

PRESTIGE

UNDERWRITING

COMMERCIAL BREAKDOWN

Thank you for choosing our Prestige **Commercial Breakdown Assistance Policy**. This document outlines the cover provided . Please read it carefully.

EMERGENCY BREAKDOWN HELPLINE

Calling from the UK:	0800 434 6303	Calling from Republic of Ireland:	+353 9064-51981
-----------------------------	----------------------	--	------------------------

Calls may be recorded to help improve **our** standards of service and accuracy of information.

In the event of a Breakdown on the motorway, you can use the nearest SOS Emergency Telephone Box. Ask the police to contact the 24 Hour Emergency Breakdown Helpline on the above number. Be prepared to provide some additional information together with the number of the SOS Emergency Telephone Box.

Meaning of Words

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

YOU/YOUR/DRIVER	The policyholder, or anyone they have given consent to drive the vehicle, specified on the certificate of motor insurance who is a resident of Northern Ireland.
WE/OUR/US	<p>This policy is provided by Prestige Underwriting Services Limited ("Prestige") and underwritten by Inter Partner Assistance S.A.</p> <p>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.</p> <p>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.</p> <p>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.</p>
THE PASSENGERS	All Passengers (excluding hitch-hikers) being transported in the Vehicle at the time assistance is required.
VEHICLE	The commercial vehicle stated on your policy schedule, which can be legally driven on a standard driving license and does not exceed 7,500 tonnes gross vehicle weight and which is currently insured in Northern Ireland and which is driven within the terms of the current certificate of motor insurance relating to such vehicle.
TERRITORIAL LIMIT	UK, Northern Ireland and the Republic of Ireland.
PERIOD OF INSURANCE	The Period of Insurance is as specified in the insurance policy to which this policy document attaches. Such a period is not to exceed the Period of Insurance specified in the insurance certificate. The Period of Insurance is not to exceed one calendar year.
COMMERCIAL BREAKDOWN ASSISTANCE	Prestige Commercial Breakdown Assistance is a 24 hour emergency breakdown recovery 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.

BENEFITS

AXA Assistance on behalf of Prestige Underwriting Services Limited will provide the following benefits:

In the event of the Vehicle being immobilised as a result of a mechanical or electrical breakdown, fire, malicious damage, lost keys, stolen keys, or keys broken in the lock or locked in the vehicle within the Territorial Limit.

We will arrange and pay for the benefits set out thereafter:

- To pay for a vehicle rescue operator to attend the scene of the breakdown
- One hour's free labour at the roadside, if the Vehicle can be repaired in situ

LABOUR

The cost of a call out and up to one hour's labour charged by the repairer that We have arranged, provided the repair is carried out at the site of the breakdown.

COMPLETION OF JOURNEY

If repairs cannot be repaired in situ, We can arrange and pay for: Towing of the Vehicle to the nearest garage capable of effecting repairs; or to Your home; or to a secure business premises up to a limit of 48kms /30 miles from the breakdown site.

MESSAGE RELAY

We will pass on two urgent messages for You.

WHAT TO DO?

Should you require assistance, please telephone the 24 Hour Prestige Commercial Assistance line on:

Northern Ireland	0800 434 6303
Republic of Ireland	00353 906 451 981

Please have the following information available when You call:

- Your exact location
- The registration number of Your Vehicle
- Your policy number
- A telephone number where You can be contacted
- A description of the problem

We are responsible only for the cost of providing benefits available through this Prestige Commercial Breakdown Assistance policy. If You make Your own arrangements You will not be reimbursed.

CUSTOMER CARE

Our promise

We make every effort to provide you with the highest standards of service. If of 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

UK

Or you can 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 a member of the Financial Services Compensation Scheme (FSCS). The FSCS offers protection for customers of financial services firms. You can get more information at: 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.

The language used in this and all other documents relating to this policy is English. All future communications both verbal and written will be in English.

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 (Ireland) Limited.

CONDITIONS

1. Prestige Commercial Breakdown Assistance cover is limited to a maximum of 2 claims per Vehicle in any 12 month policy term.
2. No benefit shall be payable unless We have been notified and have authorised assistance through the medium of the emergency telephone number provided.
3. We shall not be liable for any recurring claim due to the same cause within the last 28 days where a permanent repair has not been undertaken to correct the fault.
4. The policy reference must be quoted when calling for assistance and the relevant identification produced on the demand of the repairer, recovery specialist or Our nominated agent.
5. To be eligible for assistance, You shall hold a current Commercial Vehicle Insurance Policy for the Vehicle.
6. You must be with the Vehicle when the repairer arrives. If You are not with the Vehicle Our repairer cannot assist, any subsequent assistance will be at Your own cost.
7. We may refuse assistance in circumstances where a Driver is clearly intoxicated or the vehicle is in an un-accessible or off road location or cannot be transported safely or legally without hindrance using a standard transporter/equipment.
8. Cover is not applicable 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.
9. Your vehicle shall at all times be maintained in a good mechanical roadworthy condition and be regularly serviced.
10. If We have to make a forced entry to the Vehicle because You are locked out, You must sign a declaration which states that Our recovery agents will not be responsible for the damage.
11. Vehicles eligible for assistance will be restricted to vehicles up to 7,500 tonnes gross vehicle weight.
12. We cannot accept responsibility for the transportation of pet animals or livestock carried within the Vehicle, any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a breakdown would not be covered.
13. If You cancel an assistance, You are not eligible for another call out for that assistance.
14. We will use Our best endeavours to recover Your Vehicle; however We cannot attempt to recover Your Vehicle if modifications or customisation on the Vehicle results in the recovered process being impeded. These types of modifications include but not limited to wheel arches, wheel sizes, front and rear bumper height and alternations to manufacture's original vehicle ride height.
15. We will not provide cover, pay any claim or provide any benefit if doing so would expose Us to any sanction, prohibition or restriction under United Nations resolutions or the trade economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

EXCLUSIONS

We shall not be liable:

1. For any liability or consequential loss arising from any act performed in the execution of the assistance services provided.
 2. To pay for expenses, which are recoverable from any other source.
 3. For any claim arising where the Vehicle is carrying more Passengers 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.
 4. For any accident or breakdown brought about by an avoidable or wilful or deliberate act committed by You.
 5. For the cost of repairing the Vehicle other than outlined in the benefit, 'Labour' above.
 6. For the cost of any parts, keys, lubricants, fluids or fuel required to restore a Vehicle's mobility.
 7. For any claim caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in the Vehicle.
 8. 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.
 9. For any winching costs or specialist equipment. For example, any vehicle or equipment used (other than a standard recovery vehicle) which is required to move a Vehicle which has left the road and is overturned or without wheels, would be considered specialist equipment. Once the Vehicle has been recovered to a suitable location, normal service will be provided.
 10. For claims arising from loss of damage to contents of Your Vehicle.
 11. We will not provide recovery for any Vehicle with a total weight, including commercial loads, of over 7.5 tonnes. It is also the responsibility of the Driver to arrange for alternative transport for the commercial load in the event that the Vehicle requires towing.
 12. For towing of trailers of any attachments to the Vehicle.
 13. Once the Vehicle is towed to its destination within the limits of the policy, not further tow-on is covered.
 14. 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
 15. Loss or damage caused by war, revolution or any similar event.
-

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 (see below).

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 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 – see below). 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
UK
Email: dataprotectionenquiries@axa-assistance.co.uk

Cancellation

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 and 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 Us.

Commercial Breakdown Cover

Insurance Product Information Document

Motor Breakdown cover is administered by Prestige Underwriting Services Limited on behalf of 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.

Company: Inter Partner Assistance S.A.

Product: Commercial Breakdown Cover

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? Commercial breakdown Insurance is insurance that is intended to cover your vehicle, in the event of a breakdown



What is Insured?

- ✓ Attempted repair at the roadside for up to one hour in Northern Ireland and Republic of Ireland only
- ✓ Recovery to the nearest garage capable of effecting repairs or to your home or nearest secure taxi depot up to a limit of 30 miles from the breakdown site



What is not Insured?

- ✗ Travel outside the island of Ireland
- ✗ Actual cost of replacement parts and any customs duty
- ✗ Any more than 2 claims per vehicle within a 12 month policy term
- ✗ For any winching costs or specialist equipment.



Are there any restrictions on cover?

- ! Vehicles eligible for assistance will be restricted to commercial vehicles up to 7,500kg gross vehicle weight
- ! Any more than 2 claims per vehicle within a 12 month period



Where am I covered?

- ✓ The cover is provided in Northern Ireland 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
- The commercial vehicle must be permanently registered in the Northern Ireland 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

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

To cancel your policy you must notify your broker or agent