



# Summary of Cover 2011

Key Information you the Customer need to be aware of

For the Best Holiday Cottages. For the Best Holiday Cottages.

This is a summary of cover only. Full terms and conditions can be found in the policy wording, which you should also read carefully.

## 1. Who provides your Motor Breakdown insurance cover?

Your insurance is underwritten by Mondial Assistance Europe N.V. (during 2011 the insurer will be AGA International SA). Mondial Assistance Europe N.V. customers will have their insurance policy automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged. Mondial Assistance (UK) Limited is the underwriter's UK administrator.

Our contact address is Mondial Assistance (UK) Limited, Mondial House, 102 George Street, Croydon CR9 1AJ. Imagine Motor Breakdown insurance is arranged by P J Hayman & Company Limited.

## 2. What does my insurance cover me for?

This policy is designed to offer protection for motor breakdown as described in the summary of cover table below.

### SUMMARY OF POLICY COVERS

The following is only a summary of the main cover limits. You should read the policy for the full terms and conditions.

Section & Cover	Limit per vehicle (up to) (unless otherwise shown)
Cover before you leave - Section 1	£300 - breakdown assistance. £750 (£75 per day) - replacement vehicle
Emergency roadside repairs or Getting your insured vehicle to a garage - Section 2	£300
Getting you home or Helping you continue your journey - Section 3	£750 (£75 per day) replacement vehicle. £400 (£40 per day) - extra accommodation
Spare parts delivered for essential repairs - Section 4	£1,000
Damage to the insured vehicle after theft or attempted theft - Section 5	£175
Getting the insured vehicle back - Section 6	Storage cost. UK market value - returning the insured vehicle
Collecting the insured vehicle from Continental Europe - Section 7	Unlimited
If there is no qualified driver available for the insured vehicle - Section 8	Unlimited - Vehicle storage. Unlimited - Transporting home £400 (£40 per day) - extra accommodation
Loss or damage to your tent - Section 9	£400 (£100 per person)
Customs duty cover - - Section 10	£2,000
Legal advice and expenses - - Section 11	£25,000 (per person)

### 3. What else do I need to know about my insurance policy?

The full terms, conditions, exclusions and limitations of this insurance contract can be found in the policy wording, which you should read carefully.

### 4. What is the duration of the contract?

Your policy will run from the dates shown on your booking confirmation once your policy is issued.

### 5. Do I need to do anything after I have purchased the policy?

Please remember that it is your responsibility to regularly review your level of cover to ensure it remains adequate. Before you travel you must tell us about any change in your circumstances which may affect your cover.

### 6. What cancellation rights do you have?

If your cover does not meet your requirements, please notify Imagine or P J Hayman & Company Limited on **0845 230 3526** within 14 days of receiving your policy and return all documents for a refund of premium.

If during this 14 day period you have travelled, made a claim or intend to make a claim then we can recover all costs that you have used for those services. Please note that your cancellation rights are no longer valid after this initial 14 day period.

### 7. How do I make a claim?

If vehicle breakdown assistance is required, please call our 24-hour emergency service on:

Phone: **+ 44 (0) 20 8666 9208**

Textphone: **+44 (0) 20 8666 9562**

Depending on the circumstances, they may ask you to write to:

Imagine Motor Breakdown Insurance, International Motor Operations Department, 102 George Street, Croydon, CR9 1AJ

### 8. What to do if you have a complaint?

Should you wish to express a complaint about this policy then please in the first instance contact:

#### **Complaints regarding CLAIMS or the VEHICLE BREAKDOWN SERVICE**

The Quality Standards Manager, Mondial Assistance (UK) Limited,  
Mondial House, 102 George Street, Croydon, CR9 1AJ.

If you are not satisfied with our final response you can refer the matter to the UK Financial Ombudsman Service for independent arbitration.

#### **Complaints regarding the SALE OF THE POLICY**

If you have a complaint regarding the sale of the policy, please contact :

Imagine, Embsay Mills, Embsay, Skipton, North Yorkshire BD23 6QF, as your issuing agent.

### 9. Is the insurer covered by the Financial Services Compensation Scheme (FSCS)?

For your added protection, the insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the insurer cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance cover provides protection for 90% of the claim with no upper limit. Further information about the compensation scheme arrangements is available from the FSCS, telephone number 020 7892 7300, or by visiting their website at [www.fscs.org.uk](http://www.fscs.org.uk).

This policy is available in large print, audio and Braille.

Please contact us on telephone: 0845 260 1634 and we will be pleased to organise an alternative version for you.