



CAROLE NASH



CAROLE NASH
Combined
UK & European
BREAKDOWN
RECOVERY CARD



bike insurance



car insurance



travel insurance



home insurance

Combined UK & European
breakdown recovery
& legal protection

INSURANCE DOCUMENTS



Carole Nash Insurance Consultants Limited

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Carole Nash Insurance Consultants Ltd is authorised and regulated by the Financial Services Authority. Carole Nash is a registered trading style of Carole Nash Insurance Consultants Ltd registered in England and Wales No 2600841. Car and home insurance currently not available in Northern Ireland.

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The Carole Nash Promise

We believe that as a Carole Nash customer you have the right to know what you can expect from us.

We also believe that as we are committed to excellent service, we should be honest and confident enough to publish our service standards. This is why we give every customer a copy of our Customer Promise.

If you feel we have failed to meet any of these promises we have made to you, please contact our Customer Relations Team on 0800 130 0647 or by emailing customerrelations@carolenash.com

Our promises to you are:

1. We will handle your business quickly and efficiently, if we say we will do something, we will do it.

- We will endeavour to ensure our call centre and administration departments are staffed appropriately to deal with your needs.
- We complete extensive system accuracy checks to ensure we get things right and that we achieve what we have promised you.

2. Our products and services are designed specifically to meet your particular needs.

- We hold regular reviews with our Insurers, and are able to design unique and innovative policies.
- We respond to the feedback from the motoring community to ensure the products we provide are customer focused.

3. You will only deal with knowledgeable and properly trained staff.

- Every new member of staff spends an appropriate amount of time with our training team and must undertake an extensive training course before they may even begin to assist you.
- We continually review both our products and industry regulation to ensure every member of staff has the necessary competency to fulfil your requirements.
- Through call recording we are able to monitor and evaluate calls to ensure that our staff members consistently offer you a professional service and advice that is clear, fair and not misleading.

4. Where we offer advice we will only recommend a policy which is right for your needs and which takes into account your particular circumstances.

- We will make you aware of any particular exclusions or limitations on your policy before you commit to purchasing.
- We will tailor our advice to ensure you have a clear understanding of the products and services we offer.

5. We will give you clear information at all times. We will not use jargon and we will check to make sure you clearly understand the information provided.

- All documentation is written in plain English.
- Our website and our document packs are regularly reviewed to ensure the information that they contain is clear and easy to understand.

6. We will continue to keep in touch with you to ensure we remain up-to-date with any issues that are important to you.

- The use of customer surveys ensures that we keep up-to-date with your needs, and measures your opinion of Carole Nash and the service we provide.
- Continued support of motor shows and working closely with local motoring clubs ensures we understand the needs of the motoring community.

7. We do not like to make mistakes, but if they do happen, we will be honest and open enough to apologise, and correct them as quickly as we can.

- We accept we are responsible for our actions, we admit to mistakes and put matters right at the first opportunity.
- Management Information enables us to look at where things have gone wrong. We are then able to implement systems and controls to reduce the risk of it happening again.
- If you are unhappy in any way with the service you have received from Carole Nash, our complaints procedure enables you to express your dissatisfaction and have a full understanding of how your complaint will be handled.

If unfortunately you feel our customer service levels have failed to meet your expectations, please contact us:

By telephone:

For claims related complaints, call the Carole Nash Claims Service Dept on 0800 298 5533.

For any other type of complaint, call the Carole Nash Customer Services Dept on 0800 298 5511.

In writing:

Customer Relations Team
Carole Nash Insurance Consultants Ltd
Trafalgar House
110 Manchester Road
Altrincham
Cheshire
WA14 1NU

If you are not satisfied, you may be entitled to refer the matter to the Financial Ombudsman Service.

Combined UK & European Breakdown Recovery & Legal Protection

Definitions

The following definitions apply to all sections:

You, your

Any person named in your current Certificate of Motor Insurance or any person authorised to drive or be a passenger in, or on, the insured vehicle.

Insured vehicle

Your motor vehicle as described in your current Certificate of Motor Insurance.

The insured vehicle must be no more than:

- 3.5 tonnes when fully loaded;
- 5.5 metres (18 feet) long; or
- 2.3 metres (7 feet 6 inches) wide.

This also includes any caravan or trailer attached to your motor vehicle (as long as it is no longer than 7.6 metres (25 feet) long, including the towbar).

Period of insurance

The period shown in your current Certificate of Motor Insurance.

The following definitions only apply to Sections 1, 2 and 3:

We, us, our

Arc Legal Assistance Limited who administer this insurance on behalf of Inter Partner Assistance who are the Insurers and are a wholly owned subsidiary of AXA Assistance SA and part of the worldwide AXA Group.

Legal representative

The solicitor, or other person appointed to represent you and protect your interests.

Costs

Under this policy we will pay the following:

- The professional fees, and expenses reasonably and properly charged by the legal representative, up to the standard rates set by the courts.
- Your opponent's costs which you are ordered to pay by a court.

The most we will pay for all claims arising out of one event is £50,000.

Territorial limit

The territorial limit for Sections 1 and 3 is Great Britain, Northern Ireland, the Channel Islands, the Isle of Man, Andorra, Austria, Belgium, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, the Republic of Ireland, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and Turkey.

The territorial limit for Section 2 is Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Damages

Money that a court says your opponent must pay or money your opponent agrees to pay to settle your claim.

The following definitions only apply to Section 3:

Conditional fee agreement

The separate agreement between you and your legal representative, as

allowed by the Access to Justice Act (1999), for paying his or her professional fees when you claim damages.

Collective conditional fee agreement

The separate agreement between your legal representative and us, as allowed by the Access to Justice Act (1999), for paying his or her professional fees when you claim damages.

Small claims track limit

The most you can claim in the small claims track of the County Court in England and Wales.

The following definitions only apply to Sections 4 and 5: We, us, our

AXA Assistance UK Limited who administer this insurance on behalf of Groupama Insurance Company Limited who are the insurers.

You, your

The person named in your current Certificate of Motor Insurance and any person authorised to drive or be a passenger in, or on, the insured vehicle.

Territorial limit

The territorial limit for Section 4 is Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

The territorial limit for Section 5 is Andorra, Austria, Belgium, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, the Republic of Ireland, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and Turkey.

Breakdown

Where the vehicle can not be driven due to an electrical or mechanical fault, the theft or loss of keys, a flat tyre, or running out of fuel.

Legal Protection Policy Legal helpline

Carole Nash Breakdown and Legal Protection includes access to a Legal Helpline for advice, 24 hours a day, 365 days a year, on any personal legal matter. We may record the calls to protect you.

Legal Helpline Tel. No. 0870 350 5715

When you call Legal Helpline quote Carole Nash Breakdown and Legal Protection and master policy number 10052. We will then ask you for a brief summary of the problem and these details will be passed on to an adviser who will return your call.

We agree to cover you under the terms and conditions of this policy, as long as the premium has been paid.

Section 1 Motor prosecution defence

What is covered under Section 1

We will pay the costs of defending your legal rights (including making an appeal against your conviction or sentence) after any event which results in criminal proceedings being brought against you for an offence relating to you owning or using the insured vehicle.

We will provide this cover as long as:

- the event happened within the territorial limit and within the period of insurance; and
- the claim will be decided by a court within the territorial limit.

What is not covered under Section 1

We will not provide cover for the following.

- 1 Parking offences which you don't get points on your licence for.
- 2 Driving while under the influence of drink or drugs.
- 3 Driving without insurance.
- 4 Any offence which would be covered under your motor insurance policy or where you qualify for legal aid.
- 5 An allegation of intentional violence or dishonesty or for anything that you have done deliberately or recklessly.

Section 2 Motor contract cover

What is covered under Section 2

We will pay the costs of you taking or defending legal action as a result of any action arising from a contract you have to:

- buy, hire, sell or insure the insured vehicle or its spare parts or accessories; or
- service, repair or test the insured vehicle.

We will provide this cover as long as:

- you entered into the contract within the territorial limit;
- the dispute started within the period of insurance;
- any legal action is brought within the territorial limit; and
- you have a reasonable chance of successfully recovering damages, defending the legal action or settling the dispute in another way.

What is not covered under Section 2

We will not provide cover for the following.

- 1 The first £100 of every claim under this section.
- 2 Any event which occurs within the first three months of this policy, unless the claim is for new goods or services bought after the start of this policy.
- 3 Any contract where the amount in dispute is less than:
 - £1000 for buying, selling or hiring the insured vehicle; or
 - £250 for servicing, repairing or testing the insured vehicle.
- 4 A dispute over the amount of money or other compensation due under an insurance policy.
- 5 An allegation of dishonesty.

Section 3 Accident, loss recovery & injury

What is covered under Section 3

We will pay the costs of you taking any legal action as a result of any road accident which causes the following.

- Your death or bodily injury while you are in, on or getting into, out of, onto or off the insured vehicle.
- Damage to the insured vehicle.
- Damage to property which you own or are legally responsible for and which is in or on the insured vehicle.

We will provide this cover as long as:

- the claim is not covered under any other insurance policy;

- the road accident happened within the territorial limit and within the period of insurance;
- the claim will be decided by a court within the territorial limit;
- you have a reasonable chance of recovering damages; and
- you enter into a conditional fee agreement with your legal representative or your legal representative enters into a collective conditional fee agreement with us, if the claim is going to be decided by a court in England or Wales and the damages you are claiming is above the small claims track limit.

What is not covered under Section 3

We will not provide cover for the following.

- 1 Any claim arising out of a contract you have with another person or organisation.
- 2 A claim for an event which is not covered under your current motor insurance policy.

What is not covered under Sections 1, 2 and 3

- 1 Costs we have not agreed to in writing.
- 2 Costs you have paid directly to the legal representative or any other person without our permission.
- 3 Any VAT you can get back from elsewhere.
- 4 Costs which are disproportionate to the financial benefit that would be gained from the legal action.

Conditions that apply to Sections 1, 2 and 3

If you do not keep to the conditions, we may cancel the policy and refuse any claim and withdraw from any current claim.

1 You must do the following

- a Give us written details of your claim and any other supporting information we ask for.
- b Make your claim within six months of the event which caused the dispute.
- c Follow the legal representative's advice and provide any information he or she asks for.
- d Do everything you can to get costs back and pay them to us.
- e Get our written permission before you make an appeal.
- f Make sure that your legal representative keeps to all parts of condition 2.

2 Your legal representative must do the following

- a Get our written permission before instructing a barrister or expert witness.
- b Tell us if, at any stage, there is no longer a reasonable chance of a successful defence, getting damages back or getting any other solution.
- c Tell us straight away if the other party makes a payment into court or any offer to settle the matter.
- d Tell us the result of the claim when it is finished.
- e Enter into a conditional fee agreement with you or a collective conditional fee agreement with us, if a claim under Section 3 of this policy will be decided by a court in England or Wales and the amount of damages you are claiming is above the small claims track limit.

3 We will have the right to do the following

- a Take over and deal with (in your name) any claim or proceedings.
- b Settle a claim by paying the amount in dispute.
- c Appoint the legal representative for you, and in your name.
- d Have any legal bill audited or assessed.
- e Contact the legal representative at any time, and have access to all statements, opinions and reports relating to the claim.
- f End your cover if, during the course of the claim, we think there is

no longer a reasonable chance of success. If you continue the claim and get a better settlement than we expected, we will pay your reasonable costs which you cannot get back from anywhere else.

g At the end of the claim, settle the costs covered by this policy if there is no other way of getting those costs back.

4 Your agreements with others

We do not have to keep to any agreement between you and the legal representative or you and any other person or organisation.

5 Choosing the legal representative

When you need to start legal proceedings you can choose the legal representative. You must send his or her name and address to us. If we do not agree with your choice, we will settle the matter using the procedure in condition b on page 11.

The procedure set out in condition b does not apply if the dispute is over a decision made by your legal representative not to enter into a conditional fee agreement with you or a collective conditional fee agreement with us.

When you are choosing the legal representative, you must remember that it is your responsibility to keep the cost of any claim or legal proceedings as low as possible.

How to make a claim under Sections 1, 2 and 3

The claims procedure outlined below is administered by Arc Legal Assistance.

If you need to make a claim under Sections 1 or 2, call the Legal Helpline on 0870 350 5715.

The Legal Helpline will send you a claim form. Fill the claim form in and send it to:

Arc Legal Assistance
PO Box 8921
Colchester
CO4 5YD

Telephone: 0870 350 4400

We will contact you once we have received the claim form.

If you need to make a claim under Section 3, contact Carole Nash Insurance Consultants Ltd. Carole Nash Insurance Consultants Ltd will pass the details of your claim on to a solicitor.

UK & European Breakdown Recovery Policy

Section 4

UK assistance

The cover under Sections 4 and 5 is administered by AXA Assistance UK Limited and insured by Groupama Insurance Company Limited.

What is covered under Section 4

1 Home and roadside assistance

We will come out to the insured vehicle if you can't drive it after a breakdown, an accident or an act of vandalism within the territorial limit and within the period of insurance. We will try to repair the insured vehicle at the roadside. The repair work will be free of charge, for up to one hour, but you must pay the cost of any parts, fuel or other supplies used to repair the insured vehicle.

If we cannot repair the insured vehicle at the roadside and it cannot be repaired the same day at a local garage after being recovered by us, we will arrange and pay for one of the following;

1a Onward travel

We will arrange and pay for the vehicle, you and six passengers to continue with your journey to your destination or to return home, or

1b Hotel accommodation

If you are more than 50 miles from your home address, we will pay for the cost of bed and breakfast for you and six passengers. The most we will pay is £50 a person. You must pay for any extra hotel costs, or

1c Car hire

We will arrange and pay for a hire car, up to 1600cc, for up to 24 hours. You must have a valid driving licence with you, and pay a deposit to the hire-car company by credit card, to cover the cost of the fuel you use, insurance and any extra days' hire. We will provide car hire as long as you are between 25 and 65 years old. (We will try to arrange something for you if you are under 25 or over 65, but we cannot guarantee that we will be able to help.) You might not be able to get a hire car if you have endorsements on your driving licence.

We will choose the most appropriate solution from the options above.

If we have to make a forced entry to the insured vehicle because you are locked out or have lost your keys, you must sign a declaration, saying that you will be responsible for the damage.

2 Storage

If the insured vehicle has to be stored after we have recovered it, we will pay for the cost of storing the insured vehicle. The most we will pay is £50.

3 Medical assistance

If you have to go into hospital after an accident, within the territorial limit and within the period of insurance and are more than 20 miles from your home, we will pay for one night's bed and breakfast in a hotel we choose, for your passengers. The most we will pay is £100 a person. You must pay for any extra hotel costs. We will also arrange for an ambulance to take you to a hospital near your home if medically necessary, the maximum that we will pay is a total of £300. A doctor must give permission before we do this.

4 Replacement driver

If you are the only driver and can't drive because you are ill or injured within the territorial limit and within the period of insurance, we can arrange and pay for a replacement driver to take you, the insured vehicle and your passengers to your home address within the territorial limit.

5 Message service

We can get a message to a person you have chosen, if your journey has been delayed as a result of a breakdown, an accident or an act of vandalism within the territorial limit and within the period of insurance.

6 Broken glass

We can arrange for an approved supplier to come out to you to replace any broken glass, but you will have to pay for the work they do.

7 Claims

We shall not be responsible for more than four claims against the service during any 12 month period. Once the maximum number of claims has been reached, a referral service will be offered. All costs will be charged to you.

You shall carry a serviceable spare tyre and wheel for your vehicle, trailer and caravan.

Section 5

European assistance

We will provide the cover of this section as long as you are not travelling outside the UK for more than 91 days at a time.

The most we will pay for all claims arising out of one event under this section is £2,500 subject to the terms and conditions of this policy.

1 Roadside assistance and recovery

We will come out to the insured vehicle if you can't drive it after a breakdown, an accident or an act of vandalism within the territorial limit and within the period of insurance.

If the insured vehicle can be repaired at the roadside, the repair work will be free of charge for up to one hour, but you must pay the cost of any parts, fuel or other supplies used to repair the insured vehicle.

If the insured vehicle cannot be repaired at the roadside, we will arrange and pay for it to be taken to the nearest repairer for it to be repaired at your cost.

If you have a problem on a motorway outside the UK or the Republic of Ireland, you will have to use a roadside telephone. You will be connected to the authorised motorway service, not our control centre. You may have to pay for the cost of labour and towing the insured vehicle on the spot, but you can claim these costs back from us when you get home by calling us on 0800 093 5318.

2 Vehicle repatriation

If the insured vehicle can't be repaired in Europe, or by the time you have to get home, we will arrange and pay for it to be taken to the nearest garage to your home address in the UK.

You must give us a signed list of any items which are left in, or on, the insured vehicle. We will not be responsible for the loss of, or damage to, any items which are not on this list.

We will only repatriate your vehicle to the UK if we believe the cost of doing so would be less than the market value of the vehicle in the UK following the loss or damage.

3 Storage

If the insured vehicle has to be stored whilst you are waiting for it to be recovered or taken back to the UK by us, we will pay for the cost of storing the insured vehicle. The most we will pay is £100.

4 Onward travel and accommodation

If the insured vehicle can't be repaired the same day of being recovered by us, we will arrange and pay for one of the following:

- Up to three nights bed and breakfast accommodation for you and up to six passengers. The most we will pay is £50 a night for each person, provided your original accommodation has been pre-paid and you can't get your money back. You must pay for any extra hotel costs; or
- A hire car, up to 1600cc, for up to 14 days', so you can carry on with your journey, as long as the insured vehicle has been recovered by us. You must have a valid driving licence, and pay a deposit to the car-hire company by credit card, to pay for the fuel you use and any extra days' hire. (We cannot guarantee that a vehicle with accessories like roof racks and tow bars will be available.) You might not be able to get a hire car if you have endorsements on your driving licence. We will provide this cover as long as you are between 25 and 65 years old. (We will try to arrange something for you if you are under 25 or over 65, but we cannot guarantee that we will be able to help); or

- A standard-class rail ticket for you and up to six passengers, so you can carry on with your journey, or to get you home.

We will choose the most appropriate action from the options above.

5 Replacement driver

If you are the only driver and can't drive because you are ill or injured within the territorial limit and within the period of insurance, we can arrange and pay for a replacement driver to take you, the insured vehicle and your passengers to your home address in the UK.

6 Message service

We can get a message to a person you have chosen, if your journey has been delayed as a result of a breakdown, an accident or an act of vandalism within the territorial limit and within the period of insurance.

7 Parts delivery

If the parts needed to repair the insured vehicle are not available locally, we will arrange and pay for these parts to be delivered.

8 Claims

We shall not be responsible for more than four claims against the service during any 12 month period. Once the maximum number of claims has been reached, a referral service will be offered. All costs will be charged to you.

You shall carry a serviceable spare tyre and wheel for your vehicle, trailer and caravan.

What is not covered under Sections 4 and 5

We will not provide cover for the following:

- Any costs we have not agreed to.
- Any costs you would normally have to pay, such as petrol and toll charges.
- An insured vehicle which is not kept in a good mechanical and roadworthy condition, or serviced according to the manufacturer's recommendations.
- An insured vehicle without a current MOT certificate (if one is needed) and valid road fund licence disc on display.
- The insured vehicle being used for any criminal act.
- Anything to do with alcohol, drugs or solvent abuse.
- An insured vehicle if you call us out for a problem you have called us about before, but have not, in our opinion, tried to get the problem fixed since the last time you called us out.
- An insured vehicle we cannot recover because of bad weather conditions, like floods, snow or high winds, or because your vehicle is stuck in sand or mud. If specialist equipment is needed to recover your vehicle, you will have to pay the extra cost.
- Any release fees you have to pay if your vehicle is stolen and recovered by the Police.
- Any loss or damage which is the result of the breakdown, accident or act of vandalism.
- Mobile phone and telephone call costs - Mobile phones are convenient but expensive. Even if you ask someone to call you back on your mobile, you may still have to pay for the call. These costs are not covered under your policy in any circumstances.
- The cost or the quality of repairs when your vehicle is repaired in any garage to which the vehicle is taken.
- The cost for the recovery or repair vehicle coming out to you if, after requesting assistance to which you are entitled, your vehicle is moved, recovered or repaired by any other means.

What to do if you have an accident or a breakdown

- In the United Kingdom, call us on 0800 093 5318.
- Republic of Ireland, call us on 0906 486 354

c Outside the United Kingdom and the Republic of Ireland call us on 0044 1737 815 310.

d Our operator will ask you for the following

- Where you are.
- Your vehicle registration number.
- The make and colour of your vehicle.
- A telephone number we can contact you on.
- Details of what has happened.

e Do not make your own arrangements.

f You and your passengers must be with the insured vehicle when the repair or recovery vehicle arrives, unless you have made other arrangements with us.

g If you have a problem on a motorway outside the UK or the Republic of Ireland, you will have to use a roadside telephone. You will be connected to the authorised motorway service, not our control centre. Once you reach a place of safety, you must call our control centre on 0044 1737 815 310. You may have to pay for the cost of labour and towing the insured vehicle on the spot, but you can claim these costs back from us when you get home by calling us on 0800 093 5318.

What is not covered under any section

We will not provide cover for the following

- Any claim directly or indirectly caused by or resulting from any equipment (whoever owns it) failing to recognise, interpret, or deal with any date change.
- The insured vehicle being used for racing, rallies or competitions.
- Any costs covered by any other insurance policy.
- Disputes between you and us, except disputes which can be dealt with under condition b.
- Claims directly or indirectly caused by, contributed to or arising from:
 - ionising radiation or radioactive contamination from nuclear fuel or from any nuclear waste arising from burning nuclear fuel; or
 - the radioactive, toxic, explosive or other dangerous properties of any nuclear equipment or nuclear part of that equipment.
- Claims arising from war, invasion, riot, revolution or a similar event.

Conditions that apply to all sections

a Notices

Every notice which needs to be given under this policy must be given in writing.

If you give us notice, you must send it to our head office.

If we give you notice, we must send it to your last known address.

b Disputes

If there is a dispute between you and us, the matter may be referred to an arbitrator, who you and we agree to. If we cannot agree on an arbitrator, the President of the Law Society or the Chairman of the Bar Council will choose one.

Whoever loses the arbitration must pay all the costs involved. If the decision is not clearly made against either you or us, the arbitrator will decide how you and we will share the costs.

c Authorisation

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 no more than £100 for any one breakdown towards your preferred form of assistance.

d Governing Law

This policy will be governed by the law of England and Wales.

e Cancellation

Your policy is an annual contract. In the event of cancellation, no refund will be given.

Complaints Procedure

Whilst we will make every effort to maintain the highest standards, we recognise that there may be some occasions when we fail to satisfy the particular requirements of our customers. We therefore have procedures in place to investigate and remedy any area of concern. If your complaint is in relation to Carole Nash, please refer to the Carole Nash Promise, which can be found on page 1 and 2.

If your complaint is in relation to AXA Assistance UK Limited, please write to:

The General Manager
AXA Assistance UK Limited
The Quadrangle
106-118 Station Road
Redhill
Surrey
RH1 1PR

If you are still unhappy following receipt of AXA Assistance UK Limited's final response, you can refer the dispute to the Financial Ombudsman Service who will review your case on an independent basis.

The address is:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

Email: complaint.info@financialombudsman.org.uk

Website: www.financialombudsman.org.uk

Please note that the Financial Ombudsman Service will only deal with your complaint if you have already given AXA Assistance UK Limited the opportunity to resolve it. The procedure outlined above is entirely without prejudice to your rights in English Law and you are free at any stage to seek legal advice and take legal action.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. For compulsory classes of insurance (such as Third Party Motor), insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS. You can contact the FSCS on 020 7892 7300 or by visiting www.fscs.org.uk.



CAROLE NASH

Combined UK & European

BREAKDOWN RECOVERY CARD

In the event of a breakdown or accident, please call one of the following:

In the **UK** call

0800 093 5318

In **Ireland** call

0906 486 354

In the rest of **Europe** call

0044 1737 815 310

Carole Nash is a trading style of Carole Nash Insurance Consultants Ltd.
Calls may be recorded for training purposes.



INVESTOR IN PEOPLE

