UK & European Breakdown Recovery Policy Documents

Your Optional Extra
Welcome

Thank you for arranging your motorcycle insurance through Carole Nash, we hope you find this booklet useful in ensuring you get the most out of your additional cover option.

Contained within this booklet is information about your additional cover, please note cover only applies if you have paid the additional premium. Please take time to read the policy wording and your Carole Nash Terms of Business (enclosed within your policy document pack) as they contain vital information about your policy.

If you have any queries regarding this policy, please contact us:
Phone: 0800 298 5511
E-mail:bikes@carolenash.com

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Cover only applies if you have paid the additional premium.

UK and European, roadside assistance and vehicle recovery is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, Surrey RH1 1PR, UK.

You, Your

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

Section 1

UK assistance

What is covered under Section 1

Home and Roadside Assistance

We will come out to the insured vehicle if you can’t ride it after a breakdown, 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 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.

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:

Onward Travel

We will arrange and pay for the insured vehicle, you and one passenger to continue with your journey to your destination, or to return home, or

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 one passenger. The most we will pay is £50 a person. You must pay for any extra hotel costs, or

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.

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.

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 passenger. 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.

Replacement Rider

If following an accident or a breakdown involving the insured vehicle you can’t ride it because you are ill or injured within the territorial limit and within the period of insurance, we can arrange and pay for a replacement rider to take you, the insured vehicle and one passenger to your home address in the UK.

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, accident or an act of vandalism within the territorial limit and within the period of insurance.

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.

Accidents

We will come out to the insured vehicle if you can’t ride it after an accident. We will pay the recovery charges on your behalf but will be entitled to ask you for all reasonable help to take action in your name to get our costs refunded from another organisation.

Claims

We shall not be responsible for more than six 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.

San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and Turkey.

Section 2

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.

What is Covered under Section 2

Roadside Assistance and Recovery

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

We will arrange and pay for it to be taken to the nearest repairer.

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 from the spot, but you can claim these costs back from us when you get home by calling us on 0800 093 5318.

Vehicle Repatriation

If the insured vehicle can’t be repaired in Europe, or by the time you 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 insured 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.

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.

Onward Travel

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:

Hotel Accommodation

Up to three nights bed and breakfast accommodation for you and one passenger. 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

Car Hire
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

Rail
A standard-class rail ticket for you and one passenger, so you can carry on with your journey, or to get you home.

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

Replacement Rider
If following an accident or a breakdown involving the insured vehicle you can’t ride it because you are ill or injured within the territorial limit and within the period of insurance, we can arrange and pay for a replacement rider to take you, the insured vehicle and one passenger to your home address in the UK.

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, involving the Insured vehicle within the territorial limit and within the period of insurance.

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.

Accidents
We will come out to the insured vehicle if you can’t ride it after an accident. We will pay the recovery charges on your behalf but will be entitled to ask you for all reasonable help to recover your name to get your costs refunded from another organisation.

Claims
We shall not be responsible for more than six 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.

What is Not Covered Under Sections 1 and 2
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.
• 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 insured 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 insured 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.
• any claim directly or indirectly caused by or resulting from any equipment (whoever owns it) failing to carry on with your journey if the insured vehicle is moved, recovered or repaired.
• claims arising from war, invasion, riot, revolution or a similar event.
• any claim or 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 or United Kingdom.

What to do if you have an accident or a breakdown
• in the United Kingdom, call us on 0800 093 5318.
• in the Republic of Ireland, call us on 090 645 1972.
• outside the United Kingdom and Republic of Ireland, call us on 0044 1737 826 112.
• our operator will ask you for the following:
  – where you are.
  – your insured vehicle registration number.
  – the make and colour of your vehicle.
  – a telephone number we can contact you on.
  – details of what has happened.
• do not make your own arrangements. 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.
• 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 have a place of safety, you must call our control centre on 0044 1737 826 112. 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.

Breakdown Recovery Policy Condition

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.

Data Protection
Details of you, your insurance cover under this policy and claims will be held by us (acting as data controllers) for underwriting, policy administration, claims handling, complaints handling, sanctions checking and fraud prevention, subject to the provisions of applicable data protection law and in accordance with the assurances contained in our website privacy notice (see below).

The data we collect and process includes information about you and other individuals, and is necessary for the performance of our contract of insurance with you and for complying with our legal obligations, or otherwise in our legitimate interests in managing our business and providing our products and services. These activities may include:

a. use of sensitive information about the health or vulnerability of you or others involved in your insurance claim, in order to evaluate your breakdown assistance claim and provide other services as described in this policy.

b. disclosure of information about you and your insurance cover to companies within the AXA group of companies, to our service providers and agents in order to administer and service your insurance cover, to provide you with a breakdown assistance claim service, for fraud prevention, to collect payments, and otherwise as required or permitted by applicable law;

c. monitoring and/or recording of your telephone calls in relation to cover for the purposes of record-keeping, training and quality control;

d. obtaining and storing any relevant and appropriate evidence of the condition of the property subject of the breakdown claim, which you have provided for the purpose of validating your claim; and

e. sending you feedback requests or surveys relating to our services, and other customer care communications.

We will seek your consent before using or disclosing your personal data to another party for the purpose of contacting you about other products or services (direct marketing). Marketing activities may include matching your data from public sources, in order to send you relevant communications. You may withdraw your consent to marketing at any time, or opt-out of feedback requests, by contacting the Data Protection Officer (see contact details below).

We carry out these activities within the UK and the European Economic Area (the European Union plus Norway, Liechtenstein and Iceland) and Switzerland, across which the data protection laws provide a similar level of protection.

By purchasing this policy and using our services, you acknowledge that we may use your personal data, and consent to our use of sensitive information, as described above. If you provide us with details of other individuals, you agree to inform them of our use of their data as described here and in our website privacy notice (see below).

You are entitled on request to a copy of the information we hold about you, and you have other rights in relation to how we use your data (as set out in our website privacy notice – see below). Please let
Our Customer Care Policy

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:
If you wish to complain about the services provided by Carole Nash, such as the way your policy was sold to you, please contact Carole Nash:

By phone: 0800 298 5511
In writing:
Compliance and Risk Team
Carole Nash Insurance Consultants Ltd
Embankment West Tower, 101 Cathedral Approach, Salford, M3 7FB.

If Your Complaint is in Relation to Breakdown Assistance
Please Write to:
Quality Manager
Inter Partner Assistance S.A. UK Branch
The Quadrangle
106-108 Station Road
Redhill
Surrey
RH1 1PR
UK
By e-mail: quality.assurance@axa-assistance.co.uk
By phone: 01737 815 215

Financial Ombudsman Service
If you are still unhappy following receipt of the final response, you can refer the dispute to the Financial Ombudsman Service within 6 months who will review your case on an independent basis. The address is:
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Phone: 0800 023 4567 or 0300 123 9123
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk
Details on how to take your complaint to the Financial Ombudsman Service can also be found on the Online Dispute Resolution (ODR) platform http://ec.europa.eu/consumers/odr, which has been set up by the EU Commission.
Please note that the Financial Ombudsman Service will only deal with your complaint if you have already given the insurer the opportunity to resolve it.

Financial Services Compensation Scheme
We and Carole Nash are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if either party cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can obtain further information about compensation scheme arrangements from the FSCS by visiting www.fscs.org.uk or by calling 0800 678 1100 or 020 7741 4100.
In the event of a breakdown or accident, please call one of the following:

In the UK call 0800 093 5318
In Ireland call 090 645 1972
In the rest of Europe call 0044 1737 826 112