

MOTOR BREAKDOWN ASSISTANCE

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CALLING FOR ASSISTANCE / POLICY ENQUIRIES

For Assistance call **1800 882560** or **00353 1 6373658**
(lines open 24 hours, 7 days a week)

For Customer service call **00353 1 6373667**
(lines open 9am-5pm Monday-Friday)

Please have the following details to hand before calling for **breakdown** assistance:

- location of vehicle;
- registration number of **your vehicle**;
- contact telephone number;
- description of problem.

Calls may be recorded.

SUMMARY OF COVER

The level of cover **you** have chosen is shown on **your confirmation email**.

<p>Cover Levels</p>	<p>All limits in this document are inclusive of VAT. Up to 5 call outs per annum. The maximum passenger car age for Ireland Motor Breakdown, Ireland Motor Breakdown Plus and Ireland & UK Motor Breakdown cover is 15 years and European Motor Breakdown cover is 10 years. The maximum light commercial vehicles age limit is 10 years for Ireland Motor Breakdown, Ireland Motor Breakdown Plus and Ireland & UK Motor Breakdown cover (European Motor Breakdown cover is not available).</p>
<p>Ireland Motor Breakdown Assistance in Ireland & Northern Ireland only</p>	<ul style="list-style-type: none"> • Roadside assistance. • Local recovery to nearest appropriate repairer if your vehicle cannot be repaired.
<p>Ireland Motor Breakdown Plus Assistance in Ireland & Northern Ireland only</p>	<ul style="list-style-type: none"> • Roadside assistance and home assistance. • Local recovery to nearest appropriate repairer if your vehicle cannot be repaired.
<p>Ireland & UK Motor Breakdown Assistance in Ireland and the UK only</p>	<ul style="list-style-type: none"> • Roadside assistance / home assistance. • Local recovery of the vehicle to nearest suitable repairer if it cannot be repaired at the roadside. • National recovery of your vehicle to an Irish destination of your choice, if a repair cannot be made at the roadside or at the local repairer within a 4 hour period. • Onward travel (subject to us first arranging roadside assistance or local recovery), which consists of a choice of: <ul style="list-style-type: none"> - Standard class rail fare (or equivalent) for you and up to seven beneficiaries to complete the journey in Ireland or the UK or return home; or - Overnight accommodation on a bed and breakfast basis (up to €75 per beneficiary maximum payable €300), if the breakdown happens more than 80 km away from your home; or - Replacement vehicle hire for up to 2 days (where possible equivalent vehicle up to Group C, and you meeting the requirements of the vehicle hire company). • Vehicle collection - Standard class rail fare (or equivalent) for you and/or a nominated driver to collect your vehicle. • Incorrect fuel - recovering the vehicle to the nearest repairer or if available arranging the services of a mobile fuel unit to attend the vehicle. The cost of any remedial work is not covered. • Lost keys - arranging (but not paying) for a locksmith to attend the vehicle or recovery to a repairer.
<p>European Motor Breakdown Assistance in Ireland, the UK and Europe for passenger cars only.</p>	<p>In addition to the benefits listed under Ireland & UK Motor Breakdown cover the following European benefits also apply:</p> <ul style="list-style-type: none"> • Roadside assistance. • Recovery of the vehicle to the nearest suitable repairer if repair cannot be made at the roadside. • Onward travel (if we have arranged roadside assistance or local recovery), consisting of either: <ul style="list-style-type: none"> - Standard public transport to complete the journey or return home (maximum payable €750); or - Overnight accommodation on a bed and breakfast basis (up to €75 per beneficiary per night). Maximum payable under this benefit €750; or - Replacement vehicle hire (where possible equivalent vehicle up to Group C, up to €1,000 in total and you meeting the requirements of the vehicle hire company). <p>Onward travel within Europe is only available where your vehicle cannot be repaired within 8 hours of being recovered by us.</p> <ul style="list-style-type: none"> • Repatriation of your vehicle back to Ireland if repairs cannot be completed before your scheduled return to Ireland (up to the Irish market value of your vehicle). • Vehicle collection expenses from Europe (maximum payable €500). • Storage costs until your vehicle can be collected, (maximum payable €100). • Delivery of spare part unavailable locally needed to repair your vehicle. • Incorrect fuel - recovering the vehicle to the nearest repairer or if available arranging the services of a mobile fuel unit to attend the vehicle. The cost of any remedial work is not covered. • Lost keys - arranging (but not paying) for a locksmith to attend the vehicle or recovery to repairer. • A courtesy car, up to Group C, for up to 3 days if the vehicle has not been repaired before you return to Ireland. • Repatriation of all beneficiaries and their luggage, if the vehicle has not been repaired before you return to Ireland (maximum payable €1,000).

IMPORTANT INFORMATION

Thank **you** for taking out Allianz Motor Breakdown Cover.

Your confirmation email shows the **vehicle** that is covered and any special terms or conditions that may apply.

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, write to **us** at: 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12 D12 R297 or telephone **00353 1 6373667** email **insurance@allianz-assistance.ie**

INSURER

Your Allianz Motor Breakdown Cover is underwritten by AWP P&C S.A. - Dutch Branch, trading as Allianz Assistance, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France, and is regulated by the Central Bank of Ireland for conduct of business rules. **Your** policy is administered by Allianz Assistance.

HOW YOUR POLICY WORKS

Your policy and **confirmation email** is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by the policy and level of cover chosen that happens during the **period of cover**.

Unless specifically mentioned, the benefits and exclusions within each section apply to the **vehicle**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definitions'. These words are highlighted by the use of bold print throughout the policy.

CANCELLATION RIGHTS

If this cover does not meet **your** requirements or should **you** decide to cancel this insurance policy for any reason within 14 days of receipt of the original documentation, **you** can obtain a full refund of the premium paid without charge.

After this 14 day period **you** will be entitled to a pro-rata refund subject to no claims being paid under the policy, less an administration fee of €25. In either case, if **you** have asked **us** to perform or provide any of the services given under this policy **we** are entitled to recover all costs that **you** have used for the service provided.

To obtain a refund please write to: Allianz Assistance 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12 D12 R297.

INFORMATION YOU NEED TO TELL US

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **us** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

THIRD PARTY RIGHTS

This contract of insurance is intended solely for the benefit of **you** and **us**. Unless otherwise specifically provided, nothing in this contract of insurance shall be construed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this contract of insurance.

INSURANCE COMPENSATION FUND

We are a member of the Insurance Compensation Fund, which was formed under the Investment Compensation Act of 1998. **You** may be entitled to compensation from this scheme, if the **insurer** cannot provide the services **you** have paid for.

GOVERNING LAW

Unless agreed otherwise, Irish law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the Irish courts shall have exclusive jurisdiction.

STAMP DUTY

The **insurer** has paid or will pay the appropriate Stamp Duty in accordance with the provisions of Section 5 Stamp Duties Consolidation Act 1999.

INSURANCE ACT 1936

All monies which may become due or payable by **us** shall be payable in Ireland.

DATA PROTECTION NOTICE

We care about **your** personal data.

This summary and **our** full privacy notice explain how Allianz Assistance protects **your** privacy and uses **your** personal data.

Our full privacy notice is available at:
www.allianz-assistance.ie/privacy-notice/

If a printed version is required, please write to:
Compliance Department, AWP Assistance Ireland Ltd,
18b Beckett Way, Park West Business Campus,
Dublin 12, D12 R297.

- **How will we obtain and use your personal data?**

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as the manufacturer of **your vehicle** and their franchised dealers and authorised repairers.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

- **Who will have access to your personal data?**

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as motor dealerships and recovery operators;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

- **How long do we keep your personal data?**

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

- **Where will your personal data be processed?**

Your personal data may be processed both inside and outside the European Economic Area (EEA). Whenever **we** transfer **your** personal data outside the EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

- **What are your rights in respect of your personal data?**

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

- **Automated decision making, including profiling**

We carry out automated decision making and/or profiling when necessary.

- **How can you contact us?**

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance Ireland Ltd, 18b Beckett Way, Park West Business Campus, Dublin 12, D12 R297

By telephone: **00353 1 602 7000**

By email: **AzPIEDP@allianz.com**

DEFINITIONS

When the following words and phrases appear in the policy document, they have the meanings given below. These words are highlighted by the use of bold print.

Area of cover

You will not be covered if **you** travel outside the area shown on **your** confirmation email.

- **Ireland Motor Breakdown and Ireland Motor Breakdown Plus cover:**
Ireland and Northern Ireland only.
- **Ireland & UK Motor Breakdown cover:**
Ireland and the **UK** only.
- **European Motor Breakdown cover:**
Ireland, the **UK** and **Europe**.

Beneficiary, beneficiary's, beneficiaries

You or any other driver of the **vehicle** using the **vehicle** with **your** permission and any passenger of the **vehicle** at the moment a **breakdown** occurs.

Breakdown

The immobilisation of the **vehicle** as a result of:

- electrical or mechanical breakdown; or
- punctures to the tyres; or
- lack of fuel; or
- **vehicle** fire or theft.

For Ireland & UK Motorbreakdown cover and European Motor Breakdown cover, this also includes:

- loss, theft or breakage of **vehicle** keys; or
- incorrect fuelling or contaminated fuel.

Confirmation email

The email sent confirming **your** policy number, **vehicle** details, **period of cover** and level of cover that applies.

Europe

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

Home

Your usual place of residence in Ireland.

Insurer

AWP P&C S.A. - Dutch Branch, trading as Allianz Assistance, located at Poeldijkstraat 4, 1059 VM Amsterdam, the Netherlands, with corporate identification No 33094603, is registered at the Dutch Authority for the Financial Markets (AFM) No 12000535 and is authorised by L'Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France, and is regulated by the Central Bank of Ireland for conduct of business rules.

Period of cover

The 12 month period shown in **your** most recent **confirmation email**, during which cover applies.

Private individual

A person who is using the **vehicle** 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.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Vehicle

The private vehicle in which **you** are travelling, providing it is not:

- a passenger car that exceeds 15 years in age for Ireland Motor Breakdown, Ireland Motor Breakdown Plus and Ireland & UK Motor Breakdown cover; or
- a passenger car that exceeds 10 years in age for European Motor Breakdown cover; or
- a light commercial vehicle (van) that exceeds 10 years in age for Ireland Motor Breakdown, Ireland Motor Breakdown Plus or Ireland & UK Motor Breakdown cover (European Motor Breakdown cover is not available for light commercial vehicles).

It must also not exceed:

- 3,500 kg in weight (including load); or
- 7 metres in length; or
- 3.0 metres in height; or
- 2.3 metres in width.

We will also recover any caravan or trailer that **you** are towing (providing it does not exceed the above dimensions). Motor homes are not covered.

We, Our, Us

AWP Assistance Ireland Ltd and AWP Assistance UK Ltd both trading as Allianz Assistance who administer the insurance and handle claims on behalf of the **insurer**.

You, your

The **private individual** named on the **confirmation email** as the policyholder.

MAKING A COMPLAINT

We aim to provide **you** with a first class policy 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 write to: Customer Support, Allianz Assistance, 18b Beckett Way, Park West Business Campus, Nangor Road, Dublin 12 D12 R297.

Call: **01 602 70006**

Email: **insurance@allianz-assistance.ie**

Please supply **us** with **your** name, address, policy number 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 still not satisfied, **you** can refer the matter to the Financial Services and Pensions Ombudsman for independent arbitration. Visit **www.fspo.ie** write to Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 call **01 567 7000** or email **info@fspo.ie**

MOTOR BREAKDOWN COVER (IRISH & UK BENEFITS)

The table below shows the benefits available under each level of cover. **Your confirmation email** will show the level of cover that applies.

Benefit	Ireland Motor Breakdown	Ireland Motor Breakdown Plus	Ireland & UK Motor Breakdown	European Motor Breakdown
Roadside assistance	✓	✓	✓	✓
Local recovery	✓	✓	✓	✓
Home assistance	✗	✓	✓	✓
National recovery	✗	✗	✓	✓
Onward travel	✗	✗	✓	✓
Vehicle collection	✗	✗	✓	✓
*Incorrect fuel	✗	✗	✓	✓
*Lost keys	✗	✗	✓	✓

* arranging assistance only - see below

ROADSIDE ASSISTANCE

In the event of **breakdown** more than 1.5 kilometers from **your home** address, **we** will arrange and pay to attend the **vehicle** to effect repairs. **We** will pay for up to a maximum of 60 minutes labour. If **we** are unable to effect repairs or repairs will take longer than 60 minutes, **we** will arrange and pay for local recovery.

LOCAL RECOVERY

If the **vehicle** cannot be repaired or remobilised following **our** roadside assistance or, when applicable, home assistance, **we** will arrange and pay for the costs of taking the **vehicle, you** and up to seven **beneficiaries** to the nearest suitable garage within a 40 kilometre radius. If **your** caravan or trailer has a **breakdown, we** can arrange for it to be recovered, but **you** will be responsible for the costs.

HOME ASSISTANCE

In the event of **breakdown** either at **your home** address or less than 1.5 kilometers from **your home** address, **we** will arrange and pay to attend the **vehicle** to effect repairs.

We will pay for up to a maximum of 60 minutes labour. If **we** are unable to effect repairs or repairs will take longer than 60 minutes, **we** will arrange and pay for local recovery.

NATIONAL RECOVERY

In the event of **breakdown** in Ireland or the **UK** causing it to be immobilised for a period of more than 4 hours, and subject to **us** having first arranged assistance **we** will arrange and pay for the costs of taking the **vehicle, you** and up to seven **beneficiaries** to be recovered to anywhere in Ireland or the **UK**. If **your** caravan or trailer has a **breakdown, we** can arrange for it to be recovered, but **you** will be responsible for the costs.

ONWARD TRAVEL

In the event of **breakdown** of the **vehicle** in Ireland or the **UK** causing it to be immobilised for a period of more than 4 hours, **we** will arrange and pay for the following:

- Standard class rail transport, or equivalent costs of more convenient travel, to enable the **beneficiaries** to return or continue to any destination of the **beneficiaries'** choice within Ireland or the **UK**; or
- Overnight accommodation (on a bed and breakfast basis), up to €75 including VAT per **beneficiary** and up to €300 in total. Overnight accommodation only applies if the **breakdown** of the **vehicle** occurs more than 80 km from **your home** address and only when the **beneficiaries** have to prolong their stay as a direct result of the covered **breakdown**; or
- A courtesy car while the **vehicle** remains immobilised up to a maximum of 2 days (where possible an equivalent vehicle will be provided up to Group C). Please note the cost of any ancillary insurance is not covered.

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 the **vehicle**.

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

VEHICLE COLLECTION

We will pay the standard class rail transport, or equivalent costs of more convenient travel costs for one **beneficiary** to travel from Ireland to collect the **vehicle** and bring it back to **your home**.

INCORRECT FUEL

If **your vehicle** is accidentally filled with incorrect or contaminated fuel, **we** will:

- arrange for the **vehicle** to be recovered to the nearest suitable garage; or
- if available arrange (but not pay for) a mobile fuel unit to carry out the work needed to remobilise **your vehicle**.

LOST KEYS

If the keys to **your vehicle** are lost, stolen or damaged **we** will:

- arrange for the **vehicle** to be recovered to the nearest suitable locksmith; or
- if available arrange (but not pay for) for a mobile locksmith to attend the **vehicle**.

Note

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 the **vehicle** later.

MOTOR BREAKDOWN COVER (EUROPEAN BENEFITS)

The following benefits are only available under European Motor Breakdown cover. **Your confirmation email** will show the level of cover that applies. Trips to **Europe** must not last longer than 31 days and travel must not exceed 90 days in total during the **period of cover**.

EUROPEAN ROADSIDE ASSISTANCE

In the event of a **breakdown** in **Europe**, **we** will arrange and pay to attend the **vehicle** to effect repairs. **We** will pay for up to a maximum of 60 minutes labour. If **we** are unable to effect repairs or repairs will take longer than 60 minutes, **we** will arrange and pay for recovery to the nearest suitable garage.

EUROPEAN RECOVERY OF YOUR VEHICLE

If the **vehicle** cannot be repaired or remobilised following **our** roadside assistance, **we** will arrange and pay for the costs of taking the **vehicle** to the nearest suitable garage. If **your** caravan or trailer has a **breakdown**, **we** can arrange for it to be recovered, but **you** will be responsible for the costs.

EUROPEAN ONWARD TRAVEL

In the event of a **breakdown** in **Europe** causing the **vehicle** to be immobilised for a period of more than 8 hours, **we** will arrange and pay for the following:

- Standard class public transport, or equivalent costs of more convenient travel, to enable the **beneficiaries** to continue to their original destination in **Europe** up to €750; or
- Overnight accommodation (on a bed and breakfast basis), up to €75 per **beneficiary** per night. The maximum payable under this benefit is €750; or
- A courtesy car while the **vehicle** remains immobilised up to a maximum of €1,000 (where possible an equivalent vehicle will be provided up to Group C).

Please note:

- The cost of any ancillary insurance is not covered.
- **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 courtesy car will normally be a passenger car and not necessarily be an equivalent to the **vehicle**.
- The courtesy car will only be provided if **we** have arranged the recovery of the **vehicle** to an authorised repairer.

EUROPEAN VEHICLE REPATRIATION

If **your vehicle** repairs cannot be completed before **your** scheduled return date to Ireland, **we** will arrange and pay for the repatriation of **your vehicle** to the nearest suitable repairer. The maximum amount payable will not exceed the market value of **your vehicle** in Ireland.

EUROPEAN VEHICLE COLLECTION

We will pay up to €500 in total for reasonable travel costs for one **beneficiary** to travel from Ireland to collect the **vehicle** and bring it back to **your home**.

EUROPEAN VEHICLE STORAGE

We will pay up to €100 in total for the cost of storing the **vehicle** after the repair has been carried out, until it can be collected or returned to Ireland.

EUROPEAN PARTS DELIVERY

If **we** have arranged to take the **vehicle** to an authorised repairer for repairs and any parts essential to the running of the **vehicle** are not available locally, **we** will arrange and pay for the despatch of such parts to the repairer.

EUROPEAN CARAVANS AND TRAILERS

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

INCORRECT FUEL

If **your vehicle** is accidentally filled with incorrect or contaminated fuel, **we** will:

- arrange for the **vehicle** to be recovered to the nearest suitable garage; or
- if available arrange (but not pay for) a mobile fuel unit to carry out the work needed to remobilise **your vehicle**.

LOST KEYS

If the keys to **your vehicle** are lost, **we** will:

- arrange for the **vehicle** to be recovered to the nearest suitable locksmith; or
- if available arrange (but not pay for) for a mobile locksmith to attend the **vehicle**.

COURTESY CAR ON RETURN TO IRELAND

If following a **breakdown** in **Europe**, **vehicle** repairs cannot be completed before **you** return to Ireland, **we** will arrange and pay for:

A courtesy car for up to 3 days while the **vehicle** continues to be repaired (where possible an equivalent vehicle will be provided up to Group C).

Please note:

- The cost of any ancillary insurance is not covered.
- **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 courtesy car will normally be a passenger car and not necessarily be an equivalent to the **vehicle**.
- The courtesy car will only be provided if **we** have arranged the recovery of the **vehicle** to an authorised repairer.

REPATRIATION OF BENEFICIARIES

If **your vehicle** repairs cannot be completed before **your** scheduled return to Ireland, **we** will pay the reasonable costs to transport all **beneficiaries** and their luggage to their **home** address. The maximum payable under this benefit is €1,000.

Note

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 the **vehicle** later.

CONDITIONS

The following conditions apply to the whole of **your** policy.

Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1. You** take reasonable care to protect the **vehicle** against **breakdown** and act as if **you** are not insured and to minimise any potential claim.
- 2. You** have a valid **confirmation email**.
- 3. You** contact **us** as soon as possible following a **breakdown** and give **us** all the information **we** ask for. Please see 'Calling for assistance / policy enquiries' on page 1 for more information.
- 4. You** accept that no alterations to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.
- 2. Examine the vehicle** and test damage parts.
- 3. Take over and deal with, in your name, any claim you** make under this policy.
- 4. Take legal action in your name** (but at **our** expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
- 5. Not to pay any claim on this policy for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts you can get back from motor insurer or any other claim amount recovered by you.** In these circumstances **we** will only pay **our** share of the claim.
- 6. Ask you to pay us back any amounts that we** have paid to **you** which are not covered by this policy.

We have the right to do the following

- 1. Cancel the policy and invalidate all benefits under it if you:**
 - tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not;
 - make a claim that is false or dishonest in any way.

In these instances **we** may report the matter to the police.

EXCLUSIONS

The following exclusions apply to the whole of **your** policy:

We will not assist or reimburse **you** or any **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.** Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
- 3.** Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
- 4.** 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.
- 5.** Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 6.** Any costs covered under any other warranty, guarantee, insurance or cover.
- 7.** Accident or injury either through deliberate 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 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.
- 12.** Charges for specialist recovery or charges incurred by **us** where the **vehicle** is not being used on a public highway or when the **breakdown** occurred where the **vehicle** was not accessible using **our** standard recovery equipment.
- 13.** **Breakdown** which happens outside the **area of cover**.
- 14.** Faulty repairs, incorrect servicing or failure to have the **vehicle** serviced in accordance with the manufacturer's specification.
- 15.** **Vehicles** modified in any way from the original manufacturer's specification.
- 16.** Any costs incurred after the **vehicle** has been repaired and is available to be driven.
- 17.** Any sundry expenses resulting from an incident claimed for under this section, for example telephone or mobile phone calls, faxes, food and drink.
- 18.** **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

This policy document is available in large print, audio or Braille.

Please telephone **00353 1 6373667**.

We will be pleased to organised an alternative version for you.

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