

# **AA European Breakdown Cover**

**Terms and conditions booklet  
Everything you need to know before you go**

---

March 2026

---

**Important information: Please read and take with You on your Trip.**

**AA**

# Contents:

## Part 1: Your AA European Breakdown Cover policy

Welcome to AA European Breakdown Cover	3
How to get in touch if you break down	4
If you need help, step by step	5
Get in touch about your policy	6
Your cover – a quick guide	7
Types of cover	11
Features and benefits of our European Breakdown Cover	12
Top tips for driving in Europe	14
Making sense of your cover	15
Where you're covered	16

### Policy features and limitations (what is and isn't covered)

Section 1 – Roadside assistance in the UK	17
Section 2 – Pre-departure hire car in the UK	17
Section 3 – Roadside assistance and emergency repair in Europe	18
Section 4 – Alternative travel arrangements in Europe	18
Section 5 – Emergency accommodation in Europe	19
Section 6 – Locating parts in Europe	19
Section 7 – Getting your vehicle home	20
Section 8 – Missed connection cover	21
Section 9 – Vehicle collection	22
Section 10 – Break-in cover	22
Section 11 – Hire car in the UK	23

### Hire Car Terms **23**

Section 12 – Legal Benefit	24
----------------------------	----

### Legal Benefit Terms **25**

Section 13 – Parts and Labour (Optional benefit)	25
--	----

### Additional information

Authorising a repair and claim	27
Claiming costs back from us	28
General exclusions applicable to all of this policy	29
General conditions	30
How to make a complaint	33
AA Privacy Notice	34

## Part 2: Your Arrangement and Administration Contract

Your contract with AAISL	35
--------------------------	----



# Part 1: European Breakdown Cover policy

## Welcome to European Breakdown Cover

Thank You for choosing our European Breakdown Cover for Your travels to Europe.

This booklet is Your roadmap to your policy. On top of breaking down each feature and how We're here to help in our quick guide to our terms and conditions, it's full of handy tips to help make Your journey as smooth as possible.

Take Your time to read through these details along with the Statement of Insurance We sent with this booklet. Remember to take this booklet and Your Guide to European Breakdown Cover with You on Your next trip to make sure You're all set for the road ahead.

Need a reminder of Your cover level? You can check this at any time online in Your Account.

## A little bit about us

European Breakdown Cover is arranged by **Automobile Association Insurance Services Limited** (referred to as "**AAISL**"), which is an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Registered Office: Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG. England and Wales number 2414212.

The insurer of European Breakdown Cover is **Acromas Insurance Company Limited**, 57-63 Line Wall Road, Gibraltar. Register Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar and is a member of the Association of British Insurers.

Subject always to any relevant policy limits, excesses and other applicable terms and conditions, Acromas Insurance Company Limited insures the cost of services arranged under this policy.

References to "**We**", "**us**", "**our**" or "**The AA**" in this booklet are to AAISL, which acts as agent of Acromas Insurance Company Limited.

**Please note: Any services that may be arranged for You under this policy are delivered by third-party service providers including, but not limited to, garages, repairers, recovery operators, mechanics of motoring organisations and car hire companies.**

**These third-party service providers are NOT the agents of, nor are approved by, AAISL or Acromas Insurance Company Limited. Neither AAISL nor Acromas Insurance Company Limited are liable for the acts or omissions of such service providers. If You wish to raise a concern about the service provided under this policy, We'll take reasonable steps to support You. This may include connecting You directly with the garage or escalating the matter to the appropriate motoring organisation for further review.**

**We reserve the right to accept or refuse an application for new or extended cover.**

# How to get in touch if You break down or have an Accident

We're here for You 24/7. You can reach Our friendly assistance team on the number below.

That's whether You're in Europe – or in the UK on Your way to, or from, Your final destination\*.

**Call us on**

0044 (0) 121 336 6289



## Call charges

Calls will be charged at the rate set by Your phone service provider. You can ask Us to call You back. But, this may also be chargeable.

Public phones in Europe may cost less than using your mobile. Please be aware in France, only phone boxes with the blue bell sign can take incoming calls.

## Emergency number

Call 112 anywhere in the European Union if You're involved in an Accident, assault or any other emergency situation.

\*Vehicles are covered for 72 hours prior to Your Trip to Europe, if policy is purchased at least seven days in advance.

# If You need help, step-by-step

There are a few things You can do if You've broken down. First off, We need to make sure You're safe.

## Before You call anyone

1. Try and pull over in a safe place out of the way of any traffic
2. Switch on Your hazard warning lights and sidelights
3. Put on Your high visibility jacket where You need to legally
4. Place a warning triangle behind Your Vehicle where it can be clearly seen. The rules on this are different depending on where You are:
  - a) European Motorways: approximately 100 metres behind
  - b) Other roads: approximately 30 metres behind
  - c) UK Motorways: do not place a warning triangle as this is illegal for safety reasons
5. Get everyone in Your Vehicle safely away from moving traffic

## If You break down on a French or Belgian motorway

Or if Your Vehicle breaks down in a motorway service area in these two countries, You'll need to get in touch with the emergency services. We won't be able to send help right to You as these Roads are privately managed. Don't worry, help will be arranged once you've been towed off the motorway. We'll normally give You the money back for any towing charges too.

1. If you can get to an emergency telephone box, press the button. The police will send help to wherever you are
2. Dial 17 from a public phone or 112 from a mobile phone
3. Once you have been towed off the motorway/service area, call our 24-hour helpline – help will be with you as soon as possible

## If You break down anywhere else

Get in touch in one of the ways We've mentioned on page 4. It's important You reach out to Us – if You make Your own arrangements, You'll have to pay and We won't be able to reimburse these costs if We haven't given them the OK.

## Have these details handy

1. Your AA European Breakdown Cover policy number on Your Statement of Insurance
2. Your exact location. If You're unsure You can use [www.what3words.com](http://www.what3words.com) to help
3. A contact telephone number
4. Your Vehicle's make, model and registration number

## If You have an Accident

You'll need to report the Accident to Your motor insurer before You get in touch with Us with Your motor insurance details. That's because Your motor insurer needs to let Us know the repair or recovery support You need. This will help make sure there are no delays to Us coming out to you.

# Get in touch about your policy

Here are all the details if You need to speak to one of Our friendly team about Your European Breakdown Cover.

How can We help you?	Phone no	Address	Email/Web
Extend Your policy after Your Trip has started	+44 344 209 0081	n/a	n/a
Make enquiries or changes to Your policy	0344 209 0081	Member Administration The AA, Park Square, Bird Hall Lane, Cheadle Heath, Stockport, SK3 0XN	n/a
Claim back costs (Pay and claim only)	n/a	n/a	overseasclaims@theaa.com
Renew Your European Breakdown Cover policy	0370 608 0681	n/a	n/a
Register a complaint	0344 209 0556 0161 333 5901	Customer Solutions The AA, Park Square, Bird Hall Lane, Cheadle Heath, Stockport, SK3 0XN	customer.solutions@theaa.com
Contact the Financial Ombudsman	0800 023 4567 0300 123 9123	The Financial Ombudsman Service Exchange Tower London E14 9SR	complaint.info@financial-ombudsman.org.uk www.financialombudsman.org.uk

## Communication support

You can reach Us using the Relay UK app or by adding 18001 to Our numbers on Your textphone.

## Need a different format?

We have info available in large print, audio, and Braille if You need it.

Please call **0330 053 0460** for details.

# Your cover – a quick guide to Our terms and conditions

Wherever You're heading to in Europe, You can relax knowing We've got Your back. Day or night, Our experienced case managers are ready to take Your call and help You out.

Our patrols only operate in the UK, so We're a member of the ARC Network, a network of motoring organisations just like us. This gives Us unique access to Breakdown assistance providers in local European countries, and 60,000 mechanics and recovery vehicles across Europe to help get You back on the road. If needed, we'll also arrange somewhere for You to stay and a different way for You to travel while Your Vehicle is being repaired or brought back to the UK.

Please use your European Breakdown Cover fairly and in line with our terms and conditions so We can make sure we're there when you need us.

This means Your policy is only valid for:

1. Driving Trips to Europe.
2. Private and domestic vehicles.
3. Breakdown or Accident, not routine maintenance.
4. Roadworthy and road-legal vehicles.
5. New faults, not repeat faults or pre-existing problems.
6. Covered vehicles and drivers.

If You try to use Your policy for vehicle, faults or drivers that aren't covered, We may not be able to help. You're responsible for making sure that everyone in Your Party follows these terms and conditions. Wherever we refer to "You" in this policy, including in any exclusions, this also applies to each member of Your Party. If an exclusion is triggered because of You or anyone in Your Party, it will apply to You and the whole Party, unless the policy states otherwise.

## 1. Driving Trips to Europe

Your policy covers driving Trips to Europe. The policy should cover Your whole Trip from the time You leave Home until You get back, and must be purchased prior to leaving the UK. We might ask for proof of travel to verify this.

Covered	Not covered
<ul style="list-style-type: none"><li>✓ Trips to Europe where Your Vehicle is being driven there and back.</li><li>✓ Roadside Assistance in the UK 72 hours prior to Your Trip to Europe (policy must have been purchased at least 7 days before your planned departure).</li></ul>	<ul style="list-style-type: none"><li>✗ Any Trip where the vehicle is <b>not</b> being driven as part of Your inbound and outbound journey (e.g. where a car is shipped to Europe).</li><li>✗ Help in the UK where Your journey is not part of a European Trip (unless part of pre-departure cover).</li><li>✗ Help where cover was purchased after leaving the UK.</li><li>✗ Help if Your policy only covers part of Your Trip.</li></ul>

## 2. Emergency Breakdown or Accident

Covered	Not covered
<p>✔ Emergency help for sudden or unexpected mechanical or electrical faults that prevent safe driving, including Accidents.</p>	<p>Problems such as:</p> <ul style="list-style-type: none"><li>✘ Those that don't stop Your Vehicle from being driven.</li><li>✘ Those caused by the driver, or any other person.</li></ul>

## 3. Roadworthy and road-legal vehicles

To keep Your Vehicle roadworthy and road-legal, it must:

- Be safe to drive.
- Be serviced and maintained in line with the manufacturer's guidelines.
- Have valid tax, insurance and MOT.
- Have appropriate insurance for driving overseas.

Your European Breakdown Cover policy doesn't offer routine servicing, maintenance, or repair.

Covered	Not covered
<p>✔ Vehicles that are roadworthy and road-legal.</p>	<p>Vehicles that are:</p> <ul style="list-style-type: none"><li>✘ Unsafe or unroadworthy.</li><li>✘ Unlawful.</li><li>✘ Not built to manufacturer specification.</li><li>✘ Overladen or being used improperly.</li></ul>

## 4. Private and domestic use

Covered	Not covered
<p>✔ Vehicles used <b>only</b> for private and domestic purposes.</p>	<p>Vehicles that are used at any time during Your Trip for reasons such as:</p> <ul style="list-style-type: none"><li>✘ Carrying people/goods for money.</li><li>✘ Carrying equipment, tools or materials for trade.</li><li>✘ Taking part in track days or any other motor sport.</li><li>✘ Driving or having driven on the Nürburgring.</li></ul>

## 5. New faults, not repeat call-outs or pre-existing problems

It's Your responsibility to fix a fault after We've come to help you, so it's worth familiarising yourself with what is covered and not covered.

Covered	Not covered
<ul style="list-style-type: none"><li>✔ New faults.</li><li>✔ Faults that happen again more than 28 days after a callout for the same issue.</li><li>✔ Faults that reoccur less than 28 days later, only <b>if You have taken it for permanent repair</b> at a garage, and have evidence of the repair (e.g. a detailed receipt or invoice).</li></ul>	<ul style="list-style-type: none"><li>✘ Known faults that existed before You purchased Your European Breakdown Cover.</li><li>✘ Faults that reoccur within 28 days, if You didn't take it for permanent repair at a garage or can't show that You did. This includes where We have attended under a UK policy.</li></ul>

## 6. Covered vehicles and drivers

Your policy covers **one registered vehicle**, which will be shown on Your Statement of Insurance. You need to also make sure the policy holder named on Your Statement of Insurance will be on Your Trip – so please take a moment to check these details before You travel.

Covered	Not covered
<ul style="list-style-type: none"><li>✔ The nominated vehicle is covered regardless of who is driving, provided the policy holder is on the Trip to Europe.</li></ul>	<ul style="list-style-type: none"><li>✘ If the policy holder (or at least one joint policy holder for an annual policy) is not on the Trip to Europe.</li><li>✘ If the broken-down vehicle is not the vehicle registered on the policy.</li></ul>

If You change Your Vehicle, let Us know right away. We will send You an updated Statement of Insurance.

## 7. Vehicle size

We cover motorcycles, cars, small or medium vans and some campervans — but nothing larger.

Covered	Not covered
<ul style="list-style-type: none"><li>✔ Vehicles and Trailers weighing up to 3.5 tonnes each.</li><li>✔ Vehicles and Trailers, each up to 7 metres in length.</li><li>✔ Vehicles up to 3m in height.</li><li>✔ Vehicles up to 2.3 metres wide.</li><li>✔ Motorcycles over 200cc.</li></ul>	<ul style="list-style-type: none"><li>✘ Vehicles or Trailers heavier than 3.5 tonnes.</li><li>✘ Vehicles or Trailers wider than 2.3 metres.</li><li>✘ Vehicles or Trailers that are overladen.</li></ul>

It's down to You to follow the laws in all the countries You're visiting. We can't be held responsible for any losses if Your Vehicle can't be brought into or used in other countries due to its size and weight. If You're not sure, You can check with Our team before You go.

## 8. Vehicle occupancy

The total number of people in Your Vehicle should not exceed the maximum amount allowed by the cover You've chosen, including the driver and any infants. You can check this on Your Statement of Insurance.

Cover type	Maximum occupancy
Annual or Single Trip	8 (eight)
Single Trip group	15 (fifteen)

## 9. Travelling with animals and pets

If You're planning to take Your furry friends to Europe there are important things You need to check. You can find these by visiting:

**[www.gov.uk/taking-your-pet-abroad/travelling-to-an-eu-country-or-northern-ireland](http://www.gov.uk/taking-your-pet-abroad/travelling-to-an-eu-country-or-northern-ireland)**

Make sure to check the rules of the country/countries You're heading to for any extra restrictions or requirements before Your Trip.

We'll do Our best to accommodate for Your pet or animal, but there are some things to bear in mind:

- You will need to cover any additional costs to include animals/pets charged by Your arranged accommodation and transport operators.
- We can't influence third parties such as hire car providers, who may not accommodate animals – this may delay in arranging alternative transport for you.
- Animals/pets are not allowed to travel via Eurostar, and some ferries. This can limit Our options when arranging transport Home.

# Types of cover

## Demands and needs

Our European Breakdown Cover Policy offers You two cover levels designed to meet Your needs. Please check Your Statement of Insurance to make sure You're happy with Your policy level and any optional extras You've chosen.

Cover level	Customer needs
European Breakdown Cover	An unlimited overall claims limit for assistance in Europe.
Parts and Labour	A contribution towards repair costs following a Breakdown in Europe.

## Overview

The main features of cover are:

- Roadside assistance and emergency repair
- Alternative travel arrangements in Europe
- Emergency accommodation in Europe
- Location and dispatch of spare parts within Europe
- Vehicle recovery
- Parts and Labour cover (optional benefit)

## Types of policy

AA European Breakdown Cover is available for three types of policy depending on how often You travel to Europe and for how long.

### Single Trip

- Covers You and Your Vehicle for one Trip to Europe, including Your outbound and return journey. You'll be covered for the dates specified on Your Statement of Insurance
- There is no limit to the amount of claims You can make whilst on Your Trip
- You'll need to pay an additional supplement if You are towing a Trailer or caravan
- The maximum Party size is eight (8) persons

### Single Trip group

- The same coverage as Single Trip cover, for a group of 9-15 persons travelling together in one vehicle.

### Annual

- Cover for an unlimited number of motoring Trips in Your Vehicle within the Period Of Cover stated on Your Statement of Insurance
- Each Trip can't be longer than 364 days. (This is calculated from the time you leave, until you return Home to that address.)
- You may make a maximum of three (3) claims per year
- Towing for caravans or Trailers is provided at no additional cost
- The maximum Party size is eight (8) persons (group cover is not available for annual policies)

# Features and benefits of European Breakdown Cover

The good news is that Your cover has no overall claim limit. However, there are some limits that apply to the individual features. We've set these out in the table below along with details of the benefits for each one.

Some limits depend on Your cover type, so check Your Statement of Insurance to be sure. Full details of cover restrictions and limitations are set out later in this booklet. All claim limits are inclusive of any VAT.

## Using Your European Breakdown Cover

We're committed to giving You the best possible service. Please only get in touch for Us to help with vehicles, drivers and incidents that are covered by Your policy.

## Your benefits and claim limits

Policy feature	Limit per claim	How this helps You
Unlimited roadside assistance. <b>Full terms in Sections 1, 3 and 6.</b>	No limit.	Emergency repair at the roadside or recovery to the nearest repairer.  Help with finding and despatching parts to Europe (cost of part not covered).
24-hour English speaking assistance.	No limit.	Access to a 24-hour English-speaking call centre and translation service, 7 days a week, 365 days a year during Your Trip.  Includes message relay service – We can contact family, friends or colleagues on Your behalf following a Breakdown or Accident.
Onward transportation. <b>Full terms in Sections 2, 4, 8 and 11.</b>	£1,500 (or £1,800 for group cover policies).  Hire cars are limited to £120 per day (or £150 per day for group cover policies).	Emergency hire car in the UK, Channel Islands or Isle of Man for up to 72 hours before Your Trip.  Alternative travel arrangements in Europe – using one or a combination of: <ul style="list-style-type: none"> <li>• Replacement vehicle</li> <li>• Economy air travel</li> <li>• Standard class rail</li> <li>• Other transports (such as local taxi fares)</li> </ul> Missed connection cover.  Up to 48 hours hire car on return to the UK.

Policy feature	Limit per claim	How this helps You
Emergency accommodation. <b>Full terms in Section 5.</b>	£500 (or £1,080 for group cover policies).  Limit of £60 per person, per night.	Overnight accommodation arrangements if You're unable to use Your original accommodation.
Vehicle recovery Home or to Your original destination. <b>Full terms in Section 7.</b>	Only where cost of recovery does not exceed your vehicle's current market value and repairs would cost more than £500.  Up to £120 storage charges.	Recovery of Your Vehicle to Your Home or repairer in the UK, or onwards to Your destination in Europe.
Vehicle collection. <b>Full terms in Section 9.</b>	Up to vehicle's Market Value (costs must be pre-agreed).	Travel and accommodation for one person to return to Europe and collect the repaired vehicle.
Break-in cover. <b>Full terms in Section 10.</b>	£200	Costs towards emergency repairs to locks or windows following attempted theft of Your Vehicle.
Legal cost. <b>Full terms in Section 12.</b>	£50,000  Bail Bond guarantee up to £1,500.	Up to £50,000 in costs for legal support after a road traffic collision.

## Optional feature

Your Statement of Insurance will confirm whether this non-standard feature is included:

Policy feature	Limit per claim	How this helps You
Parts and labour cover. <b>Full terms in Section 3.</b>	£500	Contribution towards parts and labour for repairs following the Breakdown of Your Vehicle.

# Top tips for driving in Europe

Here's a handy checklist to make sure You have everything You need before You leave for the open road.

1

## Plan Your trip

- ✓ Check the driving rules in the countries You're visiting. You can use our online guide to do this [www.theaa.com/european-breakdown-cover/driving-in-europe](http://www.theaa.com/european-breakdown-cover/driving-in-europe)
- ✓ Look at local laws, public holidays or restrictions that could affect Your plans, or get in the way of Us helping You. [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)

2

## Are You ready to travel?

Check these off to make sure You're safe on the road – and Your policy is valid:

- ✓ Valid MOT and vehicle tax (this includes exempt vehicles)
- ✓ Motor insurance and any additional documents that allow You to drive abroad
- ✓ Make sure the details on Your policy are up to date, including Your vehicle registration

**Don't forget Your passport!**

3

## Pack the essentials

Important things to put in Your suitcase before You set off:

- ✓ Driving licence
- ✓ Original V5C certificate/logbook (required to recover Your Vehicle back to the UK)
- ✓ Hire/lease certificate (if applicable)
- ✓ A letter of authority if the car is hired or borrowed
- ✓ Spare set of car keys
- ✓ Statement of Insurance or policy number
- ✓ International driving permit (if required in the countries you're driving in)
- ✓ Credit card (in case You need to hire a car)
- ✓ Keep Your docs handy to avoid fines or tows if You're stopped and asked for them

### Guide to driving in Europe

[www.theaa.com/european-breakdown-cover/driving-in-europe](http://www.theaa.com/european-breakdown-cover/driving-in-europe)

### Plan Your journey

[www.theaa.com/route-planner/route](http://www.theaa.com/route-planner/route)

### Keep track of Your cover

Download the AA app



## Making sense of Your cover

Here's a little help to understand the words We use in Our terms and conditions and their meanings.

**AA or We/Us/Our:** Automobile Association Insurance Services Limited, which acts as agent of Acromas Insurance Company Limited in administering Your policy.

**Accident:** Unexpected impact to Your Vehicle due to a road traffic collision that affects the mobility or security of your vehicle or leaves it unsafe to drive.

**Breakdown:** An event (excluding an Accident) where a vehicle has a mechanical or electrical fault that prevents it from being driven or continuing safely on a journey.

**Geographical Limits:** The countries You've purchased cover for that are included in the geographical zone(s) within Your Statement of Insurance. (Please see page 16 for further details).

**Home:** Your permanent residential address in the UK as shown on Your policy letter or as updated and shown within Your Account online.

**Insurer:** Acromas Insurance Company Limited.

**Market Value:** The cost of replacing Your Vehicle with another of the same make, model, specification, age and condition as Your Vehicle was immediately prior to the Breakdown or Accident You are claiming for.

**Party:** The total number of people You've told Us are travelling with you on your trip, as shown in Your Statement of Insurance.

**Period Of Cover:** The dates shown on the Statement of Insurance We have issued. For a Single Trip or Single Trip group, Your cover ends as soon as You return Home, even if this is earlier than the dates shown. If Your return is unavoidably delayed due to a Breakdown or Accident, We may agree to extend the Period Of Cover to get You Home or, in the case of a one-way Trip, to Your original intended destination.

**Rally:** Any timed event which must be completed within a set period of time and is advertised as a rally.

**Road Traffic Collision (RTC):** Any incident that involves your vehicle colliding with any moving or stationary objects, including but not limited to, other vehicles, animals, incidents with speed bumps, trees, fences, walls, posts, kerbs, ditches, ice, oil, road debris etc.

**Trailer:** Commercially built luggage Trailers, camping Trailers, car Trailers, boat Trailers, bike Trailers, flatbed Trailers, and Trailer tents.

**Trip:** Your journey overseas and within the Geographical Limits in Your Vehicle during the Period Of Cover, which starts when You leave Your Home in the UK. Cover in the UK will only be provided as part of pre-departure cover, or on a direct journey between Your Home and a seaport or Eurotunnel terminal.

(If You live in Northern Ireland and have bought this policy to cover a Trip to Republic of Ireland, then cover commences for Your Journey to the Republic of Ireland in Your Vehicle within the Period Of Cover, starting when You leave Your Home in Northern Ireland. It does not require You to depart from or arrive back at a seaport or Eurotunnel terminal).

**UK:** For the purpose of this cover, the UK means (England, Scotland, Wales and Northern Ireland), Channel Islands and the Isle of Man.

**You/Your:** The person named on the Statement of Insurance, who is a resident of the UK, Channel Islands or Isle of Man, has agreed to act on behalf of the whole Party and is on Your Trip.

**Your Vehicle:** The vehicle, caravan or trailer registered for cover with The AA at the time of the relevant Breakdown or Accident which must be registered permanently in the UK, Isle of Man or Channel Islands and must comply with the vehicle specifications shown on pages 8 and 9.

## Where You're covered

Our European Breakdown Cover is there to provide You with help when You're travelling in Europe. Some benefits are designed to help You before Your Trip and can be used in the UK. However this policy is not a replacement for UK breakdown cover.

The cover is customisable, so You don't have to pay for countries You won't be visiting; You'll need to have cover for any country You will travel through.

If You have bought optional Parts and Labour Cover, this is also only valid in the countries You have selected, or in the UK as part of Your Trip.

Zone 1	Zone 2
<b>Covers the countries below:</b> Andorra, Belgium, France, Germany, Ireland, Luxembourg, Monaco, Netherlands.	<b>Covers the countries in Zone 1 and also the countries below:</b> Austria, Gibraltar, Italy, Liechtenstein, Portugal, San Marino, Spain (excluding Ceuta and Melilla) Switzerland, Vatican City.
Zone 3	
<b>Covers the countries in Zone 1 and also the countries below:</b> Albania, Austria, Belarus, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Macedonia, Malta, Montenegro, Norway, Poland, Romania, San Marino, Serbia, Slovakia, Slovenia, Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine, Vatican City. All European Mediterranean Islands (including Sicily, Sardinia and Corsica but excluding the Canary Islands).	
All Zones	
If You purchase 'All Zones' You will be covered in all countries in Zones 1, 2 and 3.	

We reserve the right to amend the Geographical Limits of cover in the event of areas becoming affected by war, civil disturbance, sanctions, riot or radioactive contamination. In some instances, cover may still be available, but You will need to pay for help and claim costs back from us. We won't be responsible for delays or inability to provide services due to these events.

## Policy features and limitations – what is and isn't covered

This part of Your booklet sets out the different features that make up Your cover and the limitations of these features. There are also general terms on page 29 that relate to Your whole policy.

Some of Your cover is to protect You up to 72 hours before Your Trip is due to start. These services are described in Sections 1 and 2 below.

Covered	Not covered
<p><b>Section 1 – Roadside assistance and emergency repair in the UK</b></p> <p>If You need help following a Breakdown or Accident within 72 hours before Your planned Trip departure time, We'll attend and try to fix Your Vehicle. If We can't fix it at the Roadside, We will provide a local tow to the nearest repairer or to Your Home.</p>	<ol style="list-style-type: none"> <li>1. Requests for help more than 72 hours before Your planned Trip departure time.</li> <li>2. Any costs for parts and labour that are not incurred at the roadside.</li> <li>3. Anything excluded from cover as stated under the general exclusions on page 29.</li> </ol>
<p><b>Feature Limits</b></p> <p>We don't limit the amount We'll pay for Roadside Assistance.</p>	
<p><b>Section 2 – Pre-departure hire car in the UK</b></p> <p><b>IMPORTANT:</b> This service is only available when cover has been purchased at least 7 days before Your planned Trip departure date.</p> <p>We will arrange and pay for the cost of a hire vehicle if We've attended a Breakdown for Your Vehicle in the UK up to 72 hours before Your planned Trip departure time, and We or Your repairer estimate it will take more than 24 hours to repair.</p> <p><b>For full Hire Car Terms please see page 23.</b></p>	<ol style="list-style-type: none"> <li>1. We can't provide a hire car if We haven't provided roadside assistance under Section 1</li> <li>2. Anything excluded in the Hire Car Terms on page 23.</li> <li>3. Anything excluded from cover as stated under the general exclusions on page 29.</li> </ol>
<p><b>Feature limits</b></p> <p>Annual/Single Trip: Up to £1,500 Single Trip group: Up to £1,800</p> <p><b>IMPORTANT:</b> Limits under these features are part of Your overall Onward Transport limit. All additional travel arrangements will be included as part of this limit.</p>	

The remaining sections in this part of the booklet describe services available to You in Europe.

Covered	Not covered
<p><b>Section 3 – Roadside assistance</b></p> <p>If You need help following a Breakdown or Accident within the Geographical Limits of your cover, We'll arrange for a local repairer to attend and try to fix Your Vehicle. If they can't fix it at the roadside, We will provide a local tow to the nearest repairer.</p> <p>Please note that there may be limits to what repairs can be completed at the roadside and services might be different to experiences in the UK.</p> <p>Any repair is between You and the garage/repairer, which means they are responsible for the standard of work.</p> <p>Opening hours for garages/repairers in Europe may differ to the UK and unfortunately, We can't influence this.</p>	<ol style="list-style-type: none"> <li>1. Any costs for labour that are not incurred at the roadside.</li> <li>2. The cost of any parts, unless the optional Parts and Labour benefit has been purchased.</li> <li>3. Recovery Home or to Your onwards destination is not covered under Roadside Assistance (see Section 7 "Getting Your Vehicle Home").</li> <li>4. Anything excluded from cover as stated under the general exclusions on page 29.</li> </ol> <p><b>IMPORTANT:</b> We won't recover You and Your Vehicle Home, or to Your original destination under this section of the policy. For onward recovery and limitations please see Section 7.</p>
<p><b>Feature limits</b></p> <p>We don't limit the amount We'll pay for Roadside assistance and emergency repair in Europe.</p>	
<p><b>Section 4 – Alternative travel arrangements in Europe</b></p> <p>If the repairer estimates that Your repair will take more than 8 hours, We will arrange and pay for a combination of the following to continue Your Trip, or to get You to Your Home:</p> <ol style="list-style-type: none"> <li>a) hire vehicle (this can only be used in countries You have arranged cover for in the Geographical Limits, see page 16);</li> <li>b) air fares (economy);</li> <li>c) rail fares (standard);</li> <li>d) local taxi fares;</li> <li>e) any other transport equivalent to standard class rail fares.</li> </ol> <p><b>For full Hire Car Terms please see page 23.</b></p>	<ol style="list-style-type: none"> <li>1. Any additional charges made by the airline including but not limited to excess baggage.</li> <li>2. Any costs incurred following Your return to Your Home.</li> <li>3. Any additional costs incurred for transporting Your pet(s)/animal(s).</li> <li>4. Anything shown as not covered under Section 3 – Roadside Assistance and Emergency Repair in Europe.</li> <li>5. Any matter excluded from cover as stated under the general exclusions on page 29.</li> <li>6. Anything excluded under the Hire Car Terms on page 23.</li> </ol>
<p><b>Feature limits</b></p> <p>Annual/Single Trip: Up to £1,500 Single Trip group: Up to £1,800</p> <p><b>IMPORTANT:</b> Limits under these features are part of Your overall Onward Transport limit. All additional travel arrangements will be included as part of this limit.</p>	

Covered	Not covered
<p><b>Section 5 – Emergency accommodation in Europe</b></p> <p>If You can't stay where You planned as a result of the Breakdown, and the repairs will take more than 8 hours, We'll cover the cost of additional overnight accommodation for You and Your passengers.</p> <p>We cover costs over and above those You had already paid or budgeted for.</p>	<ol style="list-style-type: none"> <li>1. Costs above the feature limits (see below).</li> <li>2. Any additional charges, including for meals, drinks, telephone calls, or newspapers.</li> <li>3. Any costs that You would have paid if Your Vehicle was in full working order.</li> <li>4. Costs for any animal's emergency accommodation, or additional costs that are only due because You have a pet or animal with you.</li> <li>5. Any matter excluded from cover as stated under the general exclusions on page 29.</li> </ol>
<p><b>Feature limits</b></p> <p>Annual/Single Trip: Up to £60 per person, per night to a maximum of £500  Single Trip group: Up to £60 per person, per night to a maximum of £1,080</p>	
<p><b>Section 6 – Location and dispatch of spare parts within Europe</b></p> <p>We can help You and the repairer find the right parts and arrange for these to be delivered to help repair Your Vehicle. This only applies if We've agreed that repairs are the best option (so it doesn't apply if Your Vehicle is going to be repatriated to the UK under Section 7 for example).</p> <p>Please note, parts for UK vehicles or older vehicles may be harder to source, and could cost more. We can't guarantee that spare parts will be available. We are not responsible for variations in the costs of spare parts overseas.</p>	<ol style="list-style-type: none"> <li>1. The cost of any spare part(s), unless the optional Parts and Labour Benefit has been included in Your cover (see Section 13).</li> <li>2. Anything shown as not covered under Section 3 – Roadside Assistance and Emergency Repair in Europe.</li> <li>3. Any matter excluded from cover as stated under the General exclusions on page 29.</li> </ol>

## Covered

### Section 7 – Getting Your Vehicle Home

We will arrange and pay for the repatriation (recovery) of Your Vehicle to a single destination of Your choice in the UK if:

- a) Repairs to Your Vehicle would cost more than £500
- b) the costs of recovery is less than the Market Value of the vehicle
- c) the repairing garage won't be able to complete repairs before Your return date

We will also contribute up to £120 towards the storage of the vehicle where needed whilst the vehicle is recovered, provided that You have made every attempt to organise with Us for Your Vehicle to be returned.

If Your Trailer can't be repaired in Europe, We will also arrange and pay for recovery up to its Market Value.

We'll also arrange and pay for the recovery of personal belongings in Your Vehicle or Trailer at the time of the Breakdown or Accident.

You may choose for Us to recover Your Vehicle to Your original onward destination instead of Your Home. If You choose this option, You will not be entitled to any further benefits under the policy once the vehicle is recovered.

## Not covered

1. We won't recover Your Vehicle if:
    - a) the cost of doing this is more than the Market Value of the car.
    - b) Your Vehicle only needs minor or inexpensive repairs, costing £500 or less, inclusive of VAT.
    - c) the local garage indicates that it can complete repairs before Your return date.
  2. If You're not eligible for recovery, We may be able to help with other options, including collection under Section 9.
  3. We will not pay for the replacement cost of Your Vehicle or any salvage money.
  4. Repatriation costs for You or Your Party if nobody in Your Party is fit to drive.
  5. Any losses resulting from a delay in recovering Your Vehicle.
  6. Any claim for loss, damage or loss of use of personal effects, goods, vehicles, boats or other waterborne craft on or in Your Vehicle and/or Trailer.
  7. The cost of additional transit risk insurance. You should contact Your motor vehicle Insurers to ensure that Your existing policy covers this.
  8. Costs to recover Your Vehicle if it has been repaired.
  9. Recovery costs for a boat (or other waterborne craft) or a vehicle towed on a Trailer, where this costs more than the combined Market Value of the boat (or other waterborne craft) or vehicle and the Trailer.
  10. Costs for the transportation of personal effects, goods, vehicles, boats or other waterborne craft on or in Your Vehicle and/or Trailer, if Your Vehicle and/or Trailer is not being transported or recovered to the UK.
  11. Any repair costs after We have recovered Your Vehicle to the agreed destination.
  12. Use of a motorcycle recovery specialist.
  13. Costs to transport personal items including baggage if We are not recovering Your Vehicle.
  14. Any additional costs incurred for the transport of Your pet(s)/animal(s).
- Any matter excluded from cover as stated under the general exclusions on page 29.

**IMPORTANT:**

We will do whatever We can to get Your Vehicle back as soon as possible. Please note that this can take up to 21 working days, and during busy times such as during summer holidays, or if there are strikes, this can be longer.

If Your Vehicle is being recovered, You should remove all valuables and make sure anything left in Your Vehicle is safely stowed. There is no duty-free allowance on an unaccompanied vehicle being recovered – take any dutiable items with you.

Once Your Vehicle is recovered back to Your or to Home or Your onward destination, coverage under this policy will stop.

**Covered****Section 8 – Missed connection cover**

If You arrive at the departure point within the Geographical Limits for a pre-booked train, motor train, flight or ferry too late to commence a journey due to a Breakdown or Accident during the outward or return part of Your Trip, We will arrange and pay for one of the following:

- a) standard class replacement ticket(s) for You and Your Party; or
- b) hire of a replacement vehicle.

This feature is only available for Your first connection on Your outgoing or homeward journey.

This feature is only available if You would have been on time for the journey if the Breakdown or Accident had not happened.

**For full Hire Car Terms please see page 23.**

**Not covered**

1. Any subsequent missed connections after the first connection we cover.
2. Any travel costs for missed connections to destinations outside of the countries you chose to be covered in.
3. Anything excluded in the Hire Car Terms on page 23.
4. Any matter excluded from cover as stated under the General exclusions on page 29.

**Feature limits**

Annual/Single Trip: Up to £1,500

Single Trip group: Up to £1,800

**IMPORTANT:** Limits under these features are part of Your overall Onward Transport limit. All additional travel arrangements will be included as part of this limit.

Covered	Not covered
<p><b>Section 9 – Vehicle collection</b></p> <p>If You've returned Home whilst Your Vehicle is repaired, We will pay for one person's pre-agreed travel and accommodation costs to go directly overseas to collect the vehicle.</p> <p>Once We've let You know that Your Vehicle is ready for collection, You'll have 14 days to collect the vehicle. You'll need to pay any additional storage charges over 14 days.</p> <p><b>For full Hire Car Terms please see page 23.</b></p>	<ol style="list-style-type: none"> <li>1. Costs which exceed the current Market Value of Your Vehicle.</li> <li>2. Claim for costs where the repairing garage haven't yet started the repairs necessary to put Your Vehicle back on the road for Your return Home.</li> <li>3. Any additional charges arising from Your use of a hire car such as, fuel costs, any insurance excess charges, or additional hire costs if You keep the vehicle longer than the period of hire agreed. You must pay these costs direct to the hirer.</li> <li>4. Any additional charges made by the airline including but not limited to excess baggage.</li> <li>5. Any contribution towards the cost of motor insurance cover for an alternative hire car which is over and above the relevant minimum legally required cover for the country in which the vehicle is used.</li> <li>6. Any costs incurred if You leave the hire car at a different location to the one agreed.</li> <li>7. Any costs incurred following Your return to Your Home.</li> <li>8. Any additional cost incurred for Your pet(s) or animal(s).</li> <li>9. Anything excluded in the Hire Car Terms on page 23.</li> <li>10. Any matter excluded from cover as stated under the general exclusions on on page 29.</li> </ol>
<p><b>Section 10 – Break-in cover</b></p> <p>Costs for emergency repairs to locks, windows, or windscreens to make Your Vehicle secure following a break-in or attempted break-in whilst in the Geographical Limits.</p> <p>This feature works on a pay and claim basis, so You'll need to arrange the repair yourself and claim the costs back from us. You can find details how to do this on page 28.</p> <p>If the break in or attempted break in means Your Vehicle isn't safe to drive, this will be classed as a Breakdown, and We will provide help in line with the other policy benefits and limits.</p>	<ol style="list-style-type: none"> <li>1. Any costs where You have not reported the incident to the police as quickly as possible and obtained a written police report.</li> <li>2. The cost of any parts required to repair the vehicle.</li> <li>3. Repairs not necessary to enable Your Vehicle to continue the journey.</li> <li>4. Replacement costs of any items in Your Vehicle at the time of the break-in.</li> <li>5. Costs incurred after You return to Your Home.</li> <li>6. We won't provide other benefits, such as a hire car, as part of this feature (as these only apply in the event of a Breakdown or Accident).</li> </ol>
<p><b>Feature limits</b></p> <p>£200</p> <p><b>IMPORTANT:</b> We'll ask for a police report, so You will need to ensure You report the incident to the police as soon as possible, ideally within 24 hours. You should always contact Your motor Insurer before calling The AA following a break in or Accident.</p>	

Covered	Not covered
<p><b>Section 11 – Hire car in the UK (whilst awaiting repair or recovery)</b></p> <p>If You've returned Home while Your Vehicle is being repaired or recovered, We will arrange and pay for a hire car for up to two (2) days.</p> <p><b>For full Hire Car Terms please see page 22.</b></p>	<ol style="list-style-type: none"> <li>1. The cost of a hire car after two (2) days or once Your Vehicle is recovered to your home (whichever is sooner).</li> <li>2. Anything shown as not covered under Section 3 – Roadside Assistance and Emergency Repair in Europe.</li> <li>3. Any matter excluded from cover as stated under the general exclusions on page 29.</li> </ol>
<p><b>Feature limits</b></p> <p>Annual/Single Trip: Up to £1,500 Single Trip group: Up to £1,800</p> <p><b>IMPORTANT:</b> Limits under these features are part of Your overall Onward Transport limit. All additional travel arrangements will be included as part of this limit.</p>	

## Hire Car Terms

Covered	Not covered
<p><b>Terms in this section apply to hiring a car in Sections 2, 4, 8, 9 or 11.</b></p> <p>We will aim to arrange and pay for a hire car (subject to availability). You'll need the following:</p> <ol style="list-style-type: none"> <li>a) valid driving licence;</li> <li>b) credit card;</li> <li>c) drivers need to be within the minimum and maximum ages set by the hire company, follow the laws of the country, and have at least 12 months of driving experience with a full licence.</li> </ol> <p>The requirements mentioned above are not all-inclusive, and following them does not guarantee a hire car will be available.</p> <p>If You don't meet the requirements of the hire provider or need to hire a car yourself, We can look to cover the costs but only if We have agreed this beforehand. See page 28 for details on how to do this.</p> <p>You are responsible for complying with the hire company's terms (including reimbursing them for any hire car damage and returning the vehicle to them when agreed).</p> <p>We can also cover the costs of a taxi to collect Your hire car.</p>	<ol style="list-style-type: none"> <li>1. We won't cover additional costs including: <ol style="list-style-type: none"> <li>a) fuel costs (including for collecting the vehicle).</li> <li>b) insurance excess charges, or other insurance related charges.</li> <li>c) charges if You keep the vehicle longer than agreed.</li> <li>d) charges for loss or damage of the hire vehicle.</li> <li>e) costs incurred if You leave the hire car at a different location to the one agreed.</li> </ol> </li> <li>2. We can't arrange the hire of a motorbike. If required then a hire car will be provided, or costs toward another method of transport.</li> <li>3. We can't guarantee a like for like vehicle, and if You are driving a multi-purpose vehicle (MVP) or similar We may need to arrange two cars or alternative transport.</li> <li>4. We won't provide vehicles with tow bars, and it's also not possible to arrange a replacement mobile caravan, Trailer or replacement roof box.</li> <li>5. Personal effects, goods, Vehicles, boats or other waterborne craft carried in Your Vehicle, Trailer or roofbox are Your responsibility at all times.</li> <li>6. If We have arranged car hire for Your journey Home, it can't be used for Your journey in the</li> </ol>

Covered	Not covered
	<p>UK. We'll arrange another vehicle in the UK for this part of Your Trip.</p> <ol style="list-style-type: none"> <li>7. We may not be able to provide an adapted vehicle if required, but We will do what We can to make arrangements that suit Your needs.</li> <li>8. In parts of Europe, hire cars can't be taken from one country to another so You may need to change vehicles. We won't be responsible for any costs if You don't follow advice from Us or the hirer on this.</li> <li>9. We can't arrange delivery for hire cars in Europe.</li> </ol>

Covered	Not covered
<p><b>Section 12 – Legal Benefit</b></p> <p>If Your Vehicle is involved in a road traffic Accident while in Europe, We'll cover Your overseas legal expenses as follows:</p> <ol style="list-style-type: none"> <li>1. We'll pay for the reasonable costs of hiring a lawyer designated by Us to defend You (or a member of Your Party travelling on the Trip) in a European court if You're accused of a driving offence related to Your Vehicle, but only where We consider (at Our absolute discretion) that there is a reasonable prospect of a successful defence.</li> <li>2. We'll cover the reasonable costs of pursuing uninsured loss claims for damages against third parties arising from an Accident involving You (or a member of Your Party travelling on the Trip) while using Your Vehicle to cover: <ol style="list-style-type: none"> <li>a) court fees, lawyers' fees, medical and/or dental report fees and expert witness fees;</li> <li>b) up to £250 per person for necessary travel and accommodation costs if the court or Your insurance company requires You to be present in Europe for the claim.</li> </ol> </li> </ol> <p>We'll also provide bail bond or similar up to £1,500 if You or a member of Your Party needs to be released from custody or have Your Vehicle released after an Accident. However, We'll only do this if We receive a suitable guarantee that You'll repay the funds.</p>	<ol style="list-style-type: none"> <li>1. Any claims not reported within 180 days after the event.</li> <li>2. We won't cover claims because of off-road racing, competitions, racing, or an overloaded vehicle.</li> <li>3. This benefit will not cover any losses You have because of delays, confiscation by customs or other officials, or import fees.</li> <li>4. Claims covered under AA Travel Insurance Legal Expenses, or any other insurance.</li> <li>5. Fines, damages, or costs awarded against You or a member of Your Party.</li> <li>6. Help, both financial and otherwise, in trying to get satisfaction from a judgment or binding decision.</li> <li>7. Help, defence, or negotiation of claims against You or Your Party made by another member of Your Party, or against us.</li> </ol>

**Feature limits**

Up to £50,000 in total per Party

## Legal Benefit cover Terms

1. We'll only pay legal costs and expenses under the Legal Benefit section of this policy if the event occurs outside of the UK (and any other country in which You or Your Party normally reside(s)) whilst You're on Your Trip.
2. Instructions to a lawyer should only be made by us, or with Our prior permission. In instructing any lawyer on behalf of You or Your Party, We act solely as an agent for You or Your Party.
3. In deciding whether to give or continue providing cover under this section, We will take the following matters into account:
  - a) if the claim is not worth pursuing from a practical or financial point of view;
  - b) if a reasonable offer of settlement has been made by the other side and You or a member of Your Party fail to co-operate with or follow the advice of the appointed lawyers;
  - c) assistance in court proceedings will be refused or terminated unless We and any appointed lawyer are of the opinion that such proceedings are worthwhile with regard to: liability, the evidence available, the amount of any claim or amount remaining in dispute, the realistic chances of success.
4. It is at Our absolute discretion whether any assistance will be given for any appeal and if assistance is agreed, it will be on such additional terms as then specified, including the extent to which We will cover the costs of such appeal.
5. We are entitled to take over any rights in the defence or settlement of any claim and to take proceedings in Your or another member of Your Party's name for Our benefit against any other Party.
6. Every legal letter, writ or other legal document in connection with a claim against You or a member of Your Party must be sent to Us immediately upon receipt.

Covered	Not covered
<p><b>Section 13 – Optional: Parts and Labour Benefit</b></p> <p><i>Your statement of insurance will show if You have purchased this benefit.</i></p> <p>Parts and Labour benefit starts from Your Trip departure date.</p> <p>The costs of repair work (parts and labour) up to a maximum claim limit of £500 per Trip including VAT, provided that Your Vehicle:</p> <ol style="list-style-type: none"> <li>a) has suffered a Breakdown, which has prevented it from continuing its journey safely;</li> <li>b) has been attended under the Roadside Assistance benefit of Your European Breakdown Cover policy; and</li> <li>c) it needs to have the faulty parts repaired or replaced in order to continue or start the Trip.</li> </ol>	<ol style="list-style-type: none"> <li>1. Parts and Labour in the event of an Accident, theft or vandalism.</li> <li>2. The cost for parts and labour for hire cars, motorcycles, Trailers, campervans, motor caravans and caravans.</li> <li>3. Costs for mechanical or electrical faults that happened before You started the relevant Trip.</li> <li>4. Any repairs where pre-authorisation has not been granted by us.</li> <li>5. Costs incurred due to faults that You were aware of prior to the start of the Trip.</li> <li>6. Any costs, which can be recovered under warranty.</li> <li>7. Repairs required due to the introduction of incorrect or contaminated fuel.</li> <li>8. Routine adjustments, phasing and calibration, internal blockage of fuel systems by contamination or failure to meet current emission legislation.</li> </ol>

Covered	Not covered
<p>If spare parts aren't available nearby, it may take longer to complete the repair.</p> <p>Any charges for exploratory dismantling will only be covered as part of a valid claim. It's Your responsibility to agree dismantling with the repairer and cover the costs if it turns out the issue found isn't covered under the Parts and Labour benefit. You may have to pay the garage directly for all parts and labour costs and claim these back up from us. Details on how to do this can be found on page 28.</p>	<ol style="list-style-type: none"> <li>9. Any defects that We consider are failures of parts or repairs because of modification(s) and or alteration(s) to the manufacturer's original specification.</li> <li>10. Any defects that We consider are not connected to the initial cause of the Breakdown.</li> <li>11. Repairs required due to damage caused by frost, freezing, corrosion, erosion or water ingress.</li> <li>12. Repairs required due to design or fault in manufacture.</li> <li>13. Any repair costs after Your Vehicle has been recovered under Section 5 "Getting Your Vehicle Home".</li> <li>14. Costs to repair any of the Excluded Parts below.</li> </ol>
	<p><b>Excluded parts</b></p> <p>Parts and Labour Benefit will cover costs for most mechanical or electrical faults that cause You to Breakdown. However, We do not cover costs for repairs to the following:</p> <ul style="list-style-type: none"> <li>• Tyres;</li> <li>• Windscreens;</li> <li>• Windscreen wipers and mechanism windows;</li> <li>• Wing mirrors;</li> <li>• Sunroof motors and mechanisms;</li> <li>• Window mechanisms (mechanical and electrical);</li> <li>• Air conditioning components;</li> <li>• All body parts;</li> <li>• Paint, trim or upholstery;</li> <li>• Cosmetic finishes;</li> <li>• Folding roof motors;</li> <li>• Brake pads, discs, drum and shoes;</li> <li>• External exhaust system;</li> <li>• Seat belts and seat belt mechanism;</li> <li>• Frame and fabric;</li> <li>• Fuel gauge;</li> <li>• Replacement keys or reprogramming of keys.</li> </ul>
<p>Benefit Limit: £500</p> <p>For Annual policies, a maximum of three (3) claims can be made within the dates stated on Your Statement of Insurance.</p> <p><b>IMPORTANT:</b> We won't cover any repairs unless We've agreed with You that they're eligible for coverage.</p> <p>You are responsible for approving the repairs and the agreement for the repairs will be between You and the repairer. Only the repairer will be legally responsible for the quality and performance of the repairs. We won't be held liable for anything the repairer does or doesn't do, even if where We are covering some or all of the cost.</p>	

## Additional information

### 1. Authorising repairs and claims

1. After Your initial roadside assistance, if the repairing garage can't repair the vehicle in eight (8) hours, or until after Your planned return Home, You should call Us to discuss Your options and additional benefits. It's important to keep in touch with Us before booking anything You intend to claim back.
2. If You don't own the vehicle, it's important to confirm with the owner before authorising any repairs.
3. If repairs to Your Vehicle have started but need to stop for any reason, We won't accept responsibility for any parts returned in Your Vehicle. It's also unlikely the garage would accept responsibility either.
4. If Your Vehicle has been involved in an Accident, You may need to make a claim with Your insurance company. If this is the case, We will need to contact them for their approval before We can tow the Vehicle, and We may look to recover some of the incurred costs.
5. You should leave Your keys with Your Vehicle, including those for Trailers, caravans or roof boxes. Customs may need to unlock and inspect them, and without keys We won't be able to recover Your Vehicle.
6. We will aim to arrange return of Your Vehicle, Your Party and Your pet/animal to Your Home together in the most convenient way possible, however We won't cover any additional costs incurred for Your pet/animal.
7. If We cover costs on Your behalf, You'll need to pay Us back for any expenses not covered by this insurance. We will not settle any claim for costs You paid under this insurance until You have repaid Us in full.
8. We'll cover You up to the full amount of the policy limit, and once We have done that, We won't make any more payments. The benefit limits for each section and overall claim limit is the maximum amount We will pay on one Trip, no matter how many Breakdowns or Accidents happen on the Trip.
9. We have the right to handle any legal disputes on behalf of Your Party. This includes taking legal action in Your name if necessary. You must not admit liability or agree to any payments without Our written approval.
10. You must do all that You can to keep Your claims as low as possible and to prevent loss, theft or damage.
11. We reserve the right to refuse to arrange Breakdown assistance services and any other cover if one of the person(s) named on the Statement of Insurance is not present at the scene of the Breakdown or Accident.
12. If the garage or repairer won't accept Our guarantee of costs, You'll be asked to pay for repairs directly and reclaim the costs covered by this insurance. See page 28 for details of how to do this.
13. If You authorise repairs against Our advice, We may refuse any further benefits under any part of this insurance.
14. You're responsible for the costs of parts or additional costs to the garage that are outside the limits of this policy.
15. If You need help because Your Vehicle has left the road and is stuck in a ditch, mud, sand or water or snow, We'll arrange a recovery to a safe place, but this will be at Your own cost.

## 2. Claiming costs back from Us

1. For some benefits or in some scenarios You may need to arrange assistance yourself and claim the costs back. If You need to do this, You should submit a claim within 31 days of Your return Home, except legal claims which can be submitted up to 180 days after the event.
2. We will only be able to reimburse costs that We have agreed with You in advance up to the limits of this policy (with the exception of costs for emergency services following a Breakdown on French or Belgian motorway, or for the Break-in cover).
3. We don't cover costs for food and drink incurred following a Breakdown or Accident.
4. We'll only cover additional costs that You incur as a result of a Breakdown or Accident, and We can't reimburse lost costs – such as for missed accommodation or excursions.
5. If You have any other policy which covers the same risk, for example a motor insurance policy covering an Accident, You need to let Us know when You make a claim. We might contact the other insurance company to claim and receive a contribution towards costs.
6. We will send You a form to complete when You first log Your claim with us. Alongside this, We'll need to see Your Statement of Insurance and original receipts for costs before We will pay any claim. Unfortunately, We can't cover any additional costs incurred because You need to pay for copies of receipts.

## General exclusions applicable to all of the policy

If an exclusion listed here applies to anyone in Your Party, no one in Your Party will be covered.

### This policy does not cover:

1. Any claim arising directly or indirectly from:
  - a) You or someone in Your Party's being under the influence of alcohol or unlawful use of any drug, drug addiction, or wilful exposure to risk (unless trying to save someone's life);
  - b) taking part in professional or organised sports or hazardous pursuits;
  - c) direct or indirect consequences of terrorist activity, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), revolution, insurrection, military or usurped power;
  - d) having an Accident whilst engaged in paid manual work or hazardous occupation of any kind;
  - e) the negligent acts of You or Your Party;
  - f) any failure to take all reasonable steps to minimise any loss.
2. Any payment which You would normally have made, if nothing had gone wrong.
3. Any additional costs incurred due to You travelling with a pet/animal.
4. Any costs for non-emergency repairs such as radios, cd players and heated rear windows, satellite navigation or air conditioning or climate control faults which don't affect the safety of Your Vehicle or stop it from being driven.
5. Any Breakdown caused due to the poor maintenance of Your Vehicle and damage relating from such poor maintenance. This includes (but is not limited to) cambelt failure.
6. Costs arising for mechanical or electrical defects occurring prior to the commencement of the relevant Trip.
7. Any costs resulting from failure to maintain or service the vehicle in accordance with manufacturer guidelines.
8. Any costs covered under Your Vehicle's warranty.
9. Any costs incurred where Your Vehicle is being used improperly, or overloaded.
10. Any costs incurred where Your Vehicle is used in Rallying, off-road driving or in the Nürburgring or used in motor sports.
11. Costs incurred because You are not carrying a spare set of vehicle keys, including keys for steering wheel locks, a serviceable spare wheel, or a tyre repair kit (where provided with your vehicle).
12. Any costs for replacement parts, tyres, body glass, fuel, oil, or other fluids, keys, or devices to lock or unlock Your Vehicle.
13. Any charges for a locksmith, body glass, tyres, keys, or other specialists. If it seems like You need these services, the AA will try to arrange it for you, but the cost of the call-out or any repairs won't be covered. We won't be able to provide further help for the Breakdown or Accident if calling a locksmith or other specialist will get the vehicle moving.
14. Costs of the recovery of Your Vehicle if the cost to repair the Vehicle is more than it's worth (beyond economical repair). We will never pay more than the value of the Market Value to bring it Home. We will calculate this using the worth of Your Vehicle as if it was in full working order, using Glass's guide to obtain vehicle valuations. If Your Vehicle is beyond commercial economic repair, You will be given up to eight weeks after the original incident to agree suitable alternative arrangements for the recovery or disposal of Your Vehicle. If arrangements have not been made after eight weeks, We'll assume You have authorised us to dispose of Your Vehicle.
15. You won't be entitled to any further assistance for the full duration of your trip if you choose to have Your Vehicle recovered onward to Your original destination.
16. Costs for damage or loss of use of personal effects, goods, vehicles, boats or other waterborne craft on or in Your Vehicle/Trailer.
17. Any cost incurred where cover is excluded under the General terms and conditions set out on pages 30 and 31

## General conditions applying to all of the policy

### Limitations to cover

1. You'll need to have bought Your Policy before leaving the UK. Cover will only be provided for the dates, level of cover and size of Party You confirmed when You bought Your cover. This is shown on your Statement of Insurance. We reserve the right to ask for proof of travel before providing service or authorising a claim.
2. Cover starts when You leave Your Home address. Except for the Pre-departure hire car cover, We'll only cover You in Your Home country for a direct Trip between Your house and the seaport or Eurotunnel terminal You're leaving from or returning to.
3. We might need to change the Geographical Limits of cover if areas become affected by war, civil disturbance, riot or radioactive contamination. If there are sanctions against a country then You will need to pay for help and claim costs back from Us (provided that We reserve the right to withhold payment if reimbursing Your costs may cause Us to breach any sanctions).
4. Events outside Our control can impact Us providing benefits under this policy, or delay the service We provide. This includes extreme weather conditions, local customs or practices, local or national fuel shortage, civil unrest, equipment or systems failure or any form of industrial action.
5. We can't guarantee that any tow to a local repairer will be within opening hours or that the repairer will be available to undertake the repair immediately. Opening and operating hours of garages in other countries may vary, and You should check before You travel.
6. We (including the AA, our employees and agents) will not be responsible for any loss or damage if:
  - a) We have not broken a legal duty owed to You or anyone in Your Party; or
  - b) The loss or damage was not a reasonably foreseeable result of us breaking that duty; or
  - c) The loss or damage (or any increase in it) was caused by something You or someone in Your Party did or failed to do.
7. We (including the AA, our employees and agents) will not be responsible for any losses connected to business interests of You or Your Party, including (but not limited to) loss of data, profit, business opportunities, contracts, revenue, anticipated savings or any business interruption.
8. We will not limit Our liability for death or personal injury due to Our negligence.
9. We have the right to refuse service where You or anyone accompanying you:
  - a) is behaving or has behaved in a threatening or abusive manner; or
  - b) have attempted to claim for service You aren't covered for,
  - c) have helped someone else access Our services when they shouldn't; or
  - d) owe Us money with regards to any services, spare parts or anything else.
10. If We don't enforce any of these terms and conditions at any time, it doesn't mean We can't do so in the future.
11. All vehicles must:
  - Be built to manufacturer's specifications.
  - Have a current MOT certificate and have a valid current excise licence (tax) (where applicable).
  - Have appropriate insurance for driving overseas.
  - Be in a roadworthy condition at the start of Your Trip and be used for private purposes only. In the event of a claim, You may be asked to provide proof of Your Vehicle's service history.
12. Commercially built caravans and Trailers are included within the policy, as long as the towed vehicle and the Trailer load complies with the weight and size restrictions (see page 9) and does not exceed the manufacturer's fully laden height, weight and width limits. It must also be in good condition and have a serviceable spare wheel and tyre (where supplied by manufacturer).

13. We won't cover You if You travel with more people in Your Vehicle than it was designed to carry. Each person should have their own seat and seatbelt, including the driver, children and infants. We will cover a maximum of eight people in a vehicle (if You have group cover this increases to 15).
14. You must comply with all laws of any country You are visiting, and Your Vehicle needs to meet all the laws of any country You are travelling to or through. We can't accept responsibility if Your car can't be imported between countries or used in overseas countries due to its type, weight and/or dimensions.
15. AA patrols don't operate in Europe. The assistance We provide will be through a motoring club in that country, or a local garage, agent or repairer. We will arrange and pay for services under the terms of this policy, but the service providers are not Our operators, and We can't be held liable for their actions. If You're unhappy with any work done, reach out directly to the service provider.
16. Any advice We give about the cost of repairs will be for guidance only and it is Your responsibility to ensure You have spoken to the repairer and are happy with the repair and quote before work begins. The contract for repair will be between You and the repairer. Only the repairer has legal responsibility to You for the performance and quality of the repairs, including repairs at the roadside. We do not have any liability for the acts and omissions of the repairer, even if We pay for the repairs in part or in full.
17. You should let Us know if Your Vehicle has a mechanical warranty. While We will arrange initial assistance at the roadside, it is Your responsibility to ensure that any subsequent repairs are in accordance with and do not invalidate Your Vehicle warranty.

## **Sale of Vehicle**

If you don't pay pre-agreed fees or collect the Vehicle within 14 days of us asking you to, then we (or the garage) may sell or otherwise dispose of it (including any contents). In that case, we'll give you at least 30 days' further written notice of our intention to do so. If we're entitled to sell or dispose of the Vehicle, then we may do so in whatever manner we consider to be reasonably practical. If the proceeds from the sale or disposal exceed what you owe us, we'll pay you the excess after deducting reasonable storage charges and sale/disposal costs. If the proceeds don't cover what you owe us, then you must pay us those outstanding amounts (including reasonable storage charges and sale/disposal costs).

## **Important Information**

1. We shall not be liable for service failures or delays where we are faced with circumstances outside our reasonable control.
2. We'll provide the help detailed in this policy document, but we don't accept any liability for any other losses or expenses that you incur as a result of your vehicle breaking down or being in an accident. For the avoidance of doubt, nothing in these terms and conditions shall exclude or restrict our liability for negligence resulting in death or personal injury.
3. Failure to enforce or non-reliance on any of these terms and conditions by us will not prevent us from subsequently relying on or enforcing them.
4. The companies that manage and insure your cover, being AAISL, Acromas Insurance Company Limited and Automobile Association Developments Limited, can each enforce these terms.
5. None of the terms and conditions, or benefits, of your Breakdown cover are enforceable by anyone else other than you or someone you have authorised. Without limiting the above, any rights under The Contract (Rights of Third Parties) Act 1999, or any replacement or amendment of such act, are excluded.
6. The applicable laws of England and Wales apply to these terms and conditions. These terms and conditions are only available in English.

## **Fraudulent claims**

We may take action if We believe You or anyone acting on Your behalf has attempted to misrepresent a claim. This includes if you:

- Make a fraudulent or false claim, or exaggerate the amount of the claim.
- Provide false or invalid documents in support of a claim.
- Deliberately provide incorrect answers to Our questions or hold back information in order to convince Us to accept a claim.
- Withdrawn a claim following allegation of fraud.

Steps We may take include:

- Void Your policy from the date of the misrepresentation with no refund of Your premium.
- Withdraw or cancel any other policies You hold with Us (with 7 days' notice).
- Pass details to the Police and fraud prevention agencies.
- Refuse to pay the whole of Your claim and look to recover any costs We have already paid to you.

## **Changing, cancelling and renewing Your policy**

### **1. Making changes to Your policy**

Some changes to Your policy can only be made before You start Your Trip. Contact details to make changes can be found on page 6.

You'll need to let Us know before You travel if:

- a) You plan to take a different vehicle to the one registered on the policy. You can change the vehicle on Your policy up to three times in a policy year (or during the duration of Your policy for Single Trip policies).
- b) There is a change to the number of passengers You are travelling with.

We may be able to make some changes to Your policy when You are already in Europe. You'll still need to notify Us and update Your cover if:

- a) You decide to stay abroad for longer than You originally planned. Provided Your cover has not expired We can extend it (at Your own cost) to cover You until Your new return date. Please note We can't reinstate a policy that has expired so You should let Us know as soon as Your plans change.
- b) If You want to travel to a country not originally covered in Your Geographical Limits. We may be able to change the Zone You are covered for. You'll need to contact us before you enter the country in question and may need to pay an additional premium.

### **Fees for changes**

There may be a fee to pay for any changes You make to the policy; this will include an older vehicle supplement if You nominate a vehicle which is older than the previous vehicle.

There won't be a refund of the premium paid for an older vehicle if You choose to switch to a newer vehicle.

## **2. Cancellation rights and procedures**

### **Your right to cancel**

You can cancel Your AA European Breakdown Cover Policy and the Optional Parts and Labour benefit at any time. The amount You'll get back or the amount We'll charge You will depend on whether:

- a) You cancel within the ‘cooling off’ period (which begins from the moment You purchase Your policy and continues until 14 days from the day after the start date or the day You receive Your documents, whichever is later; and
- b) whether You have used Our service.

Within cooling off	After cooling off
<p><b>If You have not used the service</b></p> <p>We’ll refund the full amount of the premium paid, minus a £20 adjustment fee payable to AAISL for processing the changes made.</p> <p><b>If You have used the service</b></p> <p>We’ll refund the full amount of the premium paid less the cost of any claim(s). Given the cost of most claims this may mean You won’t be entitled to any refund.</p>	<p>No refund will be given unless:</p> <ol style="list-style-type: none"> <li>1. You or, where the policy is Joint, the other nominated person on the policy, dies.</li> <li>2. You are permanently unable to drive due to illness or injury (where the policy is Joint, this will also apply to the nominated person).</li> </ol> <p>Any refund will be on a pro-rated basis.</p>

### 3. Recurring Payment Authority

If You have Annual cover and pay under a recurring payment authority (by Direct Debit or Continuous Debit or Credit Card payments.) Your cover will renew automatically after 12 months. If Your card details change, We may receive updated details from Your bank/card provider. If there are changes to the payment details, please let Us know.

Where a payment fails and We’ve not been made aware of a policy cancellation, We’ll try and re-present this payment. If We’ve provided assistance to You or anyone else under the policy and it becomes apparent You have not paid for the cover, We will be entitled to charge You for this service.

### 4. Renewal

We reserve the right to withdraw and/or not to offer cover at renewal. The AA will send You a written reminder in advance of Your renewal date to advise You of the premium and any changes to cover that will take effect at renewal. If You would like to switch Your AA European Breakdown Cover to another vehicle, please contact The AA on the number below.

If You don’t want Your cover to renew on this basis or would like to make any changes to Your policy, You should contact The AA at least 7 days prior to renewal on **0370 608 0681**.

## Complaints

We aim to always provide You with a high level of service. However, there may be a time when You feel that Our service has fallen below the standard You expect. If this is the case and You want to complain, We will do Our best to try and resolve the situation.

Please see the contact information table on page 6 for details on how to contact us. We will either acknowledge Your complaint within 5 working days of receipt or offer You Our final response if We have concluded Our investigations within this period.

If We acknowledge Your complaint, We will advise You who is dealing with it and when We expect to respond. We aim to respond fully within 8 weeks. However, if We are unable to provide a final response within this period, We will write to You before this time and advise why We have not been able to offer a final response and how long We expect Our investigations to take.

If You remain unhappy with Our final response, or We have not managed to provide a final response within 8 weeks of Your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service for help and advice. Please see contact information table to see how to contact them.

## **Financial Services Compensation Scheme (FSCS)**

If You were unable to use Your cover because the Insurer (Acromas Insurance Company Limited) was not able to cover those costs, You may be entitled to claims compensation from the FSCS.

Your entitlement to compensation will depend on the type of business and the circumstances of the claim. General insurance provided by a regulated Insurer such as Acromas Insurance Company Limited is covered for 90% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS [atfscs.org.uk](https://www.atfscs.org.uk) or telephone **0800 678 1100** or **0207 741 4100**.

## **AA – Roadside Assistance – Privacy Notice**

### **Use of Your personal data**

This short form privacy notice provides a summary of how Your personal data is used by The AA Group. The data controllers of Our roadside policies and products are the Automobile Association Insurance Services Limited (which sells You the policy), and Automobile Association Developments Limited (which provides the services to You).

For full details please visit Our privacy notice at [TheAA.com/privacy-notice-breakdown-services](https://www.theaa.com/privacy-notice-breakdown-services). The privacy notice sets out full details about how We use Your information and includes the contact details of the Data Protection Officer.

We may update those privacy notices from time to time.

### **Personal data We hold, use and the reasons for processing**

We collect and use Your personal data to provide You with roadside assistance, subject to Your preferences for direct marketing purposes, to develop new products and services and to review and improve current products and services, to comply with legal and regulatory obligations and requirements, helping Us improve products or services, improve the operating of Our businesses, to share information with business partners in order to provide Our products and services or operating our business, and to enable other group companies to perform any of the above purposes. These uses are generally needed to provide the services to You and for Our legitimate interest.

### **Disclosures and Transfers**

We share Your information within The AA Group companies, and Our suppliers and business partners, as well as government organisations where required for the reasons described above.

There might be instances where We rely on third parties, such as service providers that are based outside UK or EEA, to support Our businesses and the Roadside assistance products. Where there is access to data from international locations We have appropriate contractual safeguards in place.

### **Your rights**

Below is a list of the rights that all individuals have under UK data protection laws. They don't apply in all circumstances so Your request may not always be granted. If You wish to use any of them, We'll explain at that time if they apply or not, and if We will comply or not with Your request, including the reasons why.

You have the right to be informed about the processing of Your personal information; to have Your personal information corrected; to object to processing; to request restriction of processing; to have Your personal information erased; to request access to Your personal information and how We process it; to move, copy or transfer Your personal information; and rights in relation to automated decision making which has a legal effect or otherwise significantly affects you.

For full details on how We use Your information, please see the full privacy notice using the link above.

# Part 2: Your Arrangement and Administration Contract

Automobile Association Insurance Services Limited (AAISL) arranges and administers Your European Breakdown Cover. This is a summary of what AAISL does for you. This contract lasts for the same time as Your cover and ends at the same time as Your cover terminates.

## 1. Who regulates AAISL?

AAISL is authorised and regulated by the Financial Conduct Authority (FCA).

## 2. Which companies does AAISL deal with?

AAISL acts as agent for the following Insurer.

Insurer	Product
Acromas Insurance Company Limited	European Breakdown Cover Parts and Labour

## 3. What services does AAISL provide?

AAISL provides the following services to you:

- Providing information about cover on offer.
- Arranging Your cover.
- Administering Your cover.
- Making changes to Your cover.

## 4. Payments for Your cover

AAISL will tell You about any other charges relating to Your cover.

AAISL has authorised Automobile Association Developments Limited (AADL) to act as its agent for the purposes of receiving any amounts due under Your contract with AAISL. Payments will be taken using the payment method provided when purchasing Your cover. If You're due a refund of premium following cancellation or another transaction, AAISL will be entitled to deduct any fee, charges or other sums You owe in respect of Your cover before making any such refund.

## 5. Changes to Terms & Conditions

AAISL will notify You of changes any of these terms and conditions at renewal or will give You at least two weeks' notice of any changes that are necessary in order to comply with any applicable laws, regulations or the advice or instruction of any regulatory authority.

## Company details

**European Breakdown Cover is arranged by Automobile Association Insurance Services Limited**, which is an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Registered Office: Level 3, Plant, Basing View, Basingstoke, Hampshire, RG21 4HG. England and Wales number 2414212.

**The insurer of European Breakdown Cover is Acromas Insurance Company Limited**, 57-63 Line Wall Road, Gibraltar. Register Number 88716 (Gibraltar). Acromas Insurance Company Limited is authorised by the Financial Services Commission, Gibraltar and is a member of the Association of British Insurers.

Subject always to any relevant policy limits, excesses and other applicable terms and conditions, Acromas Insurance Company Limited insures the cost of services arranged under this policy.

References to 'The AA' or 'the Automobile Association' in this booklet are to Automobile Association Insurance Services Limited, which acts as agent of Acromas Insurance Company Limited.

## Notes

## Notes

# Notes

**AA** *Always  
Ahead*