

Summary of European Motoring Breakdown

PO Box 1368, Bedford, MK42 5AD Tel: 01234 716 001 Fax: 01234 314 222 sales@insureyourtrip.co.uk www.insureyourtrip.co.uk

This Policy Summary is to help you understand the insurance that your Policy provides. It details the key features, benefits, limitations, and exclusions, but you still need to read the Policy Wording for a full description of the terms of the insurance, including the policy definitions, together with the Schedule, and any endorsements, applying to your Policy. The levels of cover which apply to your insurance are detailed in the Summary of Cover on page 1 of your Policy Wording. Important Notes are detailed on page 1 of your Policy Wording. This Policy Summary does not form part of the Policy Wording.

Insurer – this insurance is underwritten by Optimum Underwriting Limited, as Underwriting Agents for Groupama Insurance Company Limited. The 24 hour motoring breakdown assistance helpline is operated by Assistance Services.

Purpose of this Insurance – to provide financial protection and emergency assistance for your trip(s).

Period of Cover – as stated on your Policy Schedule Letter of Confirmation.

| The Cover | Up to Limit of (£) per Insured Vehicle | Section of the Policy Wording that contains further details | Page No of the Policy Wording that contains further details |
|---|--|---|---|
| Section of Cover | | | |
| Before Travel Abroad Starts | £750 | Section 1 | Page 1 |
| Roadside Assistance & Towing | £200 | Section 2 | Page 1 |
| Delivering Replacement Parts | £10,000 | Section 3 | Page 1 |
| Loss of use of your Vehicle | £750 | Section 4 | Pages 1 & 2 |
| If you become ill or injured & can't drive | £500 | Section 5 | Page 2 |
| If you can't use your own Vehicle to get home | £2,000 | Section 6 | Page 2 |
| Damage by Theft | £200 | Section 7 | Page 2 |
| Legal Expenses | £20,000 | Section 8 | Page 2 |

| Principal Exclusions and Limitations | Policy Reference |
|--|--|
| Vehicle Breakdown | |
| Limited cover applies in the UK before your travel abroad starts. If your vehicle breaks down when you are abroad differing covers apply according to the circumstances - please refer to page 1 of your policy. General Exclusions also apply. | Sections 1-7 Pages 1 & 2 General Exclusions pages 2 & 3 |
| Geographical Limit | |
| Unless otherwise stated, cover only applies in the European Union states and Western Europe | Page 1 |
| Duration of Cover | |
| All trips must start from, and end in the United Kingdom (including the Isle of Man and Channel Islands), and the policy must cover the whole duration of the trip, and cannot be effected once travel has commenced. | Period of Insurance on your Policy Schedule Letter of Confirmation |
| If you change your mind | |
| If, having examined your Policy Wording, you decide the insurance does not meet your needs, you can cancel the insurance within 14 days from the date of issue of your Policy Wording, and we will refund the premium provided you have not taken a trip to which the insurance applies, and you have not made a claim. If you wish to cancel your insurance you should contact the insurance agent who arranged your insurance. | Page 1 |

MAKING A CLAIM

If you wish to make a claim, please telephone the appropriate number below:-

Motoring Assistance Cover – Telephone Assistance Services +44 (0)1342 336606.

Sections 1-7 - Please report to Preferential Administration Services, 6th Floor, Central House, Clifftown Road, Southend-on-Sea, Essex, SS1 1AB.

Telephone 0871 2211850 (calls may be monitored or recorded for quality purposes). Facsimile 01702 351957. Email pas@preferential.co.uk

Please quote Scheme Number YT900.

Section 8 - Legal Expenses - Please report to Lexceteras Limited, Minerva House, Holbeach Technology Park, Park Road, Holbeach, Lincolnshire, PE12 7PT. Telephone 0871 222 9842.

YOUR RIGHT TO COMPLAIN

Whilst every effort is made to maintain the highest service standards, should there be an occasion when the service you receive falls below the standard you expect, please contact:

a) The Managing Director, Insure Your Trip, PO Box 1368, Bedford, MK42 5AD. If you are then dissatisfied with the way your complaint has been handled, please contact:

The Managing Director, Optimum Underwriting Limited, PO Box 337, Dorking, Surrey RH4 3YN

b) Any complaint you may have regarding the insurance under your Policy, or the way a claim has been dealt with, please follow the Complaints Procedure detailed on page 4 of your Policy Wording.

c) If after following the procedure detailed in a) or b) above you are still dissatisfied, you have the right to refer your complaint to:

The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

Optimum Underwriting Limited and Groupama Insurance Company Limited are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS at www.fscs.org.uk, or telephone 0207 892 7300.

Insure Your Trip is a brand of Holiday Choice Ltd.

Holiday Choice Ltd, Registered Office: 9 Goldington Road, Bedford MK40 3JY. Registered in England No: 3757883.

Optimum Underwriting Limited Registered; in England No 3805719.

Registered Office: Somers, Cranbrook Road, Benenden, Kent TN17 4ET.

Optimum Underwriting Limited are Underwriting Agents for Groupama Insurance Company Limited.

Both Companies and IGI Insurance Company Limited are Authorised and Regulated by the Financial Services Authority.