

your right / to know



**A summary of our motor
breakdown insurance policy**

August 2011

a summary / of our AXA Motor Breakdown insurance

This is a summary of policy features and benefits. It should be read in conjunction with your policy document.



Significant Features and Benefits	Significant and unusual exclusions or limitations	Section
Roadside Assistance & Local Recovery in the Republic of Ireland (and in the UK if selected) If your vehicle is immobilised by a breakdown we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.	Transport to a local garage is for the vehicle, Driver and up to 6 passengers. 1. Travel for you and your passengers to your intended destination. 2. Car hire up to 48 hours. 3. B&B expenses up to €31.75 per person (€127 in total)	Sections A & B
Home Recovery in the Republic of Ireland 1. If your vehicle is immobilised outside your home as a result of a breakdown, we will arrange and pay for a vehicle rescue operator to come to the place of the breakdown for up to one hour in order to try and restore the vehicle's mobility. 2. If your vehicle cannot be made roadworthy at the place of breakdown, we will arrange and pay for your vehicle together with the driver and up to six passengers to be taken to a suitable local garage for it to be repaired at your cost.	Transport to a local garage is for the vehicle, driver and up to six passengers. 1. Within the Republic of Ireland only	Section B
European Assistance (If specifically requested and paid for) If your vehicle is immobilised by a breakdown in Europe (including the Republic of Ireland part of your journey) we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes: 1. Delivery of replacement parts. 2. Alternative travel arrangements. 3. Emergency car hire. 4. Emergency accommodation. 5. Emergency driver. 6. Vehicle recovery to the Republic of Ireland.	Transport to a local garage is for the vehicle, driver and up to six passengers. Labour charges and parts up to €300 are included to make your vehicle secure following theft or attempted theft of the vehicle. 1. The cost of the parts is not covered. 2. Travel for you and your passengers to your intended destination. 3. Car hire up to €105 per day and €1,025 in total. 4. B&B expenses up to €45 per day and €750 in total. 5. A medical certificate is required before this benefit is provided. 6. If your vehicle is not repaired before your planned return to Ireland cover includes transport costs to get you, your passengers and your vehicle home.	Section D

Cancellation Right

We hope you are happy with the cover this policy provides. If you find that the cover does not meet your needs, contact 1890 253 187 within 14 days of receipt of this document and AXA Motor breakdown will arrange to cancel your policy.

If you need breakdown assistance

If you need breakdown assistance in the the Republic of Ireland, please call:

1890 776 767

(+353 (0) 9064 86332 in Europe, UK and Northern Ireland)

You should have the following information available:

- Vehicle registration number
- Your name and address
- Your policy number
- Vehicle make, model and colour
- Your location
- An indication of the nature of the problem

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to the Quality Manager, who will arrange an investigation on behalf of the General Manager, at: AXA Assistance Ireland, N6 Kilmartin Centre, Athlone, Co. Westmeath or telephone 0906 486300.

If it is impossible to reach an agreement you have the right to make an appeal to the Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 or telephone 01 662 0899 or Email enquiries@financialombudsman.ie.

The existence of these procedures does not affect your right to take legal proceedings.