

# **Breakdown Cover**



# Welcome to Breakdown Cover

## About your Breakdown Cover

Thank **you** for purchasing Breakdown Cover. **We** are confident **our** fast, friendly and efficient service will ensure **you** remain a satisfied customer now and for years to come. This booklet describes **your** contract of Breakdown Cover. Please read it carefully along with **your** current Policy Schedule. This is important, as the agreement to cover **you**, is based on this information.

The Breakdown service will meet the demands and needs of persons wishing to ensure they are covered in the event of a **breakdown** in the UK or Europe.

This policy does not cover all situations and **you** should read all the terms and conditions of this policy to make sure it meets **your** specific needs.

A summary is provided on the next page which outlines the main benefits of **your** chosen cover, please check **your** Policy Schedule to ensure **you** have the level of cover **you** need.

**We** do not make personal recommendations as to the suitability of the policy to individual circumstances. **You** are solely responsible for deciding whether the policy is suitable for **your** needs.

## Data Protection

For information about how **EUI Limited** will process **your** personal information please visit: [www.admiral.com/your-privacy-and-security/](http://www.admiral.com/your-privacy-and-security/)

For **your breakdown** services the data controller is Automobile Association Developments Limited of Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA. The AA uses **your** personal data for purposes including the following: managing the services provided, to improve current products and services, to comply with legal and regulatory obligations: to provide insight and analysis for the benefit of **us** and Admiral, and for certain other purposes described in **our** privacy notice. **Our** full privacy notice is available at – <https://theaa.com/privacy-notice>. This also details **your** rights, choices and further information about **our** data processing, including international transfers.

## Governing law & language

The Law of England and Wales governs this insurance.

**We** have chosen to use the English language in all documents and communication relating to this policy.

## Call Recording

To help **us** provide a quality service, **your** telephone calls may be recorded, but will only be shared with partner organisations directly relevant to the breakdown service **we** provide.

## Providers and suppliers

Supplied by **EUI Limited**, Ty Admiral, David Street, Cardiff CF10 2EH, and is administered by Automobile Association Developments Limited, Fanum House, Basing View, Basingstoke, Hampshire, RG21 4EA. Underwritten by Admiral Insurance (Gibraltar) Limited, 2Aa 2nd Floor, Leisure Island Business Centre, 23 Ocean Village Promenade, Ocean Village, Gibraltar, GX11 1AA. (Home State: Gibraltar).

Service provided by Automobile Association Developments Limited. Please note, this is not AA membership.

**EUI Limited** is authorised and regulated by the Financial Conduct Authority.

**EUI Limited** Firm Reference Number: 309378.

Admiral Insurance (Gibraltar) Limited is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar.

# Summary of benefits

The cover limit for this policy is up to £15,000 per claim in the **policy duration**.

Benefits	Roadside Assistance Cover Section 3	National Cover Section	European Cover Section 5
Roadside repair more than ¼ mile from home	✓	✓	✓
Lost or broken keys	✓	✓	✓
Message assistance	✓	✓	✓
Misfuel Assist	✓	✓	✓
Alternative transport	✓	✓	✓
Emergency Overnight Accommodation	✓	✓	✓
Caravan and Trailer Cover	✓	✓	✓
Roadside Recovery	✓	✓	✓
Home Assist within a ¼ mile from home	✗	✓	✓
Nationwide Recovery	✗	✓	✓
European Assistance	✗	✗	✓
Alternative Transport in Europe*	✗	✗	✓
Emergency overnight Accommodation in Europe*	✗	✗	✓

## IMPORTANT

\* Please note that the cover is not available in all European countries, please refer to the definition of **Territorial Limits (Europe)** in the Definitions Section

Please also read Sections 6 and 7, these sections will always apply.



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## Section 1: How to claim

**We'd** recommend saving these numbers on **your** mobile phone/device so they're readily accessible if a **breakdown** occurs.

### If you're within the territorial limits (UK)

- ensure **you** and **your passengers** are safe
- call **us** on **0330 102 6751**
- customers with hearing difficulties can contact **us** via **our** text service on **0786 002 7999**
- telephone users can contact **us** using Relay UK by prefixing any of **our** numbers with 18001.

These services are not available outside the United Kingdom.

Please have the following information to give to **our rescue controller**:

- **your** telephone number, so **we** can call **you** back. Please keep this switched on and available to take a call from **us**
- **your vehicle** registration
- the make, model and colour of **your vehicle** with any specifics that may help **us** locate **you** quicker
- **your** location.

**We** will take **your** details and ask **you** to remain by the telephone **you** are calling from.

Once the **patrol** arrives at the scene please be guided by their safety advice.

In the event of a **breakdown** on a motorway where **you** have no means of contacting **us** or are unaware of **your** location, please use the nearest SOS box.

**You** will need to advise the Emergency Services of **our** telephone number; they will then contact **us** to arrange assistance. If the Police or Highways Agency is present at the scene, please advise them that **you** have contacted **us** or give them **our** telephone number to call **us** on **your** behalf.

### If you're within the territorial limits (Europe)

- ensure **you** and **your passengers** are safe
- call us on **0044 (0)2920 943 110**

**You** will need to provide the same information as a **breakdown** within the **territorial limits (UK)** and **we** will require detailed information from **you** regarding the location of **your vehicle**.

**We** will send help to the scene of the **breakdown** and arrange and pay **callout** fees and mileage charges needed to repair or assist with the **vehicle**. Regulations are different if **you** break down in Europe and help may take longer in arriving.

**We** will need to know if **you** are on an outward or inward journey and details of **your** booking arrangements. When **we** have all the required information **we** will liaise with **our** European network. **You** will be kept updated and therefore, **you** will be asked to remain at the telephone number **you** called from.

If **your vehicle** has suffered a **breakdown** within the **territorial limits (Europe)** during a public holiday, many services will be closed during the holiday period. In these circumstances, **you** must allow **us** time to assist **you** and affect a repair to **your vehicle**. **We** will not be held liable for any delays in reaching **your** destination.

### What to do on a French motorway:

Motorways in France are privately managed, so if **you** break down on a French motorway or motorway service area, **we** cannot arrange for assistance to be sent to **you**.

1. If **you** can get to an emergency telephone box, please press the button and the police will send assistance to **your** location.
2. If **you** are using a public phone, please dial 17 or, from a mobile phone, dial 112.
3. Once **you** have been towed off the motorway/service area, call the AA 24-hour helpline for further assistance.

Please note that it is compulsory in France to travel with a warning triangle and a fluorescent high visibility vest. Please see [theAA.com/motoring\\_advice/overseas](http://theAA.com/motoring_advice/overseas) for further details on various European driving requirements.

#### IMPORTANT

Please note that each country may have their own rules when travelling on certain roads. Please make sure **you** are aware of any differing rules before **you** travel.

## Section 2: Definitions

Whenever the following words are bold in this booklet it takes on the meaning outlined in this section.

### Associated motor policy

**Your** motor insurance policy arranged by **EUI limited**. Only **vehicles** with breakdown cover noted on **your** policy schedule will be covered.

If **you** have purchased Breakdown Cover (All Vehicles), all **vehicles** are covered.

### Breakdown

An electrical or mechanical failure, lack of fuel or charge, flat battery, **misfuel**, or puncture that occurs meaning a journey cannot be started or continued.

### Callout

The deployment of a **patrol to your vehicle**.

### EUI Limited

Ford Insure is a trading name of **EUI Limited**.

### Fuel drain and flush

The draining of the incorrect fuel and washing through of the engine system to cleanse the engine and remove any residue which could cause further damage.

### Hazardous location

Power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries or in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises and Military bases, Rail trackside or Airport – other than in any area designated for access or parking by the general public.

### Hazardous materials

Any substance within the United Nations Hazard Classes (including any subdivision)

1. Explosives
2. Gases
3. Flammable Liquids

4. Flammable Solids
5. Oxidizing Substances
6. Toxic and Infectious Substances
8. Corrosives
9. Miscellaneous

**Home address**

The address where **your vehicle** is normally kept, as it appears on **your associated motor policy**.

**Legal carrying capacity**

The maximum number of persons recommended by the **vehicle** manufacturers or any weight limitations that can be carried legally and safely.

**Market value**

The cost of replacing **your vehicle**, with one of a similar make, model, year, mileage and condition based on market prices immediately before the **breakdown** happened. Use of the term 'market' refers to where **your vehicle** was purchased.

**Misfuel**

Putting petrol in the fuel tank of a diesel-engine **vehicle**, or diesel in the fuel tank of a petrol-engine **vehicle** occurring during the period of insurance and immediately reported to **us**.

**Passengers**

Any person in the **vehicle** at the time of the **breakdown**.

**Patrol**

The technician appointed by **us** to attend **your breakdown**.

**Policy duration**

From the date breakdown cover was added to the **associated motor policy** until its renewal or cancellation.

**Rescue controller**

The telephone operator appointed by **us**.

**Road traffic act**

Any acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

**Suitable garage**

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the repair work undertaken can be evidenced in writing.

**Territorial limits (Europe)**

Andorra, Austria, Belgium, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Cyprus, Republic of Ireland, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland.

**Territorial limits (UK)**

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

**Us/we/our**

**EUI Limited.**

**Vehicle**

The **vehicle** registered on the **associated motor policy**.

**You/your**

The persons named on the Motor Policy Schedule.

### Section 3: Roadside Assistance Cover

If **you** break down more than a quarter of a mile radius from **your home address** within the **territorial limits (UK)**, **we** will send a **patrol**.

If, in the opinion of the **patrol**, they are unable to repair the **vehicle** at the roadside **we** will either:

- recover **you**, the **vehicle** and **your passengers** to **our** choice of local garage which is able undertake the repair
- if **your vehicle** has run out of fuel or charge it will be taken to a local fueling station, repairer or charge point, whichever is applicable. (This may not be a rapid charge point and may not be in the direction which **you** were originally travelling);
- or, if the above is not possible at the time or the repair cannot be made that day, **we** will arrange for **you**, the **vehicle**, and **your passengers** to be recovered to **your** chosen destination, if no further than 10 miles from the scene of the **breakdown**
- Permanent residents of Northern Ireland will also have this cover when travelling in The Republic of Ireland.

Any recovery must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges. If **your vehicle** requires recovery, **you** must inform **us** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

#### Caravan and trailer cover

If **you** break down and **your** caravan/trailer is attached, providing it is fitted with a standard towing hitch, **your** caravan/trailer will be recovered with **your vehicle** at no extra cost.

#### Message assistance

**We** will make a telephone call at **your** request to **your** home or workplace to let them know of **your** circumstances and ease **your** worry.

#### Misfuel assist

In the event **you** misfuel **your vehicle**, **you** must contact **us** before **you** start **your vehicle**.

**We** will conduct a fuel drain or recover **your vehicle** to the nearest suitable repairer. **We** will also provide 10 litres of correct fuel to allow **you** to continue **your** journey. All other costs will be incurred at **your** own expense.

If **you** would prefer a **fuel drain and flush** to be conducted by **your** preferred repairer, **we** will recover **your vehicle, you and your passengers** to a local repairer of **your** choice.

### **Lost or broken keys**

If **your** keys are lost or broken, **we** will transport **your vehicle** to the nearest garage or an alternative destination of **your** choice, if no further than 10 miles of the **breakdown**.

If **your** keys are locked inside **your vehicle**, **we** will send a **patrol** to assist **you**.

All other costs incurred will be at **your** expense.

### **Additional benefits**

The following services will be offered if **your vehicle** cannot be repaired at the roadside or nearest **suitable garage** on the same working day and **you** are more than 20 miles from **your home address**.

### **Alternative transport**

If **you** break down within the **territorial limits (UK)**, **we** will provide a hire car (mid-range saloon or hatchback type car) for up to three days to allow **you** to complete **your** journey. The hire car may not be a like for like replacement for **your vehicle**. **We** are also unable to provide an electric or hybrid hire car.

**We** will also pay up to £150 towards the reasonable cost of alternative transport for an insured person to return and collect the repaired **vehicle**.

### **Emergency overnight accommodation**

Whilst **your vehicle** is being repaired, **we** will arrange overnight accommodation, including breakfast, for **you** and **your passengers** up to the value of £150 per person and £600 in total.

## Section 4: National Cover

If **you** have purchased National Cover, it includes all the same benefits as Roadside Assistance Cover, with the addition of Home Assist and Nationwide Recovery.

### Home assist

**We** will send a **patrol** to **your home address** or within a quarter of a mile radius of **your home address** in the event of a **breakdown**. If, in the opinion of the **patrol**, they are unable to repair **your vehicle** at the roadside, the **vehicle** and **your passengers** to be recovered to the nearest garage which is able to undertake the repair.

A home assist is calculated using a straight line from the **home address** to the location of the **breakdown**. All other measurements are calculated using driving distances.

There are no limits to the amount of home assists that can be used during the **policy duration**.

### Nationwide recovery

If **your vehicle** cannot be repaired at the roadside or at a local garage within the same working day, **we** will recover **you**, the **vehicle** and **your passengers** to **your** chosen destination within the **territorial limits (UK)**.

Any recovery must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges. If **your vehicle** requires recovery, **you** must inform **our rescue controller** of the address **you** would like the **vehicle** taken to.

Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk. If **you** request **your vehicle** is recovered to another destination, **you** will have to pay for subsequent **callout** charges.

## Section 5: European Cover

If **you** have purchased European Cover, **you** will have all of the same benefits as National Cover with the addition of European Assistance. **We** will provide service within the **territorial limits (Europe)** providing European Cover has been purchased prior to departure.

Please ensure that **you** carry **your** V5C document and any other required documents or equipment which may be compulsory when driving in Europe.

### European assistance

If **you** have broken down on a European motorway or public road, **we** are sometimes unable to assist **you** and **you** may need to obtain assistance via the SOS phones.

The local services will tow **you** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact **us** for further assistance. **We** will pay a maximum of £200 towards reimbursement of the costs, but **we** will only reimburse **you** when **we** receive a valid Invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the **breakdown**.

If, in the opinion of the **patrol**, they are unable to repair the **vehicle** at the roadside **we** will assist in the following way:

- arrange and pay for **you**, the **vehicle** and **your passengers** to be recovered to the nearest garage which is able to undertake the repair
- if the **vehicle** cannot be repaired within 48 hours or by **your** intended departure date, whichever is the latter, **we** will arrange for **you**, the **vehicle** and **your passengers** to be transported either to **your home address** or if **you** prefer and it is closer; **your** original destination

The following services will be offered if **your vehicle** cannot be repaired at the roadside:

Before arranging these services, authorisation must be obtained from **us**. **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most cost-effective option for **us**.

### Alternative transport and overnight accommodation

The policy will only pay for a hire car which **we** deem is appropriate for **your** requirements and is available at the time assistance is provided.

Emergency Overnight Accommodation and Alternative Transport benefits are available under the following conditions if **you** break down in the **territorial limits (Europe)**.

- the **vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location
- **your vehicle** must be immobilised following a **breakdown**
- the **vehicle** cannot be repaired the same working day

### Alternative transport abroad

If **you** break down within the **territorial limits (Europe)**, **we** will provide a hire car (mid-range saloon or hatchback type car) for up to three days, allowing **you** to continue **your** trip in the **territorial limits (Europe)** whilst **your vehicle** remains unroadworthy. The hire car may not be a like for like replacement for **your vehicle**. **We** are also unable to provide an electric or hybrid hire car.

**We** will also pay up to £150 towards the reasonable cost of alternative transport for an insured person to return and collect the repaired **vehicle**.

In the event **we** need to transport **your vehicle** back to the **territorial limits (UK)**, due to the fact this process will not always be immediate, **we** will also contribute up to £150 towards the reasonable cost of alternative transport or a hire car in the **territorial limits (UK)** whilst **your vehicle** is being transported back to the **territorial limits (UK)**.

### Emergency overnight accommodation abroad

If **you** break down within the **territorial limits (Europe)** where **your vehicle** cannot be repaired the same working day, and which results in **you** not being able to stay at **your** pre-booked accommodation, **we** will arrange overnight accommodation, including breakfast, for **you** and **your passengers** up to the value of £150 per person and £600 in total.

This benefit may be used in addition to the Alternative Transport Abroad allowance above.

## Section 6: What is not covered

This policy does not cover the following:

1. Any cover which is not specifically detailed within this policy.
2. Any **vehicle** which is not listed on **your** current **associated motor policy** as being eligible for **breakdown** cover with **us**.
3. Any **vehicle** where:
  - a. the gross **vehicle** weight exceeds 3.5 tonnes (3,500kg)
  - b. the **vehicle** width exceeds 8ft 3in (2.55m) excluding any mirrors
  - c. the caravan or trailer itself has broken down
  - d. in Europe, any **vehicle** that is longer than 7m or taller than 3m. These restrictions do not apply to UK cover.
4. The cost of any parts, components or materials used to repair the **vehicle**.
5. Repair and labour costs other than roadside assistance from **our patrol**.
6. Any costs or expenses not authorised by **our rescue controllers**. **We** will only reimburse **you** when **we** receive a valid invoice or receipt.
7. The cost of food (other than breakfast when overnight accommodation is provided), drink, telephone calls or other incidentals.
8. The cost of alternative transport other than to **your** destination and a return trip to collect **your** repaired **vehicle** unless otherwise agreed by the **rescue controllers**.
9. **We** will be unable to provide a like for like replacement for **your vehicle**, including electric or hybrid vehicles, if **you** require a hire car for alternative transport.
10. The cost of fuel, charge or oil or any excess in relation to a claim for a hire car.
11. Additional manpower, recovery **vehicles**, and/or a recovery further than 10 miles from the scene of the **breakdown** if **your vehicle** is immobilised due to snow, mud, sand, water, ice, or a flood or where **your vehicle** is off road.
12. Service where **your vehicle** is not accessible or cannot be transported safely and legally using a standard recovery vehicle or requires specialist equipment.
13. Overloading of the **vehicle** or carrying more **passengers** than it is designed to carry. **We** will not be liable for and will not recover any **passengers** beyond the **legal carrying capacity** of **your vehicle**.
14. The recovery of a child under 16 years of age unless they are accompanied at all times by an adult, excluding the **patrol**.

15. Personal belongings and items in **your vehicle**.
16. Nothing in this policy limits **our** liability for death or personal injury caused by the negligence of **us** or **our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
17. Any false, exaggerated or fraudulent claim.
18. Any **vehicles** not located within the **territorial limits (UK)** when cover is purchased and commences.
19. Fines and penalties imposed by courts, including but not limited to parking tickets.
20. Any charges where **you** or the Emergency Services arrange recovery or repairs by other means unless **we** have agreed to reimburse **you**.
21. Ferry and Toll charges.
22. Any subsequent **callouts** for any symptoms related to a claim which has been made within the last 28 days, unless **your vehicle** has been fully repaired, where appropriate, at a **suitable garage**, or is in transit to a pre-booked appointment at a **suitable garage**. This doesn't apply to any repeat **breakdowns** if the reason for the **callout** is due to the negligence of the **patrol**.
23. More than the cover limit of £15,000 per claim in the **policy duration**.
24. Storage charges.
25. **Vehicles** that are not secure or have faults with electric windows, sunroofs or locks not working, unless the fault occurs during the course of a journey and **your** safety is compromised.
26. Assistance if the **vehicle** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
27. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
28. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
29. Any **breakdown** within 48 hours from the purchase of this cover if bought midway through **your associated motor policy**.
30. Service where glass or windscreens have been damaged or broken.
31. Assistance following an accident, theft, fire or vandalism.
32. Any **breakdown** that occurred before the policy commenced or upgraded to a higher level of cover.

33. If the **vehicle** is used on the Nurburgring Nordschleife, or for racing formally or informally against another motorist, pace-making, competitions, rallies, track days, trials or tests, speed trials or speed tests, either on a road track, or at an off-road 4x4 event.
34. Service if **you** already owe **us** money in respect of another claim made under this policy.
35. Any liability under the Misfuel Assist benefit
  - a. where the **vehicle** has been damaged by anything other than misfuelling or where the damage cannot be fully attributed to a **misfuel** which occurred during the period of insurance
  - b. the cost of parts and labour for any damage caused by the **misfuel**
  - c. **you** put the wrong grade of the same fuel into **your vehicle**, e.g. if **you** put hi-octane petrol in **your** petrol engine the Misfuel Assist benefit will not be provided
  - d. Any damage caused by the continued use of **your vehicle** after the point **you** knew it had been misfuelled
  - e. The deliberate misfuelling of the **vehicle** by any person. If the claim is dishonest or exaggerated in any way no service will be provided and **you** will be responsible to pay for the costs incurred.
  - f. Any loss to the **market value of the vehicle** as a result of a **fuel drain and flush** or repair made following a **misfuel**
36. Any infringement of any warranty, or guarantee associated with the **vehicle** that may be invalidated by any repair to **your vehicle**.
37. Separate transportation of the **vehicles** contents if it cannot be transported safely with the broken-down **vehicle**.
38. Any losses, costs or damages which **you** suffer as a result of **your** inability to continue **your** journey.
39. The handling, removal and/or disposal of **hazardous materials** and chemicals.
40. Recovery of **your vehicle** when;
  - a. carrying a load in an unsafe, insecure or illegal condition or manner or where any of **your vehicle**'s weight limitations have been exceeded.
  - b. **you** are driving on unsuitable ground.
41. Recovery or service from **hazardous locations**.
42. Recovery of the **vehicle** to the **territorial limits (UK)** within 48 hours of the original **breakdown**, regardless of ferry or tunnel bookings for the homebound journey or prearranged appointments **you** have made within the **territorial limits (UK)**.

## Section 7: Conditions of your policy

1. The policy is not transferable to another person if **you sell your vehicle**.
2. **We** will provide cover if:
  - a. **You** have met all the terms and conditions within this cover.
  - b. The information provided to **us**, as far as **you** are aware, is correct.
3. **You** must be with the **vehicle** at the estimated time of arrival, unless agreed between **us** and **you**. **You** are responsible for keeping the **vehicle** and its contents safe.
4. **We** can request proof of outbound and inbound travel dates.
5. If **your vehicle** is repairable at the roadside, or at a local garage **you** are responsible for payment for any parts supplied and fitted.
6. If **you** do not wait for assistance and the **vehicle** suffers a **breakdown** again within 12 hours of the previous **callout** being cancelled, **you** will be required to pay for the cancelled **callout** before further service can be provided for the **breakdown**.
7. **We** will refuse service if **you** or **your passengers** are being obstructive in allowing **us** to provide the most appropriate assistance or are threatening or abusive to **our rescue controllers** or the **patrol**.
8. **Our patrol** comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting **your vehicle**.
9. The transportation of animals will only be undertaken if the animal is secure and the **patrol** determines it is safe to do so in the normal recovery service. **We** will endeavour to help arrange alternative transport, but **you** will need to pay for this service immediately by credit or debit card.
10. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**.
11. Signing Documentation - **You** may be asked to sign documents by the **patrol** which relate to the service being provided. Whilst **you** are not required to sign such documents, failure to do so may result in further services being denied. Please do not sign any documents until **you** have read and understood the content in full.
12. Emergency Repairs - Any emergency repairs undertaken at the roadside by **our patrol** cannot be guaranteed and, in some cases, will not be attempted. Due to the nature of roadside assistance it is not always possible for **our patrol** to accurately diagnose the fault with the **vehicle** or state whether the **vehicle** is in a roadworthy condition or otherwise safe to drive. **Our patrol** are not instructed to conduct **vehicle** health inspections.

13. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided.
14. **Your vehicle** must be registered to and ordinarily kept at an address within the **territorial limits (UK)**.
15. Any repairs undertaken by anyone other than **our patrol** at their premises are provided under a separate contract, which is between **you** and the recovery operator.
16. If **you** have requested **breakdown** assistance but **your associated motor policy** is no longer in force, **we** may still be able to assist **you**, but **you** will be liable for any resulting costs and charges.

### **General conditions specific to breakdown (all vehicles)**

Please refer to **your** Policy Schedule. If **you** have purchased Breakdown Cover (All Vehicles) the following also applies to **your** policy.

1. The price of **your** Breakdown Cover (All Vehicles) is fixed at the start of **your** policy and remains the same for the **policy duration**.
2. All **vehicles** covered by **your** Breakdown Cover (All Vehicles) have the same level of cover.
3. Adding **vehicles** to **your** policy – If **you** add additional **vehicles** to **your** policy during the policy term, this insurance will cover them for no additional cost until the end of the current policy term. These **vehicles** will become chargeable at **your** next renewal.
4. Removing **vehicles** from **your** policy – If **you** remove a **vehicle(s)** from **your** policy during the policy term, they will no longer be covered by **your** Breakdown Cover (All Vehicles). No refund will be given if a **vehicle** is removed during the policy term. At renewal the price **you** pay will reflect the smaller number of **vehicles** insured.
5. Each **vehicle** insured under **your** Breakdown Cover (All Vehicles) policy has individual cover limits. **You** cannot use the home assists from one **vehicle** on another.

## Section 8: Cancellation

### a. Your cancellation rights

**You** may cancel this product at any time and receive a full refund, if **you** inform **us** within 14 days from the receipt of the confirmation letter or email.

Should **you** cancel this outside the 14-day cancellation period, **you** will be charged on a daily pro rata basis for the time **you** have been on cover.

However, should **you** cancel **your associated motor policy** please refer to **Your Agreement with EUI Limited** for a list of relevant charges.

If a claim is made or has arisen within the **policy duration**, the full premium is payable, and no refund will be given.

In the event that **you** downgrade **your** cover from European Cover to National Cover or Roadside Assistance Cover OR National Cover to Roadside Assistance Cover **you** will not be issued a refund.

Please contact **EUI Limited**, Ty Admiral, David Street, Cardiff CF10 2AA. Alternatively, if **you** wish to phone **us** please call **0333 234 9976**.

### b. Our cancellation rights

**We** will cancel this policy if:

- **you** are in breach of any of the conditions of this policy or the **associated motor policy**
- **you** fail to respond to written requests for further information or documentation
- **you** harass or use abusive or threatening language towards **our** staff.

If **your associated motor policy** is cancelled, this product will also be cancelled. If **we** cancel **your** policy, **you** will be charged on a daily pro rata basis for the time **you** have had on cover and an administration fee. Please refer to 'Your Agreement with EUI Limited' for a list of relevant charges.

If **you** or anyone acting for **you** recklessly or deliberately misrepresents information **we** require at any time during the policy that would impact either the terms and conditions or **our** ability to offer cover itself, **your** policy and all other policies to which **you** are connected through **EUI Limited** will be cancelled or voided and no refund will be given.

## Section 9: How to make a complaint

Complaints should be made to:

Customer Solutions  
EUI Breakdown Cover  
The AA  
Park Square  
38 Bird Hall Lane  
Cheadle  
SK3 0XN

Tel: **0344 209 0556**

Or: **0161 333 5910**

Email: [customer.solutions@theaa.com](mailto:customer.solutions@theaa.com)

If **we** have given **you our** final response and **you** are still unhappy, or more than 8 weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Tel: **0800 0 234 567**

Or: **0300 123 9 123**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

### Financial Services Compensation Scheme

**EUI Limited** and Admiral Insurance (Gibraltar) Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme should **EUI Limited** be unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim costs. **You** can get more information about the compensation scheme arrangements from the FSCS.

The contact information is:

The FSCS, 10th Floor, Beaufort House, 15 St. Botolph Street, London WC3A 7QU

[www.fscs.org.uk](http://www.fscs.org.uk)

Tel: **0800 678 1100 / 0207 741 4100**

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)







# Important information if you break down

Your policy number:

 **0330 102 6751**

## Breaking down in the UK, Isle of Man or the Channel Islands

- Ensure **you** and **your passengers** are safe
- Call **us** with **your** location, **vehicle** registration and insurance policy number
- Provide the make, model and colour of **your vehicle**
- Provide any additional information that may help **us** find **you** quicker
- Give **us** a contact number that **we** can call **you** back on

 **0044 (0) 2920 943 110**

## Breaking down in Europe

(See page 5 for list of countries).

- Ensure **you** and **your passengers** are safe
- Call **us** with **your** location, **vehicle** registration and insurance policy number
- Provide the make, model and colour of **your vehicle**
- Provide any additional information that may help **us** find **you** quicker
- Give **us** a contact number that **we** can call **you** back on
- Let **us** know if **you** are inbound or outbound

## Customer Services

 **0333 234 9976**

Customers with hearing difficulties can text **us** on **0786 002 7999**.

Textphone users can contact **us** using Relay UK by prefixing any of **our** numbers with 18001. These services are not available outside the United Kingdom.