

Motor Breakdown Assistance

This booklet contains three separate documents.

The 'Demands and needs statement' and the 'About our insurance services' documents both explain how the whocanfixmycar.com Motor Breakdown Cover has been sold to you.

The 'Policy wording' provides the full terms, conditions and exclusions of the Motor Breakdown Cover.

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Demands and needs statement

whocanfixmycar.com Motor Breakdown Assistance administered by Allianz Global Assistance, is typically suitable for those who wish to insure themselves with respect to roadside assistance.

You may already possess alternative insurance(s) for some or all of the features and benefits this type of policy provides. It is your responsibility to investigate this.

whocanfixmycar.com Limited has not provided you with any recommendation or advice about whether this product fulfils your specific insurance requirements.

About our insurance services

Allianz Global Assistance,
102 George Street,
Croydon,
CR9 6HD

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers.
Ask us for a list of insurers that we offer insurance from.
- We only offer products from a single insurer.

3. Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs for Motor Breakdown insurance.
- You will not receive advice or a recommendation from us for home emergency insurance. We may ask you some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

- A fee.
- No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

5. Who regulates us?

whocanfixmycar.com Limited, is an Appointed Representative of AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD which is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909.

Our permitted business is arranging home emergency insurance.

AWP Assistance UK Ltd also has permission to conduct the following business with regards to non-investment insurance contracts:

- Arranging
- Assisting in the administration and performance of a contract of insurance
- Dealing as an agent
- Making arrangements with a view to transactions

You can check this on the Financial Services register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

- In writing: Customer Support, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.
- By phone: 020 8603 9853.
- By email: customersupport@allianz-assistance.co.uk

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service for independent arbitration. Visit www.financial-ombudsman.org.uk write to Financial Ombudsman Service, Exchange Tower, London E14 9SR call 0800 023 4567 or 0300 123 9 123 email complaint.info@financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the 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 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangement is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk.

Summary of cover

The level of cover **you** have chosen is shown on **your confirmation email**

<p>Cover levels</p>	<p>All limits in this document are inclusive of VAT. Up to 5 call outs per annum. The maximum passenger car age for Silver, Gold and Platinum cover is 15 years and Diamond cover is 10 years. The maximum light commercial vehicle age limit is 10 years for Silver, Gold and Platinum cover (Diamond cover is not available).</p>
<p>Silver cover Assistance in the UK only</p>	<ul style="list-style-type: none"> • Roadside assistance (more than 1 mile from your home address). • Local recovery to nearest appropriate repairer if your vehicle cannot be repaired.
<p>Gold cover Assistance in the UK only</p>	<ul style="list-style-type: none"> • Home assistance (less than 1 mile from your home address) and Roadside assistance. • Local recovery to nearest appropriate repairer if your vehicle cannot be repaired.
<p>Platinum cover Assistance in the UK only</p>	<ul style="list-style-type: none"> • Home assistance and Roadside assistance. • Local recovery of the vehicle to nearest suitable repairer if cannot be repaired at the roadside. • National recovery of your vehicle to a UK destination of your choice, if a repair cannot be made at the roadside or at the local repairer within a 4 hour period. • Onward travel (subject to us first arranging Roadside assistance or Local recovery), which consists of a choice of: <ul style="list-style-type: none"> - Standard class rail fare (or equivalent) for you and up to seven beneficiaries to complete the journey in the UK or return home; or - Overnight accommodation on a bed and breakfast basis (up to £75 per beneficiary maximum payable £300), if the breakdown happens more than 50 miles away from your home; or - Replacement vehicle hire for up to 2 days (where possible equivalent vehicle up to Group C, and you meeting the requirements of the vehicle hire company). • Vehicle collection - Standard class rail fare (or equivalent) for you and/or a nominated driver to collect your vehicle. • Incorrect fuel - recovering the vehicle to the nearest repairer or arranging the services of a mobile fuel unit to attend the vehicle. The cost of any remedial work is not covered. • Lost keys - Arranging (but not paying) for a locksmith to attend the vehicle or recovery to repairer.
<p>Diamond cover Assistance in the UK and Europe for passenger cars only.</p>	<p>In addition to the benefits listed under Platinum cover the following European benefits also apply:</p> <ul style="list-style-type: none"> • Roadside assistance. • Recovery of the vehicle to nearest suitable repairer if repair cannot be made at the roadside. • Onward travel (if we have arranged Roadside assistance or Local recovery), consisting of either: <ul style="list-style-type: none"> - Standard public transport to complete the journey or return home (maximum payable £750); or - Overnight accommodation on a bed and breakfast basis (up to £75 per beneficiary per night). Maximum payable under this benefit £750; or - Replacement vehicle hire (where possible equivalent vehicle up to Group C, up to £750 in total and you meeting the requirements of the vehicle hire company). <p>Onward travel within Europe is only available where your vehicle cannot be repaired within 8 hours of being recovered by us.</p> • Repatriation of your vehicle back to the UK if repairs cannot be completed before your scheduled return to the UK (up to the UK market value of your vehicle). • Vehicle collection expenses from Europe (Maximum payable £600). • Storage costs until your vehicle can be collected, (Maximum payable £100). • Delivery of spare part unavailable locally needed to repair your vehicle. • Incorrect fuel - recovering the vehicle to the nearest repairer or arranging the services of a mobile fuel unit to attend the vehicle. The cost of any remedial work is not covered. • Lost keys - Arranging (but not paying) for a locksmith to attend the vehicle or recovery to repairer. • Loss or damage to tent - Hire of an alternative tent or overnight accommodation on a bed and breakfast basis (up to £75 per beneficiary). Maximum payable under this benefit is £300. • A courtesy car, up to Group C, for up to 3 days if the vehicle has not been repaired before you return to the UK. • Arrange for a replacement driver or repatriation of the vehicle if the only qualified driver is medically unfit to drive or has to return to the UK for reasons specified. • Repatriation of all beneficiaries and their luggage, if the vehicle has not been repaired before you return to the UK (maximum payable £1,000).

Important information

Thank **you** for taking out whocanfixmycar.com Motor Breakdown Cover.

Your confirmation email shows the **vehicle** that is covered and any special terms or conditions that may apply.

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. If there is anything **you** do not understand, phone **0345 641 9717** write to Allianz Global Assistance at 102 George Street, Croydon CR9 6HD.

Insurer

Your whocanfixmycar.com Motor Breakdown Cover is underwritten by AWP P&C SA and administered by Allianz Global Assistance.

How your policy works

Your policy and **confirmation email** is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by the policy and level of cover chosen that happens during the **period of cover**.

Unless specifically mentioned, the benefits and exclusions within each section apply to the **vehicle**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Meaning of words'. These words are highlighted by the use of bold print throughout the policy.

Cancellation rights

If this cover does not meet **your** requirements or should **you** decide to cancel this insurance policy for any reason within 14 days of receipt of the original documentation, **you** can obtain a full refund of the premium paid without charge.

To obtain a refund please write to Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **us** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contracts (Rights of Third Parties) Act 1999.

Data protection

Your personal information including sensitive personal data may be held on computer, paper file or other format. This information will be used by **us**, **our** representatives and the **insurer**, to arrange and manage **your** insurance policy including handling claims (and issuing renewal documents).

In certain circumstances, this may involve transferring information about **you** to countries outside the European Economic Area (EEA) that may have limited or no data protection laws. **We** always take reasonable steps to safeguard **your** personal information.

We will exchange personal information with industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes. **We** may provide **your** information to others where required or permitted by law (for example, if requested by the police or another official authority).

You have the right to request a copy of the personal information **we** hold about **you** by writing to Allianz Global Assistance, 102 George Street, Croydon CR9 6HD. A small charge may apply.

Allianz Global Assistance will not use **your** personal information or share it with other third parties for marketing purposes.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number **0800 678 1100** or **020 7741 4100**, or by visiting their website at www.fscs.org.uk.

Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy, English courts shall have exclusive jurisdiction.

Renewal of your insurance cover

We will send **you** a renewal notice at least within 21 days prior to the expiry of the **period of cover** as shown on **your confirmation email**.

The **insurer** may vary the terms of **your** cover and the premium rates at the renewal date.

Definitions

When the following words and phrases appear in the policy document, they have the meanings given below. These words are highlighted by the use of bold print.

Area of cover

You will not be covered if **you** travel outside the area shown on **your** confirmation email.

- **Silver, Gold and Platinum cover:**
UK only.
- **Diamond cover:**
UK and Europe.

Beneficiary, beneficiary's, beneficiaries

You or any other driver of the **vehicle** using the **vehicle** with **your** permission and any passenger of the **vehicle** at the moment a **breakdown** occurs.

Breakdown

The immobilisation of the **vehicle** as a result of:

- electrical or mechanical breakdown; or
- punctures to the tyres; or
- lack of fuel; or
- **vehicle** fire or theft.

For Platinum cover and Diamond cover, this also includes:

- loss, theft or breakage of **vehicle** keys; or
- incorrect fuelling or contaminated fuel.

Confirmation email

The email sent confirming **your** policy number, **vehicle** details, **period of cover** and level of cover that applies.

Europe

Andorra, Austria, Belgium, Bulgaria, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland and the Vatican City.

Home

Your usual place of residence in the **UK**.

Insurer

AWP P&C SA.

Period of cover

The 12 month period shown in **your** most recent **confirmation email**, during which cover applies.

Private individual

A person who is using the **vehicle** for their own personal use and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

UK

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Vehicle

The private vehicle in which **you** are travelling, providing it is not:

- a passenger car that exceeds 15 years in age for Silver, Gold and Platinum cover; or
- a passenger car that exceeds 10 years in age for Diamond cover; or
- a light commercial vehicle that exceeds 10 years in age for Silver, Gold or Platinum cover (Diamond cover is not available for light commercial vehicles).

It must also not exceed:

- 3,500 kg in weight (including load); or
- 7 metres in length; or
- 3.0 metres in height; or
- 2.3 metres in width.

We will also recover any caravan or trailer that **you** are towing (providing it does not exceed the above dimensions). Motor homes are not covered.

We, Our, Us

AWP Assistance UK Ltd trading as Allianz Global Assistance who administer the insurance and handle claims on behalf of the **insurer**.

You, your

The **private individual** named on the **confirmation email**.

Making a complaint

We aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please:

Write to: Customer Support, Allianz Global Assistance, 102 George Street, Croydon CR9 6HD.

Phone: **020 8603 9853**

Email: **customersupport@allianz-assistance.co.uk**

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint, in the shortest possible time.

If **you** are not satisfied with **our** final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration. Visit: **www.financial-ombudsman.org.uk** Write to: Financial Ombudsman Service, Exchange Tower, London E14 9SR Phone: **0345 080 1800** email: **complaint.info@financial-ombudsman.org.uk**

Motor Breakdown Cover (UK benefits)

The table below shows the benefits available under each level of cover. **Your confirmation email** will show the level of cover that applies.

Benefit	Silver	Gold	Platinum	Diamond
Roadside assistance	✓	✓	✓	✓
Local recovery	✓	✓	✓	✓
Home assistance	✗	✓	✓	✓
National recovery	✗	✗	✓	✓
Onward travel	✗	✗	✓	✓
Vehicle collection	✗	✗	✓	✓
*Incorrect fuel	✗	✗	✓	✓
*Lost keys	✗	✗	✓	✓

* arranging assistance only - see below

Roadside assistance

In the event of **breakdown** more than 1 mile from **your home** address, **we** will arrange and pay to attend the **vehicle** to effect repairs. **We** will pay for up to a maximum 60 minutes labour. If **we** are unable to effect repairs or repairs will take longer than 60 minutes, **we** will arrange and pay for local recovery.

Home assistance

In the event of **breakdown** either at **your home** address or less than 1 mile from **your home** address, **we** will arrange and pay to attend the **vehicle** to effect repairs.

We will pay for up to a maximum 60 minutes labour. If **we** are unable to effect repairs or repairs will take longer than 60 minutes, **we** will arrange and pay for local recovery.

Local recovery

If the **vehicle** cannot be repaired or remobilised following **our** Roadside assistance or, when applicable, Home assistance, **we** will arrange and pay for the costs of taking the **vehicle**, **you** and up to seven **beneficiaries** to the nearest suitable garage within a 25 mile radius. If **your** caravan or trailer has a **breakdown**, **we** can arrange for it to be recovered, but **you** will be responsible for the costs.

National recovery

In the event of **breakdown** in the **UK** causing it to be immobilised for a period of more than 4 hours, and subject to **us** having first arranged assistance **we** will arrange and pay for the costs of taking the **vehicle**, **you** and up to seven **beneficiaries** to be recovered to anywhere in the **UK**. If **your** caravan or trailer has a **breakdown**, **we** can arrange for it to be recovered, but **you** will be responsible for the costs.

Onward travel

In the event of **breakdown** of the **vehicle** in the **UK** causing it to be immobilised for a period of more than 4 hours, **we** will arrange and pay for the following:

- Standard class rail transport, or equivalent costs of more convenient travel, to enable the **beneficiaries** to return or continue to any destination of the **beneficiaries'** choice within the **UK**; or
- Overnight accommodation (on a bed and breakfast basis), up to £75 including VAT per **beneficiary** and up to £300 in total. Overnight accommodation only applies if the **breakdown** of the **vehicle** occurs more than 50 miles from **your home** address and only when the **beneficiaries** have to prolong their stay as a direct result of the covered **breakdown**; or
- A courtesy car while the **vehicle** remains immobilised up to a maximum of 2 days (where possible an equivalent vehicle will be provided up to Group C). Please note the cost of any personal accident insurance is not covered.

You must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the **vehicle**.

The courtesy car will only be provided where **we** have arranged the recovery of the **vehicle** to an authorised repairer.

Vehicle collection

We will pay the standard class rail transport, or equivalent costs of more convenient travel costs for one **beneficiary** to travel from the **UK** to collect the **vehicle** and bring it back to **your home**.

Incorrect fuel

If **your vehicle** is accidentally filled with incorrect or contaminated fuel, **we** will:

- arrange for the **vehicle** to be recovered to the nearest suitable garage; or
- if available, arrange (but not pay for) a mobile fuel unit to carry out the work needed to remobilise **your vehicle**.

Lost keys

If the keys to **your vehicle** are lost, stolen or damaged **we** will:

- arrange for the **vehicle** to be recovered to the nearest suitable locksmith; or
- if available, arrange (but not pay for) for a mobile locksmith to attend the **vehicle**.

Note

Adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the **beneficiaries** travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to the **vehicle** later.

Motor Breakdown Cover (European benefits)

The following benefits are only available under Diamond cover. **Your confirmation email** will show the level of cover that applies. Trips to **Europe** must not last longer than 31 days and travel must not exceed 90 days in total during the **period of cover**.

European roadside assistance

In the event of **breakdown** in **Europe**, **we** will arrange and pay to attend the **vehicle** to effect repairs. **We** will pay for up to a maximum 60 minutes labour. If **we** are unable to effect repairs or repairs will take longer than 60 minutes, **we** will arrange and pay for recovery to the nearest suitable garage.

European recovery of your vehicle

If the **vehicle** cannot be repaired or remobilised following **our** Roadside assistance, **we** will arrange and pay for the costs of taking the **vehicle** to the nearest suitable garage. If **your** caravan or trailer has a **breakdown**, **we** can arrange for it to be recovered, but **you** will be responsible for the costs.

European onward travel

In the event of **breakdown** in **Europe** causing it to be immobilised for a period of more than 8 hours, **we** will arrange and pay for the following:

- Standard class public transport, or equivalent costs of more convenient travel, to enable the **beneficiaries** to continue to their original destination in **Europe** up to £750; or
- Overnight accommodation (on a bed and breakfast basis), up to £75 per **beneficiary** per night. The maximum payable under this benefit is £750; or
- A courtesy car while the **vehicle** remains immobilised up to a maximum of £750 (where possible an equivalent vehicle will be provided up to Group C).
Please note:
 - The cost of any personal accident insurance is not covered.
 - **You** must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel and other ancillary charges. The courtesy car will normally be a passenger car and not necessarily be an equivalent to the **vehicle**.
 - The courtesy car will only be provided if **we** have arranged the recovery of the **vehicle** to an authorised repairer.

European vehicle repatriation

If **your vehicle** repairs cannot be completed before **your** scheduled return date to the **UK**, **we** will arrange and pay for the repatriation of **your vehicle** to the nearest suitable repairer. The maximum amount payable will not exceed the market value of **your vehicle** in the **UK**.

European vehicle collection

We will pay up to £600 in total for reasonable travel costs for one **beneficiary** to travel from the **UK** to collect the **vehicle** and bring it back to **your home**.

European vehicle storage

We will pay up to £100 in total for the cost of storing the **vehicle** after the repair has been carried out, until it can be collected or returned to the **UK**.

European parts delivery

If **we** have arranged to take the **vehicle** to an authorised repairer for repairs and any parts essential to the running of the **vehicle** are not available locally, **we** will arrange and pay for the despatch of such parts to the repairer.

European caravans and trailers

If the **vehicle** is immobilised due to a covered **breakdown** when towing a caravan or trailer, **we** will arrange for **your** caravan or trailer to be taken near to the repairer. **We** will not however be liable for any goods, possessions or livestock being transported.

Incorrect fuel

If **your vehicle** is accidentally filled with incorrect or contaminated fuel, **we** will:

- arrange for the **vehicle** to be recovered to the nearest suitable garage; or
- if available, arrange (but not pay for) a mobile fuel unit to carry out the work needed to remobilise **your vehicle**.

Lost keys

If the keys to **your vehicle** are lost, **we** will:

- arrange for the **vehicle** to be recovered to the nearest suitable locksmith; or
- if available, arrange (but not pay for) for a mobile locksmith to attend the **vehicle**.

Loss or damage to your tent

If as a result of a **breakdown** in **Europe** **your** tent is lost or damaged and can no longer be used as **your** main overnight accommodation, **we** will:

- pay the cost to hire an equivalent tent; or
- arrange and pay for overnight accommodation (on a bed and breakfast basis), up to £75 per **beneficiary**.

The maximum payable under this benefit is £300.

Motor Breakdown Cover (European benefits) continued

Courtesy car on return to the UK

If following a **breakdown** in **Europe**, **vehicle** repairs cannot be completed before **you** return to the **UK**, **we** will arrange and pay for:

A courtesy car for up to 3 days while the **vehicle** continues to be repaired (where possible an equivalent vehicle will be provided up to Group C). Please note:

- The cost of any personal accident insurance is not covered.
- **You** must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel and other ancillary charges. The courtesy car will normally be a passenger car and not necessarily be an equivalent to the **vehicle**.
- The courtesy car will only be provided if **we** have arranged the recovery of the **vehicle** to an authorised repairer.

No qualified driver available

If the only qualified driver of the **vehicle** is declared medically unfit to drive or they have to return to the **UK** early because of death, serious injury or sudden illness of an immediate relative, **we** will:

- arrange for a replacement driver; or
- arrange for the repatriation of **your vehicle** to the **UK**.

We will need a medical certificate, completed by a doctor, confirming the death, injury or illness and that travel had not have been made against medical advice.

Repatriation of beneficiaries

If **your vehicle** repairs cannot be completed before **your** scheduled return to the **UK**, **we** will pay the reasonable costs to transport all **beneficiaries** and their luggage to their **home** address. The maximum payable under this benefit is £1,000.

Note

Adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the **beneficiaries** travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to the **vehicle** later.

Conditions

The following conditions apply to the whole of **your** policy.

Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- 1 You** take reasonable care to protect the **vehicle** against **breakdown** and act as if **you** are not insured and to minimise any potential claim.
- 2 You** have a valid **confirmation email**.
- 3 You** contact **us** as soon as possible following a **breakdown** and give **us** all the information **we** ask for. Please see 'Calling for assistance / policy enquiries' on page 9 for more information.
- 4 You** accept that no alterations can be made to the terms and conditions of the policy, unless **we** confirm them in writing to **you**.

We have the right to do the following

- 1** Cancel the policy and invalidate all benefits under it if **you**:
 - tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not;
 - make a claim that is false or dishonest in any way.In these instances **we** may report the matter to the police.
- 2** Examine the **vehicle** and test damaged parts.
- 3** Take over and deal with, in **your** name, any claim **you** make under this policy.
- 4** Take legal action in **your** name (but at **our** expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
- 5** Not to pay any claim on this policy for any amounts covered by another insurance or by anyone or anywhere else, for example any amounts **you** can get back from **your** motor insurer or any other claim amount recovered by **you**. In these circumstances **we** will only pay **our** share of the claim.
- 6** Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.

Exclusions

The following exclusions apply to the whole of **your** policy:

We will not assist or reimburse **you** or the **beneficiaries** in the event of a call for assistance or claim caused by, arising from or in connection with the following:

- 1** **We** will not pay for any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy.
- 2** Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
- 3** Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
- 4** War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
- 5** Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- 6** Any costs covered under any other warranty, guarantee, insurance or cover.
- 7** Accident or injury either through deliberate non-observance of the laws of the land in which the **beneficiary** is travelling or the practice of activities not authorised by the local authorities.
- 8** The cost of replacement parts.
- 9** Damage or injury intentionally caused by **you** or a **beneficiary** or resulting from participation in a criminal act or offence.
- 10** The **beneficiary/beneficiaries** or any other third party organising any of the services detailed in this policy without first having authorisation from **us** and a file number.
- 11** Any costs that would have been payable normally by **you** or the **beneficiaries**, such as fuel, congestion or toll charges.
- 12** Charges for specialist recovery or charges incurred by **us** where the **vehicle** is not being used on a public highway or when the **breakdown** occurred where the **vehicle** was not accessible using **our** standard recovery equipment.
- 13** **Breakdown** which happens outside the **area of cover**.
- 14** Faulty repairs, incorrect servicing or failure to have the **vehicle** serviced in accordance with the manufacturer's specification.
- 15** **Vehicles** modified in any way from the original manufacturer's specification.
- 16** Any costs incurred after the **vehicle** has been repaired and is available to be driven.
- 17** Any sundry expenses resulting from an incident claimed for under this section, for example telephone or mobile phone calls, faxes, food and drink.
- 18** **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

Calling for assistance / policy enquiries

Call **0345 641 9717**

Then press:

- **Option 1 for Claims** (lines open 24 hours, 7 days a week) or
- **Option 2 for Customer Service** (lines open 9am-5pm Monday-Friday)

Please have the following details to hand before calling for **breakdown** assistance:

- location of vehicle;
- registration number of **your vehicle**;
- contact telephone number;
- description of problem.

Calls may be recorded.

This policy document is available in large print, audio or Braille.

Please phone 0345 641 9717 and press Option 2.

We will be pleased to organised an alternative version for you.

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