

European motor breakdown

Please note, the **General terms and conditions** apply to this cover, as well as the conditions below

About European motor breakdown

What is European motor breakdown?	European motor breakdown provides breakdown cover in the United Kingdom and roadside assistance in Europe, 24 hours a day, 7 days a week. It also covers the costs of recovery from a local operator if a named vehicle unexpectedly breaks down. This section of the policy is administered by ARAG, a specialist provider of assistance insurance, on behalf of the insurer AmTrust Europe Limited.
How to make a claim?	<ol style="list-style-type: none">1. To make a claim, call Archipelago on the UK Claims number shown on the schedule. The lines are open 24 hours a day, 7 days a week.2. When you call, you will need to give the following information:<ol style="list-style-type: none">a. the vehicle's registration;b. the precise location of the vehicle;c. your return telephone number.3. The operator will take your details and make arrangements to assist you. You must keep your mobile phone switched on and be available to take calls at any time. We may record calls.4. Stay safe, but we will require you to stay near the vehicle until the recovery operator arrives. When they do arrive, please follow their safety advice.5. If you breakdown on a motorway in the UK, and have no way to contact us or if you are unaware of your location, you should use the nearest SOS box and advise the Police of our telephone number. They will contact us to arrange assistance. If the Police are present at the scene, please let them know that you have contacted us or give them our number to make contact on your behalf.6. If you breakdown on a motorway or major public road outside the UK, the local highway authority may require you to use a local private towing service. You will need to use the SOS phones for assistance. The local towing service will tow you to a place of safety and you will need to pay for the service immediately. You can then contact us for further assistance. Please retain your receipts.
What to do if you change your vehicle	If you change any named vehicle any time during the period of insurance , you must update the details with us by letting your insurance advisor know. If you do not update the details of your named vehicles , it may not be possible for us to provide breakdown services.

Definitions applying to this cover

The following words have the meaning shown below whenever they appear in this section in bold font. Additional definitions can be found in the **General terms and conditions**.

Breakdown

1. An electrical or mechanical failure, lack of fuel, flat battery or puncture; or
2. damage caused by a collision or act of vandalism (if the **Motor** section of the **policy** does not cover **you** for assistance), which immobilises a **named vehicle** or makes it unsafe to drive.

Home address

The last known address recorded on **our** system where the **named vehicle** is ordinarily kept.

Insurer

AmTrust Europe Limited.

Named vehicle

Any motor vehicle identified on the schedule, including an attached caravan or trailer which is fitted with a standard towing hitch and does not exceed 7 metres (23 feet) in length.

Recovery operator

The independent technician **our** operator selects to attend a **breakdown**.

Suitable garage

Any appropriately qualified mechanic or garage, which is suitably qualified for the type of repair required and can confirm in writing the repair work carried out.



Territorial limits (Europe)

The European Union (excluding the United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man), Albania, Andorra, Bosnia Herzegovina, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus).

Territorial limits (UK)

The United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man.

Trip

The trip will be considered to have started when **you** leave the **territorial limits (UK)** and will end when **you** return to the **territorial limits (UK)**. The maximum length of a trip is 90 days.

We/us/our

For the purposes of this section of the **policy** only, 'We/us/our' means ARAG plc, authorised under a binding authority agreement on behalf of the **insurer**.

You/your

For the purposes of this section of the **policy**, 'You/your' means:

1. any **named driver**; and
2. anyone else driving a **named vehicle** legally and with the consent of the owner of that vehicle.

What you are insured for

Please see which covers below you benefit from

1. UK cover

Roadside assistance & recovery 1. In the event of a **breakdown** to a **named vehicle** more than 1 mile from the **home address**, **our** operator will send help to the scene of the breakdown and the **insurer** will pay the costs of:

- a. call-out fees; and
- b. mileage charges,

to make a repair at the roadside or to recover the vehicle.

If it is not possible to repair the **named vehicle** within 1 hour:

- a. **our** operator will arrange for the **named vehicle**, **you** and **your** passengers to be recovered to the nearest **suitable garage** to carry out a repair; or
- b. if a. above is not possible at the time or the repair cannot be made within the same day, **our** operator will arrange for the **named vehicle**, **you** and **your** passengers to be transported to:
 - i. the **home address**; or
 - ii. if **you** prefer, **your** original destination within the **territorial limits (UK)**, provided it is closer than the **home address**.

The **insurer** will pay the costs of recovery provided that the recovery is made at the same time as the initial call-out. Otherwise, **you** will have to pay the additional call-out charges.

Once the **named vehicle** has been delivered to the address agreed with **you**, it will be left there at **your** risk.

Alternative travel 2. If:

- a. i. following a **breakdown** covered under 1. above, the **named vehicle** cannot be repaired locally on the same day or within any other period agreed between **us** and **you**; and
- ii. the **named vehicle** is at least 20 miles from the **home address**; or
- b. the **named vehicle** is stolen,

the **insurer** will pay for alternative transport or a hire vehicle.

The **insurer** will pay:

- a. up to £250 towards the cost of alternative transport; or
- b. for the use of a hire vehicle up to 1600cc,



while the **named vehicle** is unroadworthy. The **insurer** will also pay up to £150 for alternative transport for one person to return and collect the repaired vehicle.

Emergency overnight accommodation 3. Where **you** are entitled to alternative travel under 2. above, but it is more practical or cost effective to provide accommodation for one night, the **insurer** will pay for one night’s overnight accommodation, including breakfast, for **you** and **your** passengers while the **named vehicle** is being repaired.

The most the **insurer** will pay is £150 for a lone traveller or £75 per person, subject to a maximum of £500 for each incident.

Alternative travel and Emergency overnight accommodation cover, where available, are provided on a ‘pay / claim basis’. This means **you** must pay for the service initially. The **insurer** will reimburse **you** upon receipt of a valid invoice or receipt. **You** must obtain authorisation from **our** operator before arranging these services.

Misfuelling 4. If a **named vehicle’s** fuel tank is filled with the incorrect fuel type, it may be necessary for the tank to be drained and flushed. It may be possible for this to be done at the roadside or a **suitable garage**.
However, misfuelling can cause extensive damage to a vehicle. If **you** would prefer for the drain and flush to be carried out by **your** preferred garage, the **insurer** will pay for the **named vehicle**, **you** and **your** passengers to be transported to **your** preferred garage within 10 miles of the **breakdown**.

The most the **insurer** will pay is 10 litres of correct fuel and £250 in total for each incident of misfuelling.

Message service 5. In the event of a **breakdown**, **our** operator can pass on two messages to **your home address** or place of work to let others know about the **breakdown**.

Home assist 6. **Named vehicles** will be covered at, and within one mile of, the **home address**. If the **named vehicle** cannot be repaired at the **home address**, **our** operator will arrange for **you** and the vehicle to be recovered to the nearest **suitable garage**, provided the recovery takes place at the same time as the initial call-out.

Keys 7. a. If **you** lock the keys in a **named vehicle** within the vehicle and are unable to obtain a spare set on the same day, the **insurer** will pay the call-out fee for a **recovery operator** who will attempt to retrieve the keys, if possible.
b. If it is not possible to retrieve the key, if possible the **recovery operator** will provide a spare key, which **you** must pay for.
c. If:
i. it is not possible to retrieve the key; or
ii. **you** have lost or broken the key and are unable to obtain a replacement at the scene,
and **you** are away from the **home address**, the **insurer** will pay the mileage charges to take the **named vehicle** to a place where it can be stored safely or, if nearer, the **home address**.

2. European cover

Roadside assistance 1. In the event of a **breakdown** to a **named vehicle** within the **territorial limits (Europe)**, the **insurer** will pay the costs of:
a. call-out fees; and
b. mileage charges,
to make a repair at the roadside.

The **insurer** will only pay the costs and charges if the **named vehicle** can be repaired within 1 hour. Please note that due to differing national standards and infrastructures abroad, assistance may take longer to arrive.

Recovery 2. If in the opinion of the **recovery operator** it is not possible to repair the **named vehicle** within 1 hour, **we** will arrange and pay for the **named vehicle**, **you** and **your** passengers to be recovered to the nearest **suitable garage** to carry out a repair.

The **insurer** will pay up to £150 for recovery from a European motorway.

Shipping spare parts 3. Following a **breakdown** covered under 1. above, where it is cost-effective and efficient to do so, the **insurer** will pay for the cost of shipping replacement parts to the **suitable garage**. **You** must pay for the spare parts and **we** will only arrange the shipping once **you** have confirmed that the spare parts have been paid for.

The **insurer** will pay up to £150 for each incident.



Alternative travel abroad

- 4. If:
 - a. following a breakdown covered under 1. above, the **named vehicle** cannot be repaired locally on the same day or within any other period agreed between **us** and **you**; or
 - b. the **named vehicle** is stolen,
 the **insurer** will pay for alternative transport or a hire vehicle.

The **insurer** will pay:

- a. up to £500 towards the cost of alternative transport; or
- b. for the use of a hire vehicle up 1600cc,

while the **named vehicle** is unroadworthy. The **insurer** will also pay up to £200 for alternative transport for two people to return and collect the repaired vehicle.

Shipping spare parts and **Alternative travel abroad** cover, where available, are provided on a 'pay / claim basis'. This means **you** must pay for the service initially. The **insurer** will reimburse **you** upon receipt of a valid invoice or receipt. **You** must obtain authorisation from **our** operator before arranging these services.

The **named vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location.

Due to local regulations, **you** may be required to provide a copy of **your** driving licence and V5C registration document. Please carry them with **you**. This insurance does not cover the costs of obtaining copies.

Emergency overnight accommodation abroad

- 5. Where **you** are entitled to alternative travel under 4. above, but it is more practical or cost effective to provide accommodation for one night, the **insurer** will pay for one night's overnight accommodation, including breakfast, for **you** and **your** passengers while the **named vehicle** is being repaired.

The most the **insurer** will pay is £150 for a lone traveller or £75 per person, subject to a maximum of £1,000 for each incident.

Repatriation

- 6. If the **named vehicle** cannot be repaired:
 - a. within 48 hours of the original **breakdown**; or
 - b. before **your** intended return date,
 whichever is the later, **we** will arrange and pay for the **named vehicle**, **you** and **your** passengers to be transported either to the **home address** or **your** original destination within the **Territorial limits (Europe)**, provided it is closer than the **home address**.

When this section of the policy does not cover you If **your** claim is not covered under the terms of this section of the **policy**, **our** operator can usually still help. All costs must be paid for immediately by **you** by credit or debit card. If **you** wish to use this service, please call **us** on the number shown and ask for the 'pay on use service'.

Exclusions
The following exclusions apply to claims under this section, in addition to the **General exclusions** and the exclusions listed above under each insured incident

Excluded costs

- 1. This insurance does not cover the costs of:
 - a. any parts, components or materials used to repair any **named vehicle**;
 - b. labour, other than labour at the scene of the **breakdown**. This does not apply to a claim under **Misfuelling**, above;
 - c. the use of specialist equipment required because the **named vehicle**:
 - i. is not between the kerbs;
 - ii. has modifications; or
 - iii. is impeded by nearby obstructions that prevent the usual method of assistance;



- d. additional charges incurred as a result of any modification to the **named vehicle** after manufacture;
 - e. any charges that have not been authorised by **our** operator; or
 - f. fuel, oil or insurance for any hire vehicle.
- Money owed to our operator** 2. This insurance does not cover any claim if **you** already owe money to **our** operator.
- Failure to cooperate** 3. This insurance does not cover **any** claim, costs or expenses incurred as result of **your** failure to comply with requests from **our** operator or **our recovery operator** in relation to the assistance being provided.
- Repeat issues** 4. This insurance does not cover any subsequent call-outs for any symptoms relating to a claim which has been made within the last 28 days. This does not apply if the **named vehicle**:
- a. has been fully repaired at a **suitable garage**;
 - b. has been declared fit to drive by **our recovery operator**; or
 - c. is in transit to a pre-booked appointment at a garage.
- Failure to maintain** 5. This insurance does not cover any **breakdown** caused by failure to maintain the **named vehicle** in a roadworthy condition, including maintaining proper levels of oil and water.
- Maximum number of call-outs** 6. This insurance does not cover more than 6 call-outs in any **annual period** for the same **named vehicle**.
- Failure to carry wheel repair equipment** 7. This insurance does not cover any additional costs or expenses incurred as result of the **named vehicle** not carrying:
- a. a serviceable spare wheel or appropriate aerosol repair kit;
 - b. a suitable jack; or
 - c. the locking mechanism to enable the wheels to be unlocked.
- This does not apply to motorcycles or scooters.
- Immobilisation by conditions** 8. This insurance does not cover the cost of specialist equipment, additional manpower or recovery vehicles incurred as result of the **named vehicle** being immobilised due to snow, mud, sand, water, ice or a flood.
- Specific uses and activities** 9. This insurance does not cover any **breakdown** caused by, or occurring whilst the **named vehicle** is being used for, racing, rallying, rental, hire, public hire, private hire, courier services or any contest, speed trial or any practice for any of these activities.
- Overloading** 10. This insurance does not cover any claim, costs or expenses arising as a result of any **named vehicle** being overloaded or carrying more passengers than it is designed to carry.
- Recovery operations** 11. This insurance does not cover any damage to the **named vehicle** or its contents while being recovered, stored or repaired, or any liability arising from the assistance services provided.
- Failure to secure** 12. This insurance does not cover any claim while the **named vehicle** is not secure or has any faults with electric windows, sun roofs or locks. This does not apply if the fault arises during a journey and **your** safety is compromised.
- Incidents outside the period of insurance** 13. This insurance does not cover any incident occurring outside the **period of insurance**.
- Legal requirements** 14. This insurance does not cover any claim if the **named vehicle** is:
- a. illegal;
 - b. uninsured, untaxed or without a valid MOT certificate (where required); or
 - c. dangerous to transport.

The following exclusions apply to 2. European cover only

- Repatriation within 48 hours** 1. This insurance does not cover repatriation to the **territorial limits (UK)** within 48 hours of the original **breakdown**, regardless of any ferry or tunnel bookings already made for **your** return to the **territorial limits (UK)**.
- Trips finishing after the period of insurance** 2. This insurance does not cover any **trip** which was planned to, or which does, finish outside the **period of insurance**.
3. This insurance does not cover any **named vehicle** over 10 years' old.



The following conditions apply to claims under this section, in addition to the **General conditions**

- Your responsibilities**
1. a. The driver of the **named vehicle** must stay with or near the vehicle until help arrives.
 - b. When **you** call in the event of a **breakdown**, **you** will need to give the following information:
 - i. the vehicle's registration;
 - ii. the precise location of the vehicle;
 - iii. **your** return telephone number.
 - c. When **you** call, the operator will take **your** details and make arrangements to assist **you**. **You** must keep **your** mobile phone switched on and be available to take calls at any time. **We** may record calls.
 - d. Stay safe, but **we** will require **you** to stay near the vehicle until the **recovery operator** arrives. When they do arrive, please follow their safety advice.
 - e. If **you** breakdown on a motorway in the UK, and have no way to contact **us** or if **you** are unaware of **your** location, **you** should use the nearest SOS box and advise the Police of **our** telephone number. They will contact **us** to arrange assistance. If the Police are present at the scene, please let them know that **you** have contacted **us** or give them **our** number to make contact on **your** behalf.
 - f. If **you** breakdown on a motorway or major public road outside the UK, the local highway authority may require **you** to use a local private towing service. **You** will need to use the SOS phones for assistance. The local towing service will tow **you** to a place of safety and **you** will need to pay for the service immediately. **You** can then contact **us** for further assistance. Please retain **your** receipts.
 - g. If the **named vehicle** cannot be repaired at the roadside, any assistance is provided on the basis that:
 - i. where the **named vehicle** is recovered to a **suitable garage** and it can be repaired, **you** must have adequate funds to pay for the repair, including replacement parts, immediately. If **you** do not have funds available, any further assistance will be denied; and
 - ii. repairs are provided under a separate contract between **you** and the repairer.
 - h. **You** should wait for assistance to ensure the **named vehicle** is functioning correctly. If **you** do not wait for assistance and the vehicle breaks down again within 12 hours, **you** will be charged for the second and any further call-outs.
- Our rights**
2. a. **Our** operator will refuse to provide assistance if **you** or **your** passengers are being obstructive in allowing them to provide the most appropriate assistance, or are abusive to **our recovery operator**.
 - b. If **you** use the service and the claim or fault is later found not to be covered by this section of the **policy**, **we** may reclaim any costs from **you**.
 - c. If the **named vehicle** is beyond economical repair, **we** have the right to offer to pay **you** the market value of the vehicle and pay for **your** alternative transport home or to any other destination, provided it is nearer.
 - d. **Our** operator reserves the right to recover the immobilised **named vehicle** in accordance with and subject to any laws which affect drivers' working hours.
 - e. The transportation of pets and livestock will be at the discretion of the **recovery operator**. Alternative transport can be arranged but **you** will need to pay for this service immediately by credit or debit card.
- Changing your vehicle**
3. If **you** change any **named vehicle** any time during the **period of insurance**, **you** must update the details with **us** by letting **your** insurance advisor know. If **you** do not update the details of **your named vehicles**, it may not be possible for **us** to provide breakdown services.