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Adelaide Road, Dublin 2, Ireland  
Europ Assistance Holdings Limited, Sussex House, Perrymount Road,  
Haywards Heath, West Sussex RH16 1DN**

## **SPECTRUM – UK MOTOR BREAKDOWN POLICY SUMMARY**

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### **INTRODUCTION**

This document contains a summary of the main policy terms and conditions. The full terms can be found in the policy document which you can request now or which will be made available when you pay the premium.

### **TYPE OF INSURANCE AND COVER PROVIDED**

Motor breakdown insurance providing roadside assistance and vehicle recovery services in the United Kingdom.

### **SIGNIFICANT FEATURES AND BENEFITS**

- Dedicated 24 hour telephone number for assistance 365 days a year
- Call out and up to one hour's assistance at your home or the roadside, and if necessary, transportation of you and your vehicle to the nearest suitable repairer
- If the vehicle can not be repaired the same day, transportation of you and your vehicle to your home or your original destination or repairer of your choice, or up to £100 for; a hire car for 24 hours or public transport or overnight bed and breakfast accommodation
- Medical transfer and assistance

### **SIGNIFICANT EXCLUSIONS OR LIMITATIONS**

Words in **bold** below refer to the relevant sections found in the full Policy Wording.

Cover only applies to:

- Vehicles under 15 years old – see **Eligible Vehicles**
- Vehicles up to 3500kg, length 7m, height 3m, width 2.25m – see **Eligible Vehicles**
- Vehicles carrying not more than the number of seats in the vehicle up to a maximum of 8 persons including the driver – see **Eligible Vehicles**
- A maximum of six assistances in any one year – see **Insured Incident**

Cover does **not** include:

- The cost of replacement parts or other materials used in the repair – see **Section 1 What is not covered - Item c**
- Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased – see **Section 5 Item 1**
- The use of specialist off-highway-recovery equipment or winching costs –see **Section 5 Item 16**

### **DURATION OF COVER**

Please see the policy schedule for the duration of cover. The policy benefits come in to force a minimum of 24 hours after you purchase your policy.

### **REVIEWING COVER**

You should review the cover provided by this policy of insurance on a regular basis to ensure it remains adequate for your needs.

### **YOUR RIGHTS TO CANCEL**

You have the right to cancel this policy of insurance within 14 days of the date of issue and you are entitled to a full return of your premium. This applies even if you have made a claim. After 14 days no part of your premium will be returned or refunded to you.

### **WHAT TO DO IF YOU HAVE A CLAIM UNDER THE POLICY ?**

If you require assistance, your first point of contact should be the emergency telephone number contained in the policy wording.

### **WHAT TO DO IF YOU HAVE A COMPLAINT ?**

If you wish to register a complaint please contact us:

- ...in writing Quality Department, Europ Assistance Insurance Limited,  
Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN
- ... by phone Telephone 0845 3588008
- ... by email [quality@europ-assistance.co.uk](mailto:quality@europ-assistance.co.uk)

If you cannot settle your complaint directly you may be entitled to refer it to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone 0845 080 1800.

**DEMANDS AND NEEDS**

This product meets the demands and needs of those who wish to ensure that they are covered for roadside assistance and recovery in the UK.