

**JUST MOTOR INSURANCE
BREAKDOWN COVER
DOCUMENTS**



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WELCOME

We hope you find this booklet useful in ensuring you get the most out of your breakdown cover.

Contained within this booklet is information about your breakdown cover. Please take time to read this and your Just Motor Insurance Terms of business (enclosed with your documents) as they contain vital information about your cover.

If you have any queries regarding this cover, please contact us:

Phone: 0333 321 0652

Email: cars@justmotorinsurance.com

BREAKDOWN ASSISTANCE

Should you need to use breakdown assistance under the terms of this cover, simply call the number below:

In the United Kingdom: 0333 321 0653

In Europe: 0044 1737 334002

More information can be found on page 1.

Thank you for choosing Just Motor Insurance.

UNITED KINGDOM AND EUROPEAN BREAKDOWN RECOVERY

UK and European roadside assistance and vehicle recovery is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the Financial Conduct Authority on 0800 111 6768.

DEFINITIONS

The following words or phrases have the meanings given below whenever they appear in the policy wording. These will be shown in bold.

BREAKDOWN

Where the **insured vehicle** cannot be driven due to an electrical or mechanical fault, the theft or loss of keys, a flat tyre, or running out of fuel.

INSURED VEHICLE

Any vehicle specified in the Policy Schedule or described in the current Certificate of Motor Insurance.

The **insured vehicle** 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.

This also includes any trailer attached to **your** motor vehicle (as long as it is no longer than 7.6 metres (25 feet) long, including the towbar).

PERIOD OF INSURANCE

The period shown in **your** current certificate of motor insurance.

TERRITORIAL LIMIT

The **territorial limit** for United Kingdom assistance is Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

The **territorial limit** for European Assistance is Andorra, Austria, Belgium, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, the Republic of Ireland, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and Turkey.

WE, US, OUR

Inter Partner Assistance S.A. UK Branch and AXA Assistance (UK) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey RH1 1PR, UK.

YOU, YOUR

The person named in **your** current certificate of motor insurance and any person authorised to drive or be a passenger in or on the **insured vehicle**.

UNITED KINGDOM BREAKDOWN RECOVERY

WHAT IS COVERED

HOME AND ROADSIDE ASSISTANCE

We will come out to the **insured vehicle** if **you** cannot drive it after a **breakdown**, accident, or an act of vandalism involving the **insured vehicle** within the **territorial limit** and within the **period of insurance**.

We will try to repair the **insured vehicle** at the roadside.

The repair work will be free of charge, for up to one hour, but **you** must pay the cost of any parts, fuel or other supplies used to repair the **insured vehicle**.

If **we** have to make a forced entry to the **insured vehicle** because **you** are locked out or have lost **your** keys, **you** must sign a declaration, saying that **you** will be responsible for the damage.

If **we** cannot repair the **insured vehicle** at the roadside and it cannot be repaired the same day at a local garage after being recovered by **us**, **we** will arrange and pay for one of the following:

ONWARD TRAVEL

We will arrange and pay for the **insured vehicle**, **you** and up to six passengers to continue with **your** journey to **your** destination, or to return home;

HOTEL ACCOMMODATION

If **you** are more than 50 miles from **your** home address, **we** will pay for the cost of bed and breakfast for **you** and up to six passengers for one night. The most **we** will pay is £50 a person. **You** must pay for any extra hotel costs; or

CAR HIRE

We will arrange and pay for a hire car, up to 1600cc, for up to 24 hours. **You** must have a valid driving licence with **you**, and pay a deposit to the hire-car company by debit or credit card, to cover the cost of the fuel **you** use, insurance and any extra days' hire.

We will provide car hire as long as **you** are between 25 and 65 years old. We will try to arrange something for **you** if **you** are under 25 or over 65, but **we** cannot guarantee that **we** will be able to help. **You** might not be able to get a hire car if **you** have endorsements on **your** driving licence.

Where **we** arrange vehicle hire for **you**, **you** must comply with the hire company's terms and conditions.

We will choose the most appropriate solution from the options above.

STORAGE

If the **insured vehicle** has to be stored after **we** have recovered it, **we** will pay for the cost of storing the **insured vehicle**. The most **we** will pay is £50.

MEDICAL ASSISTANCE

If **you** have to go into hospital after an accident involving the **insured vehicle**, within the **territorial limit** and within the **period of insurance** and are more than 20 miles from **your** home, **we** will pay for one night's bed and breakfast in a hotel **we** choose, for **your** passenger(s). The most **we** will pay is £100 a person. **You** must pay for any extra hotel costs. **We** will also arrange for an ambulance to take **you** to a hospital near **your** home if medically necessary, but the maximum that **we** will pay is a total of £300. A doctor must give permission before **we** do this.

REPLACEMENT DRIVER

If, following an accident or a **breakdown** involving the **insured vehicle**, **you** are the only driver and cannot drive because **you** are ill or injured within the **territorial limit** and within the **period of insurance**, **we** can arrange and pay for a replacement driver to take **you**, the **insured vehicle** and **your** passenger(s) to **your** home address within the **territorial limit**.

MESSAGE SERVICE

We can get a message to a person **you** have chosen, if **your** journey has been delayed as a result of a **breakdown**, or an act of vandalism involving the **insured vehicle** within the **territorial limit** and within the **period of insurance**.

ACCIDENTS

We will come out to the **insured vehicle** if **you** can't drive it after an accident. **We** will pay the recovery charges on **your** behalf but will be entitled to ask **you** for all reasonable help to take action in **your** name to get **our** costs refunded from another organisation.

CLAIMS

We will cover **you** for up to four claims in any 12 month period.

Once the maximum number of claims has been reached, a referral service will be offered to assist.

All costs will be charged to **you**.

EUROPEAN ASSISTANCE

We will provide cover under this section as long as **you** are not travelling outside the United Kingdom for more than 91 days at a time.

There are differences between the services **we** will provide within the UK and the services **we** are able to arrange for **you** when **you** are travelling overseas within Europe. While **we** will make every effort to help, within the terms of this policy, there will be differences and limitations in services available.

The list below is not intended to be exhaustive nor does it replace the terms and conditions of the cover provided or other information given within this booklet. However, it will highlight some of the key areas.

- European cover is not an extension of UK cover benefits into Europe but is instead subject to the terms and conditions as shown in this policy booklet.
- **we** do not operate in Europe. Roadside Assistance will usually be provided through a garage or, if **you** are visiting a country where a motoring organisation operates, this organisation may assist.
- European Assistance; Mechanics are unlikely to speak English. If **you** need help, ring the helpline.
- third-party service providers, including garages, repairers, recovery operators, car hire companies etc, are not approved by **us** and do not act as **our** agents. **We** will not pay costs and cannot be held liable for any damage, acts or omissions of any service providers.

The most **we** will pay for all claims arising out of one event under this European assistance Section is £2,500, subject to the terms and conditions of this document.

All services and benefits will be applied strictly within the terms and conditions stated in the document.

WHAT IS COVERED

ROADSIDE ASSISTANCE AND RECOVERY

We will come out to the **insured vehicle** if **you** cannot drive it after a **breakdown**, accident, or an act of vandalism involving the **insured vehicle** within the **territorial limit** and within the **period of insurance**.

We will arrange and pay for it to be taken to the nearest repairer for it to be repaired at **your** cost.

If **you** have a problem involving the **insured vehicle** on a motorway outside the United Kingdom, **you** will have to use a roadside telephone. **You** will be connected to the authorised motorway service, not **our** control centre. **You** may have to pay for the cost of labour and towing the **insured vehicle** on the spot, but **you** can claim these costs back from **us** when **you** get home by calling **us** on 0333 321 0653.

VEHICLE REPATRIATION

If the **insured vehicle** cannot be repaired within the **territorial limits** of this section, or by the time **you** have to get home, **we** will arrange and pay for it to be taken to the nearest garage or to **your** home address in the United Kingdom.

You must give **us** a signed list of any items which are left in, or on, the **insured vehicle** before **we** arrange to have it taken to the nearest garage or to **your** home address. **We** will not be responsible for the loss of, or damage to, any items which are not on this list.

We will only repatriate **your insured vehicle** to the United Kingdom if **you** are resident there, if **we** believe the cost of doing so would be less than the market value of the **insured vehicle** in the United Kingdom, following the loss or damage.

STORAGE

If the **insured vehicle** has to be stored whilst **you** are waiting for it to be recovered or taken back by **us** to the United Kingdom, **we** will pay for the cost of storing the **insured vehicle**. The most **we** will pay is £100.

ONWARD TRAVEL AND ACCOMMODATION

If the **insured vehicle** cannot be repaired the same day as being recovered by **us**, **we** will arrange and pay for one of the following:

HOTEL ACCOMMODATION

Up to three nights bed and breakfast accommodation for **you** and up to six passengers. The most **we** will pay is £50 a night, for each person, provided **your** original accommodation has been pre-paid and **you** cannot get **your** money back. **You** must pay for any extra hotel costs;

CAR HIRE

A hire car, up to 1600cc, for up to 14 days, so **you** can carry on with **your** journey, as long as the **insured vehicle** has been recovered by **us**. **You** must have a valid driving licence, and pay a deposit to the car-hire company by debit or credit card, to pay for the fuel **you** use, insurance and any extra days' hire. **We** cannot guarantee that a vehicle with accessories like roof racks and tow bars will be available. **You** might not be able to get a hire car if **you** have endorsements on **your** driving licence. **We** will provide this cover as long as **you** are between 25 and 65 years old. **We** will try to arrange something for **you** if **you** are under 25 or over 65, but **we** cannot guarantee that **we** will be able to help, or

RAIL

A standard-class rail ticket for **you** and up to six passengers, so **you** can carry on with **your** journey, or to get **you** home.

We will choose the most appropriate action from the options above.

REPLACEMENT DRIVER

If, following an accident or **breakdown** involving the **insured vehicle**, **you** are the only driver and cannot drive because **you** are ill or injured within the **territorial limit** and within the **period of insurance**, **we** can arrange and pay for a replacement driver to take **you**, the **insured vehicle** and **your** passenger(s) to **your** home address in the United Kingdom.

MESSAGE SERVICE

We can get a message to a person **you** have chosen, if **your** journey has been delayed as a result of a **breakdown**, an accident or an act of vandalism involving the **insured vehicle** within the **territorial limit** and within the **period of insurance**.

PARTS DELIVERY

If the parts needed to repair the **insured vehicle** are not available locally, **we** will arrange and pay for these parts to be delivered.

ACCIDENTS

We will come out to the **insured vehicle** if **you** can't drive it after an accident. **We** will pay the recovery charges on **your** behalf but will be entitled to ask **you** for all reasonable help to take action in **your** name to get **our** costs refunded from another organisation.

CLAIMS

We shall not be responsible for more than four claims under this section of the policy during any 12 month period. Once the maximum number of claims has been reached, a referral service will be offered to assist. All costs will be charged to **you**.

WHAT IS NOT COVERED

We will not provide cover under the UK Assistance or European Assistance sections of this cover for the following:

- any costs **we** have not agreed to.
- any costs **you** would normally have to pay, such as petrol and toll charges.
- any ferry, toll or congestion charges incurred in connection with **Your** Vehicle as a result of it being recovered.
- any **insured vehicle** which is not kept in a good mechanical and roadworthy condition, or serviced according to the manufacturer's recommendations.
- where the **insured vehicle** which is involved in a **breakdown**, accident or act of vandalism has no current MOT certificate or European equivalent (if one is needed).
- where the **insured vehicle** which is involved in a **breakdown**, accident or act of vandalism was being used for any criminal act.
- where the **insured vehicle** which is involved in a **breakdown**, accident or act of vandalism was being driven whilst under the influence of or was in any other way being used in connection with alcohol, drugs or solvent abuse.
- where **you** call **us** out following a **breakdown** or accident for a problem which **you** have called **us** about before, but which **you** have not, in **our** opinion, tried to get fixed since the last time **you** called **us** out.
- specialist lifting equipment: The cost of any specialist lifting equipment (not normally carried by **us**), if this is, in the view of **us** required to provide assistance e.g. when a vehicle has left the highway, is standing on soft ground or is stuck in snow or floodwater. In these instances, **we** will arrange recovery but at **your** cost. Once the vehicle has been recovered to a suitable location, normal service will be provided.
- any release fees **you** have to pay if the **insured vehicle** is stolen and recovered by the police.
- any loss or damage to the **insured vehicle** and its accessories which is the result of the **breakdown**, accident or act of vandalism.
- mobile phone and telephone call costs – mobile phones are convenient but expensive.

Even if **you** ask someone to call **you** back on **your** mobile, **you** may still have to pay for the call. These costs are not covered under **your** cover in any circumstances.

- the cost of repairs to the **insured vehicle** when **your** vehicle is repaired in any garage to which it is taken. **We** cannot give any guarantee or warranty in respect of the quality of the repairs carried out to the **insured vehicle**. If **you** have any concerns about the quality of the repairs **you** must take them up directly with the garage responsible.
- the cost of the recovery or repair vehicle coming out to **you** if, after requesting assistance to which **you** are entitled, the **insured vehicle** is moved, recovered or repaired by any other means.
- where the **insured vehicle** was being used for racing, rallies or competitions at the time of the incident giving rise to the claim.

WHAT TO DO IF YOU HAVE AN ACCIDENT OR A BREAKDOWN

- in the United Kingdom, call **us** on 0333 321 0653.
- outside the United Kingdom call **us** on 0044 1737 334002.

Our operator will ask **you** for the following:

- where **you** are.
- **your insured vehicle** registration number.
- the make and colour of the **insured vehicle**.
- a telephone number **we** can contact **you** on.
- details of what has happened.
-
- Do not make **your** own arrangements:
- **you** and any passenger(s) must be with the **insured vehicle** when the repair or recovery vehicle arrives, unless **you** have made other arrangements with **us**.
- if **you** have a problem on a motorway outside the United Kingdom **you** will have to use a roadside telephone. **You** will be connected to the authorised motorway service, not **our** control centre. Once **you** reach a place of safety, **you** must call **our** control centre on 0044 1737 334002. **You** may have to pay for the cost of labour and towing the **insured vehicle** on the spot, but subject to the limits applicable to this section **you** can claim these costs back from **us** when **you** get home by calling **us** on 0333 321 0653 in the United Kingdom.

CONDITIONS THAT APPLY TO THIS COVER

AUTHORISATION

Should **you** be unwilling to accept **our** decision or that of **our** agents, on the most suitable form of assistance to be provided. **We** will pay no more than £100 for any one **breakdown** towards **your** preferred form of assistance.

GOVERNING LAW

This policy will be governed by the law of England and Wales.

CANCELLATION RIGHT

If **you** decide that for any reason that this policy does not meet **your** insurance needs, then please contact Just Motor Insurance by phone or post within 14 days of issue. On the condition that no claims have been made or are pending, **we** will then refund **your** premium in full. If **you** wish to cancel **your** policy after 14 days **you** will not be entitled to a refund.

The Insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by giving 30 days notice in writing where there is a valid reason for doing so.

A cancellation letter will be sent to **you** at **your** last known address. Valid reasons may include but are not limited to:

- fraud;
- non-payment of premium
- threatening and abusive behaviour;
- non-compliance with policy terms and conditions.

Provided the premium has been paid in full **you** will be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

DATA PROTECTION

Details of **you**, **your** insurance cover under this policy and claims will be held by **us** (acting as data controllers) for underwriting, **policy** administration, claims handling, complaints handling, sanctions checking and fraud prevention, 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:

- use of sensitive information about the health or vulnerability of **you** or others involved in **your** insurance claim, in order to evaluate **your** breakdown assistance claim and provide other services as described in this **policy**;
- 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 a **breakdown** assistance claims service, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;
- monitoring and/or recording of **your** telephone calls in relation to cover for the purposes of record-keeping, training and quality control;
- obtaining and storing any relevant and appropriate evidence of the condition of the property subject of the **breakdown** claim, which **you** have provided for the purpose of validating **your** claim; and
- sending **your** 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, 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, 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. UK Branch or AXA Assistance, 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

Our full data privacy notice is available at: www.axa-assistance.co.uk. Alternatively, a hard copy is available from **us** on request.

COMPLAINTS PROCEDURE

Whilst **we** will make every effort to maintain the highest standards, **we** recognise that there may be some occasions when **we** fail to satisfy the particular requirements of **our** customers. **We** therefore have procedures in place to investigate and remedy any area of concern.

IF YOUR COMPLAINT IS IN RELATION TO JUST MOTOR INSURANCE:

If **you** wish to register a complaint about the services provided by Just Motor Insurance, please contact **us**:

By phone: 0333 321 0652

In writing:

Compliance and Risk Team
Just Motor Insurance
Embankment West Tower,
101 Cathedral Approach,
Salford,
M3 7FB
UK

E-mail: cars@justmotorinsurance.com

IF YOUR COMPLAINT IS IN RELATION TO BREAKDOWN ASSISTANCE. PLEASE WRITE TO:

Quality Manager
Inter Partner Assistance S.A. UK Branch
The Quadrangle
106-118 Station Road
Redhill
Surrey
RH1 1PR
UK

Phone: 01737 815 215

Email: quality.assurance@axa-assistance.co.uk

FINANCIAL OMBUDSMAN SERVICE

If **you** are still not happy with the final decision, **you** may refer **your** complaint to the Financial Ombudsman Service (FOS) within 6 months. The FOS is an independent organisation and will review **your** case.

THEIR ADDRESS IS:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: 0800 023 4567 or 0300 123 9123

Email: complaint.info@financial-ombudsman.org.uk

Website: www.fos.org.uk

Please note that the Financial Ombudsman Service will only deal with **your** complaint if **you** have already given the Insurer or Just Motor Insurance the opportunity to resolve it.

If **you** take any of the action mentioned above, it will not affect **your** right to take legal action.

FINANCIAL CONDUCT AUTHORITY

Just Motor Insurance is a trading style of Carole Nash Insurance Consultants Ltd, which is authorised and regulated by the Financial Conduct Authority, under firm reference number 307243.

FINANCIAL SERVICES COMPENSATION SCHEME

We and Just Motor Insurance are both covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme if either party cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Further information about the scheme is available on the FSCS website at www.fscs.org.uk or by writing to the FSCS at 10th floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by phone on 0207741 4100.

THIS DOCUMENT AND OTHER ASSOCIATED DOCUMENTATION ARE ALSO AVAILABLE IN LARGE PRINT, AUDIO AND BRAILLE. IF YOU REQUIRE THESE FORMATS PLEASE CONTACT JUST MOTOR INSURANCE.

justmotorinsurance.com

e: cars@justmotorinsurance.com t: 0333 321 0650

Just Motor Insurance is a trading style of Carole Nash Insurance Consultants Ltd which is authorised and regulated by the Financial Conduct Authority.

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