



BREAKDOWN COVER

*'We go the extra mile'*

## Car and Motorcycle Breakdown Cover

POLICY WORDING



## ROAD RESCUE IRELAND

This policy is underwritten by Inter Partner Assistance SA who are a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group.

**AXA Assistance** operates the 24-hour motoring assistance helpline. This insurance is effected in Ireland and is subject to the Laws of the Republic of Ireland.

Inter Partner Assistance SA is authorised by the Commission Bancaire, Financière et des Assurances (CBFA) in Belgium regulated in the UK and subjected to limited supervision by the Central Bank of Ireland (company reference C47746). The address of the Central Bank of Ireland is P.O. Box 559, Dame Street, Dublin 2. Information can be obtained either by phoning to their Consumer Helpline +353 1 224 4000 or by visiting the following website: [www.centralbank.ie](http://www.centralbank.ie). This document sets out the terms and conditions of **your** cover and it is important that **you** read it carefully.

Each section of cover confirms what is and is not covered. There are also general exclusions that apply to all sections of cover and general conditions that **you** must comply with for the policy to operate. If **you** find that the cover does not meet **your** needs, contact + 353 (0)1633 0010 within 14 days of receipt of this document and Road Rescue Ireland will arrange to cancel **your** policy.

## MEANING OF WORDS

Wherever the following words and phrases appear in bold in this document they will always have these meanings:

1. **We/Us/Our**

Inter Partner Assistance SA, The Quadrangle, 106–118 Station Road, Redhill, Surrey RH1 1PR, UK. Registered No: FC008998.

2. **You/Your/Driver**

The policyholder or any person driving with **your** permission, and/or any passenger in the insured **vehicle** (maximum 7 people including the **driver**).

3. **Vehicle(s)**

**Vehicle** means the private car or motorcycle which is under 16 years of age, does not exceed 3,500 kg in gross weight, 5.3m in length, 2m in height and 2.1m in width, insured under **your** policy, as shown on the Motoring Assistance Schedule, details of which have been provided to Inter Partner Assistance SA and for which the appropriate premium has been paid and received by Inter Partner Assistance SA.

If **your vehicle** breaks down while you are towing a caravan or trailer **we** will recover **your vehicle** and the caravan or trailer as long as the caravan or trailer is not more than 8m in length, 3m in height and 2.55m in width. **You** must carry a serviceable spare tyre and wheel for **your vehicle**, caravan or trailer, if it is designed to carry one.

4. **Your Home**

The Republic of Ireland address last notified to **us** as **your** permanent residence or place where **your vehicle** is normally kept.

5. **Breakdown**

Immobilisation of the **vehicle** as a result of mechanical breakdown, accident, act of vandalism, fire or attempted/recovered theft, flat tyre, lack of fuel, flat battery, occurring within **Ireland** (or Western European territorial limits if the appropriate premium has been paid) during the **period of cover**.

6. **Irish/Ireland**

Republic Of Ireland and Northern Ireland.

7. **United Kingdom**

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

8. **Period of Cover**

The period to which the insurance applies and is stated on **your** Motoring Assistance Schedule.

9. **AXA Assistance**

AXA Assistance (Ireland) Limited, N6 Kilmartin Centre, Athlone, Co. Westmeath.

The cover detailed under each section will only apply if it is shown on your current Motoring Assistance Schedule. Cover is subject to the General Conditions and General Exclusions detailed in sections F and G.

## HOW TO CLAIM

To obtain emergency assistance contact:

**IRELAND: + 353 (0) 9064 51967**

**UNITED KINGDOM/EUROPE: + 00 44 (0) 1737 826072**

**You** should have the following information available upon request:

- The **vehicle's** registration number
- **Your** name
- **Your** Policy Number
- The make and model of the **vehicle**
- The colour of the **vehicle**
- The location of the **vehicle**
- An indication as to the nature of the problem

In the event of a **breakdown** on the motorway, proceed to the nearest SOS Emergency Telephone Box. Ask the Garda/Police to contact the 24-Hour EMERGENCY Helpline on the above number. Be prepared to provide the additional information together with the number of the SOS Emergency Telephone Box.

### **For accident or breakdown**

- **Your vehicle's** make and model and registration number
- The date, time and place of the incident (and **vehicle's** location now)
- Brief details of the circumstances of
  - a. the accident damage and any injury, or
  - b. the theft of **your vehicle**, or
  - c. the **breakdown**.

**Only by calling the Emergency Helpline numbers will you be able to claim for the services provided.**

## SECTION A

### ROADSIDE ASSISTANCE AND LOCAL RECOVERY IN THE REPUBLIC OF IRELAND OR NORTHERN IRELAND

#### ✓ **What is covered:**

If **your vehicle** is immobilised outside a radius of one kilometre from **your home** as a result of a **breakdown**, **we** will arrange and pay for a vehicle rescue operator to come to the place of the **breakdown** for up to one hour in order to try and restore the **vehicle's** mobility.

If **your vehicle** cannot be made roadworthy at the place of **breakdown**, **we** will arrange and pay for **your vehicle** together with the **driver** and up to six passengers to be taken to a suitable local garage, normally the nearest garage, for it to be repaired at **your** cost.

#### ✗ **What is not covered:**

1. A **breakdown** at or within 1 kilometre away from **your home**.
2. Anything mentioned in the general exclusions.

## SECTION B

### ROADSIDE ASSISTANCE AND RECOVERY IN THE REPUBLIC OF IRELAND OR NORTHERN IRELAND

The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.

#### ✓ **What is covered:**

The cover in this section applies in addition to the cover shown in Section A. It will only apply if it is shown on **your** current policy schedule and if the premium has been paid.

If the **vehicle** cannot be made safe to drive at the place **you** have broken down, and cannot be repaired the same day at a suitable local garage, **we** will choose the most appropriate solution from one of the following options:

1. **We** will take the **driver** and up to six passengers, together with the **vehicle**, at **your** request, to either where **you** were originally travelling to or **your home** address. **We** will then arrange for the **vehicle** to be taken to a suitable repairer for it to be repaired at **your** cost, provided this can be done in one journey.
2. Accommodation and expenses for one night, limited to bed and breakfast while **you** and **your** passengers are waiting for repairs to **your vehicle** to be completed. The most **we** will pay is €31.75 for each person and €127 in total.
3. Hiring a suitable vehicle for up to 24 hours as long as this is not more than the benefit **we** would have paid under the option above. **We** may provide public transport for **you** to return to the repairer to reclaim **your vehicle** after it is repaired.
4. Any other solution which, **we** believe, is the most suitable to help **you** and arrange for **your vehicle** to be repaired and transported.

#### ✗ **What is not covered:**

1. A **breakdown** at or within 1 kilometre away from **your home**.
2. Anything mentioned in the general exclusions.

## SECTION C

### HOME ASSISTANCE IN THE REPUBLIC OF IRELAND

The cover in this section will only apply if it is shown on **your** current Motoring Assistance Schedule.

#### ✓ What is covered:

1. In the event that **your vehicle** is immobilised as a result of a **breakdown**, at or within a one kilometre radius of **your home, we** will arrange and pay for a vehicle rescue operator to come to the place of **breakdown** for up to one hour in order to try and restore the **vehicle's** mobility.
2. If **your vehicle** cannot be made roadworthy at the place of **breakdown, we** will arrange and pay for **your vehicle** together with the **driver** and up to six passengers to be taken to a suitable garage, normally the nearest manufacturer's main dealer, for it to be repaired at **your** cost.

#### ✗ What is not covered:

1. Anything mentioned in the general exclusions.

## SECTION D

### KEY PROTECTION

The cover in this section will only apply if it is shown on **your** Motoring Assistance Schedule.

In addition to those detailed in the Meaning of Words section, wherever the following words and phrases appear in bold in this document and Motoring Assistance Schedule they will always have these meanings:

#### Keys/Locks:

Key(s)/Lock(s) to **your home** or **vehicle** specified in **your** policy schedule.

#### Stranded:

More than 20 kilometres from **home**.

#### ✓ What is covered:

1. **Theft of your vehicle or house keys in the Republic of Ireland or Northern Ireland.**  
If **your vehicle** or house **keys** are stolen anywhere in the Republic of Ireland or Northern Ireland, **you** must report the theft to the Police/Guarda and AXA Assistance. **We** will reimburse **you** for the cost of **key** and **lock** replacement up to the policy limit. **You** are entitled to immediate **key** and **lock** replacement.
2. **Loss of your vehicle or house keys in the Republic of Ireland or Northern Ireland.**  
If **your keys** are lost anywhere in the Republic of Ireland or Northern Ireland for more than 5 days after notification of the loss to the Police/Guarda and AXA Assistance, **we** will reimburse **you** for the cost of **key** and **lock** replacement up to the policy limit.
3. **Loss or theft of your vehicle or house keys outside the Republic of Ireland or Northern Ireland.**  
If **your keys** are lost or stolen while outside the Republic of Ireland or Northern Ireland, **you** must report this event to the Police/Guarda and AXA Assistance and **we** will authorise immediate **key** and **lock** replacement and reimburse **your** costs up to the policy limit.

(**Your keys** must be lost in one of the following countries for cover to apply under this section; Andorra, Austria, Belgium, Denmark, Finland, France, Germany, Gibraltar, Greece, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, San Marino, Spain, Sweden, Switzerland, Turkey (west of Bosphorous) Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, Malta, the Republic of Cyprus, United Kingdom, the Vatican City, and these country's dependent islands, within the geographical area of Europe, of the aforementioned countries.

4. **Keys in the vehicle.**

If **your vehicle keys** are locked in **your vehicle** or broken in any **lock** of **your vehicle, we** will only pay up to €30 including VAT towards the call out charge.



#### 5. Stranded in the Republic of Ireland or Northern Ireland

If **you** are stranded by the theft or loss of **your vehicle keys** and have no access to **your vehicle** we will pay €30 per day including VAT for pre-authorised **vehicle** hire for up to 3 days (if authorisation is not received no claim will be paid).

### Policy Limits

The total amount payable in respect of each insured incident and in total for all insured incidents in any one year is €350 including VAT in section D.

### How to make a claim under Key Protection

1. Check to see if **your** claim is covered.
2. Read the claim conditions and follow the instruction given.

### Claim Conditions:

1. All lost or stolen **keys** must be reported to AXA Assistance within 48 hours.  
In Ireland call + 353 (0) 9064 51967  
In the UK or in Europe call + 00 44 (0) 1737 826072
2. The Garda/Police must be notified of all lost and stolen **keys** within 48 hours and in the case of theft, a crime report number obtained.
3. No costs are payable under this insurance unless **you** have notified **us** through the AXA Assistance helpline number provided and obtained pre-authorisation.
4. If **you** claim under this policy for something, which is also covered by another insurance policy, **you** must provide AXA Assistance with full details of the other insurance policy. **We** will only pay **our** rateable proportion of the claim.
5. If a dishonest claim is made under the policy all rights to benefits under this policy will be lost.
6. All bills for any services rendered must be met by **you** and **your** outlay will be reimbursed as appropriate on submission of the original receipt and the crime reference number subject to the policy limits.
7. The original receipt and the crime reference number must be submitted to us within 31 days after receiving authorisation from AXA Assistance.

### What is not covered:

1. Replacing **locks** when only the parts need changing.
2. Damage to **locks** by wear and tear, weather, mechanical or electrical breakdown, cleaning, repairing, restoring, or anything which happens gradually.
3. Damage to **locks** by attempted theft or malicious damage.
4. Any other **keys** other than for the **home** or **your vehicle**.

### Conditions of Key Cover:

1. Taking care – **You** must take reasonable care to avoid anything which may result in a claim under the policy.
2. Change of Address – Following a change of address **you** must write to tell Road Rescue, TIA Limited, Sackville Place, Magdalen Street, Norwich, Norfolk, NR3 1JU, UK

### Termination of cover and benefit

This insurance cover and the benefits provided will terminate in the following:

1. The expiry of the period of insurance.
2. Upon transfer of ownership of the **vehicle** or **house** to any person other than the first named on the policy schedule.

## SECTION E

### BREAKDOWN IN UNITED KINGDOM/EUROPE

The cover in this section will only apply if the area is shown on **your** current Motoring Assistance Schedule.

In addition to those detailed in the **Irish** section, wherever the following words and phrases appear in bold in this document and Motoring Assistance Schedule they will always have these meanings:

#### **Journey**

A return trip in **your vehicle** between **your home** in **Ireland** and **your** destination abroad, within the territorial limits, which does not exceed 31 consecutive days, or no more than 90 days in total during the **period of cover**.

**Unless otherwise stated cover in section A only applies in the European countries listed below:**

Andorra, Austria, Belgium, Denmark, Finland, France, Germany, Gibraltar, Greece, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, San Marino, Spain, Sweden, Switzerland, Turkey (west of Bosphorous) Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, Malta, the Republic of Cyprus, United Kingdom, the Vatican City, and these country's dependent islands, within the geographical area of Europe, of the aforementioned countries.

#### **E1 Before travel abroad starts**

The benefits shown under section E4 below also apply in the Republic of Ireland or Northern Ireland providing that the **breakdown** happens during **your journey**.

#### **E2 Roadside Assistance & Towing**

##### **What is covered:**

1. In the event that **your vehicle** is immobilised as a result of a **breakdown**, we will arrange and pay for a vehicle rescue operator to come to the place of **breakdown** for up to one hour in order to try and restore the **vehicle's** mobility.
2. If **your vehicle** cannot be made roadworthy at the place of **breakdown**, we will arrange and pay for **your vehicle** together with the **driver** and up to six passengers to be taken to a suitable garage, for it to be repaired at **your** cost.
3. Labour charges and/or replacement parts up to €300 for immediate emergency repairs which are necessary to make **your vehicle** secure following the theft or attempted theft of the **vehicle** or its contents.

##### **What is not covered:**

1. The cost of paint work and other cosmetic items.
2. Any amounts for making the **vehicle** secure once **you** have returned to **Ireland**.
3. Anything mentioned in the general exclusions.

#### **E3 Delivering replacement parts**

##### **What is covered:**

1. If replacement parts are not available locally to repair the **vehicle** following a **breakdown** we will arrange and pay to have them delivered to **you** or an agreed location as quickly as reasonably possible.

##### **What is not covered:**

1. The actual cost of replacement parts and any customs duty. This must be paid to **us** using a credit or charge card, or at **our** discretion, any other payment method.
2. Any amount if the replacement parts can be obtained locally.
3. Anything mentioned in the general exclusions.



## **E4 Loss of use of your vehicle**

### **What is covered:**

If during **your journey your vehicle** is immobilised or made unroadworthy as a result of a **breakdown** and will take at least 8 hours to repair, or has been stolen and not recovered within 8 hours, **we** will arrange and pay for any one of the following:

1. To transport **you, your** passengers and luggage to **your** intended destination, and then return **you to your vehicle** once it has been repaired, or, for a driver to bring **your vehicle** to **your** holiday location once it has been repaired.
2. The cost of hiring an alternative car while **your vehicle** is being repaired up to €105 per day and €1,050 in total.
3. Bed and Breakfast expenses up to €45 per person per day (€750 in total for **your** whole party) while **your vehicle** is being repaired, provided **your** original accommodation has been pre-paid and **you** can't get **your** money back.

Please note: **We** will choose the most appropriate solution from one of the above options.

### **What is not covered:**

1. The cost of fuel or lubricants **you** use in the hire vehicle.
2. Anything mentioned in the general exclusions.

## **E5 If you become ill or injured and can't drive**

### **What is covered:**

As long as **you** have medical proof that **you** can't drive, and no one else in **your** party can drive **you home**, **we** will pay for a qualified driver to bring **you, your** passengers and **your vehicle home**.

### **What is not covered:**

1. Anything mentioned in the general exclusions.

## **E6 If you can't use your own vehicle to get home**

### **What is covered:**

If following a **breakdown your vehicle** is still not repaired or roadworthy when it is time for **you** to return **home**, **we** will pay for suitable transport to get **you, your** passengers and **your** luggage **home**, and up to €225 towards alternative travel costs in **Ireland** while **you** wait for **your own vehicle**. **We** will also pay for:

1. Transporting **your vehicle** to **your home** or **your** chosen repairer in **Ireland**  
OR the cost of a economy single rail/sea ticket (or an air ticket if the rail/sea trip would take more than 12 hours) for **you** to go and fetch **your vehicle** once it has been repaired or found. AND any storage charges (up to a total of €150) while it is waiting for repair, collection or transportation **home**.

### **What is not covered:**

1. Any costs and expenses **you** would have incurred anyway for travelling **home**.
2. Loss or damage to personal possessions left in, on or near the **vehicle**.
3. The return of **your vehicle** to **Ireland** if **we** believe that the cost of doing so would be greater than the market value of **your vehicle** in **Ireland**.
4. The return of **your vehicle** to **Ireland** if repairs can be completed locally and **you** are either unable or unwilling to allow this to happen.
5. Anything mentioned in the general exclusions.

## SECTION F

### GENERAL EXCLUSIONS APPLYING TO ALL PARTS OF THIS POLICY

#### **X** What is not covered:

1. Any **breakdown** that happens during the first 24 hours after cover is taken out for the first time, except for benefits shown under Section A, which are available immediately.
2. The cost of replacement fuel or for any spare parts required to restore the mobility of **your vehicle** or for any costs incurred as a result of the unavailability of replacement parts.
3. Labour costs of more than 1 hour for roadside assistance.
4. If **we** consider that a locksmith, body, glass or tyre specialist is needed, **we** will try to arrange these for **you** but **you** will have to pay for their services.
5. The cost or the quality of repairs when **your vehicle** is repaired in any garage to which the **vehicle** is taken.
6. Any costs for **vehicles**, which have not been maintained and operated in accordance with the manufacturer's specifications.
7. Any call out or recovery costs incurred in **Ireland** following a **breakdown** where the Police/Guarda or other emergency service insist on immediate recovery by a third party.
8. Assistance or recovery if **your vehicle** is partly or completely buried in snow, mud, sand or water.
9. **We** will not be liable for any Specialist Recovery costs incurred.
10. Damage or costs incurred as a direct result of gaining access to **your vehicle** following **your** request for assistance.
11. Losses of any kind that comes from providing, or delay in providing, the services this cover relates to (for example, a loss of earnings, the cost of food and drink and costs **we** have not agreed beforehand).
12. Transportation of horses or livestock. Onward transportation of any animal in **your vehicle** shall be at **our** discretion and solely at **your** risk.
13. Any costs for **vehicles** that have broken down or are not roadworthy when cover was taken out.
14. The costs incurred in obtaining a spare wheel or tyre for roadside repair where **you** are unable to provide a serviceable spare wheel or tyre. Please note this exclusion does not apply if **your vehicle** is not designed to carry a spare wheel.
15. If **your vehicle** has been modified for, or is taking part in, racing, trials or rallying.
16. Any cost recoverable under any other policy of insurance or under the service provided by any motoring organisation.
17. Recovery where **your vehicle** is carrying more occupants than a **driver** and up to 6 passengers or a greater weight than for which the **vehicle** was designed, or where the **vehicle** is being used unreasonably on unsuitable terrain.
18. Recovery or assistance where the **vehicle** exceeds 3,500 kg gross **vehicle** weight or 5.1m in length, 1.95m in height and 2.1m in width.
19. Recovery or assistance where **your vehicle** is being used for the carriage of people for hire or reward, unless **we** have agreed this with **you**.
20. Recovery or assistance where the **vehicle** is being used for the carriage of commercial goods.
21. Any claim arising from the driving of **your vehicle** with **your** consent by:
  - a) any person who **you** know does not have a valid IRL/UK driving licence or
  - b) is not keeping to the conditions of their driving license.
22. Any claim arising from an inadequate repair or attempted repair previously carried out during the course of the same trip.
23. Recovery costs following a road traffic accident or other incident normally covered by a motor insurance policy.

24. Any loss or damage caused to **your vehicle**, or any loss or expense arising from or contributed to by:
  - a) Ionising radiation or radioactive contamination from any nuclear fuel or from any nuclear waste which results from burning nuclear fuel; or
  - b) The radioactive, toxic, explosive or other dangerous properties of any nuclear machinery or any part of it.
25. Loss or damage caused by war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution or military power.
26. Any loss or damage caused by riot or civil commotion that happens outside **Ireland**.
27. Mobile phone and telephone call costs are not covered under **your** policy in any circumstances.

## SECTION G

### GENERAL CONDITIONS APPLYING TO ALL PARTS OF THIS POLICY

1. **Your vehicle** must be permanently registered in **Ireland** and if appropriate have a current NCT/MOT certificate. It shall at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced in accordance with the manufacturer's specifications. It must be under 16 years old since first registration.
2. If **we** arrange for temporary roadside repairs to be carried out following damage to **your vehicle**, or **we** provide recovery to **your** nominated destination, **we** shall not be liable to provide further assistance in respect of the same incident or insured event.
3. No benefit shall be payable unless **you** contact **us** via the emergency telephone numbers provided. **You** must not seek to contact any agent or repairer direct.
4. **You** are responsible for the safety of **your vehicle** and its contents and, unless incapacitated, or by arrangement with **us** or **our** agent, **you** must be in attendance at **your vehicle** at the estimated time **we** advise that assistance can be expected.
5. **Your** policy number must be quoted when calling for assistance and the relevant identification produced on the demand of the repairer, recovery specialist or other nominated agent of Inter Partner Assistance SA.
6. **You** will have to pay the cost for the recovery or repair vehicle coming out to **you** if, after requesting assistance to which **you** are entitled, **your vehicle** is moved, recovered or repaired by any other means.
7. **You** will have to pay any toll or ferry fees incurred by the driver of the recovery vehicle.
8. **We** are not responsible for any actions or costs of garages, recovery firms or emergency services carrying out work or acting on **your** instructions or the instructions of any person acting on **your** behalf.
9. **We** shall be entitled to request all reasonable assistance from **you** to conduct proceedings in **your** name for Inter Partner Assistance SA's benefit to seek reimbursement from a responsible Third Party following payment of a claim made under any cover provided by this insurance.
10. **You** shall carry a serviceable spare tyre and wheel for **your vehicle** and any attached caravan or trailer. Please note this exclusion does not apply if **your vehicle** is not designed to carry a spare wheel.
11. **We** reserve the right to nominate a suitable garage equipped to undertake repair, at **your** expense, rather than recover an immobilised **vehicle**, where effective repairs can be completed within 8 hours.
12. If **we** arrange for temporary roadside repairs to be carried out to **your vehicle**, **you** are required to then immediately arrange for any permanent repair that may be necessary.
13. If **your vehicle** needs to be taken to a garage after a **breakdown**, it must be in an easily accessible position for a recovery vehicle to load. If this is not the case **you** will have to pay an emergency recovery fee.
14. **You** will have to pay for parts, components or other products used in the repair of **your vehicle**.
15. **We** will not arrange for assistance where **your vehicle** is considered to be dangerous or illegal to repair or transport.
16. Inter Partner Assistance SA shall not be responsible for more than two claims made against the Service during any 12 month period which arise from a common identified fault; and no more than four in any 12 month period.

17. If **you** are covered for **breakdown** by any other insurance policy or warranty **you** must tell **us**.
18. 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 not more than €150 for any one **breakdown** towards **your** preferred form of assistance.
19. **We** cannot guarantee that hire cars will always be available and **we** are not responsible if they are not available. **We** will do **our** best to arrange a vehicle of equivalent size but no guarantee can be given that there will be tow bars, bike racks, roof boxes, or other accessories included. Hire cars are provided subject to **you** meeting the conditions of the hirer. In most parts of Europe, hire cars are not permitted to cross national frontiers or to be brought back to **Ireland**.
20. The parties to this insurance are **you** and **us** and any person or company who is not party to this insurance policy has no right under the Contracts (Right of Third Parties) Act 1999 to enforce any term of this insurance policy but this does not affect any right or remedy of a third party that exist or is available apart from that Act.
21. Any reduction in cover will only be allowed at renewal of the cover.
22. **We** may cancel this policy by giving **you** fourteen days notice by recorded delivery to **your** last known **Irish** address.

## OUR PROMISE OF SERVICE

We make every effort to provide **you** with the highest standards of service. If on any occasion **our** service falls below the standard **you** would expect **us** to meet, the procedure below explains what **you** should do.

## COMPLAINTS PROCEDURE

**You** can write to the Quality Manager, who will arrange an investigation on behalf of the General Manager, at: AXA Assistance Ireland, N6 Kilmartin Centre, Athlone, Co. Westmeath or telephone 0906 486300.

If it is impossible to reach an agreement **you** have the right to make an appeal to the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 or telephone +353 1 662 0899 or Email [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie).

The existence of these procedures does not affect **your** right to take legal proceedings.

In addition Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS). The FSCS is a safety net for customers of financial services firms. Further information can be obtained from the website [www.fscs.org.uk](http://www.fscs.org.uk)

## 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
- 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 – 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 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](mailto:dataprotectionenquiries@axa-assistance.co.uk)

Our full data privacy notice is available at: [www.axa-assistance.co.uk](http://www.axa-assistance.co.uk). Alternatively, a hard copy is available from us on request.