

Accident & General

European Motoring Assistance



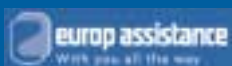
Please contact Europ Assistance on

+44 1444 442 092

to arrange breakdown assistance.

Please see page 16 of this
document for further details

Provided by Europ Assistance



ACCIDENT & GENERAL EUROPEAN MOTORING ASSISTANCE

Europ Assistance Holdings Limited will provide the services and benefits described in this Policy:

- during the Period of Insurance
- within the Geographical Limits
- subject to the Limits of Cover, and all other terms, conditions and exclusions contained in this Policy
- following payment of the appropriate premium for the level of cover selected

Benefits under this Policy are underwritten by Europ Assistance Insurance Limited of Sussex House, Perrymount Road, Haywards Heath, West Sussex, United Kingdom RH16 1DN. This policy is effected in Ireland and is subject to the laws of the Republic of Ireland.

Europ Assistance Holdings Limited is a member of the General Insurance Standards Council.

Signed for Europ Assistance Holdings Limited



Managing Director

IMPORTANT VEHICLE HEALTH CHECK

The insurance operates on the basis that You will have had Your vehicle properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing it for a Trip abroad.

In particular we will expect You to have replaced parts which a pre-Trip inspection has indicated may be reaching the end of their normal life, for example the friction linings in clutch or brakes.

Don't forget that replacing such items abroad will disrupt Your Trip, may not be practicable within Your travel timescale, and could cost You significantly more than in the UK.

And – have Your vehicle checked in plenty of time before Your departure date so that Your garage can fix any problem they discover. If you leave the pre-Trip check to the last ten days then the benefit under Section 1 – **Cover Prior to Departure** – will NOT apply.

**Keep proof of regular servicing in Your vehicle,
with Your handbook or travel documents.**

If You call us for assistance, and Our mechanic reports to us that it is evident You have not maintained Your vehicle in a state fit to undertake the Trip and return You home safely, You will have to pay all the costs arising from Our intervention.

MEANING OF WORDS

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

GEOGRAPHICAL LIMITS: The following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Islands, Channel Islands, Corsica, Cyprus, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Great Britain, Hungary, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

HOME: The Policyholders principal place of residence in Ireland, shown on the schedule.

INSURED PARTY: Insured Persons, being authorised occupants of the Insured Vehicle during the Trip, in respect of which the appropriate premium for the vehicle cover has been paid.

INSURED PERSON(S) or YOU/YOUR: Each person named on the schedule and for whom the appropriate premium has been paid, resident in Ireland.

INSURED VEHICLE: The vehicle described on the Schedule, owned by or the responsibility of the Policyholder or his/her immediate family:-
being a car, motorised caravan, light van, estate car or 4x4 sport utility vehicle together with a towed caravan or trailer of proprietary make;
registered in Ireland and normally kept at the Policyholders Home address;
must be less than 11 years old at the date of departure of the planned Trip (or in the case of Annual multi-trip cover, at the inception date of this insurance), or less than 16 years old if the additional premium has been paid;
not used by You during the Trip as a taxi or minicab or for the carriage of commercial goods;
each not exceeding the following gross vehicle weight and dimensions (which apply inclusive of any load carried): 3,500 kg; length 7m; height 3m; width 2.25m;
carrying not more than the number of persons recommended by the vehicle manufacturer, each person must be provided with a seat and seat belt, and the most who can be insured are eight persons, including the driver.

IRELAND: The Republic of Ireland and/or Northern Ireland.

LIMITS OF COVER: Unless stated to the contrary, Our maximum liability in any one Period of Insurance is limited to the amount stated in each Section. If in the course of a Trip You suffer a claim which uses up all of a benefit limit under a certain Section, then We may ask for additional premium to reinstate cover under that Section of the Policy.

PERIOD OF INSURANCE:

The period shown on the schedule and for which the appropriate premium has been paid. Cover also applies during Your direct outward and return journeys from and to Home. Cover for Section 1 begins up to seven days before You commence Your Trip. Cover for all other sections applies for the length of Your Trip. Legal advice continues to apply for up to a week after You return Home.

Please note: During the annual Period of Insurance You will be covered for Trips You undertake in the Geographical Limits, on condition that the total period You spend travelling on such Trips does not exceed **a total of 60 days** (irrespective of the number of individual Trips You undertake).

POLICYHOLDER: The applicant who has applied for cover, and whose details have been supplied to Us.

TRIP: A journey You undertake in the Insured Vehicle within the countries of the Geographical Limits, during the Period of Insurance, commencing and ending in Ireland, and each not exceeding 31 consecutive days.

Please note: Cover applies door-to-door, so all the appropriate benefits apply within Ireland during Your direct journeys between home and the port or international rail terminal. You will be asked to demonstrate that You are planning or undertaking a journey abroad, for example by quoting a sea crossing or accommodation booking reference.

If, however, Your Trip is planned to exceed 31 consecutive days in length, then no cover at all will apply under this Policy in respect of that Trip and You will need to make alternative insurance arrangements.

WE, OUR OR US: Europ Assistance Holdings Ltd, Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN.

SECTION 1 - COVER PRIOR TO DEPARTURE

If the Insured Vehicle is lost, immobilised or made unroadworthy as a result of breakdown, accident, fire or theft occurring in the seven days immediately before Your arranged departure date, We will pay up to €1,000 in total under this Policy towards:

- * Hire of an equivalent replacement vehicle, where available, to enable You to carry out Your original Trip if:
 - i) The Insured Vehicle, if stolen, is not recovered before Your arranged departure date.

OR

 - ii) The Insured Vehicle cannot be repaired within 24 hours following the booked time of departure for the Trip. We will pay for the rental charge, collision damage waiver and any necessary drop-off charge.
-
- * The additional cost of rebooking any sea crossing missed as a result of the incident giving rise to a claim (or, where Your original route is unavailable, the nearest suitable alternative sea crossing), if the Insured Vehicle is repaired within 24 hours after the original time You had planned to depart on the Trip.

Any claim involving the hire of a replacement vehicle must have Our prior approval. You must contact Us as soon as You know Your vehicle may be unavailable for the planned Trip.

Your claim must be supported by a letter from a garage confirming:

- the regular maintenance and servicing of Your vehicle.
- precise details of the breakdown or damage.
- breakdown, when occurring, was sudden and unforeseen.
- repairs cannot be effected before the date You plan to begin Your Trip

If no suitable replacement vehicle is available for You to take out of Ireland then We will arrange and pay for You to reach Your port of departure by the most appropriate means, and will arrange for a replacement vehicle, where and when available, at the port where You arrive abroad, within the overall maximum of €1000.

WHAT IS NOT COVERED:

- a) any claim resulting from breakdown if You have purchased this insurance less than TEN days before Your planned date of departure.
- b) any claim when actual or imminent breakdown of Your vehicle is diagnosed or discovered in the course of a service carried out less than TEN days prior to Your planned date of departure.
- c) loss of use of a vehicle hired to You.
- d) the cost of fuel and oil used in any replacement vehicle.
- e) the cost of any optional Personal Accident insurance or other benefit not specifically covered under this Section.
- f) anything mentioned in the General Exclusions.

SECTION 2 - ROADSIDE ASSISTANCE

If the Insured Vehicle is immobilised or made unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown, We will arrange, and pay up to a maximum under this Policy of €320, for roadside assistance and, if necessary, transport the Insured Person(s) and the Insured Vehicle to the nearest suitable repairer.

Any garage or specialist undertaking repair work (other than at the roadside) will be acting as Your agent for such repair work.

WHAT IS NOT COVERED:

- a) labour charges in excess of €65.
- b) the cost of replacement parts or other materials.
- c) the use of specialist off-highway-recovery equipment or winching costs.
- d) Trips solely within Ireland.
- e) anything mentioned in the General Exclusions.

**FOR MOTOR ASSISTANCE UNDER THESE SECTIONS CALL
EUROP ASSISTANCE ON (+ 44) 1444 442092
(When calling from Great Britain or Northern Ireland phone
01444 442092)**

SECTION 3 - REPLACEMENT PARTS

If the Insured Vehicle needs replacement parts during a Trip outside Ireland, but these are not available locally, then on receipt of Your instructions We will undertake to obtain them elsewhere, and will pay all freight charges involved in despatching them to the location of the Insured Vehicle.

We will endeavour to provide the replacement parts required but We can give no guarantee that they will be available, especially in the case of older vehicles where parts may be impossible to locate.

We will pay the cost of location and transport of the replacement parts. The actual cost of the parts and any Customs Duty must be paid to Us by You, by a debit to Your credit or charge card or by a prior deposit of funds in Ireland.

When You are invoiced for a surcharge subject to the return of the old unit or part, You must return the defective part at Your own expense to the supplier.

If You place a firm order for replacement parts and these are not subsequently required, or You do not await their arrival, You will be responsible for the cost of such parts, including all forwarding charges arising from their return.

WHAT IS NOT COVERED:

The actual costs of any parts.

SECTION 4 - BREAK-IN EMERGENCY REPAIRS

In the event of a theft (or attempted theft) of the Insured Vehicle or the contents contained in the Insured Vehicle during the Trip, We will pay up to €225 in total under this Policy for immediate emergency repairs and/or replacement parts, necessary to place the Insured Vehicle in a secure condition to continue the Trip.

You must obtain a Police Report within 24 hours of the incident which gives rise to a claim.

WHAT IS NOT COVERED:

- a) damage to paintwork or other cosmetic items.
- b) costs incurred following Your return Home.
- c) Trips solely within Ireland.
- d) anything mentioned in the General Exclusions.

SECTION 5 - VEHICLE OUT OF USE

If the Insured Vehicle is lost, immobilised or made unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown, and repairs cannot be completed within 24 hours, We will pay:

- * Up to a maximum of €1,000 in total under this Policy for the additional cost of transporting You, with Your luggage, to Your destination by public transport OR for the immediate hire of an equivalent replacement vehicle, where and when obtainable whilst the Insured Vehicle remains unserviceable. We will pay for the rental charge, collision damage waiver and any necessary drop-off charge.

OR ALTERNATIVELY

- * The cost of local overnight hotel accommodation while You wait for repairs to be completed. We will pay Bed & Breakfast only costs up to a maximum of €130 per Insured Person with an overall limit of €650 under this Policy, on condition that this cost is additional to, or in excess of, any accommodation costs You had planned to pay if the loss of use of the Insured Vehicle had not occurred.

WHAT IS NOT COVERED:

- a) the cost of fuel and oil used in any replacement vehicle.
- b) the cost of any optional Personal Accident insurance or other benefit not specifically covered under this Section.
- c) costs arising as the result of an incident occurring during a Trip but which You incur after the Trip has ended.
- d) Trips solely within Ireland.
- e) anything mentioned in the General Exclusions.

SECTION 6 - CAMPING TRIPS

If the tent You are carrying with You, and using in the course of the Trip as Your principal overnight accommodation, is made unserviceable through theft or accidental damage:

- * We will pay the cost of hiring a suitable replacement tent, where available, for the remainder of the period of the Trip, and will arrange for the delivery of this replacement tent to the site where You are staying.

OR, where this is not practicable

- We will pay up to €130 in total per Insured Person for emergency Bed & Breakfast only expenses (excluding alcohol) over and above those planned, with an overall maximum under this Policy, for all Insured Persons, of €650 in total.

WHAT IS NOT COVERED:

- a) any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable.
- b) loss of use of any tent You are not carrying on the Trip with You or which belongs to a Tour Operator or holiday company.
- c) anything mentioned in the General Exclusions.

SECTION 7 - ALTERNATIVE DRIVER

In the event of the driver being declared medically unfit to drive the Insured Vehicle in the course of a Trip, or having to return Home early because of what We agree is a serious or urgent reason, and there is no other Insured Person qualified and competent to drive, We will pay all necessary additional costs incurred to repatriate the Insured Vehicle to the home address in Ireland. At Our option We may elect to provide a qualified driver to drive back the Insured Vehicle and passengers.

SECTION 8 - REPATRIATION

If the Insured Vehicle is lost, immobilised or rendered unroadworthy during a Trip as a result of fire, theft, accidental damage or breakdown:

- We will pay the cost of transporting You, together with Your hand luggage and valuables, back to Your Home address in Ireland if the Insured Vehicle cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the intended time of Your return Home. The means of transport to be employed shall be at Our discretion.

- * We will pay the cost of transporting the Insured Vehicle to Your Home address in Ireland if repairs cannot be carried out abroad (or the Insured Vehicle, if stolen, has been recovered but is no longer in a roadworthy condition), by the intended time of Your return Home. We will pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs.
OR
When agreed in advance by Us, We will pay the cost of one person to travel to the location of the Insured Vehicle by public transport to drive the repaired vehicle to Home in Ireland.

The maximum We will pay under this Policy to repatriate the Insured Vehicle will be limited to its current market value in Ireland.

Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in Ireland, and when You confirm to Us that these repairs will be put in hand.

If You are repatriated by Us, We will pay the cost of transporting Your personal possessions, other than hand luggage and valuables, to Your Home address either together with or separately from the Insured Vehicle.

WHAT IS NOT COVERED:

- a) anything mentioned in the General Exclusions

SECTION 9 – MOTORING LEGAL PROTECTION

Telephone Advice

We will provide telephone advice, guidance and assistance on any legal problem which arises in connection with a Trip or in connection with Your Home. This service is available when You start Your Trip until seven days after You return Home.

Bail Bond

Following a debit to Your credit or charge card, or a prior deposit of funds in Ireland, in Our favour, We will guarantee up to €1,300 to enable You to provide Bail or other security to any judicial authority to secure Your release and/or the release of the Insured Vehicle if detained in connection with a road traffic accident.

Motoring Defence

We will pay up to €1,300 in respect of legal costs incurred in defending You in a Court outside Ireland against an alleged motoring offence involving the Insured Vehicle during a Trip.

You must notify Us within 28 days of receiving a summons.

Bail Bond

Following a debit to Your credit or charge card, or a prior deposit of funds in Ireland, in Our favour, We will guarantee up to €1,300 to enable You to provide Bail or other security to any judicial authority to secure Your release and/or the release of the Insured Vehicle if detained in connection with a road traffic accident.

WHAT IS NOT COVERED:

- a) alleged offences involving breaking the speed limit only, when no other offence is involved.
- b) the defence of an alleged offence where there is no reasonable prospect of affecting the outcome of the prosecution.
- c) driving under the influence of drink and/or drugs or driving above the legally permitted blood/alcohol level.
- d) costs or expenses incurred without prior authorisation by Us.
- e) any claim not notified to Us within 28 days of Your receiving the summons.
- f) Your travelling and subsistence expenses.
- g) fines awarded against You.
- h) anything mentioned in the General Exclusions.

Legal Expenses

If You suffer death or personal injury during the Trip as the result of a road traffic accident, then in the event that You or Your personal representatives decide to take out legal proceedings in pursuit of compensation, and We consider that a reasonable settlement is likely to be obtained:

- * We will advance on Your behalf:
 - i) Up to €12,500 in total under this Policy per Insured Person (and in total per Insured Party) for legal costs and expenses directly incurred in the pursuit of these proceedings.
 - ii) Additional travel expenses in the event that a Court abroad requires You to attend in connection with an event giving rise to an action under this Section, up to a maximum per Insured Person of €320.

- * When We have instituted proceedings on Your behalf and You receive no compensation, or only limited compensation, We will indemnify You against claims for fees, costs and expenses arising out of the proceedings, to the extent that these fees, costs and expenses exceed the amount of any compensation You have received, with a limit of €12,500 in total under this Policy per Insured Person (and in total per Insured Party). This benefit will be offset against the advance described above.

We shall have complete control over the legal proceedings although You do not have to accept the lawyer nominated by Us. Lawyers must be qualified to practise in the Courts of the country where the event giving rise to the claim occurred or where the proposed defendant under this Section is resident. If You are unable to agree with Us on a suitable lawyer We will ask the ruling body for lawyers in that country to nominate another lawyer. In the meantime, We may appoint a lawyer to protect Your interests.

If an award of compensation is made and payment is received by You, or by a lawyer instructed on Your behalf, then all sums advanced or paid by Us shall be repaid out of the compensation received. We will not institute legal proceedings in more than one country in respect of the same occurrence.

You must notify Us as soon as possible of any incident which may give rise to a claim, and at the latest, within 90 days.

WHAT IS NOT COVERED:

- a) costs or expenses incurred without prior authorisation by Us.
- b) the pursuit of a claim against Us, Our agent or an Insurer underwriting any section of this Policy, or a Travel Agent, Tour Operator or Carrier.
- c) actions between Insured Persons, or actions pursued in order to obtain satisfaction of a judgement or legally binding decision.
- d) anything mentioned in the General Exclusions.

FOR LEGAL ADVICE AND LEGAL CLAIMS CALL EUROP ASSISTANCE ON (+ 44) 1444 442093

SECTION 10 - CUSTOMS REGULATIONS

If as the result of fire, theft, accidental damage or breakdown occurring outside Ireland during a Trip:

- * The Insured Vehicle is beyond economic repair, We may arrange for its disposal under Customs supervision in the country where it is situated. In this case We will deal with the necessary Customs formalities.
- * The Insured Vehicle is not taken permanently out of the foreign country within the limited time allowed after import, or You inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then We will pay Your liability for any duty claimed from You. We will not pay the cost of any other import duties imposed by Customs.

GENERAL CONDITIONS APPLYING TO ALL SECTIONS

- a). You must declare to Us all facts which are likely to affect this insurance. Failure to do so may prejudice entitlement to claim. If You are uncertain as to whether a fact is material, You should declare it to Us.
- b) You must exercise reasonable care for the supervision and safety of the Insured Vehicle. You must take all reasonable steps to avoid or minimise any claim. You must act as if You are not insured.

- c) We cannot accept responsibility for the transportation of pet animals or livestock carried within the Insured Vehicle at the time of an insured incident.
- d) We will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.
- e) You must comply in full with the terms and conditions of this Policy before a claim will be paid. Please read this Policy carefully, and if unsure as to what is covered or excluded, contact The Policy Helpline on + 44 1444 442442
- f) In the event of an emergency or of any occurrence which may give rise to a claim for substantial costs under this insurance, You must contact Us as soon as practicable. You must make no admission, offer, promise or payment without Our prior consent. Telephone Us first.
- g) We are entitled to take over Your rights in the defence or settlement of a claim, or to take proceedings in Your name for Our own benefit against another party and We shall have full discretion in such matters.
- h) We may, at any time, pay to You Our full liability under this Policy after which no further liability shall attach to Us in any respect or as a consequence of such action.
- i) You must give Us written notice of any event which may lead to a claim, within 28 days of Your return Home to Ireland. You must supply Us with a written statement substantiating Your claim, together with (at Your own expense) all certificates, information, evidence and receipts that We require.
- j) If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
- k) We may cancel this insurance at any time by providing seven days notice in writing to You at Your last known address. If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You.
- l) If You are not satisfied with this Policy for any reason, it may be returned to Us within 15 days for annulment. Any premium received by Us will be refunded.

- m) If You cancel the insurance, We will refund to You a pro-rata proportion of the premium You paid, subject to no claim having been made.
- n) If any dispute arises as to the Policy interpretations, or as to any rights or obligations under the Policy, We offer You the option of resolving this by using the Arbitration procedure We have arranged. Please see the details shown in the Complaints Procedure. Using this service will not affect Your legal rights.
- o) You will be required to reimburse to Us, within one month of Our request to You, any costs or expenses We have paid out on Your behalf which are not covered under the terms of the insurance.
- p) You must pay the appropriate premium for the full number of days comprising Your planned Trip. If Your Trip is planned to exceed the number of days for which We offer insurance then no cover at all shall apply in respect of that particular Trip and You will need to make alternative insurance arrangements.
- q) At the time of a claim, at Our request You must provide evidence of proper servicing of Your vehicle.
- r) This Policy is subject to the Laws of the Republic of Ireland.
- s) A garage or specialist undertaking repair work on Your instructions and which is not specifically covered under this insurance will be acting as Your agent for such repair work.
- t) Service will be provided only to the Insured Vehicle, details of which have been supplied to Us.

GENERAL EXCLUSIONS APPLYING TO ALL SECTIONS

No Section of this Policy shall apply in respect of:

- a) Claims arising from circumstances which were known to You at the time of applying for this insurance or at any time prior to the commencement of the Period of Insurance, or claims arising as a result of a material fact or facts, which have not been disclosed to Us prior to the commencement of the Period of Insurance.
- b) Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations; a previous inadequate repair; unsuccessful d.i.y. dismantling and/or reassembly; kit cars; and any recurring claim due to the same cause, where action has not been taken to correct the fault.

- c) Loss, damage or expense which at the time of happening is insured by, or would, but for the existence of this Policy, be insured by any other existing certificate, Policy or any motoring organisation's service. If You have any other Policy in force which may cover the event for which You are claiming, You must tell Us.
- d) Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which You would have paid for in any case).
- e) The Insured Vehicle temporarily disabled by floods or snow-affected roads, or Your having caused the Insured Vehicle to become embedded in sand or mud.
- f) Claims arising from motor racing, rallies, speed or duration tests or practising for such events.
- g) Claims arising from a previously inadequate repair to the Insured Vehicle.
- h) Claims arising from loss of or damage to contents of the Insured vehicle.
- i) Vehicles being used by You for hire or reward during the Trip.
- j) Any deliberately careless or deliberately negligent act or omission by You.
- k) Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force

or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- l) Loss or destruction or damage or any expense whatsoever resulting from: Ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel, or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- m) Delay, loss, damage, injury or consequential loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device, or any computer software or stored programme to correctly recognise any date as the calendar date or to continue to function correctly in respect of or beyond that date.
- n) The cost of telephone calls when contacting Us. Whenever possible We will call You back as soon as possible.
- o) Consequential loss of any kind arising from the provision of, or any delay in providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated.
- p) Any claim when You have not paid the appropriate premium for the full number of days comprising Your planned Trip, irrespective of when the incident giving rise to the claim may occur.
- q) Any fines, parking charges or congestion charges arising under this Policy
- r) Any specialist off-highway-recovery equipment or winching costs. Any vehicle or equipment used other than a standard recovery vehicle would be considered as specialist

COMPLAINTS PROCEDURE

We aim to provide a first class service at all times. However, if You have any complaint regarding the standard of service You have received under Your Policy, the following procedure is available to You to resolve the situation:

- * In the first instance You should contact the intermediary who arranged this Policy for You. If the matter is not resolved to Your satisfaction, You should write to the Managing Director, Europ Assistance (Ireland) Limited, IDA Business Park, Athlumney, Navan, Co. Meath. Should You remain dissatisfied, You may contact :
 - a) The Irish Insurance Federation – Information Services, 39 Molesworth Street, Dublin2
- OR
- b) The Insurance Ombudsman of Ireland, 32 Upper Merrion Street, Dublin 2. Telephone: 01-6620899.
Using this Complaints Procedure will not affect Your rights at law.

REQUESTING EMERGENCY ASSISTANCE

IN AN EMERGENCY, FIRST CHECK THE CIRCUMSTANCES ARE COVERED BY THIS POLICY.

HAVING DONE THIS, TELEPHONE EUROP ASSISTANCE STATING YOUR NAME AND YOUR POLICY REFERENCE.

Call Us and We will contact the nearest suitable garage.

On motorways always use the Emergency telephones as these pinpoint Your exact location. The Police will arrange for assistance to tow You to safety. Then call Us from an ordinary phone or use Your mobile.

If the local Police call for a recovery vehicle to tow You from the motorway, and You are asked to pay on the spot for this service, You should send Us the original receipt.

You should be aware that hire car companies impose minimum driver age restrictions, and will require sight of a credit / debit or charge card before releasing the vehicle to You.

Please give Us an address or phone number where We can contact You.

Many hotels, garages and hospitals have telex or telefax. This number is invaluable as urgent messages can be left at any time of day or night.

We monitor the progress of each case with care and make all the necessary arrangements.

Remember, to comply with the insurance terms and conditions You must contact Us before incurring expenses over €200 in order to obtain Our prior authorisation.

TELEPHONE EUROP ASSISTANCE FIRST DIAL THE UK CODE, THEN:

VEHICLE ASSISTANCE: +44 1444 442092

LEGAL ADVICE & CLAIMS: +44 1444 442093



accident & general

34 Lower Abbey Street, Dublin 1, Ireland