

Your Car Insurance Policy



Contact us

Customer services (for general enquiries)
0344 209 0841

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

Email
help@allianz.co.uk

Write
Allianz
2530 The Quadrant
Aztec West
Almondsbury
Bristol
BS32 4AW

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

Need to make a claim?
Allianz: 0344 893 9606

Breakdown Cover
0800 777 159



Windscreen Cover
0800 169 7180



Legal Advice Helpline
0370 241 4140 and quote
master policy number 36568

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 Allianz Global Assistance (A trading name of Mondial Assistance (UK) Limited).

Legal expenses is provided by Allianz Legal Protection, a trading name 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 25 to 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 only charge a premium for the number of days you have been on cover. Any overpayment of premium which you have paid will be refunded to you. If you cancel the policy any time after 14 days we will refund the amount you have paid for the unused period less a charge of £50 plus insurance premium tax at the prevailing rate. If you cancel the core cover at any time and have added any of the covers listed under Additional Cover You Have Purchased in the policy summary, these covers will also be cancelled. You may also remove any Additional Covers You Have Purchased 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 General Conditions section of this document.

What if I need to make a change?

Please tell us at your first opportunity if there are any changes to your circumstances which could affect your insurance. Please refer to General Condition 11 of this Policy for details of the changes you must tell us about.

If your circumstances change and you do not tell us, you may find that you are not covered if you need to make a claim.

If you amend the policy, there will be an administration charge of £15 inclusive of insurance premium tax. No charge is made if you amend the policy online. **(Please note** for customers who purchased an Allianz policy before 16th June 2015, administration charges will not be charged).

How to make a claim?

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

Call 0344 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 Legal advice helpline

Call 0370 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: 0344 2090 841
Email: customercomplaints@allianz.co.uk

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

Customer Support
Allianz Global Assistance
102 George House
Croydon
CR9 6HD

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

If your complaint is about 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
Bristol
BS32 4QW

Phone: 0345 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 Allianz Global Assistance were unable to meet its liabilities?

In the event that Allianz or Allianz Global Assistance 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.

Below we have included some of the more significant or unusual exclusions and limitations that apply to your policy and the additional covers which are available for you to purchase. (If you have purchased any additional covers these will be shown on your schedule).

Section	Significant or unusual exclusions and limitations
Liability to others	<p>This section provides cover against accidental death or injury caused to any person or up to £20,000,000 in respect of accidental damage to someone else's property.</p> <p>Driving other cars is covered under this section. The cover applies to the policyholder only and you must be 25 years old or over. Note there is no cover for any loss or damage to a car being driven under the Driving other cars extension.</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>Loss of or damage to your car is excluded, following theft or attempted theft if it was unoccupied at the time of loss or damage, unless your car was locked and the ignition key or other removable ignition device was not in or on your car.</p> <p>Loss or damage to audio, communication, navigational or in-car entertainment equipment is limited to £750, unless it is standard equipment, or a manufacturer fitted optional extra for your car when built. Such equipment must be permanently fitted to your car and operated exclusively by your car's electrical system.</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. This is covered under the Windscreen section of your policy.</p> <p>Courtesy car If your car can be repaired by one of our approved repairers we will arrange and pay for a car whilst your car is being repaired. We will make all delivery arrangements and also insure the hire car to the same extent as your car. Subject to availability the car will be Class A size (small hatchback). If your car is assessed as being beyond economical repair (total loss), you may retain the courtesy car for a period of 4 days from the date that your car is declared a total loss. We will not be able to supply a car if your car has been stolen and not recovered unless you have purchased the optional Courtesy car upgrade cover.</p>
Legal advice helpline	<p>You can ring our legal advice helpline (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>

Section	Significant or unusual exclusions and limitations
Windscreen	Cover for windscreens, other fixed glass in your car including, sunroofs and body work 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 replacement 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, up to £300, whilst in your car or any attached trailer or locked roof box. Excludes money, securities, jewellery, goods samples or equipment carried in connection with 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, Iceland, Liechtenstein, Monaco, Norway, San Marino, Serbia and Switzerland.
Personal accident	We will pay £5,000 to the driver and any passengers in your car who die or lose limbs or eyes 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 watercraft. Excludes any damage caused as a result of any trailer or roof box being overloaded or unsuitable for being carried or towed by your car.
Courtesy car upgrade	If you purchase this optional cover we will provide you with a hire car (Class D – medium sized hatchback/saloon). 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. 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.

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 Allianz Global Assistance.</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, a trading name of Allianz Insurance plc.</p>	<p>Covers the costs of taking legal action to recover damages from the person who causes an accident involving your car that is not your fault and which results in your death or bodily injury, damage to your car or damage to any personal property whilst in or on your car.</p> <p>The most we will pay for all claims arising out of one accident is £100,000. At all times during your legal action it must be more likely than not that:</p> <ul style="list-style-type: none"> ● a court would decide the outcome of your action in your favour; or ● a court would award you a more favourable settlement of your legal action than has already been offered by your opponent; and ● you will recover damages from your opponent. <p>If we believe that you are not likely to achieve the above, we will end your claim. We will not cover any costs:</p> <ul style="list-style-type: none"> ● you incur before we have accepted your claim in writing; or ● that we have not agreed to in writing. <p>You must make your claim within six months of the date of the accident involving your car.</p> <p>At all times during your legal action you must follow the advice of, and co-operate fully with your solicitor and us.</p> <p>You must not withdraw your claim from your solicitor without the written agreement of us and your solicitor.</p> <p>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 we choose cannot act for you because of his or her professional rules.</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 exclusion 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 England, Scotland, Wales, the 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 to others 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. Taking care of your car

You must do all **you** reasonably can to protect **your car** from damage or theft and keep it in a good and roadworthy condition. Where required by law, **your car** must have a current Department Of Transport test certificate (MOT). If **we** ask, **you** must allow **us**, or **our** representative, to inspect **your car** at any reasonable time.

3. Claims

In the event of a claim:

- **You** must not admit fault or responsibility or pay/offer or agree to pay any money or settle any claim without **our** permission;
- Phone **our** claims department on 0344 893 9606 (0800 169 7180 for Windscreen claims);
- **You** must tell **us** at **your** first opportunity about any accident 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 statement of fact 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 (applicable to new policies and renewals)

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, **we** will charge a premium which is based on the period of cover given, except where an incident has occurred which may give rise to a total loss claim in which case the full annual premium will be payable to **us**.

You may also remove any additional cover **you** have purchased within 14 days of the date **you** receive **your** policy.

If **you** remove any additional cover **you** will receive a full refund for that cover unless an incident has occurred which may give rise to a total loss claim in which case the full annual premium will be payable to **us**.

Separate arrangements apply to the Breakdown cover – 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** 7 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 may cancel **your** policy where there are serious grounds to do so, this includes;

- failure to meet the terms and conditions of this policy;
- where **you** are required in accordance with the terms of **your** policy to co-operate with **us**, or send **us** information or documentation and **you** fail to do so in a way that materially affects **our** ability to process a claim, or **our** ability to defend our interests;
- failure when requested to supply **us** with other relevant documentation or information that **we** need;
- where **we** reasonably suspect fraud or misrepresentation. Please see General Condition 7 - Fraud;
- changes to **your** policy details or circumstances that **we** do not cover under **our** policy; or
- use of threatening or abusive behaviour or language, or intimidation or harassment of **our** staff or suppliers.

If **you** cancel the policy outside the reflection period, **we** will refund the amount **you** have paid for the unused period less a charge of £50 plus insurance premium tax at the prevailing rate.

Where an incident has occurred which may give rise to a fault claim the full annual premium will be payable to **us**. **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.

We may cancel any of **your** additional cover **you** have purchased by giving **you** 7 days notice in writing to **your** last known address (**we** will do this where there are serious grounds to do so as indicated above under cancellation of **your** policy). 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 additional cover **you** have purchased at any time, without cancelling the whole policy or any part of it.

Return premium:

If **you** cancel any additional cover **you** have purchased 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 additional cover out at the start of **your** policy or at renewal;
- **you** have not made a claim under the additional cover in the current **period of insurance**.

If **you** cancel an additional cover and **you** pay by monthly Direct Debit, **your** debits will be adjusted for the remaining period unless **you** have made a claim.

11. Changing your details

You must tell **us** at **your** first opportunity about any changes that may affect **your** policy cover. If **we** are not informed of any changes this may affect **your** ability to claim under **your** policy.

Here are the changes that **you** must tell **us** about:

- If **you** change **your** car;
- If **you** change **your** address, or where **you** normally keep **your** car;
- If **you** make any changes to **your** car that make it different from the manufacturer's standard United Kingdom specification;
- If **you** want to use **your** car for a purpose not permitted in **your** certificate of motor insurance;
- If there is a change in **your** stated annual mileage;
- If **you** wish to change the drivers covered under **your** policy;
- If **you**, or any other driver covered by **your** policy, are convicted of a criminal or motoring offence including fixed penalty notices;
- If **you**, or any other driver covered by **your** policy, have a prosecution pending for any motoring offence;
- If **you**, or any driver covered under **your** policy become unemployed or change occupation, including any part-time work;
- If **you**, or any driver covered under **your** policy change their name due to marriage or via Deed Poll;
- If there are any changes made to the status of **your** driving licence, or to the driving licence of any other driver covered by **your** policy;
- If **you** become aware of any physical or medical condition of any driver which may affect their ability to drive.

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.

If **you** amend the policy, there will be an administration charge of £15 inclusive of insurance premium tax. No charge is made if **you** amend the policy online. (**Please note** for customers who purchased an Allianz policy before 16th June 2015, administration charges will not be charged).

In some circumstances **we** may not be able to continue **your** policy following the changes. Where this happens **you** will be told 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:

- in the event **you** fail to pay one or more instalments, whether in full or in part, **we** may cancel the policy by giving you 14 days notice in writing sent to **your** last known address. In the event of cancellation **you** must return all **certificates of motor insurance** to **us** immediately on the effective date of cancellation.
- should **you** cancel the policy and **you** have made a claim during the **period of insurance** **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

If **you** are paying by Direct Debit, 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** 14 days 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 14 days prior to the renewal date.

17. Renewal

Regardless of **your** claims history, **you** no claim discount or whether **you** have paid for no claim 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

If **you** have declared to **us** that **you** have earned a no claim discount **you** must provide **us** with written proof of **your** no claim discount in writing, unless otherwise agreed with **us**, within 28 days of the start date of this policy.

If **you** do not, **we** may at **our** option declare **your** policy invalid or, **we** have the right to remove the no claim discount allowed and recalculate **your** premium. If **you** fail to pay the increased premium **we** have the right to 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 claim discount within the stated time, **we** will not issue any no claim discount proof relating to the time that **you** were on cover with **us**. Any proof provided must have been earned on a private car policy in the United Kingdom and have expired no more than 2 years from the start of this policy.

19. Car sharing

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

- **your car** is not built or adapted to carry more than eight passengers (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**.

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.

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 or other removable ignition device 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 or on 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 protect your car against damage or theft.
- 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.parkmark.co.uk.
- 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.

Remember!

Your policy may not cover loss of your car, accessories or spare parts if your ignition key or other removable ignition device is in, or on, an unoccupied car.

Your car policy wording

An explanation of your policy wording

This is **your** car insurance policy. It is made up of several documents which must be read together as they form part of **your** contract. Please take time to read all parts of the policy to make sure 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 Policy Wording which includes, the General Exclusions and General Conditions, all of which apply to all sections of the policy unless otherwise stated.
- The **schedule**, this document includes **your** details and any limits and endorsements applied to **your** policy.
- The **certificate of motor insurance**.
- **Statement of fact**

The basis of this contract is the information which **you** supplied as shown in the **statement of fact**. Please check the information **you** have provided and if any changes need to be made please contact **us** immediately.

You must tell **us** at **your** first opportunity 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.

If **we** explain what a word means in the Meaning of Words, that word has the same meaning wherever it appears within **your** policy and it will be shown in **bold** type. If a word has a specific meaning within a particular section of **your** policy, it will be shown in that section.

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



Jonathan Dye
Chief Executive

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 0344 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 responsibility 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 **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 helpline

Your 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: 0370 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 advisor who will return **your** call.

Financial Services Compensation Scheme

If Allianz or Allianz Global Assistance 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:

Allianz
2530 The Quadrant
Aztec West
Bristol
BS32 4AW

Phone: 0344 209 0841
Email: customercomplaints@allianz.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
Bristol
BS32 4QW

Phone: 0345 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
Allianz Global Assistance
102 George Street
Croydon
CR9 6HD

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

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

Policy cover

The meaning of words

The terms below have their meaning shown next to them and have the same meaning wherever they appear in **your** policy or **schedule** and will be shown in **bold**.

Please note that:

Territorial Limits; We, us, our; You, Your and Your car have a different meaning applying to them under the Legal Expenses and Breakdown sections of the policy, as set out in these sections (the Breakdown wording is only included if you have purchased this additional cover. **Your schedule** will show if this cover is included).

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/Excesses - 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, specification, age, mileage and condition. 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**.

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

Statement of Facts - a record of the information **you** have provided **us** with.

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, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

Trailer - any trailer with a maximum gross weight of less than 1,500 kg 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.

Liability to others

What is covered

1a. 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.

1b. Driving other cars:

If **your** current **certificate of motor insurance** includes driving other cars, this policy provides the same cover as 1a above when **you** are driving any other car provided that:

- **You** do not own or have not hired the car under a hire purchase or lease hire agreement;
- The car must have valid cover in force under another insurance policy;
- **You** have the owner's permission to drive the car;
- The car is being driven in Great Britain, Northern Ireland, The Channel Islands or the Isle of Man;
- **You** are 25 years of age or over;
- **You** are not a company, firm, or more than one person; and
- The car is being used within the limitations of use shown in your current **certificate of motor insurance**.

For the purposes of driving other cars (1b), 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.

What is not covered

We will not cover

Liability for causing the death of or bodily 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 for loss of or damage to a car being driven by **you** under driving other cars (1b).

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

2. Cover we provide for other people

We will cover the following people for legal liabilities to others:

- Anyone **you** allow to drive or use **your car** as long as they are entitled to drive by **your current certificate of motor insurance** and are using **your car** within the limitations of use specified in **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** written agreement, arrange and pay for:

- a solicitor or barrister to represent anyone insured under this policy at a coroner's inquest or criminal court;
- defending anyone insured under this policy if they 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 is required under compulsory motor insurance legislation in force within the **territorial limits** of this policy.

What is not covered

Damage (including theft)

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, hire purchase or personal contract hire 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** following theft or attempted theft, if it was unoccupied at the time of the loss or damage, unless **your car** was locked and the ignition key or other removable ignition device was not 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, or a manufacturer fitted optional extra for **your car** when built. Such equipment must be permanently fitted to **your car** and operated by **your car's** electrical system only.

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 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. If a new set of keys is required following the change of locks in **your car**, **we** will pay for their replacement but the total sum paid under this section will not exceed £1500.

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 manufacturer's last 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 or personal contract hire 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.

Electric vehicles - Leased Batteries

In the event of loss or damage insured under this section, **we** may be required to make **our** payment to the owner of **your car's** battery, or batteries, if the battery is leased or hired.

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 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 fitting cost.

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

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. This cover is provided under the Windscreen section of this policy.

Damage (including theft) continued

What is covered

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 (Driver and Vehicle Licensing Agency) rules and regulations.

Courtesy car

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

If, after being provided with a courtesy car, **your car** is assessed as being beyond economical repair (total loss), **you** may retain the car for a period of four days from the date that **your car** is declared a total loss. If **your car** has immediately been declared as being beyond economical repair (total loss), **you** will not be entitled to a courtesy car.

If **you** have purchased the optional Courtesy car upgrade section in **your** policy **you** will be entitled to a Class D (medium size hatchback/saloon) vehicle. It also provides additional cover in respect of theft and total loss. Please see the relevant section in **your** policy.

Uninsured drivers:

If **you** make a claim following an accident and the driver of the other vehicle is not insured **you** will not lose **your** no claim discount as a result of that accident provided:

- **we** establish that the accident is not **your** fault; and
- **you** are able to provide details of the other vehicle's make, model and registration number and the name and address of the person driving the other vehicle.

You may temporarily lose **your** no claim discount. If subsequently **we** are satisfied that the accident was not **your** fault **we** will reinstate **your** no claim discount and refund any premium which may be due to **you**.

What is not covered

We will not supply a courtesy car if **your car** has been stolen and not recovered unless **you** have purchased the optional Courtesy car upgrade.

Windscreen cover



What is covered

If the windscreen, windows or sunroof of **your car** are damaged, **we** will pay for its replacement or repair. **We** will also pay for repairs to **your car's** bodywork scratched by broken glass.

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.

We will not pay any more than £250 if **you** do not use **our** approved supplier, Autoglass.

Car contents



What is covered

We will pay:

- Up to £300 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 claim discount.

What is not covered

We will not pay for loss of or damage to:

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

We will not pay for loss of or damage to the following if **your car is unoccupied, unless placed in the locked boot and the keys removed from **your car**:**

Theft of laptops, MP3 players and other unfixed audio, visual, navigational or communication equipment (including mobile phones).

Foreign travel



What is covered

This section provides the minimum cover **you** need by law to use **your car** in the **territorial limits**. It also includes travelling between these countries by air, rail or sea, including loading and unloading.

Where the level of cover in any European Community Member State is less than that provided by the legal requirements of the United Kingdom, the minimum level of cover that applies in the United Kingdom (Road Traffic Act Cover) will apply in that member State.

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

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 claim discount.

What is not covered

Everything that is set out under 'what is not covered' under the Liability to others and Damage sections of this policy.

Personal accident



The meaning of words

The terms below have the following meaning in this section of the policy.

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**.

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

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/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**.

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.

What is covered

We will pay £5000 to the **driver** and/or any **passengers** who have had an **accident** during the **period of insurance** shown on the **schedule**, whilst travelling in, getting into or out of **your car**, or undertaking emergency roadside repairs to **your car** whilst 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 of the accident.

We will only pay for one benefit for death or **bodily injury** to each 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



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**.

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 accident. Please quote master policy number 36561. **You** must not appoint a solicitor or any other person or organisation to deal with **your** claim. If **you** have already seen a solicitor before **we** have accepted **your** claim in writing, **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 **your** claim and appointed the **legal representative**.

Please see Condition **5 Freedom to choose the legal representative** of this section for an explanation of when **you** can choose the **legal representative**.

Important information about reasonable prospects of success

At all times during **your** legal action **reasonable prospects of success** must exist in order for **us** to begin and continue providing cover under this section.

In order for **us** to decide whether **reasonable prospects of success** exist **we** will seek the opinion of the **legal representative**. If **we** and the **legal representative** do not agree on whether **reasonable prospects of success** exist, **we** will also seek the opinion of any other legally qualified advisor or other expert appropriate to **your** claim that **we** feel it is necessary to consult.

If **we** believe that **reasonable prospects of success** do not exist **we** will end **your** claim.

If **we** end **your** claim due to **reasonable prospects of success** no longer existing because **you** have not complied with Condition 1c or 1d of this section, **we** will not pay any **costs** incurred during **your** claim.

If **we** end **your** claim due to **reasonable prospects of success** no longer existing because of any other reason, **we** will pay **costs** incurred up to the date that **we** end **your** claim.

Legal expenses continued



The meaning of words

The terms below have the following meaning in this section of the policy.

Civil case - a legal action which does not involve the defence of any criminal prosecution against **you**.

Costs - where **we** have given **our** written agreement under this section, **we** will pay the following on **your** behalf:

- The professional fees and expenses reasonably and properly charged by the **legal representative**, on the **standard basis**, up to the standard rates set by the courts, which **you** cannot recover from **your** opponent;
- **Your** opponent's legal **costs** and expenses incurred in a **civil case** which **you** are ordered to pay by a court or which **you** pay to **your** opponent with **our** written agreement.

We will only pay **costs** which are necessary and in proportion to the value of **your** claim. If **we** do not agree that the **costs** have been reasonably and properly incurred, or are necessary and in proportion to the value of **your** claim, **we** will have those **costs** assessed in accordance with Condition 3f of this section.

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

Damages - money that a court says **your** opponent must pay to **you** or money **your** opponent agrees to pay to **you** to settle **your** legal action.

Legal representative - the solicitor or other person appointed with **our** agreement to represent **you** under the terms of this section.

Reasonable prospects of success - there are **reasonable prospects of success** if, at all times during **your** legal action against **your** opponent, it is more likely than not that:

- a court would:
 - i decide the legal action in **your** favour (this includes making a successful appeal or successfully defending an appeal following a decision made in respect of **your** claim by a court); or
 - ii award **you** a more favourable settlement than has already been offered by **your** opponent; and
- if **you** are seeking **damages** from **your** opponent, **you** will recover them.

We explain in more detail how **we** will decide if **your** legal action has **reasonable prospects of success** under **Important information about reasonable prospects of success** of this section.

Standard basis - the normal method used by the court to assess **costs** which the court decides are proportionate to **your** legal action and have been reasonably incurred by the **legal representative** and **your** opponent.

We, us, our - Allianz Legal Protection, a trading name 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** of **you** taking legal action against **your** opponent for **damages** arising from an accident involving **your car** that:

- **we** and the **legal representative** agree is not **your** fault; and
- was caused by **your** opponent; and
- causes:
 - i **your** death or bodily injury whilst **you** are in, on or getting into or out of **your car**; or
 - ii damage to **your car**; or
 - iii damage to property which **you** own or are legally responsible for and which is in or on **your car**.

The cover provided by this section also includes the **costs** of making or defending an appeal following a decision by a court in respect of **your** legal action.

We will provide this cover as long as:

- the accident happened within the **territorial limits** and during the **period of insurance**; and
- the legal action will be decided by a court within the **territorial limits**; and
- **we** have given **our** written agreement to **you** making or defending an appeal following a decision by a court in respect of **your** legal action; and
- **reasonable prospects of success** exist.

The most **we** will pay for all claims arising out of the same accident involving **your car** is £100,000.

What is not covered

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. Any accident involving **your car** that **you** were aware of, or should have been aware of, before the cover under this section started.
4. **Your car** being used for racing, rallying, speed testing, speed trials, off road events or driven on a motor sports circuit.
5. Disputes between **you** and **us**.
6. Any **costs**:
 - incurred before **we** have accepted **your** claim in writing and appointed the **legal representative**;
 - **we** have not agreed to in writing;
 - **you** have paid directly to the **legal representative** or any other person without **our** permission;
 - relating to an appeal following a decision by a court in respect of **your** legal action against **your** opponent unless **we** and the **legal representative** agree that **reasonable prospects of success** exist;
 - that the court orders **you** to pay to **your** opponent on anything other than the **standard basis**. This will normally be because of **your** improper or unreasonable conduct during the legal action.
7. Any money that **you** have to pay under a contract **you** have with the **legal representative** where the amount of that money is determined by the amount of:
 - legal **costs** and expenses incurred by the **legal representative** in respect of **your** claim; or
 - **damages you** receive from **your** opponent.
 These types of contract are normally referred to as either conditional fee agreements or damages-based agreements.
8. Any dispute arising from:
 - an application for review of the way that a decision has been made by a government authority, local authority or other public body (this is normally referred to as a judicial review); or
 - any other challenge to any existing or proposed legislation.
9. Any Value Added Tax that is payable on the **costs** incurred which **you** can recover from elsewhere.
10. Any claim where **you** do not have a valid:
 - motor insurance policy that covers **your car**; or
 - MOT certificate or taxation for **your car** where either of those required by law; or
 - driving licence.
11. Any fines or other penalties awarded against **you** by the court.
12. Any claim which **you** report to **us** more than six months after the accident involving **your car**.

Legal expenses continued



Conditions applicable to this section

The following Conditions apply to this section. **You** must keep to them in order to have the full protection of this section. If **you** do not, and the Condition **you** have not kept to relates to a claim **you** have made, **we** may refuse the claim or withdraw from any current claim. If **you** do not keep to Condition 1c, 1d or 1e below **we** will recover any **costs** from **you** that **we** have paid or incurred in respect of **your** legal action unless **we** agree to appoint another **legal representative** to continue **your** claim.

1. You must:

- a. make **your** claim within six months of the date of the accident involving **your car**;
- b. not appoint a **legal representative** to represent **you** in **your** legal action;
- c. at all times throughout **your** legal action give the **legal representative** and **us** a complete, accurate and truthful account of all of the circumstances that are relevant to **your** legal action that **you** are aware of, or should have been aware of. This will include details of any agreement between **you** and any other person or organisation;
- d. follow the advice of, and co-operate fully with, the **legal representative** and **us** at all times during **your** legal action. This will include attending all court hearings or other appointments that the **legal representative** asks **you** to attend;
- e. not withdraw **your** claim from the **legal representative** without the written agreement of **us** and the **legal representative**;
- f. get **our** written agreement before making or defending an appeal against the decision of a court in respect of **your** legal action;
- g. instruct the **legal representative** to take all reasonable steps to recover **costs** from **your** opponent and pay them to **us**. If **you** do not do this, **we** will have the right to reduce the amount that **we** pay under this section to the amount that **your costs** would have been if **you** had instructed the **legal representative** to take all such reasonable steps;
- h. instruct the **legal representative** to keep to Condition 2 below.

2. The legal representative must:

- a. get **our** written permission before instructing a barrister or other legally qualified advisor or expert in respect of **your** legal action;
- b. tell **us** at the first opportunity once he or she becomes aware of any information or development relating to **your** legal action which will more likely than not mean that:
 - **reasonable prospects of success** no longer exist; or
 - the **damages** that **you** can recover from **your** opponent will be reduced from the amount that was originally expected by the **legal representative**;
- c. tell **us** at the first opportunity once he or she becomes aware that **you** want to make an offer, or **your** opponent has made an offer, to settle **your** legal action;
- d. report the result of **your** legal action to **us** at the first opportunity after it is finished;
- e. take all reasonable steps to recover **costs** from **your** opponent and pay them to **us**.

Legal expenses continued



3. We will have the right to:

- a. appoint the **legal representative** in **your** name and on **your** behalf;
- b. take over and conduct, in **your** name, any claim or proceedings:
 - before a **legal representative** has been appointed; or
 - that are necessary to recover **costs** that **we** have paid in respect of **your** legal action;
- c. contact the **legal representative** at any time and have access to all statements, opinions, reports or any other documents relating to **your** legal action;
- d. appoint a barrister or other legally qualified advisor or expert appropriate to **your** legal action and ask for his or her opinion on the value of **your** legal action and whether **reasonable prospects of success exist**;
- e. end **your** claim if, at any time during **your** legal action **we** believe that **reasonable prospects of success** no longer exist. If, after **we** end **your** claim, **you** continue the legal action and get a better settlement than **we** expected, **we** will pay **your costs** which **you** cannot get back from anywhere else;
- f. have any legal bill assessed if **we** and the **legal representative** or the representative acting for and on behalf of **your** opponent cannot agree on the level of **costs**. If **we** do this the assessment will be carried out by a court, independent expert in the assessment of **costs** or other competent party. **We** will not pay any more than the **costs** that are determined as reasonable by the assessment;
- g. settle **your** claim by paying the amount in dispute. If **we** do this **we** will not pay any **costs** incurred after the date that **we** tell **you**, and any **legal representative**, that **we** have decided to settle **your** claim. (This will not apply where legal proceedings have begun in a court before the date **we** decide to settle **your** claim. In these circumstances **we** will settle the claim by paying **costs** that are necessary to discontinue those legal proceedings as well as the amount in dispute.)
- h. settle the **costs** covered by this section at the end of **your** legal action.

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. Freedom to choose the legal representative

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

You have the right to choose the **legal representative** if **we** and the **legal representative** agree that negotiations with **your** opponent have failed to settle the dispute and it becomes necessary for legal proceedings to be issued in a court.

You can also choose the **legal representative** if a conflict of interest arises which means that **our** chosen **legal representative** cannot act for **you** because of his or her professional rules of conduct.

You must send the name and address of **your** chosen **legal representative** to **us**. If **we** agree to appoint **your** chosen **legal representative**, he or she will be appointed on the same terms as **we** would have appointed **our** chosen **legal representative**, other than in respect of any agreement **we** and **your** chosen **legal representative** reach over **costs** that **we** will pay.

If there is any dispute about **your** choice of **legal representative** that **you** and **we** cannot resolve, 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 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 will be a solicitor, barrister or other suitably qualified person that **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.

If the arbitrator decides that **you** must pay some, or all, of the costs of the arbitration those costs will not be covered by this section.

7. Notices

Every notice which needs to be given under this section must be given in writing. If **you** give **us** notice, **you** must send it to **our** address which is shown under the **How to make a complaint** part of this policy. If **we** give **you** notice, **we** must send it to **your** last known address.

No claim discount

Where there have been no prejudicial* claims made under this policy during the **period of insurance**, we will give **you** a no claim discount (as shown below) on **your** premium when **you** renew **your** policy.

The following will not affect **your** no claim discount (NCD):

- Claims **we** pay solely for a broken windscreen or windows, or for repairing scratched paintwork directly caused by broken glass; or
- Claims where **you** or a driver entitled to drive by **your** current **certificate of motor insurance** is not at fault, as long as **we** have recovered all that **we** have paid from those who are responsible; or
- Claims for damage to **your** car where the damage has been caused by an uninsured driver, provided that **you** are able to meet the requirements set out in Uninsured Drivers in the Damage section of this policy.

NCD Years at Inception or Last Year's Allianz Renewal	NCD Years at next Allianz Renewal where no Prejudicial* Claims have been made
0	1
1	2
2	3
3	4
4	5
5	6
6	7
7	8
8	9
9	10
10+	10

Where there has been a prejudicial* 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					
	Number of Prejudicial* Claims since Inception or Last Renewal					
	No claim	1 claim	2 claims	3 claims	4 claims	5 or more claims
0	1	0	0	0	0	0
1	2	0	0	0	0	0
2	3	0	0	0	0	0
3	4	1	0	0	0	0
4	5	2	0	0	0	0
5	6	3	1	0	0	0
6	7	4	2	0	0	0
7	8	5	3	1	0	0
8	9	6	4	2	0	0
9	10	7	5	3	1	0

*Prejudicial claims – A prejudicial claim is a claim made against **your** policy that has either resulted in **us** making a payment and **we** are not able to recover the full amount of this payment, or a claim is outstanding and responsibility for the claim has not been decided.

No claim discount protection



Where there have been no prejudicial* claims made under this policy during the **period of insurance**, we will give **you** a no claim discount on **your** premium when **you** renew **your** policy.

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					
	Number of Prejudicial* Claims since Inception or last Renewal					
	no claim	1 claim	2 claims	3 claims	4 claims	5 claims
1 Protected	2	1	0	0	0	0
2 Protected	3	2	0	0	0	0
3 Protected	4	3	1	0	0	0
4 Protected	5	4	2	0	0	0
5 Protected	6	5	3	1	0	0
6 Protected	7	6	4	2	0	0
7 Protected	8	7	5	3	1	0
8 Protected	9	8	6	4	2	0
9 Protected	10	9	7	5	3	1
10+ Protected	10	10	8	6	4	2

*Prejudicial Claims – A prejudicial claim is a claim made against **your** policy that has either resulted in **us** making a payment and **we** are not able to recover the full amount of this payment, or a claim is outstanding and responsibility for the claim has not been decided.

Some claims will not affect your no claim discount. These claims are described in the No claim discount section.

Courtesy car upgrade



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 (a total loss) 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 beyond the agreed hire period as outlined opposite under What is Covered, unless **we** have agreed to an extension of the hire period.

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

Roadside breakdown



This section of **your** policy is underwritten by AGA International SA and is administered in the United Kingdom by Allianz Global Assistance.

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

The terms below have the following meaning in this section of the policy.

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.

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.

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

We, our, us - Means Allianz Global Assistance Limited (A trading name of Mondial Assistance UK) which administers the insurance on behalf of AGA International SA.

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
Allianz Global Assistance
102 George Street,
Croydon
CR9 6HD.

Telephone: 020 8603 9853
Email: customersupport@allianz-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** will provide assistance or 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.

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 Allianz Global Assistance.

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

The terms below have the following meaning in this section of the policy.

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.

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.

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

We, our, us - Means Allianz Global Assistance Limited (A trading name of Mondial Assistance UK) which administers the insurance on behalf of AGA International SA.

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
Allianz Global Assistance
102 George Street,
Croydon
CR9 6HD.

Telephone: 020 8603 9853

Email: customersupport@allianz-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** will provide assistance or 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.

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 Allianz Global Assistance.

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

The terms below have the following meaning in this section of the policy.

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.

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, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

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.

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

We, our, us - Means Allianz Global Assistance Limited (A trading name of Mondial Assistance UK) which administers the insurance on behalf of AGA International SA.

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
Allianz Global Assistance
102 George Street,
Croydon
CR9 6HD.

Telephone: 020 8603 9853
Email: customersupport@allianz-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 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.

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 to the nearest 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** will provide assistance or 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.

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.

Allianz Insurance plc. Registered in England number 84638. Registered Office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register, No. 121849.

Breakdown cover is underwritten by AGA International SA and is administered in the UK by Mondial Assistance (UK) Limited (trading as Allianz Global Assistance), Registered in England No. 1710361. Registered Office 102 George Street, Croydon, CR9 6HD. Mondial Assistance (UK) Limited is authorised and regulated by the Financial Conduct Authority (FCA).

AGA International SA is authorised by Autorité de Contrôle Prudentiel in France and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation and regulation by the Financial Conduct Authority are available from us on request.

Allianz Global Assistance 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.

Allianz Insurance plc acts as an agent for AGA International SA for the receipt of customer money and handling premium refunds.

Allianz Legal Protection is part of Allianz Insurance plc registered in England no 84638 at 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No. 121849.