

ROAD RESCUE BREAKDOWN COVER POLICY SUMMARY

Some important facts about your Breakdown insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule.

Insurer: Inter Partner Assistance SA

The period of cover is stated in your Policy Schedule

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
This policy covers breakdown assistance for the specific vehicle(s) shown on your policy schedule.		
<p>Roadside Assistance in the Republic of Ireland or Northern Ireland</p> <p>If your vehicle is immobilised by a breakdown we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	<p>Transport to a local garage is for the vehicle, driver and up to 6 passengers.</p> <p>A breakdown at or within 1 kilometre away from your home is not covered.</p>	Section A
<p>Nationwide Recovery in the Republic of Ireland or Northern Ireland</p> <p>As well as the benefits above, if your vehicle cannot be repaired at the roadside or at a local garage the same day we will arrange one of the following:</p> <ul style="list-style-type: none"> – for the vehicle, driver and up to 6 passengers to be taken to your destination or home or – bed and breakfast accommodation for one night; or – hire of another vehicle;. <p>Emergency driver is also available under this section</p> <p>This will only apply if it is shown on your current policy schedule and if the premium has been paid.</p>	<p>Within the Republic of Ireland or Northern Ireland only. A breakdown at or within 1 kilometre away from your home is not covered.</p> <p>Bed and breakfast is limited to a maximum of €31.75 per person (€127 in total).</p> <p>The hire vehicle is only up to 1600cc for a period of 24 hours.</p> <p>A medical certificate is required before an emergency driver is provided.</p>	Section B
<p>Homestart in the Republic of Ireland or Northern Ireland</p> <p>If your vehicle is immobilised by a breakdown at or within one kilometre and including your home, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p> <p>This will only apply if it is shown on your current policy schedule and if the premium has been paid.</p>	<p>Transport to a local garage is for the vehicle, driver and up to 6 passengers.</p>	Section C

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p>Key Protection</p> <p>If your vehicle or house keys are stolen or lost, we will assist you getting your keys and locks replaced.</p> <p>If your keys are locked in your vehicle or broken in the lock, we will assist you in gaining access to your vehicle.</p> <p>If you are stranded in the Republic of Ireland or Northern Ireland by the theft or loss of your vehicle keys we will assist you in hiring another vehicle.</p>	<p>All claims must be reported to the police/ Garda within 48 hours</p> <p>If keys are lost in the Republic of Ireland or Northern Ireland, we will only assist you after they have been lost for 5 days</p> <p>Limited to a maximum of €350 (inc VAT)</p> <p>Limited to €30 including vat towards the callout charge</p> <p>Limited to €30 per day (inc VAT) for a maximum of 3 days</p>	Section D
<p>European Assistance</p> <p>If your vehicle is immobilised by a breakdown in Europe (including the Republic of Ireland part of your journey) we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes:</p> <ol style="list-style-type: none"> 1. Delivery of replacement parts. 2. Alternative travel arrangements 3. Emergency car hire. 4. Emergency accommodation 5. Emergency driver 6. Vehicle recovery to the Republic of Ireland. <p>This will only apply if it is shown on your current policy schedule and if the premium has been paid.</p>	<p>Transport to a local garage is for the vehicle, driver and up to 6 passengers.</p> <p>Labour charges and parts up to €300 are included to make your vehicle secure following theft or attempted theft of the vehicle.</p> <ol style="list-style-type: none"> 1. The cost of the parts is not covered. 2. Limited travel for you and your passengers to your intended destination 3. Car hire up to €105 per day and €1,050 in total. 4. B&B expenses up to €45 per person per day and €750 in total 5. A medical certificate is required before this benefit is provided. 6. If your vehicle is not repaired before your planned return to the Republic of Ireland, cover includes transport costs to get you, your passengers and your vehicle home. 	Section E

CANCELLATION RIGHT

If you find that the cover does not meet your needs, contact us on + 353 (0)1633 0010 within 14 days of receipt of this document and Road Rescue.ie will arrange to cancel your policy and refund the premiums you have paid, unless you have used the service before you cancel your policy.

MAKING A CLAIM

If you need Breakdown Assistance in Ireland please call: + 353 (0) 9064 51967 or if you require UK/European Breakdown Assistance please call +00 44 (0) 1737 826072

You should have the following information available: vehicle registration number, your name and home post code, your policy number, vehicle make, model and colour, your location, an indication of the nature of the problem.

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.

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