



Breakdown

Summary of Policy Wording Changes



BREAKDOWN INSURANCE

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This document sets out the changes that have been made to the ETA Breakdown Insurance policy document with effect from 1 June 2007.

Throughout the document, the word 'roadrescue' has been replaced with the word 'breakdown'.

Throughout the document, all general definitions have been highlighted in bold typeface.

Throughout the document, the phrase 'second callout' has been replaced with the phrase 'second recovery'.

GENERAL DEFINITIONS

- Corporate** Member means a registered business that has taken out corporate membership of the **ETA**.
- European Union** means territories of the member states that are governed by **European Union** law, and Norway and Switzerland.
- You/Your/Insured** means the owner or driver (provided that such driver has the permission and consent of the owner) together with all non-fare paying passengers (travelling legally) in accordance with the limits specified under **your** level of cover. This definition also extends to a company.

Silver

What is covered

This service includes the Bronze service level and, in addition, if **we** cannot repair the **vehicle** at the roadside or repair it locally that day, **we** will offer **you** and up to six passengers one of the following options at **our** discretion:

- Recovery of the **vehicle**, driver and up to six passengers to **your** chosen destination, or
- Payment of one night's accommodation at a maximum of £60 per person whilst **your vehicle** is being repaired*, or

- Onward travel by paying for standard tickets by rail so **you** may complete **your** journey and a return ticket for the driver so they may return to collect the repaired **vehicle***, or
- Car rental for two periods of 24 hours up to a value of £80 whilst **your vehicle** is being repaired*.

You will not be offered overnight hotel accommodation, car hire or onward travel if the **breakdown** occurs within 25 miles of **your home**. *The services will be offered on a pay/claim basis, which means that **you** must pay initially and **we** will send **you** a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from **us**. The policy will only pay for a group one hire car rate. **We** will only reimburse claims when **we** are in receipt of a valid invoice/receipt.

Gold

What is covered

- Second recovery per **breakdown** up to a limit of 20 miles.

TRAVEL OUTSIDE BRITAIN

In several parts of Europe, if **you** break down on a motorway or other major public road the police will answer the phones. They will arrange for a local recovery company to send a recovery truck to **you** without contacting **us**. **You** will be required to pay for their service on the spot. These charges are not covered under the terms of this policy. **We** recommend that **you** request recovery to the next slip road; **we** are then able to provide assistance once the **vehicle** is off the motorway.

Please ensure that **you** carry **your V5** registration document with **you** during **your journey**. Regulations might be different if **you** break down in another European member state and help might take longer to arrive. **We** will require detailed information from **you** regarding the location of **your vehicle**. **We** will need to know if **you** are on an outward or inward **journey** and details of

your booking arrangements.

If **you** have broken down in another European member state during a public holiday, many services might be closed during the holiday period. In these circumstances, **you** must allow **us** time to assist **you** and effect a repair to **your vehicle**. **We** will not be held liable for any delays in reaching **your** destination.

GENERAL EXCLUSIONS

- Breakdowns** where prompt service cannot be undertaken because the **vehicle** does not have a serviceable spare wheel, aerosol repair kit, appropriate jack, or unlocking mechanisms for the wheels, with the exception of **vehicles** that are not manufactured to carry a spare wheel or have been modified so that they are unable to carry a spare wheel.
- Breakdowns** where the **vehicle** is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer.
- Instances where the **vehicle** has not broken down but has become immobilised in mud, sand, snow or water.

Data Protection 1998

Please note that any information provided to **us** and **our** agents about **you** will be processed by **us** in compliance with the provisions of the Data Protection Act 1998, for the purpose of providing insurance and handling claims. This may necessitate providing such information to third parties.

This policy wording relates to any policy purchased with a start date on or between: 1 June 2007 and 31 May 2008 inclusive.