



classicline*
INSURANCE

POLICY WORDING

Roadside Assistance

PROVIDED BY



HOW TO MAKE A CLAIM

To get UK emergency help phone: **01737 334 205**

Please note that you may incur a charge if you use a mobile phone to call

If you need Breakdown Assistance in Europe, please call: **00 44 1737 815289**

Text messaging is available for use by deaf, hard of hearing or speech-impaired customers.

Please text the word “breakdown” to **+44 (0) 7624 808 266**.

You should have the following information available:

- The vehicle’s registration number.
- Your name, home postcode and contact details.
- Your policy number.
- The make, model and colour of the vehicle.
- The location of the vehicle.
- An idea of what the problem is.
- SOS Box number (where applicable).

Help on motorways

If you break down on the motorway, go to the nearest SOS emergency phone box. Ask the police to contact the 24-hour emergency helpline on the above number.

You will only be able to claim the services we provide by contacting the emergency helpline number.

CLASSICLINE RESCUE SERVICES IN THE UK

This policy is administered by Auto Legal Protection Services Limited (ALPS). ALPS registered address is Sunnyside Mill, Highfield Road, Congleton, CW12 3AQ and company registration number is 3676991. ALPS is authorised and Regulated by the Financial Conduct Authority (FCA) (FCA register number 300906).

This policy is underwritten by Inter Partner Assistance SA (IPA) which is fully owned by the AXA Assistance Group. Inter Partner Assistance is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from us on request. Inter Partner Assistance SA's firm register number is 202664. You can check this on the Financial Services Register by visiting the website www.fca.org.uk/register

Your policy is subject to English Law and you and we agree to submit to the non-exclusive jurisdiction of the English Courts if there is an unresolved dispute between us.

We will provide this cover for any breakdown occurring during the period of insurance and within the mainland of England, Scotland, Wales and Northern Ireland. If the vehicle cannot be driven as a result of a breakdown, which occurs during the course of a journey we will arrange and pay for the services as, shown below. Cover will apply to any person driving the insured vehicle who normally resides at the registered address. The benefits and services apply to any breakdown, which occurs during the period of insurance and within the territorial limits.

Roadside assistance

We will arrange help at the scene of the breakdown and will arrange and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will arrange and pay the reasonable cost of taking the vehicle, you and up to 4 passengers from the place where the vehicle has broken down to the nearest available garage.

Vehicle Recovery

If the vehicle cannot be repaired at the scene of the breakdown and cannot be repaired the same day at a suitable garage, we will arrange and pay the reasonable cost of taking the vehicle, you and up to 4 passengers from the place where the vehicle has broken down to any one place you choose.

CLASSICLINE RESCUE SERVICES IN THE UK

Home service

If the vehicle breaks down at your home or within one mile of your home, we will arrange help and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will pay the reasonable cost of taking the vehicle to the nearest available garage.

Alternative travel or accommodation

If the vehicle breaks down while it is more than 25 miles from your home and it cannot be repaired at the roadside or at a garage during the same day, we will refund the cost of alternative travel arrangements or necessary emergency overnight accommodation. The most we will pay will be up to £150 for alternative road, rail travel or car hire or one night's hotel accommodation for you and up to 4 passengers. (The amount we will refund will only be for the rooms. We will not pay any amount for meals or drinks).

Before you arrange alternative travel or accommodation you must call us for our agreement. We will only refund amounts covered by this insurance if we receive valid invoices and receipts.

Caravan and trailer service

If your vehicle breaks down, any attached caravan or small trailer not more than 3 metres (10 feet) long used for private purposes will be entitled to the same service as the vehicle, as long as it is attached to the vehicle by a standard 50 millimetre (2 inch) towing coupling.

Message service

If your vehicle breaks down and help is arranged by the Rescue Control Centre, they can contact your family or colleagues to let them know about the situation.

CLASSICLINE RESCUE SERVICES IN EUROPE

Whilst we hope that your travel period will be incident free, if your vehicle breaks down, help and assistance is available by calling the 24-hour English speaking emergency telephone service. Try to call from a place where it is easy to call you back. Please note that it is not always possible to provide automatic hire cars or accessories such as bike racks, luggage racks or tow bars.

Please read the details carefully to ensure that you are fully covered, and remember to follow any rules and procedures laid down in respect of servicing the vehicle and making a claim. (See general conditions 4 and 11).

This insurance will provide the benefits described below if your vehicles breaks down and cannot be driven as a result of a mechanical or electrical breakdown (failures or breakages). Such breakdown must occur within the countries of Andorra, Austria, Belgium, Czech Republic, Denmark, France, Germany, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Slovak Republic, Spain, Sweden or Switzerland.

Please note that this is not a maintenance policy and therefore does not cover the cost of parts or the cost of non-emergency repair work, such as routine servicing or diagnostic tuning. The cover is designed to help keep you and your party mobile during the journey or holiday period abroad. It is not a replacement for a motor insurance policy and does not provide cover for bodywork repairs following an accident or theft.

EUROPEAN VEHICLE BREAKDOWN RECOVERY

Benefits

You will have cover for the following: -

1. Miscellaneous costs incurred in arranging immediate emergency roadside help following a breakdown. The most we will pay will be £200 in any one-travel period. If the vehicle cannot be repaired quickly at the scene of the breakdown we will arrange and pay the reasonable cost of taking the vehicle, you and four passengers to a nearby garage for it to be repaired at your cost. We will cover the cost of replacement parts up to a maximum of £100, but excluding parts subject to routine maintenance or periodic repair or replacement such as tyres, batteries, exhaust systems and the like.
2. If the vehicle is out of use for a period of more than 8 hours as a result of a breakdown or due to death, injury or serious illness of the only available driver, we will refund the following costs and expenses as long as they are as a direct result of the breakdown or illness and are paid immediately after the breakdown or illness (in the case of illness a Doctor's report will be required).
 - The cost of recovery of the vehicle to the nearest garage or railway;
 - The cost of storage of the vehicle at a garage up to a maximum of £100;
 - Freight costs to obtain any replacement part, which is not available locally;
 - The cost of one of the following: Hiring one replacement vehicle up to £100 per day and £1,800 in total. Hiring one chauffeur in the event of a serious illness of the only available driver in your party, up to £100 per day. Second-class rail fares so that you and your party can finish your journey or return home. Extra hotel accommodation costs for you and each member of your party up to £40 per person per day incurred during the journey to and from the holiday location up to a maximum of 5 days. (We will not pay for meals or drinks);
 - The cost of recovering the vehicle to your home if it cannot be repaired before your planned return date or costs incurred in travelling from your home or holiday location to the scene of the breakdown to collect the vehicle after repair. (Such cost must not be more than economy class airfare plus miscellaneous additional expenses not exceeding £150);
 - The cost of emergency repairs to secure the vehicle in the event that it is damaged by attempted theft or break-in up to a maximum of £150 (a Police report will be required);
 - The cost of hiring a replacement vehicle up to £200 if your vehicle is still out of use when you return to the United Kingdom; or
 - The cost of necessary telephone calls up to a maximum of £15.

Exceptions

1. This section does not cover:
 - Breakdowns due to lack of petrol, oil, water or frost damage or the use of the vehicle for racing, pacemaking, or being in any contest or speed trial or any rigorous reliability testing;
 - The cost of any repair apart from repairs covered under Section 1;
 - The cost of spare parts or emergency windscreens;
 - Expenses incurred in ordering incorrect replacement parts where this is due to insufficient or wrong information being given by you; or
 - The cost of returning hired vehicles to the Hire Company.
2. If the vehicle suffers damage and it is considered to be a write-off (the cost of repairs are greater than the market value of the vehicle) sub-section 2(d) will not apply where the vehicle has comprehensive motor insurance. Where the vehicle is subject to third party insurance, cover will be limited to the market value of the vehicle. If this situation arises, we reserve the right to conduct negotiations direct with the motor insurers.

GENERAL CONDITIONS

1. We will only provide the cover described in this insurance if: You have met all the terms and conditions in this document of insurance; The information you have given to us is, as far as you know, correct and complete. (Any payment made under this insurance will be based on the original information given to us).

If you have failed to give us complete and accurate information or have not met the terms and conditions, this could lead to your claim being denied or the insurance not being valid.

2. This insurance only applies to you and cannot be transferred to anyone else.
3. You must not use your vehicle outside the United Kingdom for more than 31 days in a row or more than 60 days in total during the period of insurance.
4. If you are travelling abroad you must ensure that the vehicle is in a roadworthy condition at the start of the journey or holiday and it has been regularly serviced by a garage or yourself in accordance with the manufacturer's recommendations.
5. Roadside help or recovery will only be provided if you or the driver stays with the vehicle until a rescue vehicle arrives.
6. If a claim is made which you or anyone acting on your behalf knows is false, fraudulent or exaggerated, we will not pay the claims and cover under this insurance will end.
7. You must take all reasonable steps to prevent a breakdown, and your vehicle must not be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out.
8. The vehicle you are travelling in must carry a serviceable spare tyre and wheel, and a key that will let us remove a wheel secured by wheel nuts for the vehicle, caravan or trailer, if it is designed to carry one.
9. Your vehicle must be taxed and the appropriate licence displayed in accordance with applicable law.
10. You must keep your vehicle properly maintained and serviced.
11. This insurance only covers the vehicle specified in the schedule. You must tell ClassicLine Rescue about any change of vehicle immediately.
12. You must take all reasonable steps to avoid or minimise any loss arising out of a claim under this insurance. Claims arising directly out of financial incapacity will not be covered.
13. You must take reasonable care for the safety and supervision of the vehicle, and if loss or damage occurs whilst it is in the care of a transport company, authority, garage or hotel, the loss or damage must be reported, in writing, to such transport company, authority, garage or hotel.

GENERAL CONDITIONS

14. We can: take over, conduct, defend or settle any claims; and take proceedings, at our own expense and for our own benefit, to recover any payment we have made under this insurance. We will take this action in your name or in the name of anyone else covered by this insurance. You or the person whose name we use must co-operate with us on any matter, which affects this insurance.
15. If we incur additional costs beyond the scope of cover, which applies, you must reimburse these costs on demand and within 14 days.
16. If we accept your claim but disagree with the amount due to you the matter will be passed to an arbitrator who we both agree to. When this happens, the arbitrator must make a decision before you can start proceedings against us.
17. If you make any alteration to this insurance we may charge an administration fee. We do not return premiums where the amount is less than £10.
18. If you decline to accept our decision on the most suitable course of action then we may limit our liability in respect of any one incident to a maximum of £100.
19. We will not provide cover, pay any claim or provide any benefit if doing so would expose us to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

GENERAL EXCLUSIONS

This insurance does not cover the following: -

1. Claims totalling more than £3000 in any year.
2. If the vehicle is recovered by sea or air, any amount which is more than the cost of taking the vehicle to the nearest port or airport.
3. Any ferry fares or toll fees.
4. Compensation due to delays to transport services.
5. Loss or damage to the vehicle or its contents, or any valuables carried in the vehicle.
6. Damage or costs incurred as a direct result of gaining access to the vehicle following your request for assistance.
7. The cost of taking the vehicle and its passengers to more than one address after any one breakdown.
8. The cost of recovering the vehicle and its passengers if the vehicle can be repaired within a reasonable period of time at or near the place where it has broken down.
9. The cost of any parts, emergency windscreens, components or materials used to repair the vehicle.
10. Any costs or expenses for any service, which is not arranged by the Rescue Control Centre.
11. Any costs or expenses if the breakdown is covered by any other insurance or recovery service.
12. Any request for service if the vehicle has been used (from the time you bought it) for private hire, public hire, racing, rally pacemaking or in any contest or speed trial or any rigorous reliability testing.
13. Any request for service if the vehicle is off road or cannot be reached due to snow, mud, sand or flood.
14. Any request for service if the vehicle is considered to be dangerous or illegal to repair or transport.
15. Any results of war, invasion, act of foreign enemy, hostilities (whether war is declared or not), civil war, rebellion, revolution, military or usurped power.
16. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
 - Ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear waste from burning nuclear fuel;
 - The radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear part of that assembly; or
 - Pressure waves caused by aircraft and other flying objects.

COMPLAINTS PROCEDURE

We will always aim to do our best. However there may be times when you are not happy with our services.

If you have a complaint about our service, you can write to our Customer Relations Manager at:

Customer Relations –Motor Breakdown
Inter Partner Assistance SA,
The Quadrangle, 106-118 Station Road,
Redhill,
Surrey,
RH1 1PR,
UK.

Telephone: [01737 815 215](tel:01737815215)

Email: quality.assurance@axa-assistance.co.uk

We will deal with your dissatisfaction as soon as we can and try to reach an amicable resolution.

If we are unable to reach a resolution within 8 weeks or if you are not happy with our resolution, you may have the right to refer the matter to the Financial Ombudsman Service by writing to:

Financial Ombudsman Service
Exchange Tower,
London,
E14 9SR.

Telephone: [0800 023 4567](tel:08000234567)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Following the complaints procedure does not affect your legal rights.

Financial Services Compensation Scheme (FSCS)

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our liabilities under this insurance. Further information about the compensation scheme arrangements is available from FSCS. Information can be obtained on request, or by visiting the FSCS website at www.fscs.org.uk

DEFINITIONS

Breakdown	Mechanical or electrical breakdown (failures or breakages), or damage that is caused by an accident, vandalism, fire or theft and results in you not being able to drive your vehicle.
Document of insurance	This leaflet together with the schedule, form your ClassicLine Rescue Membership Document.
Home	The place where your vehicle is normally kept.
Period of insurance	The period of time covered by this insurance (as shown in the schedule).
We, us, our	Inter Partner Assistance SA and AXA Assistance (UK) Ltd both of The Quadrangle, 106-118 Station Road, Redhill, Surrey, RH1 1PR, UK. In the cancellation section of this policy this also means ClassicLine Insurance Services.
You, your	The person named as 'the insured' in the schedule.
Your vehicle	Any vehicle specified in the schedule (or reported to and accepted by us), or a caravan (less than 23 feet/7 metres long) attached at the time of the breakdown.

DATA PROTECTION NOTICE

Please read the paragraphs below, which define how We use information about you for the purpose of providing you with insurance services and additional products and services.

We appreciate the importance of the protection, confidentiality and security of your information.

Call recording

To help us to provide a first-class service we may record your phone calls.

Personal information

By purchasing our products and services, you agree that We may:

- Disclose and use information about you and your insurance cover to companies within the AXA group of companies, to its service providers and agents in order to administer and service your insurance cover, collect payments for fraud prevention and otherwise as required by applicable law;
- Monitor and/or record your telephone calls in relation to cover to ensure consistent servicing levels and account operation; or
- Undertake all of the above within and outside the United Kingdom and the European Union. This includes processing your information in other countries in which data protection laws are not as comprehensive as in the European Union. However, We have taken appropriate steps to ensure the same (or equivalent) level of protection for your information in other countries, as there is in the European Union.

If you want to know what information is held about you by Inter Partner Assistance or AXA Assistance, please write to us at :

Data Protection Officer
The Quadrangle,
106-118 Station Road,
Redhill,
Surrey,
RH1 1PR.

There may be a charge for this service, as permitted by law. Any information which is found to be incorrect will be corrected promptly. Information about you is only held for so long as it is appropriate for the above.