

# UK & European Breakdown Recovery Policy Documents

*Your* Optional Extra



## Welcome

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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](mailto:bikes@carolenash.com)

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# UK & European Breakdown Recovery Policy

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, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website

## Definitions

The following words or phrases have the meanings given below whenever they appear in the UK & European **Breakdown Recovery Policy** wording. These will be shown in bold.

### Breakdown

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

### Insured Vehicle

Any **vehicle** specified in the **Policy Schedule** or described in the 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.

### 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.

### We, Us, Our

Inter Partner Assistance S.A. UK Branch and AXA Assistance (UK) Ltd both of The Quadrangle, 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**.

# 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** on 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** 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 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 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**.

## 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 recognise, interpret, or deal with any date change.
- the **insured vehicle** being used for road-racing, rallying, pace-making, speed testing or any other competitive event.
- 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.
- 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** reach 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).

**We** collect and process these details as necessary for performance of **our** contract of insurance with **you** or 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 claims 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 separately 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 with information 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

**us** know if **you** think any information **we** hold about **you** is inaccurate, so that **we** can correct it.

If **you** want to know what information is held about **you** by Inter Partner Assistance S.A. UK Branch or AXA Assistance, or have other requests or concerns relating to **our** use of **your** data, please write to **us** at:

Data Protection Officer  
The Quadrangle  
106-118 Station Road  
Redhill  
RH1 1PR  
UK

Email: [dataprotectionenquiries@axa-assistance.co.uk](mailto:dataprotectionenquiries@axa-assistance.co.uk)

**Our** full data privacy notice is available at: [www.axa-assistance.co.uk](http://www.axa-assistance.co.uk). Alternatively, a hard copy is available from **us** on request.

## 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](mailto: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](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://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. Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

### 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](http://www.fscs.org.uk) or by calling 0800 678 1100 or 020 7741 4100.

## 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** 090 645 1972

**In the rest of Europe call** 0044 1737 826 112



# UK & European Breakdown Recovery Card



## Carole Nash Insurance Consultants Limited

Embankment West Tower, 101 Cathedral Approach, Salford, M3 7FB.

Tel: 0800 298 5511

Email: [bikes@carolenash.com](mailto:bikes@carolenash.com) - Website: [www.carolenash.com](http://www.carolenash.com)

**This policy and other associated documentation are also available in large print, audio and Braille.  
If you require these formats please contact Carole Nash Insurance Consultants Ltd.**

Carole Nash is a trading style of Carole Nash Insurance Consultants Ltd registered in England and Wales No 2600841.  
Carole Nash Insurance Consultants Ltd is authorised and regulated by the Financial Conduct Authority.