

European Breakdown Cover Insurance Product Information Document Company: Amtrust Europe Limited


AmTrust Europe
An AmTrust Financial Company



AmTrust Europe Limited is regulated by the FCA and Prudential Regulation Authority, financial services no.202189.

This insurance is managed and provided by Arc Legal Assistance Limited and underwritten by AmTrust Europe Limited. Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, financial services number: 202189.

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:

- ✓ **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.
- ✓ **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:** 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?

- ✗ **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?

- ! **Car Hire Costs:** Unless we agree otherwise with you, we will only cover car hire costs where we have arranged hire.
- ! **Cover:** is only available to permanent residents of the Republic of Ireland. All vehicles must be permanently registered in the Republic of Ireland or Northern Ireland provided your journey must commence and end through a Republic of Ireland seaport?
- ! **Weight and Size Restrictions:**
 - 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 and Northern Ireland, the Channel Islands and the Isle of Man, 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.



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 on the date 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