of **your car** within the **territorial limits**.

What to do if you need assistance

If **you** require help, please do not attempt to make **your** own arrangements as reimbursement cannot be made to **you** retrospectively.

Please phone the number below with the following information to hand:

- **Your** exact location
- **Your** registration number
- A contact telephone number

Assistance in the United Kingdom, Channel Islands and Isle of Man: 0800 777 159
Assistance in Europe: +44 (0)208 603 9659

Calls may be recorded. This will assist **us** in confirming details of a call that may be incomplete or unclear.

European Autoroute Restrictions

If assistance is required on a French Autoroute or on certain Autoroutes in **Europe**, **you** must use the official SOS boxes at the side of the road to arrange initial assistance or recovery. As these roads are privatised, neither **we** nor any other assistance organisation is allowed to assist **you** on these roads. Once **your car** has been recovered from the Autoroute, **you** should contact **us** and **we** will make any further arrangements for **you** and inform **you** how to reclaim costs incurred for recovery from the Autoroute.

How to make a complaint

We aim to provide **you** with first class insurance cover and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do our best to solve the problem. If **you** make a complaint, **your** legal rights will not be affected.

In the first instance, please contact:

Customer Support
Mondial Assistance (UK) Ltd
Mondial House,
102 George Street,
Croydon
CR9 6HD.

Telephone: 020 8603 9853
Email: customersupport@mondial-assistance.co.uk

Please supply **us** with your name, address, **policy** number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint in the shortest possible time.

If **you** are not satisfied with **our** final response, **you** can refer the matter to the Financial Ombudsman Service.

European Breakdown and Recovery, including Home Assist continued



What is covered in the United Kingdom, Channel Islands and Isle of Man

Roadside Assistance

In the event of **breakdown/immobilisation** more than 1 mile from **your** home address, **we** will organise and pay to attend your car in order to effect repairs. We will pay for up to a maximum 30 minutes' labour. If **we** are unable to effect repairs or repairs will take longer than 30 minutes, **we** will arrange and pay for local recovery.

Homestart Assistance

In the event of **breakdown/immobilisation** either at **your** home address or within a mile from **your** home address, **we** will organise and pay to attend **your car** for up to a maximum of 30 minutes in order to effect repairs. If **we** are unable to effect repairs or repairs will take longer than 30 minutes, **we** will arrange and pay for local recovery.

Local Recovery

In the event that **your car** cannot be repaired or remobilised following **our** roadside or home assistance, **we** will arrange and pay for the costs of taking **your car**, any caravan or trailer and up to six beneficiaries to the nearest suitable garage within a 25-mile radius.

National Recovery

In the event of **breakdown/immobilisation** of **your car** causing it to be immobilised for a period of more than 4 hours, and subject to **us** having first provided assistance, **we** will organise and pay for **your car** and up to six beneficiaries to be recovered to anywhere in United Kingdom, Channel Islands and Isle of Man.

The above recovery service will also be available should **you** be taken ill and **you** cannot continue your journey due to there being no other **beneficiaries** who can drive **your car**. **You** will need to produce some form of medical certificate for this (in this case **we** will provide the service at **our** discretion).

What is not covered

We will not assist or reimburse **you** or **beneficiaries** in the event of a call for assistance or claim caused by, arising from or in connection with the following:

1. **We** will not pay for any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this **policy**.
2. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
3. Any costs covered under any other assistance, guarantee, insurance or cover.
4. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
5. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
6. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
7. Accident or injury either through voluntary non-observance of the laws of the land in which the **beneficiary** is travelling or the practice of activities not authorised by the local authorities.
8. The cost of replacement parts.
9. Damage or injury intentionally caused by **you** or a **beneficiary** or resulting from participation in a criminal act or offence.
10. The **beneficiary/beneficiaries** or any other third party organising any of the services detailed in this **policy** without first having obtained authorisation from **us** and a file number.
11. Any costs that would have been payable normally by **you** or the **beneficiaries**, such as fuel, congestion or toll charges, sundry expenses such as telephone or mobile phone calls, faxes, food and drink.
12. Charges for specialist recovery or charges incurred by **us** where **your car** is not being used on a public highway when the **breakdown/immobilisation** occurred where **your car** was not accessible using **our** standard recovery equipment.
13. **Breakdown/immobilisation** which happens outside the **territorial limits**.
14. Faulty repairs, incorrect servicing or failure to have **your car** serviced in accordance with the manufacturer's specification.
15. Any costs incurred after **your car** has been repaired and is available to be driven.

European Breakdown and Recovery, including Home Assist continued



What is covered in the United Kingdom, Channel Islands and Isle of Man

Onward travel

In the event of **breakdown/immobilisation** of **your car** in the United Kingdom, Channel Islands and Isle of Man causing it to be immobilised for a period of more than 4 hours, **we** will organise and pay for the following:

- Rail transport, or equivalent costs of more convenient travel, to enable the **beneficiaries** to return or continue to any destination of their choice within the United Kingdom, Channel Islands and Isle of Man; or
- Overnight hotel, bed and breakfast accommodation, up to £60 (including VAT) per **beneficiary**. Overnight hotel accommodation only applies if the **breakdown/immobilisation** of **your car** occurs more than 50 miles from the home address of any of the **beneficiaries** and only when the **beneficiaries** have to prolong their stay as a direct result of the covered **breakdown/immobilisation**; or
- Temporary replacement vehicle during the time that **your car** remains immobilised up to a maximum of 2 days (an equivalent vehicle will be provided up to a maximum of £50 per day). Please note **your car** is not covered for the cost of any personal accident insurance.

You must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to **your car**.

The temporary replacement vehicle will only be provided where **we** have arranged the recovery of **your car** to an authorised repairer.

Glass Replacement Service

In the United Kingdom, Channel Islands and Isle of Man, if **you** or any other **beneficiary** driving **your car** experiences a broken front windscreen or side glass which requires immediate replacement, **we** will provide details of a nationwide glass replacement company to replace the broken glass. Please note that **you** will be responsible for all parts and fitting costs, but these may be covered under **your** motor insurance **policy**. In the event that immediate repair cannot be sourced, **we** will recover **your car** to the nearest authorised repairer.

Message Relay Service

We will pass on urgent messages to the **beneficiary's** family, business or friends if **your** journey has been delayed due to the **breakdown/immobilisation** of **your car**.

What is not covered

European Breakdown and Recovery, including Home Assist continued



What is covered in the United Kingdom, Channel Islands and Isle of Man

Adverse Weather Conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the beneficiaries travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to **your car** later.

What is not covered

European Breakdown and Recovery, including Home Assist continued



What is covered in Europe

European Local Recovery / Roadside Assistance

In the event of **breakdown/immobilisation** in **Europe** we will organise and pay for the costs of taking **your car** to the nearest and/or most appropriate dealership should roadside assistance prove unsuccessful.

Subject to **us** having first provided local recovery or roadside assistance in **Europe**, **you** will then be entitled to the following benefits in **Europe**:

- In the event of **breakdown/immobilisation**, in **Europe** where **your car** cannot be repaired within a period of 8 hours, **we** will organise and pay for rail transport or equivalent costs of more convenient travel, to enable the **beneficiaries** to return to their homes in the United Kingdom, Channel Islands and Isle of Man or continue their journey to their original destination within **Europe** up to £750 (including VAT)
or
- In the event of **breakdown/immobilisation**, causing **your car** to be immobilised for a period of more than 8 hours, **we** will organise and pay for hotel bed and breakfast accommodation as from the first day of such **breakdown/immobilisation**, up to a maximum of £60 per **beneficiary** per night, up to a maximum of £750 (including VAT)
or
- In the event of **breakdown/immobilisation**, causing **your car** to be immobilised for a period of more than 8 hours, **we** will pay for the cost of a temporary replacement vehicle, during the time that **your car** remains immobilised, up to a maximum of £750 (including VAT). Please note **your car** is not covered for the cost of any personal accident insurance.

You must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to **your car**.

European Vehicle Repatriation

In the event of **breakdown/immobilisation** in **Europe** where **your car** cannot be repaired and where the repairs will take longer than 5 days, **we** will repatriate **your car** to the nearest authorised repairer to **your** home address in the United Kingdom, Channel Islands and Isle of Man.

What is not covered

European Breakdown and Recovery, including Home Assist continued



What is covered in Europe

European Vehicle Collection

We will pay up to £600 (including VAT) in total for reasonable transport costs for one **beneficiary** to travel from the United Kingdom, Channel Islands and Isle of Man to collect **your car** and bring it back to **your** home

European Vehicle Storage

We will pay up to £100 in total for the cost of storing **your car** before and after the repair has been done, until it can be collected or returned to the United Kingdom, Channel Islands and Isle of Man.

Getting You back from Europe

We will pay up to £750 (including VAT) in total for the cost of transporting the driver & up to five **beneficiaries** to **your** home if:

- **Your car** cannot be repaired before **you** are due to return to the United Kingdom, Channel Islands and Isle of Man;
- **Your car** is stolen & is not recovered before **you** are due to return to the United Kingdom, Channel Islands and Isle of Man;
- **Your car** cannot be repaired locally.

European Parts Delivery

In the event that **we** have arranged to take **your car** to an authorised repairer for repairs, any parts essential to the running of **your car** which are not available locally, **we** will organise and pay for the despatch of such parts to the repairing dealership.

European Caravans and Trailers

If **your car** is immobilised due to a covered **breakdown/immobilisation** when towing a caravan or trailer, **we** will arrange for **your** caravan or trailer to be taken near to the repairer. **We** will not however be liable for any goods, possessions or livestock being transported.

European Adverse Weather Conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the **beneficiaries** travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to **your car** later.

What is not covered

European Breakdown and Recovery, including Home Assist continued



Terms and Conditions applicable to this section

These conditions apply to **your** Breakdown cover and **you** must meet them before **we** make a payment.

Providing Information

We will only provide the cover described in this insurance if, as far as **you** know, the information **you** gave at the time of taking out this cover is true and complete.

You must tell **us** about anything that may affect **your** cover (including also any changes during the **period of insurance**). If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** insurance cover may be invalidated and **we** may not cover any related claims.

Claims - your duties

If a claim occurs, **you** must comply with the relevant claims procedures described in this document as soon as **you** can.

Claims – our rights

We can take over and carry out the defence or settlement of any claim. After **we** have made a payment, **we** can pay to take legal action to get back any payment **we** have made under this Breakdown cover. If **we** want to, **we** will examine **your car** and will test damaged components.

Cancellation rights/refunds

If the cover provided by this section does not meet **your** requirements or should **you** for any reason decide to cancel this section, **you** can do so within 14-days of the receipt of **your** documents. Please note that the refund will be provided by Allianz.

You can do this by writing to Allianz at; Allianz, 2530 The Quadrant, Aztec West, Almondsbury, Bristol, BS32 4AW.

If, during this 14 day period, **you** have asked **us** to perform or provide the services given under this section of the **policy**, then **we** are entitled to recover from **you** all costs that have been incurred for the service performed or provided, if **you** still decide to cancel within the 14 day period.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

Looking after your car

You must take all reasonable steps to safeguard **your car** against **breakdown/immobilisation** and/or electrical or mechanical failure.

Fraud

If **you** or any **beneficiary** claiming under this insurance makes a claim that is false or dishonest in any way, this insurance will not be valid and **you** will lose all benefits under it.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the insurer is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim, with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 0207 741 4100, or by visiting their website at www.fscs.org.uk.

Your Cover is a product from Allianz Insurance plc registered in England no 84638 at 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom. Allianz Insurance is authorised and regulated by the Financial Services Authority, registration number 121849 and this can be checked by visiting the FSA website at www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

Breakdown cover is underwritten by AGA International SA and is administered in the UK by Mondial Assistance (UK) Limited, Registered in England No. 1710361. Registered Office Mondial House, 102 George Street, Croydon CR9 6HD.

AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and is regulated by the Financial Services Authority for the conduct of business in the UK.

Mondial Assistance (UK) Limited acts as an agent for AGA International SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.

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