

# European Breakdown Cover

## Insurance Product Information Document



Company: Inter Partner Assistance S.A.

Product: AA European Breakdown Cover

This insurance is underwritten by Inter Partner Assistance S.A., which is authorised and regulated by the National Bank of Belgium, under number 0487, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium and company number 0415.591.055. Inter Partner Assistance S.A. is authorised by the National Bank of Belgium in Belgium and is regulated by the Central Bank of Ireland for conduct of business rules. Inter Partner Assistance S.A. is part of the AXA Group.

This document contains some important facts about this European Breakdown Cover. It is only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy wording. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

European Breakdown Cover provides for the arrangement of emergency roadside assistance and, where appropriate, vehicle recovery to Ireland, emergency alternative travel or emergency accommodation assistance and legal protection subject to all relevant terms, conditions and exclusions



#### What is insured?

##### Emergency help for you and cover costs for:

- ✓ Overall claim limit of €2,500 per party, per trip, excluding unaccompanied vehicle recovery and legal protection..
- ✓ **Roadside Assistance and Emergency repair:** Roadside assistance, towage and garage repairs up to €400 overall maximum. Locate and despatch spare part(s) needed to complete repairs overseas.
- ✓ **Emergency Car Hire & Alternative Travel Arrangements**  
If the repairer estimates that the repairs to your vehicle will take more than 8 hours; reasonable additional expenses from one or a combination of; contribution to car hire costs up to €100 per day, air fares (economy), rail fares (standard), local taxi fares, any other transport equivalent to 2nd class rail fares. Cover up to a total maximum of €1,400 per party, per trip.
- ✓ **Emergency Accommodation**  
If the repairer estimates that the repairs to your vehicle will take more than 8 hours; necessary additional costs for overnight accommodation up to €50 per person, per night to a total maximum of €700 per party, per trip.
- ✓ **Vehicle recovery to the Republic of Ireland** The cost of unaccompanied recovery for your vehicle to your home, or nominated vehicle repairer in Ireland up to the current market value of your vehicle.
- ✓ **Legal Protection**  
The If your vehicle is involved in a road traffic accident overseas we will cover up to €100,000 in total per party for overseas legal expenses incurred.



#### What is not insured?

##### Claims due to or arising from:

- ✗ **Parts**  
Any replacement part, tyres, body glass, fuel, lubricants or other fluids, keys or other materials.
- ✗ **Repairs**  
Any non-essential repairs, damage to paintwork or other cosmetic repairs.
- ✗ **Hire Vehicle**
  - All other charges arising from your use of the hire vehicle such as fuel costs or any insurance excess charges, You must pay these costs direct to the hirer.
- ✗ **Vehicle Recovery**
  - Recovery of your vehicle if we calculate it to be beyond commercial repair.
  - Recovery where your vehicle only needs minor or inexpensive repairs.
- ✗ **Legal Protection**  
Any claims arising from off-road racing, motor competitions, pace making, racing or overloading or any costs of delay or confiscation by Customs or other officials or import dues.



#### Are there any restrictions on cover?

- ⚠ **Hire Vehicle**  
Unless we agree otherwise with you, we will only cover car hire costs where we have arranged hire
- ⚠ **Cover**  
Cover is only available to permanent residents of the Republic of Ireland. All vehicles must be permanently registered in the Republic of Ireland.
- ⚠ **Vehicle Recovery**
  - Maximum vehicle weight = 3.5 tonnes gross vehicle laden weight
  - Maximum vehicle length = 7m (23ft)
  - Maximum vehicle width = 2.3m (7ft 6in)
  - Maximum vehicle height = 3m (9ft 10in)



## Where am I covered (Geographical Limits)?

### ✓ If you purchase European Trip cover you are further covered in:

Republic of Ireland, United Kingdom, Channel Islands, all islands of the Mediterranean (excluding Northern Cyprus) and the following countries of mainland Europe: Andorra, Austria, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden and Switzerland. Cover does not apply to territories beyond mainland Europe.

### ✓ If you purchase UK Trip cover, you are covered in:

Republic of Ireland, United Kingdom and Northern Ireland, the Channel Islands and the Isle of Man.



## What are my obligations?

- You must notify claims as soon as reasonably possible once you become aware of the insured incident and within no more than 31 days of the incident.
- You must obtain any original certificates, information, evidence and receipts required by us at your expense. If we require a medical examination, you must agree to this.
- You must do all that you can to keep your claims as low as possible and to prevent loss, theft or damage.



## When and how do I pay?

- You can pay for your insurance in one lump sum with a debit / credit card



## When does the cover start and end?

- Your cover will start and end on the dates stated in your policy schedule.



## How do I cancel the contract?

- This policy includes a cooling off period. What this means is that if, within 14 days of receipt of your policy documents or start date (whichever is later), you decide for any reason to withdraw from the contract provided You have not travelled and no claim has been made. Cancellations must be confirmed in writing by post, webchat, or email to The AA or by telephone on 01 6179950