

# Breakdown Cover



# Welcome to Admiral's Breakdown Cover

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This booklet describes **your** contract of Breakdown Cover. Please read it carefully along with **your** current Policy Schedule. This is important, as the agreement to insure **you**, is based on this information.

A European Cover **breakdown** service will meet the demands and needs of persons wishing to ensure they are covered in the event of a **breakdown** in the UK and Europe within the **territorial limits**, along with **home assist** recovery.

A National Plus **breakdown** service will meet the demands and needs of persons wishing to ensure they are covered in the event of a **breakdown** in the UK along with **home assist** recovery.

A Local Cover **breakdown** service will meet the demand and needs of persons wishing to ensure they are covered in the event of a **breakdown** in the UK and be recovered to within 10 miles of the **breakdown**.

As with any insurance, it does not cover all situations and **you** should read all the terms and conditions of this policy to make sure it meets **your** specific needs.

Admiral does not make personal recommendations as to the suitability of the policy to individual circumstances. **You** are solely responsible for deciding whether the policy is suitable for **your** needs.

## Important Numbers

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### Single Car Customers

To make a claim	<b>0800 458 9280 / 0333 320 2367</b>
To make a claim in Europe	<b>+44 1206 714 343</b>
To make a claim on your Windscreen Cover	<b>0333 220 2025</b>
If you have been involved in an accident	<b>0333 220 2033</b>
Customer Services	<b>0333 220 2000</b>

## MultiCar Customers

To make a claim	<b>0800 458 9280 / 0333 320 2367</b>
To make a claim in Europe	<b>+44 1206 714 343</b>
To make a claim on your Windscreen Cover	<b>0333 220 2025</b>
If you have been involved in an accident	<b>0333 220 2033</b>
Customer Services	<b>0333 220 2001</b>

## Van Customers

To make a claim	<b>0800 458 9280 / 0333 320 2367</b>
To make a claim in Europe	<b>+ 44 1206 714 343</b>
To make a claim on your Windscreen Cover	<b>0333 234 0013</b>
If you have been involved in an accident	<b>0333 234 0012</b>
Customer Services	<b>0333 234 0198</b>

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# About your Breakdown Cover

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## About your policy

Thank **you** for taking out breakdown cover. **We** are confident **our** friendly, fast and efficient service will ensure **you** remain a satisfied customer now and for years to come. This booklet explains the cover **you** have bought. Please check **your** Policy Schedule to ensure **you** have the level of cover **you** need, and read the following to help **you** use the service.

**EUI Limited** offers cover for individual **vehicles**, as well as covering all **vehicles** under one policy. Please check **your** Policy Schedule for the level of cover that **you** have purchased.

If **your vehicle** suffers a **breakdown**, service will be provided in accordance with the policy wording and the cover level **you** have chosen. This applies during the **policy duration** and within the **territorial limits** detailed within the policy wording.

Whenever a word appears in this policy booklet and is defined in Section 1: Definitions, it takes on that special meaning.

## Section 1: Definitions

### Associated motor policy

The valid motor insurance arranged by **EUI Limited** which has been taken out by **you**. For policies with multiple **vehicles**, cover will be determined for each individual insured **vehicle** and not the policy as a whole, unless **you** have purchased Breakdown Cover (All Vehicles) in which case all **vehicles** are covered.

### Breakdown

An electrical or mechanical failure, lack of fuel, flat battery, **misfuel**, or puncture which immediately renders the **vehicle** immobilised.

### Callout

The deployment of a **recovery operator** to **your vehicle**.

### EUI Limited

Admiral is a trading name of EUI Limited.

### Fuel drain and flush

The draining of the incorrect fuel and washing through of the engine system to cleanse the engine and remove any residue which could cause further damage.

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## About your Breakdown Cover (cont.)

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### Home address

The last known address recorded on **our** system.

### Home assist

Attendance of a **recovery operator** following a **breakdown** which occurs within a quarter of a mile radius of **your home address** or any **breakdown** where upon arrival **your vehicle** is found to be located within a quarter of a mile radius of **your home address**. The quarter mile radius is calculated using a straight line from the **home address** to the location of the **breakdown**. If **you** have National Plus or European Plus Cover, **you** can use up to six **home assists** during the **policy duration**.

### Legal carrying capacity

The maximum number of persons recommended by the **vehicle** manufacturers or any weight limitations that can be carried legally and safely.

### Market value

The equivalent cost of replacing **your vehicle** with another of the same make, model, age, mileage and condition as **your vehicle** following a **breakdown**, which will be determined by **us**.

### Misfuel

Putting petrol in the fuel tank of a diesel-engine **vehicle**, or diesel in the fuel tank of a petrol-engine **vehicle** occurring during the period of insurance and immediately reported to **us**.

### Passengers

Any person in the **vehicle** at the time of the **breakdown**.

### Policy duration

From the date breakdown cover was added to the **associated motor policy** until its renewal or cancellation, up to a maximum of twelve months.

If **you** requested to add breakdown cover midway through the term of **your associated motor policy**, **you** will be covered after an initial period of 48 hours.

## About your Breakdown Cover (cont.)

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### Recovery operator

The independent technician Call Assist appoints to attend **your breakdown**.

### Rescue controller

The telephone operator employed by Call Assist Limited.

### Road Traffic Act

Any acts, laws or regulations, which govern the driving or use of any motor vehicle in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.

### Suitable garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the repair work undertaken can be evidenced in writing.

### Territorial limits (Europe)

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

### Territorial limits (UK)

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

### Us/we/our

Call Assist Limited and/or **EUI Limited**

### Vehicle

The vehicle registered on the **associated motor policy**.

### You/your

The persons named on the Policy Schedule.

## About your Breakdown Cover (cont.)

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### Section 2: What is covered

#### Local Cover

In the event of a **breakdown** within the **territorial limits** (UK) which occurs more than a quarter of a mile radius from **your home address**, **we** will send a **recovery operator** to the scene of the **breakdown** and arrange and pay **callout** fees and mileage charges needed to repair or assist with the **vehicle**. The quarter mile radius is calculated using a straight line from the **home address** to the location of the **breakdown**.

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** at the roadside **we** will assist in the following way:

- Either: arrange and pay for **your vehicle, you and your passengers** to be recovered to the nearest garage within 10 miles of the scene of the **breakdown**, which is able to undertake the repair
- Or, if the above is not possible at the time or the repair cannot be made that day, **we** will arrange for **your vehicle, you and your passengers** to be recovered to **your** chosen destination up to 10 miles from the scene of the **breakdown**

Any recovery must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges. If **your vehicle** requires recovery, **you** must inform **us** of the address **you** would like the **vehicle** taken to. This can be a garage, business or residential address. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

#### Repair at the roadside

**You** are covered for up to one hour of the **recovery operator's** time at the roadside to repair **your vehicle**. The **recovery operator** will assess initially whether the **vehicle** can be safely repaired within this time; if it cannot, the **vehicle** will be recovered. If at any stage it becomes apparent the **vehicle** will not be repaired within the hour entitlement, the **recovery operator** may provide **you** with the option of paying for additional labour costs to complete the repair. **You** must immediately pay for any additional labour charges beyond the hour entitlement or alternatively inform the **rescue controller** of where **you** would like **your vehicle** to be recovered.

## About your Breakdown Cover (cont.)

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### Alternative Transport and Overnight Accommodation

The following 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 **our rescue controller**. The policy will only pay for a hire car which **we** deem is appropriate for **your** requirements and is available at the time assistance is provided. **We** will only reimburse claims when **we** are in receipt of a valid invoice or receipt.

Emergency Overnight Accommodation and Alternative Transport benefits are available under the following conditions following a **breakdown** in the **territorial limits** (UK).

- The **vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location
- The **vehicle** cannot be repaired the same working day
- The **breakdown** did not occur within 20 miles of **your home address**
- **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most cost effective option for **us**

### Alternative Transport

**We** will pay up to £500 towards the reasonable cost of alternative transport or a hire car up to 1,600cc to allow **you** to complete **your** original journey. **We** will also pay up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**.

### Emergency Overnight Accommodation

**We** will pay up to £150 per person towards the reasonable cost of overnight accommodation including breakfast for **you** and **your passengers** whilst **your vehicle** is being repaired. The maximum emergency overnight accommodation payment per incident is £600.

### Caravan and Trailer Cover

If **your vehicle** suffers a **breakdown** and **your** caravan/trailer is attached, providing **your** caravan/trailer is fitted with a standard towing hitch and does not exceed 7.01 metres/23 feet in length (not including the length of the A-frame and hitch), **your** caravan/trailer will be recovered with **your vehicle** at no extra cost.



## About your Breakdown Cover (cont.)

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### Lost or Broken Keys

If **you** lose, break or lock **your vehicle** keys within **your vehicle**, **we** will pay the **callout** and mileage charges back to the **recovery operator's** base or an alternative destination of **your** choice if closer. All other costs incurred will be at **your** expense.

### Message Assistance

**We** will gladly pass on two messages to **your** home or workplace to let them know of **your** circumstances and ease **your** worry.

### Misfuel Assist

In the event **you misfuel your vehicle**, **we** will arrange and pay for a **recovery operator** to either:

- transport **your vehicle**, **you** and **your passengers** to their base where a **fuel drain and flush** to **your vehicle's** fuel tank can be conducted

or,

- to conduct the **fuel drain and flush** at the roadside.

**We** will also provide 10 litres of correct fuel to allow **you** to continue **your** journey. If **you** would prefer a **fuel drain and flush** to be conducted by **your** preferred repairer, **we** will arrange and pay for a **recovery operator** to transport **your vehicle**, **you** and **your passengers** to a local repairer of **your** choice.

Subject to the prior authorisation of **our rescue controller** **we** will also reimburse the cost of a **fuel drain and flush**. Any reimbursement will only be made once **we** have received copies of valid receipts detailing the work carried out by **your** preferred repairer. In the event the **misfuel** directly causes further mechanical damage to **your vehicle** which prevents **your vehicle** from being driven and cannot be remedied by a **fuel drain and flush**, subject to the prior authorisation of **our rescue controller** **we** will also cover the reasonable cost of parts and labour required to repair the **vehicle**.

## About your Breakdown Cover (cont.)

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If repair work in addition to a **fuel drain and flush** is required, this will be undertaken by **our** approved repairer. If **you** do not wish to use **our** approved repairers, **you** will need to get two estimates from repairers. If **we** think the repair estimate is unreasonable, one of the following will happen:

- **We** will arrange for **your vehicle** to be moved to another repairer; or
- **We** will move **your vehicle** to a safe place, before repair or disposal

**We** will not be responsible for any costs incurred due to any reasonable delay caused by this process. Upon completion of this process, if **you** would prefer **your vehicle** to be repaired by a repairer of **your** choice, **we** will arrange and pay for **your vehicle** to be transported to **your** chosen repairer.

Subject to the total claim cost not exceeding a limit agreed by **our rescue controller** prior to being incurred, **we** will then reimburse the parts and labour costs incurred once **we** have received copies of valid receipts detailing the work carried out by the repairer.

## National Plus Cover

If **you** have purchased National Plus Cover, it includes all of the same benefits as Local Cover, with the addition of **home assist** and nationwide recovery.

- **Home Assist**

**We** will send a **recovery operator** to **your home address** or within a quarter of a mile radius of **your home address** in the event of a **breakdown**. If, in the opinion of the **recovery operator**, they are unable to repair **your vehicle** at the roadside within an hour, **we** will arrange and pay for **your vehicle**, **you** and **your passengers** to be recovered to the nearest garage which is able to undertake the repair. **You** can use **home assist** a maximum of six times during the **policy duration**.

- **Nationwide Recovery**

If **your vehicle** cannot be repaired at the roadside or at a local garage within the same working day **we** will arrange and pay for **your vehicle**, **you** and **your passengers** to be recovered to **your** chosen destination within the **territorial limits** (UK). This can be a garage, residential or business address. Any recovery must take place at the same time as the initial **callout** otherwise **you** will have to pay for subsequent **callout** charges. If **your vehicle** requires recovery, **you** must inform **our rescue controller** of the address **you** would like the **vehicle** taken to. Once the **vehicle** has been delivered to the nominated address, the **vehicle** will be left at **your** own risk.

## About your Breakdown Cover (cont.)

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### European Plus Cover

If **you** have opted and paid for European Plus Cover and provided **EUI Limited** is providing cover under the **associated motor policy**, **you** will have all of the same benefits as National Plus Cover with the addition of European Assistance.

- **European Assistance**

**We** will provide service within the **territorial limits** (Europe) providing **your associated motor policy** covers **you** to do so and European Plus Cover has been purchased prior to departure. Please ensure that **you** carry **your** V5C registration document for the **vehicle you** will be taking to Europe, and the driving licence of each person who will be driving with **you** during **your** journey. Regulations are different when **you breakdown** in Europe and help may take longer in arriving. **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. When **we** have all the required information **we** will liaise with **our** European network. **You** will be kept updated and therefore, **you** will be asked to remain at the telephone number **you** called from.

If **you** have broken down on a European motorway or public road, **we** are sometimes unable to assist **you** and **you** may need to obtain assistance via the SOS phones. The local services will tow **you** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact **us** for further assistance. **We** will pay a maximum of £200 towards reimbursement of the costs, but **we** will only reimburse claims when **we** are in receipt of a valid Invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the claim.

For assistance in Europe, call **us** on: **0044 1206 714 344**. **We** will send help to the scene of the **breakdown** within the **territorial limits** (Europe) and arrange and pay **callout** fees and mileage charges needed to repair or assist with the **vehicle**. If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** at the roadside **we** will assist in the following way:

- Arrange and pay for **your vehicle**, **you** and **your passengers** to be recovered to the nearest garage which is able to undertake the repair
- If the **vehicle** cannot be repaired within 48 hours or by **your** intended departure date, whichever is the latter, **we** will arrange for **your vehicle**, **you** and **your passengers** to be transported either to **your home address** or if **you** prefer and it is closer; **your** original destination

## About your Breakdown Cover (cont.)

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### Alternative Transport and Overnight Accommodation\*

The following 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 hire car which **we** deem is appropriate for **your** requirements and is available at the time assistance is provided. **We** will only reimburse claims when **we** are in receipt of a valid invoice or receipt.

Emergency Overnight Accommodation and Alternative Transport benefits are available under the following conditions following a **breakdown** in the **territorial limits** (Europe).

- The **vehicle** must be repaired at the nearest **suitable garage** to the **breakdown** location
- The **vehicle** cannot be repaired the same working day
- The **breakdown** did not occur within 20 miles of **your home address**
- **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what is the most cost-effective option for **us**

### Alternative Transport Abroad\*

In the event of a **breakdown** within the **territorial limits** (Europe), **we** will pay up to £1000 towards the reasonable cost of alternative transport or a hire car up to 1,600cc to allow **you** to continue **your** trip in the **territorial limits** (Europe) whilst **your vehicle** remains unroadworthy. **We** will also pay up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired **vehicle**. In the event **we** need to transport **your vehicle** back to the **territorial limits** (UK), due to the fact this process will not always be immediate, **we** will also contribute up to £150 towards the reasonable cost of alternative transport or a hire car up to 1,600cc in the **territorial limits** (UK) whilst **your vehicle** is being transported back to the **territorial limits** (UK).

### Emergency Overnight Accommodation Abroad\*

In the event of a **breakdown** within the **territorial limits** (Europe) where **your vehicle** cannot be repaired the same working day, and which results in **you** not being able to stay at **your** pre-booked accommodation, **we** will pay up to £150 per person for one night towards the reasonable cost of overnight accommodation including breakfast for **you** and **your passengers**. The maximum emergency overnight accommodation payment per incident is £600. This benefit may be used in addition to the Alternative Transport Abroad allowance above.

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## About your Breakdown Cover (cont.)

### Section 3: What is not covered

This insurance does not cover the following:

1. Any caravan/trailer where the total length exceeds 7.01 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the **vehicle** with a standard towing hitch
  - **Breakdowns** to the caravan or trailer itself
2. Any **vehicle** which is not listed on **your** Policy Schedule as being eligible for breakdown cover with **us**.
3. The cost of any parts, components or materials used to repair the **vehicle**.
4. Repair and labour costs other than one hour roadside labour at the scene.
5. Any costs or expenses not authorised by **our rescue controllers**.
6. The cost of food (other than breakfast when overnight accommodation is provided), drink, telephone calls or other incidentals.
7. The cost of alternative transport other than to **your** destination and a return trip to collect **your** repaired **vehicle** unless otherwise agreed by the **rescue controller**.
8. The cost of fuel, oil or any excess in relation to claim for a hire vehicle.
9. The recovery of the **vehicle** and **passengers** if repairs can be carried out at or near the scene of the **breakdown** within the same working day. If recovery takes effect, **we** will only recover to one address in respect of any one **breakdown**.
10. Emergency Overnight Accommodation or Alternative Transport if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
11. **Breakdowns** caused by failure to maintain the **vehicle** in a roadworthy condition including maintenance or proper levels of oil and water.
12. Costs incurred in addition to a standard **callout** where service cannot be undertaken at the roadside because the **vehicle** does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.

### About your Breakdown Cover (cont.)

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13. Additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the **breakdown** if **your vehicle** is immobilised due to snow, mud, sand, water, ice, or a flood.
14. Service where **your vehicle** is not accessible or cannot be transported safely and legally using a standard recovery vehicle.
15. Any request for service if the **vehicle** is being used for a purpose not shown on **your** Certificate of Motor Insurance on the **associated motor policy**.
16. Overloading of the **vehicle** or carrying more **passengers** than it is designed to carry. **We** will not be liable for and will not recover any **passengers** beyond the **legal carrying capacity** of **your vehicle**.
17. Claims not notified and authorised prior to expenses being incurred.
18. It is **your** responsibility to ensure personal possessions or any items **you** are responsible for are removed prior to **your vehicle** being transported.
19. Nothing in this policy limits **our** liability for death or personal injury caused by the negligence of **us** or **our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the **Road Traffic Act 1988**.
20. **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for **you** to collect **your vehicle** from a repairer or for any time that has to be taken off work because of a **breakdown**.
21. Direct or indirect loss, damage or liability caused by, contributed to or arising from:
  - Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel combustion of nuclear fuel
  - The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof
  - Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power
22. Any false or fraudulent claims.

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### About your Breakdown Cover (cont.)

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23. Failure to comply with requests by **us** or the **recovery operators** concerning the assistance being provided.
24. Fines and penalties imposed by courts, including but not limited to parking tickets.
25. Any charges where **you** or the Emergency Services arrange recovery or repairs by other means unless **we** have agreed to reimburse **you**.
26. Ferry and Toll charges outside of the **territorial limits** (UK).
27. Any subsequent **callouts** for any symptoms related to a claim which has been made within the last 28 days, unless **your vehicle** has been fully repaired at a **suitable garage**, declared fit to drive by the **recovery operator** or is in transit to a pre-booked appointment at a **suitable garage**.
28. More than six **home assists** in the **policy duration**.
29. Claims totalling more than £15,000 in the **policy duration**, other than claims for repair following a **misfuel** incident, where the claim limit will be the current **market value** for the **vehicle**.
30. Any cost recoverable under any other insurance policy that **you** may have.
31. Storage charges.
32. **Vehicles** that are not secure or have faults with electric windows, sunroofs or locks not working, unless the fault occurs during the course of a journey and **your** safety is compromised.
33. Assistance if the **vehicle** is deemed to be illegal, untaxed, uninsured, un-roadworthy or dangerous to transport.
34. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
35. Any cost that would have been incurred if no claim had arisen.
36. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
37. Any cover which is not specifically detailed within this policy.

### About your Breakdown Cover (cont.)

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38. If **you** have requested to add breakdown cover midway through the term of **your** motor insurance policy, any claim within 48 hours from the time the breakdown policy was purchased.
39. Service where glass or windscreens have been damaged or broken.
40. Assistance following an accident, theft, fire or vandalism.
41. Any **breakdown** that occurred before the policy commenced or before it was upgraded.
42. Service if **you** already owe **us** money in respect of another claim made under this policy.
43. The deliberate **misfuelling** of the **vehicle** by any person. If the claim is dishonest or exaggerated in any way no service will be provided and **you** will be responsible to pay for the costs incurred.
44. Any liability under the Misfuel Assist benefit where the **vehicle** has been damaged by anything other than **misfuelling** or where the damage cannot be fully attributed to a **misfuel** which occurred during the period of insurance.
45. Any damage caused by the continued use of **your vehicle** after the point **you** knew it had been **misfuelled**.
46. Any infringement of any warranty, or guarantee associated with the **vehicle** that may be invalidated by any repair to **your vehicle**.
47. If **you** put the wrong grade of the same fuel into **your vehicle**, e.g. if **you** put hi-octane petrol in **your** petrol engine the Misfuel Assist benefit will not be provided.
48. Any loss to the **market value** of the vehicle as a result of a **fuel drain and flush** or repair made following a **misfuel**.
49. Separate transportation of the **vehicles** contents if it cannot be transported safely with the broken-down **vehicle**.
50. Any losses, costs or damages which **you** suffer as a result of **your** inability to continue **your** journey.
51. The handling, removal and/or disposal of hazardous materials and chemicals.



## About your Breakdown Cover (cont.)

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52. Recovery of **your vehicle** when;
- carrying a load in an unsafe, insecure or illegal condition or manner or where any of **your vehicle's** weight limitations have been exceeded.
  - you** are driving on unsuitable ground.
53. Recovery or service from hazardous locations -
- Power stations, nuclear installations or establishments, refineries, bulk storage or production premises in the oil, gas or chemical industries or in the explosive, ammunition or pyrotechnic industries, Ministry of Defence premises and Military bases, Rail trackside or Airport – other than in any area designated for access or parking by the general public.

### Additional exclusions applying to the European Assistance

This insurance does not cover the following.

- Service where the cost of recovering the **vehicle** back to the **territorial limits** (UK) exceeds the **market value** of the vehicle.
- The cost of recovery from a European motorway exceeding £200.
- Recovery of the **vehicle** to the **territorial limits** (UK) within 48 hours of the original **breakdown**, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments **you** have made within the **territorial limits** (UK).
- Recovery of the **vehicle** to the **territorial limits** (UK) if **your vehicle** can be repaired within the **territorial limits** (Europe) but **you** do not have adequate funds for the repair.
- Any claim where **you** are not covered by the **associated motor policy** to drive in Europe.
- Any **vehicles** not located within the **territorial limits** (UK) when cover is purchased and commences.

### Section 4: Conditions of your policy

- The policy is not transferable to another person if **you** sell **your vehicle**.
- We** will provide cover if:
  - You** have met all the terms and conditions within this insurance.
  - The information provided to **us**, as far as **you** are aware, is correct.

### About your Breakdown Cover (cont.)

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3. **You** are responsible for keeping the **vehicle** and its contents safe. **You** must be with the **vehicle** at the estimated time of arrival, unless agreed between **us** and **you**.
4. **We** can request proof of outbound and inbound travel dates.
5. If **we** have reason to believe this policy is being used fraudulently or it becomes apparent there is a failure in the relationship between **us** and **you**, **we** may cancel the policy by sending 7 days' notice to **your home address**. In such situations, providing no claim has been made, **we** will refund the unexpired portion of **your** premium.
6. When **you** contact **us** for assistance **we** may ask if **your vehicle** is fitted with alloy wheels. **We** must be advised the correct information at this time. If **we** are not made aware and **we** are unable to provide the service promptly or efficiently through the **recovery operator** who will be assisting **you**, **you** will be charged for any additional costs incurred at the roadside.
7. If **your vehicle** is repairable at the roadside, or at a local garage, **you** must accept the assistance being provided. **You** are responsible for payment for any parts supplied and fitted.
8. If a **callout** is cancelled by **you** and a **recovery operator** has already been dispatched, **you** will lose a **callout** from **your** policy. **We** recommend **you** wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** suffers a **breakdown** again within 12 hours of the previous **callout** being cancelled, **you** will be required to pay for the cancelled **callout** before further service can be provided for the **breakdown**.
9. **We** will refuse service if **you** or **your passengers** are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our rescue controllers** or the **recovery operators**.
10. If, in **our** opinion, the **vehicle** is found to be un-roadworthy due to lack of maintenance, unless servicing records can be provided, **we** may terminate **your** policy immediately notifying **you**, by letter to **your** registered address, of what action **we** have taken.
11. In the event **you** use the service and the claim is subsequently found not to be covered by the policy **you** have purchased, **we** will reclaim any monies from **you** in order to pay the costs involved.

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## About your Breakdown Cover (cont.)

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12. If in **our** opinion the **vehicle** is beyond economical repair or the cost of the claim is likely to exceed the **market value** of the vehicle in its current condition following the **breakdown, we** have the option to pay **you** the **market value** of the vehicle in its current condition and pay **your** transportation costs to **your home address**. It will be **your** responsibility to apply for a Certificate of Destruction or other such document and **you** will be required to pay for any storage costs whilst this is obtained. If **you** would prefer the **vehicle** to be transported to **your home address** or original destination, this can be arranged but **you** will need to pay any costs which exceed the **market value** of the vehicle in its current condition.
13. **Recovery operators** comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting **your vehicle**.
14. The transportation of livestock (including dogs) will only be undertaken if the **recovery operator** determines it is safe to do so in the normal recovery service. **We** will endeavour to help arrange alternative transport, but **you** will need to pay for this service immediately by credit or debit card.
15. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**.
16. Signing Documentation - **You** may be asked to sign documents by the **recovery operator** which relate to the service being provided. Whilst **you** are not required to sign such documents, failure to do so may result in further services being denied. Please do not sign any documents until **you** have read and understood the content in full.
17. Emergency Repairs - Any emergency repairs undertaken at the roadside by **recovery operators** cannot be guaranteed and, in some cases, will not be attempted. Due to the nature of roadside assistance it is not always possible for **recovery operators** to accurately diagnose the fault with the **vehicle** or state whether the **vehicle** is in a roadworthy condition or otherwise safe to drive. **Recovery operators** are not instructed to conduct **vehicle** health inspections.
18. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided.
19. **Your vehicle** must be registered to and ordinarily kept at an address within the **territorial limits** (UK).

## About your Breakdown Cover (cont.)

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### General Conditions Specific to Breakdown (All Vehicles)

Please refer to **your** Policy Schedule. If **you** have purchased Breakdown Cover (All Vehicles) the following also applies to **your** policy.

1. The price of **your** Breakdown Cover (All Vehicles) is fixed at the start of **your** policy and remains the same for the **policy duration**.
2. All **vehicles** covered by **your** Breakdown Cover (All Vehicles) have the same level of cover.
3. Adding **vehicles** to **your** policy – If **you** add additional **vehicles** to **your** policy during the policy term, this insurance will cover them for no additional cost until the end of the current policy term. These **vehicles** will become chargeable at **your** next renewal.
4. Removing **vehicles** from **your** policy – If **you** remove a **vehicle(s)** from **your** policy during the policy term, they will no longer be covered by **your** Breakdown Cover (All Vehicles). No refund will be given if a **vehicle** is removed during the policy term. At renewal the price **you** pay will reflect the smaller number of **vehicles** insured.
5. Each **vehicle** insured under **your** Breakdown Cover (All Vehicles) policy has individual cover limits. **You** cannot use the **home assists** from one **vehicle** on another.

### Section 5: How to make a claim

If **your vehicle** breaks down, please call **our** 24 hour control centre on **0800 458 9280** or alternatively if **you** are calling from a mobile either **01206 714343** or **0333 320 2367**. If **you** are outside the UK, please call **00 44 1206 714 343**.

### The information you need if you breakdown

Please have the following information ready to give to **our rescue controller**, who will use it to validate **your** policy:

- **your** telephone number and area code which **we** can call **you** back on
- **your vehicle** registration and insurance policy number
- the precise location of **your vehicle** (or as accurate as **you** are able to be in the circumstances)
- **your vehicle** make, model and colour together with any specific details, which may assist **us** in locating **you** quickly

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## About your Breakdown Cover (cont.)

**We** will take **your** details and ask **you** to remain by the telephone **you** are calling from. Once **we** have made all the arrangements **we** will contact **you** to advise who will be coming out to **you** and how long they are expected to take.

**Your** mobile phone must therefore be switched on and available to take calls at all times. **You** will then be asked to return to **your vehicle**.

Please remember to guard **your** safety at all times and remain with or near **your vehicle** until the **recovery operator** arrives. Once the **recovery operator** arrives at the scene please be guided by their safety advice.

In the event of a **breakdown** on a motorway where **you** have no means of contacting **us** or are unaware of **your** location, please use the nearest SOS box. **You** will need to advise the Emergency Services of **our** telephone number, they will then contact **us** to arrange assistance. If the Police or Highways Agency is present at the scene, please advise them that **you** have contacted **us** or give them **our** telephone number to call **us** on **your** behalf.

Should **you** wish to contact **us**, write to:

Customer Services, Call Assist Limited,  
Axis Court  
North Station Road  
Colchester  
CO1 1UX.

### General Notes

This is an insurance policy. **You** must ensure **your vehicle** is in a roadworthy condition and is regularly serviced. Purchasing this service means there are no circumstances, which **you** are aware of, that are likely to result in a claim under this insurance.

### Garage Repairs

Any repairs undertaken by the **recovery operators** at their premises are provided under a separate contract, which is between **you** and the **recovery operator**.

### Measurements

A **home assist** is calculated using a straight line from the **home address** to the location of the **breakdown**. All other measurements are calculated using driving distances.

## About your Breakdown Cover (cont.)

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### Uninsured Service

**We** can usually provide assistance for claims or service which are not covered under this insurance policy. All costs (including an administration fee) must be paid immediately by credit or debit card.

### General Notes Relating to Europe

If **your vehicle** has suffered a **breakdown** within the **territorial limits** (Europe) during a public holiday, many services will be closed during the holiday period. In these circumstances, **you** must allow **us** time to assist **you** and affect a repair to **your vehicle**. **We** will not be held liable for any delays in reaching **your** destination.

## Section 6: Cancellation

### a. Your Cancellation Rights

**You** may cancel this product at any time and receive a full refund, if **you** inform **us** within 14 days from the receipt of the confirmation letter or email.

Should **you** cancel outside the 14 day cancellation period, **you** will be charged on a daily pro rata basis for the time **you** have been on cover.

However should **you** cancel **your associated motor policy** please refer to Your Agreement with EUI Limited for a list of relevant charges.

If a claim is made or has arisen during the period of insurance, the full premium is payable and no refund will be given.

In the event that **you** downgrade **your** cover from European Plus Cover to National Plus Cover or Local Cover OR National Plus Cover to Local Cover **you** will not be issued a refund.

Please contact **EUI Limited**, Ty Admiral, David Street, Cardiff CF10 2AA. Alternatively, if **you** wish to phone **us** please call **0333 220 2000** for single car customers, or **0333 220 2001** for MultiCar customers. For Van customers please call **0333 234 0198**.

## About your Breakdown Cover (cont.)

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### b. Our cancellation rights

**We** will cancel this policy if:

- **Your** Admiral motor policy is cancelled
- If any claim under this policy shall be in any respect fraudulent
- **You** behave in a manner that makes it inappropriate for **us** to continue **your** insurance

If **we** cancel **your** Breakdown policy, **you** will receive a pro rata refund. However, if a claim is made or has arisen during the period of insurance, the full premium is payable, and no refund will be given.

In the event of fraud, **we** will seek to recover any costs that have been incurred and will not return any premium.

### Section 7: How to make a complaint

Complaints should be made to:

The Complaint Manager, **EUI Limited**, Ty Admiral, David Street, Cardiff CF10 2AA.

Tel: **0330 333 5888**

Email: [customerassurance@admiral.com](mailto:customerassurance@admiral.com)

Fax: 0330 333 5886

If **we** have given **you our** final response and **you** are still unhappy, or more than 8 weeks have passed since **we** received **your** original complaint, **you** may refer **your** complaint to:

The Financial Ombudsman Service

Exchange Tower

London

E14 9SR

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Tel: **0800 0 234 567**

Or: **0300 123 9 123**

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

## About your Breakdown Cover (cont.)

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### Section 8: Extra information about your policy

#### Financial Services Compensation Scheme

**EUI Limited** and Admiral Insurance (Gibraltar) Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the scheme should **EUI Limited** be unable to meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim costs. **You** can get more information about the compensation scheme arrangements from the FSCS.

The contact information is:

The FSCS, 10th Floor, Beaufort House, 15 St. Botolph Street, London WC3A 7QU

[www.fscs.org.uk](http://www.fscs.org.uk)

Tel: **0800 678 1100 / 0207 741 4100**

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

#### Service provider and insurer

Supplied by **EUI Limited**, Ty Admiral, David Street, Cardiff CF10 2EH, and is administered by Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX, and is underwritten by Admiral Insurance (Gibraltar) Limited, 1st Floor, 24 College Lane, PO Box 575, Gibraltar GX11 1AA (Home State: Gibraltar).

**EUI Limited** and Call Assist are authorised and regulated by the Financial Conduct Authority.

**EUI Limited** Firm Reference Number: 309378.

Call Assist Limited Firm Reference Number: 304838.

Admiral Insurance (Gibraltar) Limited is licensed and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Act 1987 of Gibraltar.



## About your Breakdown Cover (cont.)

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### Call recording

To help **us** provide a quality service, **your** telephone calls may be recorded, but will only be shared with partner organisations directly relevant to the breakdown service **we** provide.

### Your personal information

For information about how **EUI Limited** will process **your** personal information please visit:  
[www.admiral.com/your-privacy-and-security/](http://www.admiral.com/your-privacy-and-security/)

Enquiries in relation to data held by **us** should be directed to the Customer Services Department, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX

Call Assist shares information with **EUI Limited**, trading as Admiral if **your** breakdown cover has been bought as an ancillary to **your** Admiral insurance. Where **you** wish to make a claim, which is not covered by **your** breakdown cover, **we** will inform **EUI Limited** who can handle this claim for **you**.

### Governing Law

The Law of England and Wales governs this insurance.

### Language

**We** have chosen to use the English language in all documents and communication relating to this policy.

