



Motor Breakdown Policy

This policy is for residents of the Republic of Ireland booking travel arrangements with Irishferries.com. Cover only applies for journeys to Continental Europe (including UK, Channel Islands and Isle of Man).

Important Telephone Numbers

Customer services:	01 619 3668
24-hour motoring breakdown service:	01 619 3670
Legal expenses:	UK +44 20 8603 9804

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Summary of cover

Cover does not apply unless **your journey** is to **Continental Europe** (including **UK, Channel Islands** and Isle of Man). **Journeys** taken only within the **Republic of Ireland** are not covered.

Cover	Limit (up to)
Cover before you leave	Unlimited – breakdown assistance €2,000 – replacement vehicle
Emergency roadside repairs and getting your vehicle to a garage	€250
Getting you home or helping you continue your journey	€2,000 – replacement vehicle Reasonable transport costs – transfer to / from destination. €450 (€30 a day) – additional accommodation
Spare parts delivered for essential repairs	Unlimited – breakdown assistance
Damage to the vehicle after theft or attempted theft	€100
Getting the insured vehicle back	€100 – vehicle storage €750 – returning the vehicle
Collecting the insured vehicle from Continental Europe	€600 – vehicle collection €100 – storage costs
If there is no qualified driver available for the insured vehicle	Unlimited – transporting home €450 – extra accommodation
Customs duty cover	Unlimited – vehicle disposal €500 – Customs duty
Guarantee of Spanish bail deposits	€1,000
Legal expenses	€10,000 – legal costs €250 (€1,000 all persons insured) – Europe judicial costs €100 (€400 all persons insured) – Home country judicial costs

Important information

Thank **you** for taking out Irishferries.com motor breakdown insurance with **us**.

Your insurance receipt shows the vehicle that is covered and any special terms or conditions that may apply.

Before you travel

Your policy does not cover everything. **You** should read this policy carefully to make sure it provides the cover **you** need. It is important because it contains information on how **we** will deal with **your** claim. If there is anything **you** do not understand, **you** should call Irishferries.com motor breakdown insurance on **01 619 3668** or write to **us** at 511 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18.

The motor breakdown insurance 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.

Insurer

Your Irishferries.com travel insurance is underwritten by AGA International SA and is administered by Allianz Global Assistance.

How your policy works

Your policy and insurance receipt 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**.

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.

Information you need to tell us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** Irishferries.com motor breakdown insurance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call **01 619 3668** as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

Cancellation rights

If **your** cover does not meet **your** requirements, please notify **us** within 14 days of receiving **your** insurance receipt and return all **your** documents for a refund of **your** premium.

You can contact **us** at 511 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18, Telephone **01 619 3668**.

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.

Data protection

Information about **your** policy may be shared between Irishferries.com, **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 Allianz Global Assistance Group and shared with Irishferries.com 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 102 George Street, Croydon CR9 6HD. **You** have the right to access **your** personal records.

Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the UK 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 UK FSCS, telephone number **UK +44 800 678 1100** or **UK +44 20 7741 4100**, or by visiting their website at **www.fscs.org.uk**.

Governing law

Unless agreed otherwise, Irish 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 Irish courts shall have exclusive jurisdiction.

Third party rights

This contract of insurance is intended solely for the benefit of **you** and **us**. Unless otherwise specifically provided, nothing in this contract of insurance shall be construed to create any duty to, or standard of care with reference to, or any liability to, any person or entity not a party to this contract of insurance.

Definition of words

When the following words and phrases appear in the policy document or insurance receipt, 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 the Republic of Ireland 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, Sark, Alderney and Herm.

Continental Europe

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

Doctor

A legally qualified doctor holding the necessary certification in the country in which they are currently practising, other than **you** or a **relative**.

Home

The place **you** usually live in the Republic of Ireland.

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 insurance receipt which must be:

- A car, motorcycle over 120cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the Republic of Ireland. Towed caravans or trailers are not covered unless agreed in writing by us and the extra additional premium paid.
- Less than 10 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 manufacturer's specifications.

Insurer

AGA International SA.

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 any appropriate taxes) 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 – Section 1 begins seven days before the date of **your journey** or the issue date shown on **your** insurance receipt (whichever is later) and ends at the beginning of **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** insurance receipt, unless **you** cannot finish **your** journey as planned because of a **breakdown**, death, injury or illness 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**.

Personal possessions

Each of **your** suitcases, trunks and similar containers (including their contents) and articles worn or carried by **you** (including **your valuables**).

Person insured, you, your

Each passenger in the **insured vehicle**.

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** and is registered with a **doctor** in the Republic of Ireland and has not spent more than six months abroad during the year before the policy was issued.

United Kingdom (UK)

England, Scotland, Wales and Northern Ireland.

Valuables

Jewellery, watches, items made of or containing precious metals or semi/precious stones, furs, binoculars, telescopes, computer games, any kind of photographic, audio, video, computer, television, fax and phone equipment (including mobile phones); MP3 players, PDAs, electronic games, TVs and CDs, mini discs, DVDs, cartridges, video and audio tapes.

We, our, us

Mondial Assistance Ireland Limited trading as Allianz Global Assistance who forward claim forms to the **insurer's** UK branch and Mondial Assistance (UK) Limited trading as Allianz Global Assistance which administers the insurance on behalf of the **insurer**.

You, your, person insured

Each passenger in the **insured vehicle**.

24-hour motoring breakdown service

Please tell **us** as quickly as possible about any motor breakdown during **your journey**. Phone – use the appropriate international dialing code followed by:

From outside Ireland phone **Ireland +353 1 619 3670**, Textphone **UK +44 20 8666 9562**,
Fax **UK +44 20 8603 0204**

From within Ireland phone **01 619 3670**, Textphone **UK +44 20 8666 9562**, Fax **UK +44 20 8603 0204**

email **internationalmotor@allianz-assistance.co.uk**

Please tell **us** where **you** are, **your** insurance receipt number, date of booking, departure date and say that **you** are covered with Irishferries.com 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.

If **we** are unable to verify **your** policy cover with **your** issuing agent 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 authority of the card holder.

Auto route restrictions

If assistance is required on a **French autoroute** and certain auto routes in some other 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 auto route. Any costs incurred for recovery from the auto route 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 consisting of, the following:

- 1 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.
- 2 Any epidemic or pandemic.
- 3 **You** not following any advice or recommendation made by the Department of Foreign Affairs, World Health Organisation or any government or other official authority. This includes where certain vaccinations or other preventative measures (such as malaria tablets) are recommended.
- 4 **Your** property being held, taken, destroyed or damaged under the order of any government or customs officials.
- 5 Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste or any risk from nuclear equipment.
- 6 Any currency exchange rate changes.
- 7 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.
- 8 **You** acting in an illegal or malicious way.
- 9 **You** not enjoying **your journey** or not wanting to travel.
- 10 **We** will not pay for the following.
 - a) Anything caused by the **insured vehicle** being used for:
 - i) carrying goods or materials;
 - ii) hire or reward; or
 - iii) motor racing, rallies, speed or other tests.
 - b) Anything caused by **you**:
 - i) causing damage or injury on purpose;
 - ii) breaking the law;
 - iii) deliberately putting yourself at risk (unless **you** were trying to save another person's life);
 - iv) being under the influence of alcohol, solvents or drugs, or doing anything as a result of using these substances (except drugs prescribed by a registered **doctor** but not when prescribed for the treatment of drug addiction); or
 - v) not following the laws of the country or the local authorities.
- 11 **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.
- 12 **You** not answering accurately any question(s) **we** have asked **you** at the time of buying this policy, where **your** answer(s) may have affected **our** decision to provide **you** with this policy.

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:

- 1 **You** are a **resident** of the Republic of Ireland.
- 2 **You** take reasonable care to protect **your insured vehicle** against **breakdown** 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.
- 3 **You** have a valid insurance receipt.
- 4 **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.
- 5 **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' for more information.
- 6 **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 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.
- 7 **You** must keep the **insured vehicle** in a safe and roadworthy condition.
- 8 **You** must do everything necessary to get the repairs to the **insured vehicle** carried out quickly.
- 9 **You** must not abandon the **insured vehicle** or any vehicle parts to be dealt with by **us**.
- 10 **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.
- 11 **You** accept that no alterations to the terms and conditions of the policy apply, unless **we** confirm them in writing to **you**.

We have the right to do the following

- 1 Cancel the policy if **you** tell **us** something that is not true, which influences **our** decision as to whether cover can be offered or not.
- 2 Cancel the policy and make no payment if **you**, or anyone acting for **you**, make a claim under this policy knowing it to be dishonest, intentionally exaggerated or fraudulent in any way, or if **you** give any false declaration or deliberate mis-statement when applying for this insurance or supporting **your** claim. **We** may in these instances report the matter to the Gardai.
- 3 Only cover **you** for the whole of **your journey** and not issue a policy if **you** have started **your journey**.
- 4 Take over and deal with, in **your** name, any claim **you** make under this policy.
- 5 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.
- 6 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 insurance receipt. **We** can recover all costs that **you** have used if **you** have travelled or made a claim or intend to make a claim.
- 7 Not to pay any claim on this policy for any amounts covered by another insurance, or by anyone or anywhere else, for example any amounts **you** can get back from **your** transport or accommodation provider or motor breakdown provider. In these circumstances **we** will only pay **our** share of the claim.
- 8 If **you** cancel or cut short **your journey** all cover provided on **your** single trip policy will be cancelled without refunding **your** premium.
- 9 Ask **you** to pay **us** back any amounts that **we** have paid to **you** which are not covered by this policy.
- 10 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.
- 11 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.
- 12 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 breakdown service in the event of a **breakdown** otherwise **your** claim may be refused.

From outside Ireland: Phone **Ireland +353 1 619 3670** Textphone **UK +44 20 8666 9562** Fax **UK +44 20 8603 0204**

From within Ireland: Phone **01 619 3670** Textphone **UK +44 20 8666 9562** Fax **UK +44 20 8603 0204**

All sections other than Legal expenses

- Always contact **our** 24-hour motor breakdown service from within the **UK** on **020 8239 3904**, textphone **020 8666 9562** call from outside the **UK** on **UK +44 20 8239 3904**, textphone **UK +44 20 8666 9562** in the event of a **breakdown**. Depending on the circumstances, they may ask **you** to write to: Irishferries.com International Motor Operations Department, 511 Q House, Furze Road, Sandyford Industrial Estate, Dublin 18. **Your** claim form will then be forwarded to the **insurer's UK** branch for assessment at PO Box 1900, Croydon CR90 9BA United Kingdom or email **internationalmotor@allianz-assistance.co.uk**.
- 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 expenses

- Always contact **our** 24-hour legal expenses helpline from within within the **UK** on **020 8603 9804**, textphone **020 8666 9562** call from outside within the **UK** on **UK +44 20 8603 9804**, textphone **UK +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:

Write to:
Customer Support,
Allianz Global Assistance,
102 George Street,
Croydon, CR9 6HD
United Kingdom

Telephone: **020 8603 9853**

Email: **customersupport@allianz-assistance.co.uk**

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** complaint, 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 for independent arbitration.

Cover under these sections only applies for **journeys to Continental Europe**. Journeys taken only within the Republic of Ireland are not covered.

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).

Replacement vehicle

We will arrange and pay up to **€2,000** in total 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 repaired 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, caravans and trailers 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 **journey** taken only within the Republic of Ireland.

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

Cover within the Republic of Ireland only applies on **your** outward journey to or return journey from **Continental Europe**.

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** or the roadside and recovery to the nearest repairer (if required) up to a maximum of **€250** in total.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** taken only within the Republic of Ireland.

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 electrical or mechanical faults which keep happening.

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.

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

Cover within the Republic of Ireland only applies on **your** outward journey to or return journey from **Continental Europe**.

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.

Transfer to / from destination

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

Replacement vehicle

Up to **€2,000** 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 **€450** in total (**€30** 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, caravans and trailers 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 **journey** taken only within the Republic of Ireland.

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.

Costs **you** would have had to pay if the **insured vehicle** did not have a breakdown or it was not stolen.

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

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the necessary delivery costs to send the spare parts, including keys that are lost or stolen, to a specialist repairer, if the **insured vehicle** has a **breakdown** during **your journey** outside the Republic of Ireland 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** taken only within the Republic of Ireland.

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

Cover within Republic of Ireland only applies on **your** outward journey to or return journey from **Continental Europe**.

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to **€100** 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 **journey** taken only within the Republic of Ireland.

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 paintwork or other accessories.

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

Getting the insured vehicle back - Section 6

Cover within the Republic of Ireland only applies on **your** outward journey to or return journey from **Continental Europe**.

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 during **your journey**.

Vehicle storage

Up to **€100** for the cost of any storage for the **insured vehicle** before it is brought back to **your home**.

Returning the insured vehicle

Up to **€750** for the cost of getting the **insured vehicle** to **your home** or a repairer in Republic of Ireland.

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

- Local repairs cannot be done.
- Local repairs can be done, 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

Any **journey** taken only within the Republic of Ireland.

Costs which are more than the vehicle's market value in the Republic of Ireland.

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

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following.

Vehicle collection

Up to €600 in total for the extra cost of travel (by economy class airfare or standard class ferry, coach or rail fare) for one person to travel to and from the Republic of Ireland to collect the **insured vehicle**.

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

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

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** taken only within the Republic of Ireland.

Costs which are more than the vehicle's market value in the Republic of Ireland.

Under Vehicle collection

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

Cover within the Republic of Ireland only applies on **your** outward journey to or return journey from **Continental Europe**.

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay for the following.

Vehicle storage

Up to €100 for the cost of storing the **insured vehicle** outside the Republic of Ireland before it is brought back to **your home** country.

Transporting home

The reasonable extra costs of transporting the **insured vehicle** and **your personal possessions** to **your home**.

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

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

Extra accommodation

For each **person insured** up to €450 in total (€30 per day) for extra hotel or bed and breakfast accommodation to stay in the location where the only qualified driver has left **you** stranded for reasons shown under 'Transporting home'.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** taken only within the Republic of Ireland.

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**).

Costs which are more than the vehicle's market value in the Republic of Ireland.

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.

Customs duty cover - Section 9

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to €1,000 in total for the following.

Vehicle disposal

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

Customs Duty

We will pay up to €500 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** taken only within the Republic of Ireland.

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

Guarantee of Spanish bail deposits - Section 10

WHAT EACH INSURED VEHICLE IS COVERED FOR

We will help arrange and pay up to €1,000 in total for a guarantee or deposit for bail which the Spanish Authorities may ask for to avoid the **insured vehicle** or driver being held because of an accident involving the **insured vehicle**. If **you** lose the guarantee or deposit in any **legal action** against **you**, **you** must repay the money to **us** immediately.

WHAT EACH INSURED VEHICLE IS NOT COVERED FOR

Any **journey** taken only within the Republic of Ireland.

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

Legal expenses - Section 11

Cover within the Republic of Ireland only applies on **your** outward journey to or return journey from **Continental Europe**.

You can call **our** 24-hour legal helpline for advice on any travel related legal problem to do with **your journey**, arising under the laws of the Republic of Ireland.

Within the **UK** phone **020 8603 9804**, textphone **020 8666 9562**

Outside the **UK** phone **UK +44 20 8603 9804**, textphone **UK +44 20 8666 9562**

WHAT EACH PERSON INSURED IS COVERED FOR

Legal costs

We will pay up to **€10,000** in total for all **persons insured** on this policy for **legal costs** for **legal action** if something happens that leads to an **insured event** occurring 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 Europe; 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 PERSON INSURED IS NOT COVERED FOR

Any **journey** taken only within the Republic of Ireland.

Any claim:

- not reported to **us** within 90 days after the event giving rise to the 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.
- 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;
- 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 contact us on
Phone 01 619 3668
Textphone UK +44 20 8666 9562

and we will be pleased to organise an
alternative for you.

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