

Insurance



UK and  
European  
breakdown  
cover

# Introduction

## Welcome to UK and European breakdown cover

This Motor Breakdown and accident recovery service is administered on behalf of Co-op Insurance by AXA Assistance (UK) Limited.

Keep this booklet somewhere safe, because it contains useful telephone numbers and important information about what you're covered for.

You'll also find full details about what to do in the event of an accident or breakdown - just follow the simple procedures and leave everything else to us.

Obviously, we hope you won't have the misfortune to need us but, if you do, rest assured we'll do everything we can to get you back on the road as quickly as possible.

We aim to be in attendance within an hour and have an average emergency UK response time of 40 minutes.

# Useful contact numbers

For general enquiries or to make a change to your policy call

**03457 46 46 46**

Lines open Mon to Fri 8am-8pm,  
Sat 8am-5pm and Sun 9am-4pm

For accident recovery call

**0800 092 9069** or

**0044 1737 815016**

(from outside UK)

Lines open 24 hours a day, 7 days a week

For claims or for details of your nearest Co-op Insurance appointed repairer call

**0345 999 8888**

Lines open 24 hours a day, 7 days a week

For windscreen repair or replacement call

**0800 587 6887**

Lines open 24 hours a day, 7 days a week

For breakdown assistance call our breakdown cover emergency helpline

**0800 092 9069** or

**0044 1737 815016**

(from outside UK)

Lines open 24 hours a day, 7 days a week

# What to do if you are involved in a motor accident

**To help us process accident claims with minimal delay, it is important that you capture as much information as possible, including details of other driver(s), witnesses and any police that attended the scene.**

When you call us to report a claim we will ask for the following information:

- the motor insurance policy number for the vehicle involved in the accident, together with the name and address of the policyholder
- details of the claim, including the date of the incident, how the incident occurred, the damage caused, property lost and any injuries sustained
- details of the other party involved, including vehicle registration number, name and address of the driver and their insurance details.

On receipt of these details, we will provide a fast and fair claims service of the highest standard, including:

- reassurance and advice on the steps involved in making a claim
- details of your nearest Co-op Insurance appointed repairer
- confirmation of what you are covered for and what you will need to pay.

#### **We will aim to:**

- respond to all claim notifications within 24 hours of receipt
- respond to all correspondence within five working days
- issue settlement cheques within 24 hours of receiving all necessary documentation.

If the Insured Vehicle is immobile or unsafe to drive after an accident, call the Co-op Insurance emergency helpline on

**0800 092 9069**

Please refer to your motor car policy booklet and Policy Details for full details of cover.

# Accident recovery service

If the **Insured Vehicle** is immobile or unsafe to drive due to insured loss or damage, call the Co-op Insurance emergency helpline. The service also operates in those countries listed under the Geographical Limits specified in the General Exclusions of this Policy, for the period shown in the Policy Details against "Foreign Use".

## UK accident recovery

We will arrange for the recovery of the **Insured Vehicle** to a suitable repairer (usually one of our appointed repairers near to **Your Home** or destination) or, at your request, to **Your Home**, if nearer.

If the repairer cannot accept the vehicle at the time of recovery, it will be stored for up to 48 hours.

The driver and up to six passengers will be taken in one journey to **Your Home** or to the planned destination.

Alternatively, we will arrange and pay for either:

- (i) one night's accommodation (bed and breakfast only) subject to a maximum cost of £40 per person, **or**
- (ii) a temporary hire vehicle up to 1100cc for a maximum of 24 hours.

**Note:** We will choose the most appropriate option.

## European accident recovery

We will arrange for the recovery of the **Insured Vehicle** to a suitable repairer.

If the **Insured Vehicle** is

- (i) immobilised in Europe and cannot be returned in time for your return home, or

- (ii) stolen and not recovered until after your return

home, we'll bring the driver and up to six passengers back to the UK.

We will also arrange and pay for either:

- (i) the return of the **Insured Vehicle** to **Your Home** or a suitable repairer in the UK, **or**

- (ii) a single rail/sea ticket (or an air ticket if the rail/sea trip would take more than 12 hours) for you or your nominated driver to travel from the UK to collect the **Insured Vehicle** once it has been repaired or found.

**Note:** We will choose the most appropriate option.

If applicable, we will arrange and pay for the storage of the **Insured Vehicle** pending its repair, repatriation or legal abandonment. We will not pay more than £100 for storage.

Where the estimated repatriation cost exceeds the UK market value of the **Insured Vehicle** we will not pay more than the cost of legal abandonment and any customs duty imposed.

Please note that the onward transportation of any animal in the **Insured Vehicle** will be at our discretion and entirely at your own risk.

# UK and European breakdown cover

The following is only a summary of the cover available with UK and European breakdown cover. For full details of terms, exclusions and conditions that apply refer to the following pages.

- Europe-wide rescue and recovery service.
- Up to one hour's labour to repair the **Insured Vehicle** at the scene.
- Recovery of your vehicle to a suitable repairer or to **Your Home**.
- If the vehicle can't be fixed on the same day we'll transport the driver and up to six passengers to the home or intended destination, or we'll provide one night's bed and breakfast accommodation if needed or a replacement hire vehicle for up to 24 hours.
- Chauffeur to **Your Home** or destination if the sole driver is injured or unable to drive.
- If the vehicle is **Immobilised** in Europe and cannot be repaired in time for your return home, we'll bring the driver, vehicle and up to six passengers back to the UK.
- In the event that the vehicle is immobilised at or within one mile of **Your Home** we arrange a suitable repairer to come to you, for up to one hour in order to try and make the vehicle mobile.

# UK and European breakdown cover

We (CIS General Insurance Limited) agree with you (the policyholder named in the Policy Details) that, subject to the terms, General Exclusions and Conditions contained in the Motor Car Policy and payment by you of the required premium, we will provide the level of breakdown cover specified as operative in the Policy Details during the Period of Insurance shown in the Policy Details and any further period for which we may accept a renewal premium.

We will settle a claim for assistance by provision of the appropriate service, subject to any monetary limit specified in this booklet.

Signed on our behalf



Gary Hueting  
Chief Operating Officer, Co-op Insurance

## Definition of terms

Each of the following words and expressions is given a specific meaning which applies wherever it appears in **bold type** in this booklet.

**Immobilised:** means unable to be driven or made unroadworthy as a result of a road accident, breakdown, act of vandalism, fire, theft or attempted theft causing breakage or failure of any part essential to the **Insured Vehicle's** mobility.

**Injury:** means bodily **Injury** and includes illness, disease and death.

**Insured Vehicle:** means the motor vehicle (and/or its accessories) specified in your current Policy Details or Certificate and includes any attached trailer or caravan trailer.

**Your Home:** means your address as noted in our records.

# UK breakdown assistance and recovery

Where the **Insured Vehicle** is **Immobilised** at home or at the roadside in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

## What IS insured

### A. Assistance as set out below.

- (i) We will arrange and pay for a vehicle rescue operator to attend the scene of the incident for up to one hour to try to restore the **Insured Vehicle's** mobility.
- (ii) If the **Insured Vehicle** cannot be made roadworthy at the scene of the incident we will arrange and pay for it to be taken, together with the driver and up to six passengers, to a suitable garage, normally within 15 miles, to be repaired at your cost.
- (iii) If the **Insured Vehicle** cannot be repaired the same day at a suitable garage we will arrange and pay for:
  - (a) the **Insured Vehicle**, together with the driver and up to six passengers, to be taken to **Your Home** or the intended destination and, at your request, the **Insured Vehicle** will be taken to a garage of your choice within 15 miles of **Your Home** or the intended destination during one complete journey where possible, for it to be repaired at your cost, **or**
  - (b) one night's hotel accommodation (bed and breakfast only) for the driver and up to six passengers. We will not pay more than £40 per person for hotel accommodation, **or**
  - (c) a hire vehicle of up to 1100cc for a period not exceeding 24 hours. You will be responsible for the return of the hire vehicle and the collection of the **Insured Vehicle** after repair. You must comply with the conditions of the hire car providers, which will include presenting your credit or debit card before the hire vehicle is released to you.

**Note:** We will choose the most appropriate option.

### B. Emergency driver

If, during a journey, the sole driver in the party suffers accidental bodily injury or illness and as a result is unable to drive we will provide and pay for a driver to complete the journey or return the **Insured Vehicle** and up to six passengers to **Your Home**.

## What IS NOT insured

- (a) The cost of fuel or any spare parts required to restore the mobility of the **Insured Vehicle**.
- (b) Damage or costs incurred as a direct result of gaining access to the **Insured Vehicle** following your request for assistance.
- (c) The costs incurred in obtaining a spare wheel or for roadside repair where you are unable to provide a serviceable spare wheel.
- (d) Recovery or assistance if the **Insured Vehicle** is partly or completely buried in snow, mud, sand or flood.

# European breakdown assistance and recovery

Provides the assistance set out under **UK breakdown assistance and recovery** plus assistance whilst the **Insured Vehicle** is temporarily in any country outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands or during a journey between **Your Home** and that country.

## What IS insured

### A. Continental roadside assistance and recovery

If the **Insured Vehicle** is **Immobilised** we will arrange and pay for:

- (i) a vehicle rescue operator to attend the scene of the incident to try to restore the **Insured Vehicle's** mobility. If the **Insured Vehicle** cannot be made roadworthy at the scene of the incident it will be taken, together with the driver and up to six passengers, to a suitable garage for it to be repaired at your cost. We will not pay more than £250 per journey for the cost of labour at the roadside and any necessary recovery.
- (ii) repairs necessary to secure the **Insured Vehicle** following theft or attempted theft of the vehicle or its contents. We will not pay more than £100 per journey for the cost of labour
- (iii) the location and dispatch of any parts necessary to repair the **Insured Vehicle**.

### B. Completion of journey

If the **Insured Vehicle** is

- (i) **Immobilised** for more than eight hours and cannot be repaired locally, **or**
  - (ii) stolen and not recovered
- we will arrange and pay for:
- (i) (a) the transportation of the driver and up to six passengers and their personal effects to the intended destination, in one complete journey where possible, and upon the repair of the vehicle the driver to the repairer's premises to collect the repaired vehicle, or for a driver to bring your vehicle to your holiday location, **or**
  - (b) reasonable hotel accommodation (bed and breakfast only) for the driver and up to six passengers for the period necessary for completion of repairs to the **Insured Vehicle**, provided your planned accommodation has been prepaid and the costs cannot be recovered.

## What IS NOT insured

Any amount where spare parts can be obtained locally or any amount if spare parts are unavailable because:

- (i) they are no longer manufactured
- (ii) they cannot be obtained from a wholesaler or agent
- (iii) they cannot be exported to the country where the **Insured Vehicle** is located.

# European breakdown assistance and recovery - continued

## What IS insured

We will not pay more than £50 per person per day for accommodation expenses, up to total of six days.

Where we have agreed that the appropriate means of transportation is an alternative hire vehicle for the period necessary for completion of repairs to the **Insured Vehicle** we will not pay more than £80 per day, up to a total amount of £800.

**Note:** We cannot guarantee that a replacement hire vehicle will always be available and we are not responsible if one is not available. We will do our best to arrange a vehicle of equivalent size but no guarantee can be given that there will be tow bars, bike racks, roof boxes or other accessories included. Replacement hire vehicles are provided subject to you meeting the conditions of the hirer – this will include submitting details of credit or debit card details. In most parts of Europe, hire cars are not permitted to cross national frontiers or be brought back into the UK.

- (ii) delivery of the **Insured Vehicle**, if you are unable to collect it, to the intended destination after repair
- (iii) a replacement hire vehicle in the United Kingdom pending the return of the **Insured Vehicle** to the United Kingdom if, following a breakdown or accident, the **Insured Vehicle** is repatriated more than 24 hours after the date of your return to **Your Home**. We will not pay more than a total of £150.

## C. Repatriation of the Insured Vehicle

- 1) If, whilst it is outside Great Britain, Northern Ireland, the Isle of Man and the Channel Islands, the **Insured Vehicle** is
  - (i) **Immobilised** and cannot be repaired locally before your intended return to **Your Home**, or
  - (ii) stolen, and not recovered, until after you return to **Your Home**we will arrange and pay for
  - (i) (a) the return of the **Insured Vehicle** to **Your Home** or to a garage of your choice in the United Kingdom, or
  - (b) a single ticket by rail and/or sea, or by air if travel by train and/or boat exceeds 12 hours, for you or your nominated driver to travel from the United Kingdom to collect the **Insured Vehicle**.

**Note:** We will choose the most appropriate option.

- (ii) if applicable, storage of the **Insured Vehicle** pending its repair, repatriation or legal abandonment.

We will not pay more than £100 for storage.



# European breakdown assistance and recovery - continued

## What IS insured

Where the estimated repatriation cost exceeds the United Kingdom market value of the **Insured Vehicle** we will not pay more than the cost of legal abandonment and any customs duty imposed.

- 2) If, at the time of your intended return to **Your Home**, the **Insured Vehicle**
  - (i) is still **Immobilised**, or
  - (ii) has not been recovered after having been stolenwe will pay for the return of the driver and up to six passengers to **Your Home**.

## Important conditions and exclusions

1. If we arrange for temporary roadside repairs to be carried out following damage to the **Insured Vehicle**, or provide recovery to the destination, we shall not be liable to provide further assistance in respect of the same incident or insured event.
  2. We cannot accept responsibility for the cost or the quality of repairs when the **Insured Vehicle** is repaired in any garage to which the **Insured Vehicle** is taken.
  3. No recovery or assistance will be provided unless you contact the breakdown cover emergency contact number shown on page 2. You should not contact any agent or repairer direct.
  4. You must attend the **Insured Vehicle** at the time we have informed you that assistance may be expected.
  5. We will not arrange for assistance where the **Insured Vehicle** is considered to be dangerous or illegal to repair or transport.
  6. We will not be liable for more than two claims arising from a common identified fault made under this Section during any period of insurance.
  7. If we agree to provide assistance in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and our nominated agent is unable to attend the **Insured Vehicle** within one hour of your call to us, we will pay £10 as compensation, provided that
    - (i) the delay was not caused by circumstances beyond our control and
    - (ii) you submit a written claim to us for the compensation.
  8. Onward transportation of pets or livestock shall be at the vehicle rescue operator's discretion and solely at your risk. You will need to pay any additional costs associated with bringing pets back to the UK from Europe.
  9. On many European motorways or Autoroutes, particularly in France, if you break down the emergency telephones will be answered by the police. They will arrange for a recovery vehicle to tow the **Insured Vehicle** off the motorway either to a local garage or perhaps to a motorway service station, without reference to us. You may be required to pay for this assistance on the spot, in which case obtain a receipt and we will reimburse you. Alternatively, once the **Insured Vehicle** has been towed to a place of safety call the European Breakdown Assistance number on page 4 and the recovery agent may accept our guarantee of payment. At this stage we will also arrange any other assistance you may require.

**Only by calling the European Breakdown Assistance numbers will you be able to claim for the services provided.**
  10. In the event that the **Insured Vehicle** is **Immobilised** due to incorrect fuel being used the only service provided will be recovery to the nearest garage. You will need to pay any other costs incurred, including the repair and any onward recovery that may be necessary.
  11. If you choose to make your own recovery arrangements, you cannot subsequently claim any of the benefits provided. If we have agreed to provide assistance and you later decide it is no longer required, you must call to tell us of your decision.
  12. Should you be unwilling to accept our decision or that of our agents on the most suitable form of assistance to be provided, we will pay not more than £100 for any one breakdown towards your preferred form of assistance.
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UK breakdown assistance

0800 092 9069

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European breakdown assistance

0044 1737 815016

Lines open 24 hours a day, 7 days a week

[co-op.co.uk/insurance](https://www.co-op.co.uk/insurance)

**Please call 03457 46 46 46 if you would like to receive this information in an alternative format such as large print, audio or Braille.**

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Calls may be monitored or recorded for security and training purposes. Calling us on an 03 number will cost no more than a call to an 01 or 02 number irrespective of whether you call from a landline or mobile. If you have 'inclusive minutes' with your package these calls are included, however you may wish to check with your service provider. Lines are open from 8am-8pm weekdays, 8am-5pm Saturdays and 9am-4pm Sundays. Calls to 0800 numbers are free from landlines. Calls from mobiles may be considerably more. You may want to check this with your service provider.