

PRESTIGE

UNDERWRITING

MOTOR BREAKDOWN

Thank you for choosing this policy.

Your policy provides assistance in the event of certain motor breakdown events that result in Your Vehicle being immobilized.

This policy is suitable for someone who wishes to cover a Breakdown caused by specified events when they do not already have relevant insurance cover. It is not designed to replace Your motor insurance and will not provide assistance for normal day to day motor maintenance.

Please call Us as soon as You are aware of the Breakdown on the numbers below:

Emergency Breakdown Helpline: 0800 434 6303 or from Republic of Ireland 00 353 906 451981

Meaning of Words

Wherever the following words and phrases appear in capitals in this document they will have the following meanings.

**The Insured/
You/Your** Any driver who is driving the Vehicle specified on the Certificate of Motor Insurance, and who is driving with the vehicle owner's knowledge and consent and who is a resident of Northern Ireland and United Kingdom.

**The Company/
We/Us/Our** This policy is provided by Prestige Underwriting Services Limited ("Prestige") and underwritten by Inter Partner Assistance S.A.

Inter Partner Assistance S.A. is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

AXA Assistance (Ireland) Limited operates the 24-hour motoring assistance helpline and provides the assistance services. AXA Assistance (Ireland) Limited, registered in Ireland, number 230753. Registered Office: Unit 13, Kilmartin Retail Park, Dublin Road, Athlone. AXA Assistance (Ireland) Limited is regulated by the Central Bank of Ireland.

Passengers All non-fare paying passengers (excluding hitchhikers) being transported in the Vehicle at the time assistance is required.

Vehicle Any private vehicle [not exceeding 2.5 tonne kerb weight] currently insured in Northern Ireland by an Authorised motor insurer and which is driven within the terms of the current Certificate of Motor Insurance relating to such vehicle.
Any classic vehicle or classic van not exceeding 7.5 tonne kerb weight which is currently insured in Northern Ireland by an Authorised motor insurer under a Classic Vehicle Scheme approved by The Company and which is driven within the terms of the current Certificate of Motor Insurance relating to such vehicle.
Private vehicle cover is limited to the single vehicle showing on the Insurance policy. Multiple vehicle cover only applies to classic vehicle and classic van breakdown policies.

Territorial Limit United Kingdom, Northern Ireland and the Republic of Ireland.

Period of Insurance This Breakdown Assistance Policy runs concurrently with the motor insurance policy held on the Vehicle. The period of insurance for this Breakdown Assistance Policy is as specified in the current certificate of motor insurance held by the Insured Person. Such a period shall not exceed the period of insurance specified in the private vehicle insurance certificate.

Benefits

In the event of the Vehicle being immobilized as a result of an accident, mechanical breakdown, fire, a flat battery, theft or any attempt there at, punctures that require assistance to fix or replace a wheel, lost keys, stolen keys, keys broken in the lock or locked in the vehicle, the Company will arrange and pay for the following benefits:

- One hour's free labour at the roadside if the Vehicle can be repaired in situ.
- Towing the Vehicle to the nearest garage capable of affecting repairs, or to a charge point (Means any public or private energy source connection solution where the vehicle can be recharged) or to a garage of Your choice, up to a limit of 48kms/30miles from the breakdown site.
- Somebody to assist the Insured in the event of a breakdown at Your home.
- Additional cover for Electric Vehicles (EV): Energy Failure: Means any failure of the battery because there is insufficient charge to operate the vehicle.

Labour

The cost of call out and up to one hour's labour charged by a repairer (provided the repair is carried out in situ and not at the repairer's premises).

Additional cover for Electric Vehicles (EV):

Energy Failure: Means any failure of the battery because there is insufficient charge to operate the vehicle.

Completion of Journey

If repairs cannot be repaired in situ, and the Vehicle has broken down away from home, the Company can arrange and pay for:

- Onward transportation for the Insured and passengers to the Insured's home or to their intended destination within the Territorial Limits. Or;
- Use of a replacement car for up to 5 days while repairs are carried out. Or;
- Overnight accommodation for one night only, limited to Bed and Breakfast, while repairs to the Vehicle are in progress, subject to maximum value of £50 (GBP) for each person up to a total of £200 (GBP).

Message Relay

We will pass on two urgent messages for You.

In the event of the Vehicle being repaired, the Company will provide the cost of public transportation for the insured to collect his or her Vehicle.

In the event of the theft of the Insured's Vehicle, which has been reported to the Police and the Insurance Company, and not recovered within 24 hours, the Company will provide a replacement car for up to 48 hours or when the Insured's Vehicle is recovered, whichever is sooner.

Prestige Motor Breakdown Assistance is a 24-hour service. It is there to assist You in Your time of need. The choice of assistance supplied depends on the options available to the rescue provider at the time of the request for assistance. You should be aware that the cover provided will be at the Company's discretion as not all options are available at all times (e.g. car hire in a rural area may be impossible to obtain in the early hours of the morning).

What to do?

Should You require assistance, please telephone the 24-Hour Helpline on 0800 434 6303.

Please have the following information available when You call:

- Your exact location
- The registration number of Your Vehicle
- Your policy or reference number (if known)
- A telephone number where You can be contacted
- A description of the problem

The Company is only responsible for the cost of providing benefits available through this Prestige Motor Breakdown Assistance. If You make Your own arrangements You will not be reimbursed.

Text messaging is available if You are deaf or hard of hearing. Please text the word '**breakdown**' to 07624 808 266.

Conditions

No benefit shall be payable unless the Company has been notified and has authorised assistance through the medium of the emergency telephone number provided.

Multi vehicles will only be covered by the policy if those vehicles are insured under an approved classic vehicle policy.

In the event of theft of the Vehicle, the theft must be reported to a police station before any benefits can apply.

The Territorial Limits of cover are the United Kingdom, Northern Ireland and Republic of Ireland.

Vehicles eligible for assistance will be restricted to Private Vehicles, Classic Vehicles and Classic Vans only.

PRESTIGE MOTOR BREAKDOWN ASSISTANCE

To be eligible for assistance, the Insured shall for Private Vehicles, hold a current motor insurance policy for Classic Vehicles or Classic Vans hold a current Classic Vehicle motor insurance policy from a provider approved by The Company.

Replacement cars are subject to commercial car hire criteria. This may include (but is not limited to) a full driver's license without endorsements and/or a cash or card deposit. The hire criteria are not exhaustive and may change from time to time. It is also a condition of car hire that the car must be returned to the pickup point.

The Insured must be with the Vehicle when the repairer arrives. If the Insured is not with the Vehicle and Our repairer cannot assist, any subsequent assistance will be at the Insured's own cost.

We may refuse assistance in circumstances where a driver is clearly intoxicated.

If We have to make forced entry to the Vehicle because You are locked out, You must sign a declaration, saying that You will be responsible for any damage caused.

Your vehicle shall at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced.

Exclusions

The Company shall not be liable:

- For any liability arising from any act performed in the execution of assistance services provided;
- To pay for the expenses, which are recoverable from any other source;
- For any claim arising where the Vehicle is carrying more passengers or towing a greater weight than that for which it was designed as stated in the manufacturer's specifications or arising directly out of the unreasonable driving of the Vehicle on unsuitable terrain;
- For any accident or breakdown brought about by an avoidable or wilful and/or deliberate act committed by the Insured;
- The costs of getting a spare wheel or tyre for a roadside repair if the Vehicle does not have one. This does not apply if the Vehicle is not designed to carry a spare wheel.
- We will not pay the costs of arranging for a wheel that is secured by locking wheel nuts to be removed, if the driver is not able to provide a key to do this.
- For the cost of repairing the Vehicle other than outlined in the section 'Labour' above;
- For the cost of any parts, keys, lubricants, fluids or fuel required to restore a Vehicle's mobility;
- For any claim caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in the Vehicle;
- For any breach of this section of the Policy or failure on Our part to perform any obligation as a result of extraordinary circumstances, government control, restrictions or prohibitions, or any other act or omission of any public authority (including Government) whether local, national or international, or the default of any supplier, agent or other person or of labour disputes or difficulties (whether or not within the Company) or any other cause whatsoever where such cause is beyond Our reasonable control.
- Where Your Vehicle is an emergency vehicle, taxi, heavy goods vehicle, motorcycle, or if Your Vehicle is used for despatch, road-racing, rallying, pace-making, speed testing or any other competitive event.
- We will not provide cover, pay any claim or provide any benefit if doing so would expose We to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.
- Loss or damage caused by war, revolution or any similar event.
- Any loss or damage caused to the Vehicle or any loss or cost arising from or contributed to by:
 - ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.

Our promise

We make every effort to provide You with the highest standards of service. If on any occasion Our service falls below the standard You should expect Us to meet, the following procedure explains what You should do

Complaints procedure

You can write to the Customer Relations Manager, who will arrange an investigation on behalf of the General Manager, at:

AXA Assistance Ireland Limited
Unit 13,
Kilmartin Retail Park,
Dublin Road,
Athlone,
Co Westmeath

Email: athlone_complaints@axa-assistance.ie
Tel: 00 353 (0) 906 486300

We will deal with Your dissatisfaction as soon as We can and try to reach an amicable resolution. If We are unable to reach a resolution within 8 weeks or if You are not happy with our resolution, You may have the right to refer the matter to the Financial Ombudsman Service, within 6 months of the date of Our final response, by writing to:

Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Or phone 0800 023 4567

Or e-mail: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

These procedures do not affect Your right to take legal action.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to receive compensation from the scheme if We cannot meet Our obligations.

Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk).

Relevant Law

Your policy is subject to English law, and You and We agree to submit to the non-exclusive jurisdiction of the English courts. Your policy represents the entire agreement between You and Us.

Cancellations

You may cancel this cover within 14 days of receiving Your documents. We will refund any premiums paid by You providing no claims have been made during this period. Please write to Prestige Underwriting Services Limited, The Lanyon Building, 10 North Derby Street, Belfast, BT15 3HL enclosing any documentation You have. If You choose not to cancel You will remain bound to the Terms and Conditions under the policy. You may cancel this policy any time after the 14 day period however no refund of premium will be available.

Cover shall commence in respect of each qualifying vehicle from the date particulars of cover are received by the Company.

Data Protection

Details of You, Your insurance cover under this policy and claims will be held by Us (acting as data controllers) for underwriting, for providing breakdown assistance, for policy administration, claims handling, complaints handling, sanctions checking and fraud prevention purposes, subject to the provisions of applicable data protection law and in accordance with the assurances contained in Our website privacy notice.

We collect and process these details as necessary for performance of Our contract of insurance with You or complying with Our legal obligations, or otherwise in Our legitimate interests in managing Our business and providing Our products and services.

These activities may include:

- a. use of sensitive information about the health or vulnerability of You or others involved in Your breakdown assistance claim, in order to provide the services described in this policy,
- b. disclosure of information about You and Your insurance cover to companies within the AXA group of companies, to Our service providers and agents in order to administer and service Your insurance cover, to provide You with breakdown assistance, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- c. monitoring and/or recording of Your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- d. obtaining and storing any relevant and appropriate photographic evidence of the condition of Your vehicle which is the subject of the claim, for the purpose of providing services under this policy and validating Your claim; and
- e. sending You feedback requests or surveys relating to Our services, and other customer care communications.

We will separately seek Your consent before using or disclosing Your personal data to another party for the purpose of contacting You about other products or services (direct marketing). Marketing activities may include matching Your data with information from public sources, for example government records of when Your MOT is due, in order to send You relevant communications. You may withdraw Your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using Our services, You acknowledge that We may use Your personal data, and consent to Our use of sensitive information, both as described above. If You provide Us with details of other individuals, You agree to inform them of Our use of their data as described here and in Our website privacy notice (see below).

You are entitled on request to a copy of the information We hold about You, and You have other rights in relation to how We use Your data (as set out in Our website privacy notice). Please let Us know if You think any information We hold about You is inaccurate, so that We can correct it.

If You want to know what information is held about You by Inter Partner Assistance S.A. or AXA Assistance (Ireland) Limited, or have other requests or concerns relating to Our use of Your data, please write to Us at:

Data Protection Officer, The Quadrangle, 106-118 Station Road, Redhill, RH1 1PR

Email: dataprotectionenquiries@axa-assistance.co.uk

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from Us on request. Please contact Us in writing or by phone on 0800 169 0206 if You would like a copy of these terms and conditions in an alternative format, for example, on audio disc or in large print.

Alternative format

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Status and Services Provided

This policy is issued by Prestige Underwriting Services Limited on behalf of Inter Partner Assistance S.A.. Any claim notified on this policy will be handled by AXA Assistance (UK) Limited.

Motor Breakdown

Insurance Product Information Document

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Company: Inter Partner Assistance S.A. Product: Motor Breakdown

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

What is this type of Insurance? Motor breakdown Insurance is insurance that is intended to cover your vehicle, in the event of a breakdown



What is Insured?

- ✓ Attempted repair at home or the roadside for up to one hour in NI, UK and Republic of Ireland only
- ✓ Recovery to the nearest competent repairer or to a garage of your choice, whichever is closest up to a limit of 48kms/30 miles from the breakdown site
- ✓ Emergency repairs following the theft or attempted theft to make your vehicle secure again
- ✓ Emergency car hire, up to 5 days only
- ✓ Emergency accommodation, up to £50 for each person up to a total of £200



What is not Insured?

- ✗ Travel outside the countries covered
- ✗ Actual cost of replacement parts and any customs duty
- ✗ The cost of a hire car before the fault with your vehicle is diagnosed
- ✗ Any insurance you have to pay to the hire-car company
- ✗ Additional costs relating to hire car
- ✗ Any vehicle where the insured does not hold a current motor insurance policy
- ✗ Any breakdown that we have not been notified of through the medium of the emergency telephone number provided
- ✗ Any vehicle which has been left unattended by the insured



Are there any restrictions on cover?

- ! Vehicles eligible for assistance will be restricted to Private Vehicles only
- ! Vehicles that have not been maintained in a good mechanical & roadworthy condition and have not been serviced regularly



Where am I covered?

- ✓ The cover is provided in NI, UK and Republic of Ireland only.



What are my obligations?

- Your vehicle should be kept in a good condition and be serviced regularly in line with the manufacturers recommendations
- Your vehicle, caravan or trailer attached to your vehicle should carry a spare tyre unless the vehicle is designed not to carry a spare wheel
- The vehicle must be permanently registered in the Northern Ireland or UK and, if appropriate, have a current MOT certificate and valid road fund licence.
- You must pay the premium on time
- You must check that you do not have any other insurance policies that may cover the same events and costs as these benefits



When and how do I pay?

- Please contact your broker or agent for information on how to pay



When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later, as stated in your policy schedule
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



How do I cancel the contract?

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents: and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim: and
- No incident has occurred which may mean you need to make a claim

To cancel your policy you must notify your broker or agent

You may cancel this policy any time after the 14 day period however no refund of premium will be available