



For the Best Holiday Cottages.



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## Imagine 2011 Motor Breakdown Insurance Policy

### SUMMARY OF COVER

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

Section & Cover	Limit per vehicle (up to) (unless otherwise shown)	Page
Cover before you leave - Section 1	£300 - breakdown assistance £750 (£75 per day) - replacement vehicle	4
Emergency roadside repairs or getting your insured vehicle to a garage - Section 2	£300	4
Getting you home or helping you continue your journey - Section 3	£750 (£75 per day) - replacement vehicle £400 (£40 per day) - Extra accommodation	4
Spare parts delivered for essential repairs - Section 4	£1,000	4
Damage to the insured vehicle after theft or attempted theft - Section 5	£175	4
Getting the insured vehicle back - Section 6	Storage cost UK market value - returning the insured vehicle	5
Collecting the insured vehicle from Continental Europe - Section 7	Unlimited	5
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	5
Loss or damage to your tent - Section 9	£400 (£100 per person)	5
Customs duty cover - Section 10	£2,000	5
Motor breakdown Legal advice and expenses - Section 11	£25,000 (per person)	6

### IMPORTANT TELEPHONE NUMBERS

Customer services P J Hayman & Company Ltd.		0845 230 3526
24-hour motoring breakdown service	within your home country outside your home country	020 8666 9208 +44 20 8666 9208
Claims	within your home country outside your home country	020 8666 9208 +44 20 8666 9208
Legal advice and expenses	within your home country outside your home country	020 8603 9804 +44 8603 9804

### IMPORTANT INFORMATION

Thank you for taking out Imagine Motor Breakdown Insurance with us.

Your booking confirmation shows the sections of the policy you have chosen, the vehicle that is covered and any special terms or conditions that may apply.

It is very important that you read the whole of this policy before you travel and make sure you understand exactly what is and is not covered and what to do if you need to claim.

If you have any queries, please contact Imagine or P J Hayman & Company Limited on 0845 230 3526.

#### Insurer

Your insurance is underwritten by Mondial Assistance Europe N.V. (during 2011 the insurer will change to AGA International SA) and is administered in the **United Kingdom** by Mondial Assistance (UK) Limited. Mondial Assistance Europe N.V. customers will have their insurance policies automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged.

#### Before you travel

This motor breakdown policy is an assistance only service. Please contact **your** motor insurance company to check the level of cover provided when **you** are abroad and whether a Green Card is required. When the motoring breakdown service has provided a replacement vehicle, **you** will be expected to leave a cash or credit card deposit and produce a clean driving licence.

Please make yourself aware of relevant driving regulations abroad.

If **we** are unable to verify **your** policy cover immediately, **we** may need to take a credit or debit card number in order to provide the required assistance. No payment will be taken without the prior consent of the card holder.

#### Note

- If **you** do not meet the requirements of the hire car company, we may be unable to arrange a hire car for **you**.
- Mobile telephone call costs are not covered under this insurance.

#### How your policy works

Your policy and booking confirmation is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by this policy and happens during the **period of insurance**. Unless specifically mentioned the benefits and exclusions within each section, apply to each **insured vehicle**. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the heading 'Definition of words'. These words have been highlighted by the use of bold print throughout the policy document.

#### Telling us about relevant facts

**You** must tell **us** about anything that may affect **your** cover before **your** policy is issued and throughout the **period of insurance** this includes any change or modifications to the **insured vehicle**. If **you** are not sure whether something is relevant, **you** must tell **us** anyway. **You** should keep a record of any extra information **you** give **us**. If **you** do not tell **us** about something that may be relevant, **your** cover may be refused and **we** may not cover any related claims.

#### Cancellation rights

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 asked **us** to perform or provide the services given under this policy then **we** can recover all costs that **you** have used for the services provided, if **you** still decide to cancel within the 14 day period.

Please note that **your** cancellation rights are no longer valid after this initial 14 day period.

#### Data protection

Information about **your** policy may be shared between P J Hayman & Company Limited, **us** and the **insurer** for underwriting and administration purposes.

**You** should understand that the sensitive health and other information **you** provide will be used by **us**, **our** representatives (if appropriate), the **insurer**, other insurers and industry governing bodies and regulators to process **your** insurance, handle claims and prevent fraud. This may involve transferring information to other countries (some of which may have limited or no data protection laws). **We** have taken steps to ensure **your** information is held securely.

**Your** information may be used by **us**, the **insurer** and members of the Mondial Assistance Group and shared with P J Hayman & Company Limited for marketing and research purposes or to inform **you** from time to time about new products or services. If **you** do not want to receive marketing information please write to **us** at Mondial House, 102 George Street, Croydon, CR9 1AJ. **You** have the right to access **your** personal records.

#### 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 **we** cannot meet **our** obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, without any 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).

#### Governing law

Unless agreed otherwise, English law will apply and all communications and documentation in relation to this policy will be in English. In the event of a dispute concerning this policy the English courts shall have exclusive jurisdiction.

#### Contracts (Rights of Third Parties) Act 1999

**We**, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contract (Rights of Third Parties) Act 1999.

## DEFINITION OF WORDS

When the following words and phrases appear in the policy document they have the meanings given below. These words are highlighted by the use of bold print.

### Appointed adviser

The solicitor or appropriately qualified person, firm or company, including **us** who is chosen to act for **you** in **your** claim for compensation.

### Area of cover

**You** will not be covered if **you** travel outside **Continental Europe**.

### Breakdown

Electrical or mechanical breakdown, road accident, damage or destruction by fire or attempted theft or loss of keys which means the **insured vehicle** cannot be moved.

### Business associate

Any person in **your home** country that **you** work closely with, whose absence from work means that the director of **your** business needs **you** to cancel or curtail **your journey**.

### Channel Islands

Jersey, Guernsey, Alderney, Sark or Herm.

### Continental Europe

Andorra, Austria, Belgium, Bulgaria, Canaries, the **Channel Islands**, Croatia, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, the Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Madeira, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, **UK** and Vatican City.

### Home

**Your** usual place of residence in the **UK**, the **Channel Islands** or the Isle of Man.

### Insured event

- **Your** defence if **you** are prosecuted for a motoring offence committed, or alleged to have been committed, by **you** arising solely in connection with the use of the **insured vehicle**
- A claim brought by **you** for the pursuance of an uninsured loss claim against a negligent third party where **you** are involved in any road traffic accident causing:
  - death or bodily injury to **you** whilst in or getting in to or out of the **insured vehicle**; and
  - damage to the **insured vehicle**

### Insured vehicle

The vehicle shown on the booking confirmation must be:

- A car, motorcycle over 120cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the **UK**, the **Channel Islands** or the Isle of Man. Towed caravans or trailers are not covered unless agreed in writing by **us** and the extra additional premium paid.
- Less than 12 years old at the date **you** buy the policy.
- Not more than 3,500kg in weight (including any load), 7 metres long, 3 metres high and 2.25 metres wide.
- Not carrying more than the recommended number of passengers (maximum being 8 including the driver).
- Kept in a safe and roadworthy condition and serviced in accordance with the manufacturers specifications.

### Insurer

Mondial Assistance Europe N.V. (during 2011 the insurer will be AGA International SA). All Mondial Assistance Europe N.V. customers will have their insurance policies automatically transferred to the new insurer AGA International SA and all terms and conditions of the policy will remain unchanged.

### Journey

A trip that takes place during the **period of insurance** which begins when **you** leave **home** and ends when **you** get back **home**.

- any other trip which begins after **you** get back is not covered.
- a trip which is booked to last longer than 94 days is not covered.

### Legal action

Work carried out to support a claim that **we** have agreed to. This includes settlement negotiations, hearings in a civil court, arbitration and any appeals resulting from such hearings other than an application by **you**:

- to the European Court of Justice, European Court of Human Rights or similar International body; or
- to enforce a judgment or legally binding decision.

### Legal costs

Fees, costs and expenses (including Value Added Tax or equivalent local goods and services tax) which **we** agree to pay for **you** in connection with **legal action**. Also, any costs which **you** are ordered to pay by a court or arbitrator (other than damages, fines and penalties) or any other costs **we** agree to pay.

### Period of Insurance

Cover before **you** leave starts seven days before the beginning of **your journey** (but not before the date **your** policy was issued) and ends as **you** begin **your journey**. The cover for all other sections starts at the beginning of **your journey** and finishes at the end of **your journey**.

All cover ends on the expiry date shown on **your** booking confirmation, unless **you** cannot finish **your journey** as planned because of a **breakdown** or theft or there is a delay to the public transport system that cannot be avoided. In these circumstances **we** will extend cover free of charge until **you** can reasonably finish that **journey**.

### Relative

**Your** mother (in-law), father (in-law), step parent (in-law), sister (in-law), brother (in-law), wife, husband, son (in-law), daughter (in-law), step child, foster child, grandparent, grandchild, uncle, aunt, nephew, niece, cousin, partner (including common law and civil partnerships) or fiancé(e).

### Resident

A person who has their main **home** in the **UK**, the **Channel Islands** or the Isle of Man and has not spent more than six months abroad during the year before the policy was issued.

### Travelling companion

Any person that has booked to travel with **you** on **your journey**.

### United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

### We, our, us

Mondial Assistance (UK) Limited which administers the insurance on behalf of the **insurer**.

### You, your, person insured

Each passenger in the **insured vehicle**.

## 24-HOUR MOTOR BREAKDOWN SERVICE

Please tell us as quickly as possible about any motor breakdown, accident or theft during **your journey** (or within 7 days before you leave). If you fail to do this, it is unlikely that **your claim** will be paid.

From outside <b>your home</b> country	Phone: <b>+44 (0) 20 8666 9208</b>
	Fax: <b>+44 (0) 20 8666 9562</b>
	Textphone: <b>+44 (0) 20 8603 0204</b>
From inside <b>your home</b> country	Phone: <b>020 8666 9208</b>
	Fax: <b>020 8666 9562</b>
	Textphone: <b>020 8603 0204</b>
email:	<b>international_motor@mondial-assistance.co.uk</b>

Please tell **us** where **you** are, **your** booking confirmation number, date of booking, departure date and say that **you** are covered with Imagine Motor Breakdown Insurance.

Whilst every effort will be made to provide the assistance services detailed in this policy, there may be occasions where due to circumstances beyond **our** control or due to the location of the **breakdown**, certain services may not be available.

### Motorway restrictions

If assistance is required on a motorway in certain European countries, **you** must use the Official SOS Boxes at the side of the road in order to arrange initial recovery. **You** will be connected to the authorised motorway assistance service, because the roads are privatised and **we** are prevented from assisting on them. **You** should call **us** at the earliest opportunity so that **we** can arrange for the most appropriate assistance once the **insured vehicle** has been recovered from the motorway. Any costs incurred for recovery from the motorway can be claimed back from **us**.

## GENERAL EXCLUSIONS

The following exclusions apply to the whole of **your** policy:

**We** will not cover **you** for any claim arising from, or relating to, the following:

- 1 A relevant fact that **you** knew about before **you** travelled, unless **we** agreed to it in writing.
- 2 War, invasion, act of foreign enemy, hostilities (whether war is declared or not) civil war, civil commotion, rebellion, revolution, insurrection, military force, coup d'etat, terrorism, weapons of mass destruction.
- 3 Any epidemic or pandemic.
- 4 **You** not following any suggestions or recommendations made by any government or other official authority including the Foreign and Commonwealth Office during the **period of insurance**.
- 5 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials (except where cover is given under the Customs duty cover section).
- 6 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 7 Any currency exchange rate changes.
- 8 The failure or fear of failure or inability of any equipment or any computer program, whether or not **you** own it, to recognise or to correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date.
- 9 **You** acting in an illegal or malicious way.
- 10 **You** not enjoying **your journey** or not wanting to travel.
- 11 Any loss caused as a direct or indirect result of anything **you** are claiming for, for example loss of earnings, unless it says differently in the policy.

- 12 We will not pay for the following.
- Anything caused by the **insured vehicle** being used for:
    - carrying goods or materials;
    - hire or reward; or
    - motor racing, rallies, speed or other tests.
  - Anything caused by **you**:
    - causing damage or injury on purpose;
    - breaking the law;
    - deliberately putting yourself at risk (unless **you** were trying to save another person's life);
    - being under the influence of alcohol or drugs (other than those prescribed by a registered doctor but not when prescribed for the treatment of drug addiction); or
    - not following the laws of the country or the local authorities.
- 13 We will not provide cover for any goods, services, advice or arrangements supplied, given or made by **us**, any insurer providing cover which forms part of this policy, or any agent acting for them.

## CONDITIONS

The following conditions apply to the whole of **your** policy. Please read these carefully as **we** can only pay **your** claim if **you** meet these:

- You** are a **resident** of the **UK**, the **Channel Islands** or the **Isle of Man**.
- You** take reasonable care to protect **your insured vehicle** against **breakdown** or theft and yourself and **your** property against accident, injury, loss and damage and act as if **you** are not insured and to minimise any potential claim.
- You** have a valid booking confirmation.
- You** contact **us** as soon as possible with full details of anything which may result in a claim and give **us** all the information **we** ask for. Please see section 'Making a claim' on page 3 for more information.
- You** must contact **our** motoring breakdown service when the **insured vehicle** has a **breakdown** or it is stolen. **We** will not provide cover if **we** have not authorised it. **You** must get **our** authorisation for service costs or hire of an alternative vehicle at the time the **insured vehicle** has a **breakdown** or it is stolen. This must be organised by **us** and carried out according to **our** instructions.
- You** must tell **us** immediately of any extra or replacement car **you** want to have insured. If **you** do not tell **us** and an incident happens with the car concerned, this will make the policy invalid.
- You** must tell the police as soon as possible, but within 24 hours, of loss or damage caused by theft. **You** also have to tell the police in certain circumstances if **you** are involved in a road accident.
- You** accept that **we** will not extend the **period of insurance** if the original policy plus any extensions have either ended, been in force for longer than 94 days or **you** know **you** will be making a claim.
- You** must keep the **insured vehicle** in a safe and roadworthy condition.
- You** must do everything necessary to get the repairs to the **insured vehicle** carried out quickly.
- You** must not abandon the **insured vehicle** or any vehicle parts to be dealt with by **us**.
- You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.
- You** send us every writ, summons or other communication to do with a claim as soon as **you** get it.
- You** do not admit liability or offer to pay any claim unless **you** have **our** written permission.

### We have the right to do the following

- Cancel the policy if **you** do not tell **us** about a relevant fact or if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not. A full premium refund will be given and depending on the circumstances **we** may report the matter to the police.
- Cancel the policy and make no payment if **you** make a fraudulent claim. **We** may in these instances report the matter to the police.
- Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- Take over and deal with, in **your** name, any claim **you** make under this policy.
- Take legal action in **your** name (but at our expense) and ask **you** to give **us** details and fill in any forms, which will help **us** to recover any payment **we** have made under this policy.
- Only refund or transfer **your** premium if **you** decide that the policy does not meet **your** needs and **you** have contacted **us** within 14 days from the date **you** receive **your** policy and booking confirmation. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.

- If **you** cancel or cut short **your journey** all cover will be cancelled without refunding **your** premium.
- Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
- Decide on the best way of dealing with **your** call for help. **We** will take account of **your** own wishes whenever possible as well as the conditions and rules in force in the country where **you** need help.
- Not to provide help if the **insured vehicle** has an electrical or mechanical fault which keeps happening or has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.
- Not pay for any event which is covered by another insurance policy or any motoring organisation's service.

## MAKING A CLAIM

### 24-hour motor breakdown service

Always contact **our** 24-hour motor breakdown service in the event of a **breakdown** otherwise **your** claim may be refused.

From outside <b>your home</b> country	Phone: <b>+44 (0) 20 8666 9208</b>
	Textphone: <b>+44 (0) 20 8666 9562</b>
	Fax: <b>+44 (0) 20 8603 0204</b>
From inside <b>your home</b> country	Phone: <b>020 8666 9208</b>
	Textphone: <b>020 8666 9562</b>
	Fax: <b>020 8603 0204</b>

### All sections other than Legal advice and expenses

- Always contact our 24-hour motor breakdown service:
  - Within **your home** country on **020 8666 9208** textphone **020 8666 9562**
  - Outside **your home** country on **+44 20 8666 9208** textphone **+44 20 8666 9562**, in the event of a **breakdown**.
- 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.
- Report any theft, damage or loss to the police within 24 hours of discovery and ask them for a written police report. **You** should also make a report to the police if **you** are involved in a road traffic accident.

### Legal advice and expenses

- Always contact our 24-hour motor breakdown legal advice and expenses helpline:
  - Within **your home** country on **020 8603 9804** textphone **020 8666 9562**
  - Outside **your home** country on **+44 20 8603 9804** textphone **+44 20 8666 9562**.
- Detailed account of the circumstances surrounding the event (including, photographs and video evidence if this applies) within 90 days of the event causing **your** claim.
- Any writ, summons or other correspondence received from any third party. Please note that **you** should not reply to any correspondence from a third party without **our** written consent.
- Full details of any witnesses, providing written statements where available.

## MAKING A COMPLAINT

**We** aim to provide **you** with a first class policy and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please 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

Please supply **us** with **your** name, address, policy number and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complain, in the shortest possible time.

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

### 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.

## COVER BEFORE YOU LEAVE - SECTION 1

### WHAT EACH INSURED VEHICLE IS COVERED FOR

In the event of a **breakdown** occurring to the **insured vehicle** within seven days of the start of **your journey** (but not before the date **your** policy was issued) **we** will do the following:

#### Assistance

Arrange assistance at **your home** or the roadside and recovery to the nearest repairer (if required) up to a maximum of **£300** in total.

#### Replacement vehicle

**We** will arrange and pay up to **£750** in total (**£75** per day) for a replacement vehicle if:

- the **insured vehicle** cannot be repaired or recovered prior to the start of **your journey**; or
- the **insured vehicle** is stolen within seven days of the start of **your journey** (but not before the date **your** policy was issued) and not recovered or replaced prior to **your journey**.

#### Note

- **We** will try to provide a vehicle of similar size to the **insured vehicle** subject to availability. Unfortunately motorcycles, motor caravans, minibuses, towbars, roof boxes, caravans and trailers generally cannot be provided.
- If **you** have a replacement vehicle, **you** must meet the requirements of the car hire company. For example, these could include **your** age, putting down cash or credit card deposits and having a clean relevant driving licence.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

#### Under Assistance

Any repairs to the **insured vehicle** that are not described in this section.

Any **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.

Any **insured vehicle** which has a recurring electrical or mechanical fault.

Any help or payment if the breakdown service cannot reasonably get to **your insured vehicle** because of bad weather.

The cost of essential spare parts or repair costs at a garage.

#### Under Replacement vehicle

The cost of any personal accident insurance.

The cost of any fuel or oil used.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## EMERGENCY ROADSIDE REPAIRS OR GETTING YOUR INSURED VEHICLE TO A GARAGE - SECTION 2

### WHAT EACH INSURED VEHICLE IS COVERED FOR

In the event of a **breakdown** occurring to the **insured vehicle** during **your journey** **we** will arrange assistance at **your home**, at **your journey** accommodation or at the roadside and (if required) recovery to the nearest repairer up to a maximum of **£300** in total.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any repairs to the **insured vehicle** that are not described in this section.

Any **insured vehicle** which has not been serviced to the manufacturer's recommendations and kept in a safe and roadworthy condition.

Any **insured vehicle** which has a recurring electrical or mechanical fault.

Any help or payment if the breakdown service cannot reasonably get to **your insured vehicle** because of bad weather.

The cost of essential spare parts or repair costs at a garage.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## GETTING YOU HOME OR HELPING YOU CONTINUE YOUR JOURNEY - SECTION 3

### WHAT EACH INSURED VEHICLE IS COVERED FOR

**We** will help arrange and pay for the following if during **your journey** **you** cannot use the **insured vehicle** for at least 8 hours because of theft or **breakdown** and it cannot be repaired or recovered within that time.

#### Extra transport cost

The reasonable costs for transporting all **persons insured** and their personal possessions to their **journey** destination and to return to collect the **insured vehicle**, once the repairs have been done.

#### Replacement vehicle

Up to **£750** in total (**£75** per day) for the cost of hiring a replacement vehicle to enable **you** to:

- continue to **your journey** destination and back again to collect the **insured vehicle** after the repair has been done
- return to **your home**.

#### Extra accommodation

For each **person insured** up to **£400** in total (**£40** per day) for extra hotel or bed and breakfast accommodation to stay in the location where the **insured vehicle** was recovered, until the repairs have been done.

#### Note

- **We** will try to provide a vehicle of similar size to the **insured vehicle** subject to availability. Unfortunately motorcycles, motor caravans, minibuses, towbars, roof boxes, caravans and trailers generally cannot be provided.
- If **you** have a replacement vehicle, **you** must meet the requirements of the car hire company. For example, these could include **your** age, putting down cash or credit card deposits and having a clean relevant driving licence.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any costs after the **insured vehicle** is available and can be driven.

Any sundry expenses resulting for an incident claimed for under this section. For example telephone or mobile phone calls, faxes, food and drink.

Any costs incurred (other than a replacement vehicle) if the **insured vehicle** has a **breakdown**, in **your home** country, on the outward journey to **Continental Europe** and **you** want to continue with **your journey**.

#### Under Replacement vehicle

The cost of any personal accident insurance.

The cost of any fuel or oil used.

The cost of a replacement vehicle if one has already been provided under Cover before you leave - section 1.

#### Under Extra accommodation

Any hotel or bed and breakfast arrangements if **your** main accommodation is a tent.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## SPARE PARTS DELIVERED FOR ESSENTIAL REPAIRS - SECTION 4

This section only applies for a **journey** outside **your home** country.

### WHAT EACH INSURED VEHICLE IS COVERED FOR

**We** will help arrange and pay up to **£1,000** for the necessary delivery costs to send the spare parts, including glass or keys that are lost, damaged or stolen, to a specialist repairer, if the **insured vehicle** has a **breakdown** outside **your home** country and the parts that are needed to repair the **insured vehicle** are not available locally.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home** country.

The cost of repairs to the **insured vehicle**.

The cost of the essential spare parts or repair costs at a garage.

The cost of sending spare parts if:

- **we** have not arranged to take the **insured vehicle** to a specialist repairer;
- they are no longer made;
- they can no longer be bought from a wholesaler or agent;
- they cannot be exported to the country where the **breakdown** occurs.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## DAMAGE TO THE INSURED VEHICLE AFTER THEFT OR ATTEMPTED THEFT - SECTION 5

### WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **£175** in total for the following if there is damage to the **insured vehicle** caused by it being stolen or someone trying to steal it or **your personal possessions**, during **your journey**.

- Temporary emergency repairs
- Replacing parts if they are stolen or someone tried to steal them.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any help or payment where there is no evidence of a forced entry into the **insured vehicle**.

Any help or payment where **you** do not get a police report within 24 hours of the event and send it to **us**.

Damage to paint work or other accessories.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## GETTING THE INSURED VEHICLE BACK - SECTION 6

### WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following if the **insured vehicle** has a **breakdown** or it is stolen.

#### Vehicle storage

The cost of any storage charges for the **insured vehicle** before it is brought back to **your home**.

#### Returning the insured vehicle

Up to the **insured vehicles** market value in **your home** country for the cost of getting the **insured vehicle** to **your home** or a repairer in **your home** country.

We will provide this cover if any of the following apply.

- Local repairs cannot be done.
- Local repairs take longer than 5 days but can be done before the date **you** are due to return to **your home**, and **you** do not want to wait for the repairs to be finished.
- Local repairs can be done in less than 5 days, but not before the date **you** are due to return to **your home**.
- **Your** vehicle is stolen and not found before the date **you** are due to return to **your home**.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Costs which are more than the vehicle's market value in **your home** country.

Theft of **your personal possessions** left in or on the **insured vehicle** when it is being brought back to **your home**.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## COLLECTING THE INSURED VEHICLE FROM CONTINENTAL EUROPE - SECTION 7

This section only applies for a **journey** outside **your home** country.

### WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following.

#### Vehicle collection

The reasonable cost of travel (by economy class airfare or standard class ferry, coach or rail fare) for one person to travel to and from **your home** country to collect the **insured vehicle**.

#### Vehicle storage

The cost of storing the **insured vehicle** for a reasonable time before and after the repair has been done.

We will provide this cover if either of the following apply:

- the repairs, following a **breakdown** outside **your home** country, can be done within 5 days but not before **you** are due to return to **your home** country; or
- the **insured vehicle** was stolen outside **your home** country and is only found after **your** return to **your home** country and can be driven legally and is mechanically safe.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

#### Under Vehicle collection

Any **journey** within **your home** country.

The cost of insurance to cover collecting the **insured vehicle**. (**You** will still be covered under this motoring breakdown service policy when the **insured vehicle** is collected before the end of **your journey** as shown on **your journey** confirmation).

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## IF THERE IS NO QUALIFIED DRIVER AVAILABLE FOR THE INSURED VEHICLE SECTION - 8

This section only applies for a **journey** outside **your home** country.

### WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following.

#### Vehicle storage

The reasonable cost of storing the **insured vehicle** before it is brought back to **your home** country.

#### Transporting home

The reasonable costs of transporting the **insured vehicle** and **your personal possessions** to **your home**, from outside **your home** country.

#### Extra accommodation

For each **person insured** up to **£400** in total (**£40** per day) for extra hotel or bed and breakfast accommodation where the costs are more than what **you** would have had to pay if there had been a qualified driver, but only until the **insured vehicle** can be transported.

We will provide this cover if either of the following apply:

- because of death, serious injury or serious illness there is no suitable person to drive the **insured vehicle**; or
- the only qualified driver has to return urgently to **your home** country because of the death, serious injury or serious illness of the driver's **relative**, or **business associate** living in **your home** country. There must not be time for the qualified driver to return with the **insured vehicle**.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home** country.

Costs if medical evidence of death, injury or illness was not given to **us** before the arrangements were made.

Any transport not arranged by **us**. (Normally **we** provide a qualified driver to drive the **insured vehicle** back to **your home** country.)

Costs which are more than the vehicle's market value in **your home** country.

Any hotel or bed and breakfast arrangements if **your** main accommodation is a tent.

Any extra hotel or bed and breakfast costs unless accommodation has been pre-booked.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## LOSS OR DAMAGE TO YOUR TENT - SECTION 9

### WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **£100** in total for each **person insured** but no more than **£400** in total for each **insured vehicle** for the following, when **your** main accommodation is a tent and it is lost or destroyed because the **insured vehicle** has a **breakdown** or is stolen and cannot be used:

- hiring a replacement tent; or
- suitable bed and breakfast accommodation.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

More than **£400** for each **insured vehicle**.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## CUSTOMS DUTY COVER - SECTION 10

This section only applies for a **journey** outside **your home** country.

### WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **£2,000** in total for the following.

#### Customs requirements

We will help deal with the Customs requirements to dispose of the **insured vehicle** if it has a **breakdown** or it is stolen outside **your home** country during **your journey** and it is beyond economical repair.

#### Customs duty

We will pay any duty **you** have to pay because **you** unintentionally fail to:

- take the **insured vehicle** permanently out of a country in **Continental Europe** within the set time after it is imported; or
- follow the import conditions which allow **your insured vehicle** to be imported from **Continental Europe** for a set time without paying duty.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** within **your home** country.

**Please refer to Sections General exclusions, Conditions and Making a claim that also apply.**

## LEGAL ADVICE AND EXPENSES - SECTION 11

You can call **our** motor breakdown 24-hour legal helpline 365 days a year for advice on any motor related legal problem to do with **your journey**, arising under the law of England, Wales, Scotland and Northern Ireland

Within **your home** country Phone **020 8603 9804** textphone **020 8666 9562**

Outside **your home** country Phone **+44 (0) 8603 9804** textphone **+44 20 8666 9562**

### WHAT EACH INSURED VEHICLE IS COVERED FOR

#### Legal costs

We will pay up to **£25,000 legal costs** for **legal action** (but not more than **£50,000** in total for all **persons insured** on this policy) if an **insured event** occurs during **your journey**.

#### Judicial hearing

If it is necessary for **you** to attend a judicial hearing for an offence, or alleged offence, covered under this policy, **we** will pay for reasonable travel costs (but not board and lodging) for **you** to attend such a hearing up to:

- **£250** (but not more than **£1,000** in total for all **persons insured** on this policy), in **Continental Europe** (where this is not **your home** country); or
- **£100** (but not more than **£400** in total for all **persons insured** on this policy), in **your home** country.

### SPECIAL CONDITIONS TO THIS SECTION

- 1 **You** must conduct **your** claim in the way requested by the **appointed adviser**;
- 2 **You** must keep **us** and the **appointed adviser** fully aware of all facts and correspondence including any claim settlement offers made to **you**;
- 3 **We** will not be bound by any promises or undertakings which **you** give to the **appointed adviser**, or which **you** give to any person about payment of fees or expenses, without **our** consent;
- 4 **We** can withdraw cover after **we** have agreed to the claim, if **we** think a reasonable settlement is unlikely or that the cost of the **legal action** could be more than the settlement;
- 5 **You** must make every effort to assist **us** and **your appointed adviser** in recovering **our** outlay.

#### Note

- If **you** have a replacement car from **us** while the **insured vehicle** is unavailable as a result of a **breakdown** covered by this policy it will, for the purposes of this section only, be treated as the **insured vehicle**.
- **We** will nominate an **appointed adviser** to act for **you**. If **you** and **we** cannot agree on an **appointed adviser**, the matter can be referred to an Alternative Resolution Facility.
- Where there is a dispute between **you** and **us** regarding the administration of this section the matter may be referred to any Alternative Resolution Facility such as mediation.

### WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any claim:

- not reported to **us** within 90 days after the event giving rise to the claim;
- for an uninsured loss claim where **we** think a reasonable settlement is unlikely or where the cost of the **legal action** could be more than the settlement;
- where another insurer or service provider has refused **your** claim or where there is a shortfall in the cover they provide;
- where **you** have been charged with solvent abuse, alcohol or drugs related offences or dangerous driving.
- arising from parking or fixed penalty offences committed, or alleged to have been committed, by **you**.
- for an **insured event** occurring while the **insured vehicle** is being:
  - used for any purpose not permitted by the effective Certificate of Motor Insurance;
  - driven by any person not described in the effective Certificate of Motor Insurance as a person entitled to drive or any person not insured by this policy;
  - driven by a **person insured** who does not have a valid driving licence to drive the **insured vehicle** or who has been disqualified from holding or obtaining such a licence.
- against **us**, the **insurer**, another **person insured** or **our** agent.
- for an application by **you** to:
  - the European Court of Justice, European Court of Human Rights or similar International body; or
  - enforce a judgment or legally binding decision.

#### Legal costs:

- for **legal action** that **we** have not agreed to;
- incurred before **we** have agreed to support the **legal action**;
- if **you** refuse reasonable settlement of **your** claim;
- if **you** withdraw from a claim without **our** agreement. If this occurs **legal costs** that **we** have paid must be repaid to **us** and all **legal costs** will become **your** responsibility;
- that cannot be recovered by **us**, **you** or **your appointed adviser**, when **you** receive compensation. Any repayment will not be more than half of the compensation **you** receive;
- awarded as a personal penalty against **you** or the **appointed adviser** (for example not complying with Court rules and protocols);
- for bringing **legal action** in more than one country for the same **insured event**;
- for **legal action** if **your** affairs are in the hands of any insolvency practitioner.

**Please refer to Sections General exclusions, Conditions, Making a claim and the Special conditions to this section that also apply.**

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

Please phone 0845 230 3526 and we will be pleased to organise an alternative version for you.

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Imagine France is a trading name of Imagine Ireland Limited  
Imagine Ireland Limited are authorised and regulated by the Financial Services Authority (FSA)

This insurance is provided by Imagine and arranged by P J Hayman & Company Limited

P J Hayman & Company Limited Registered Address : Stansted House, Rowlands Castle, Hampshire, PO9 6DX Registered No: 2534965  
P J Hayman & Company Limited are authorised and regulated by the Financial Services Authority

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Registered in England No. 1710361. Registered Office: Mondial House, 102 George Street, Croydon CR9 1AJ

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Mondial Assistance (UK) Limited acts as an agent for Mondial Assistance Europe N.V. and will act as an agent for AGA International SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds

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