

## European road signs

The signs reproduced below represent a selection of standard and non-standard road signs relevant to the countries shown. They may also be seen in other countries in which case they have a similar definition. In France you will see signs featuring the word "Rappel", this is a reminder signifying the continuation of a restriction.



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***Your glove box guide***

# ***Assistance In Europe***

- ***How to obtain assistance***
- ***Benefits and conditions of your cover***
- ***European motoring information***

**AA**

**Five Star Europe**

## **What to do if your car breaks down**

### **Before you call anyone:**

- 1)** Switch on your hazard warning lights.
- 2)** Try to move your vehicle out of the way of all traffic.
- 3)** Place warning triangle(s) behind your vehicle in a clearly visible position – approximately 30 metres on roads and 100 metres on motorways.

### **Assistance on motorway or motorway service areas:**

The AA cannot arrange assistance for you until you have been towed from the motorway/service area. Many European motorways are privatised and have appointed breakdown service providers. You may have to pay for the tow but this cost can be reclaimed under Section 1. Roadside Assistance and Emergency Repair

### **What to do next:**

#### **If you're on a motorway or at a motorway service area:**

- 1)** Find the nearest emergency telephone, generally located every 2km.
- 2)** Press the button, (or, if you're in France, dial 17). The police will send out the official motorway breakdown service. The phone from which you're calling will automatically indicate your location.
- 3)** Once you have been towed off, call the AA's 24-hour helpline. All our operators speak English.

#### **If you're at any other location:**

Find the nearest telephone and dial the AA's 24-hour helpline.

**Please be ready to tell us:**

- 1) Your AA Policy number or booking reference.
- 2) Your exact location, if possible.
- 3) A contact telephone number, if possible.
- 4) Your vehicle's make, model and registration number.

**Your emergency telephone numbers:**

**00 800 88 77 66 55**

*when dialling from within the UK always dial 00 800 and not 0800*

**or alternatively from within France:**

**08 25 09 88 76 or 04 72 17 12 00**

**or from any other location:**

**00 33 825 09 88 76 or 00 33 472 17 12 00**

**Mobile telephones**

*Mobile phones are convenient but expensive. Even if you ask someone to call you back on your mobile, you may still have to pay for the call. Your supplier will also bill you for any calls made on a Freephone number. These costs are not covered under your policy in any circumstances.*

**Please note:** *Mobile phone networks and coverage in Europe may at times be less stable than in the UK. It may be necessary to use landline telephones in certain locations.*

**When you contact us for help**

*It is important that you contact the AA if you require assistance and follow the procedures notified to you by us. If you contact a garage direct, YOU will have to settle their bill and the AA will be under no obligation to reimburse you. But see special note on calling for assistance from a motorway.*

**Always carry your schedule of insurance or booking reference with you**

*If you cannot provide a valid schedule of insurance or quote a valid policy number or booking reference number, we reserve the right to refuse to arrange service and cover will not apply.*

**Provision of assistance in Europe**

*Please note that the breakdown assistance covers described in this booklet are not an extension of AA membership benefits into Europe. Different benefits apply and third party service providers, including garages, repairers, recovery operators, car hire companies, etc, whose services are arranged and/or paid for under the cover, are not approved by the AA and do not act as agents of the AA. While we will assist in liaising with the third parties, if you ask us to help, the AA cannot be held liable for any acts or omissions of any such garages or other third parties.*

**Policy changes 0870 850 1502**

*To make any changes to your AA Five Star Europe Policy details before you travel or if you decide to stay abroad beyond your stated return date. An addition premium will be required. See page 6 for details.*

**Policy enquiries 0870 850 1502**

*For pre-travel enquiries about the terms and conditions of your policy including health declarations, eligibility of vehicle covered etc.*

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## **Motor vehicle insurance**

The AA Five Star Europe Breakdown Assurances are not motor vehicle insurance. It is your responsibility to check with your motor insurers to extend your motor vehicle insurance to provide overseas cover.

If you have a road traffic accident, you must supply your motor vehicle insurance details to us when we ask for this information. The incident must be reported to the insurer as instructions for the repair or recovery of the vehicle can only be taken from them.

If you do not supply us with the details of valid motor vehicle insurance for your vehicle at any time when we ask you for this information, we reserve the right not to provide you with assistance.

You must advise us if your vehicle has a mechanical warranty. While we will provide 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.

## **Money back guarantee**

AA Five Star Europe contains conditions and exclusions normal to this type of cover. It is important that you read and understand these conditions and exclusions. Although individual sections show the most you can claim, other limits may apply within a section. After reading these, if you require any clarification please contact the office of issue with your query. If you are still not satisfied with the cover you may return your documents within 14 days of date of purchase, to the office of issue shown on your schedule of insurance and you will receive a full refund of the premium paid, provided that you have made no claims and we have received the documents before the stated departure date. You cannot claim for a refund where you are making a claim or have been given cover as part of an inclusive holiday/travel arrangement or where you have bought Five Star Annual European Breakdown Assistance.

If you return your documents outside this inspection period but before your stated departure date for any other reason, e.g. if you and your party don't proceed with your trip, as planned, we will allow a full refund of the premium less the administrative deduction of £10.00.

You cannot make any amendments to your cover after you have started your journey, except for extending the original cover. If you make any amendments before you travel, each amendment will incur a £5 administration fee.

If you ask us to supply replacement documents for any reason, we will charge a £5 re-issue fee.

## **Extending your trip**

If you decide to stay abroad beyond the return date declared by you at the time of purchase and shown on your schedule of insurance, you must notify us of your new plans before the date of expiry of your cover and pay the additional premium we request, to keep your cover in force. If you do not contact us before your cover has expired, your cover will lapse and cannot be reinstated.

Telephone **0870 850 1502** (08.30–20.30 Mon–Fri, 09.00–17.00 Sat–Sun).

You must pay for the extension at the time of your request and provide the following details:

- Your name as the policy holder
- Your policy number or booking reference
- The amended date of your return home
- Your original return date
- How many extra days cover you need
- The address where we should send your amended schedule of insurance
- Your Visa/Mastercard/Debit card number and expiry date (plus issue number if paying by Debit card).

Please also advise if any claims have been incurred under AA Five Star Europe while you have been abroad. Cover is extended automatically without charge if the period of your trip is involuntarily extended by an incident insured against by this cover

### **Conditions**

You must request any extension of cover personally.

Any extension of cover will be at our discretion.

We cannot extend your cover if your original cover has expired before you contact us.

We cannot change your cover in any way but can only extend your original period of cover.

The original financial limits will continue to apply to the extended period of cover.

AA Five Star Europe cannot be extended beyond 30 June 2004.

All extensions to your period of cover are subject to the terms and conditions applying to AA Five Star Europe policies as set out in this booklet.

A total minimum charge of £10.00 will be made.

Five Star Annual European Breakdown Assistance cannot be extended beyond 90 days' duration for each individual trip.

## **AA Five Star Europe**

### **Breakdown Assistance**

Underwritten by Automobile Association Underwriting Services Limited, Millstream, Maidenhead Road, Windsor, Berkshire SL4 5GD.

We will provide cover against loss, damage or liability covered by your AA Five Star Europe policy, subject to all relevant terms, conditions and exclusions of this cover.

When you use Five Star Breakdown Assistance or European Breakdown Assistance – Saver Option our help is subject to the terms and conditions contained in this booklet. Please read it carefully.

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



### **Kerry Richardson**

Director Road Services, AA and as the authorised representative of the insurers.

## **Declaration**

The AA Five Star Europe Cover contains vehicle and health restrictions. You must be able to make the following declaration for yourself, anyone travelling with you, or anyone else on whom the trip may depend.

As far as I know the following apply:

1. Five Star European Breakdown Assistance and European Breakdown Assistance – Saver Option (all sections).
  - a. My vehicle is eligible for AA Five Star Europe Breakdown Assistance and has been regularly serviced and maintained according to the manufacturer's instructions and I am not aware of any electrical, mechanical or other vehicle problem which may interrupt my trip;
  - b. If my vehicle is specially adapted for me or for any member of my party, I will make the AA aware of this before I travel.
2. Five Star European Breakdown Assistance (Section 5 Only – Replacement Driver). In the past year, nobody has:
  - a. Received treatment as a hospital in-patient or daycase patient
  - b. Been put on a waiting list for treatment
  - c. Been under the care of or referred to a consultant or is waiting for the results of any test
  - d. Been diagnosed with or treated for cancer or diabetes
  - e. Been treated for a breathing or heart condition (including Angina and Hypertension/ High Blood Pressure) and is still taking medication or receiving follow-up consultation
  - f. Received any treatment for any psychological or psychiatric disorder, anxiety, stress or depression

If you cannot agree with this declaration when you take out the cover, you must phone the Automobile Association on 0800 587 3114 (08.30–20.30 Mon–Fri, 09.00–17.00 Sat–Sun). Do this at the time of taking out this policy and we will tell you if we can give cover. If you cannot contact us at the time of buying this cover, you must contact us within 14 days of purchase.

If there is a change in your medical condition or the medical condition of anyone on whom the trip depends, (after you have taken out this cover, but before you travel) and you can no longer agree with the declaration, you must contact us immediately on 0800 587 3114 (08.30–20.30 Mon–Fri, 09.00–17.00 Sat–Sun).

### **Important Note**

You must tell us any facts we ask for in the declaration and which could affect this insurance. If you do not, you may not be fully covered. In particular, you must give us any information which may influence our decision to provide or continue your cover (for example, your health or the health of a close relative). If you are not sure whether we need to know a particular fact, please contact us.

## **Geographical limits**

Cover applies within the following geographical limits. You and your vehicle must stay together within these limits at all times; if you travel or intend to travel outside these countries, with or without your vehicle, your cover will become invalid and we will not arrange assistance for you nor pay any claims.

- a. **Five Star European Breakdown Assistance, European Breakdown Assistance – Saver Option and Five Star Annual European Breakdown Assistance:** United Kingdom, Isle of Man, Channel Islands, Republic of Ireland, all islands of the Mediterranean (excluding Northern Cyprus) and the following countries of mainland Europe: Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden and Switzerland.
- b. **Five Star UK/Ireland Breakdown Assistance and UK/Ireland Breakdown Assistance – Saver Option:** cover is restricted to islands of the United Kingdom, Northern Ireland, Republic of Ireland, Channel Islands and Isle of Man.

Cover does not apply to territories beyond mainland Europe.

Cover within your home country applies only to a direct journey to and from the seaport or Eurotunnel terminal and can only be used for journeys where you take a vehicle overseas by waterborne craft or Eurotunnel and not for crossing estuaries and non-tidal waterways.

We reserve the right to amend the geographical limits of cover in the event of war, civil disturbance, riot or radioactive contamination.

## Breakdown Assistance

### Summary of benefits

This is a summary of your cover. Full details of cover, showing restrictions and limitations are shown in the separate sections on pages 13–20.

	<i>European Breakdown Assistance – Saver Option</i>	<i>Five Star European Breakdown Assistance</i>
OVERALL CLAIM LIMIT	Overall claim limit of £300 per party per trip	Overall claim limit of £2,000 per party per trip excluding unaccompanied vehicle recovery and legal protection benefits
1. ROADSIDE ASSISTANCE & EMERGENCY REPAIR	Up to £300 max <i>limited to £100 garage labour</i>	Up to £300 max <i>limited to £100 garage labour</i>
2. LOCATION & DESPATCH OF SPARE PARTS		Location and despatch costs (parts not covered)
3. CAR HIRE & ALTERNATIVE TRAVEL		Up to £1,200 per party <i>Car hire limit £120 per day</i>
(Five Star European Group Breakdown Assistance)		(Up to £1,800 per party) <i>Car hire limit £150 per day</i>
4. ADDITIONAL ACCOMMODATION		Up to £500 per party <i>Limit of £40 per person per day</i>
(Five Star European Group Breakdown Assistance)		(Up to £1,080 per party)
5. VEHICLE RECOVERY		To recover your vehicle to the UK <i>or</i>  Vehicle collection – one person's costs to collect after repair overseas <i>or</i>  Replacement driver – reasonable and necessary costs following the illness or injury of the only driver
6. LEGAL PROTECTION		Up to £75,000 for costs of help and advice after a road traffic accident  Bail bond guarantee up to £1,500

## Definitions

**WE/US:** means Automobile Association Underwriting Services Limited, the underwriters of this cover.

**YOU/YOUR:** means the person named on the schedule of insurance, who is agreed to act on behalf of the whole party and who remains with the vehicle for the whole duration of the trip.

**YOUR PARTY:** means the total number of people declared by you at the time of purchase and shown on the schedule of insurance. We will only cover people who are travelling with you for the whole duration of your trip, to and from the UK.

**YOUR PET:** means your cat or dog travelling with you and your party and complying with the requirements of the UK government's PETS Travel Scheme ("Pets Travel Scheme").

**YOUR TRIP:** means your journey overseas with your vehicle within the period of cover, starting and ending in the UK. We will only cover you within your home country for a direct journey to or from the seaport or Eurotunnel terminal.

**YOUR VEHICLE:** means the vehicle you are using for your trip. If you pay the towing supplement we will also cover a towed trailer/caravan. All vehicles including trailers and caravans must be registered in a permanent UK series, including vehicles registered in the Isle of Man and the Channel Islands, and must comply with vehicles specified under "WE COVER THE FOLLOWING VEHICLES;" see below.

**HOME:** means your permanent residential address in the UK.

**PERIOD OF COVER:** means the dates declared by you at the time of purchase and shown on the schedule of insurance which we or our authorised agents have issued and validated. You must take cover for the whole duration of your trip but cover will finish as soon as you return home, even if

this is earlier than the dates shown. We may agree to extend the period of cover, if your return is unavoidably delayed.

**FIVE STAR ANNUAL EUROPEAN BREAKDOWN ASSISTANCE:** If you have purchased annual cover you are entitled to make an unlimited\* number of motoring trips in your vehicle within the dates specified on your schedule of insurance. Each individual trip must not exceed a maximum of 90 days. We calculate the length of each trip from the time of your departure from home to your return home. You must pay the appropriate premium for this cover and we will provide standard Five Star European Breakdown Assistance benefits. Cover is only available to residents of the UK, who are travelling in an eligible vehicle under 11 years of age, maximum party size 8 persons. We will include cover for a caravan or trailer you are towing without extra charge.

**\*IMPORTANT NOTE**

We will accept a maximum of 3 separate claims within each period of annual cover, within the dates stated on your schedule of insurance.

This limit is designed to protect the majority of our members/customers by making sure that a small minority do not make excessive use of the service.

If you reach the limit of 3 separate claims, we reserve the right to refuse to meet any further claims and/or to refuse to provide any further assistance during this period of cover and/or to refuse to offer renewal of the cover when it expires.

**FIVE STAR EUROPEAN GROUP BREAKDOWN ASSISTANCE:** means the cover we offer for parties of 9–17 people including the driver and infants. You must pay the appropriate premium for this cover and we will provide standard Five Star European Breakdown Assistance benefits, unless we specify differently. Your vehicle must be under 11 years of age.

**EUROPEAN BREAKDOWN ASSISTANCE – SAVER OPTION:** means cover for roadside assistance, towage and emergency repair as specified in this booklet. It is only available on a single trip basis for parties of 8 people or less, including the driver and infants.

**BREAKDOWN:** means the unexpected complete immobilisation of your vehicle due to mechanical disruption, which affects the mobility or security of your vehicle or renders it unsafe to drive.

**ACCIDENT:** means an incident on the highway, which has rendered your vehicle undrivable or unsafe to drive.

Vehicles under 11 years of age at date of travel	Vehicles 11 years of age or older
Private cars and motorcycles over 200cc	Older vehicle supplement must be paid. No cover under Five Star Annual European Breakdown Assistance or Five Star European Group Breakdown Assistance
Light vans and minibuses	No cover
Campervans and motocaravans	No cover. Existing AA members may apply for special consideration. If cover is exceptionally agreed, older vehicle supplement must be paid. No cover under Five Star Annual European Breakdown Assistance or Five Star European Group Breakdown Assistance
Caravans and trailers of proprietary make only. Boat trailers by endorsement only; apply to the AA for consideration. Must carry a spare wheel and tyre. Towing supplement payable. Supplement not applicable to Five Star Annual European Breakdown Assistance.	

**We cover vehicles shown in the table above** provided that they comply with the limitations and are within the vehicle type, weight and size restrictions and other conditions as set out below.

All vehicles must be built to manufacturer's specifications, hold a current MOT Certificate (where required), hold appropriate insurance for circulating overseas, be in a roadworthy condition at the start of your trip and used for private purposes only. We reserve the right to require an inspection of the vehicle to confirm its roadworthiness.

We will not cover the carriage of goods/passengers for hire/reward for vehicles of any age.

We will not cover personal effects/goods/vehicles/boats or other waterborne craft on or in your vehicle/trailer nor consider any consequential loss. These remain your responsibility at all times.

Any type of vehicle or trailer not mentioned in the table above is not covered.

**Vehicle occupants**

Maximum of 8 persons (Five Star European Group Breakdown Assistance: 9-17 persons) including driver and infants but limited to the number of fixed seats and restraints in your vehicle.

**Weight and size restrictions**

Maximum vehicle weight: 3.5 tonnes (3500kgs) gross vehicle laden weight

Maximum vehicle length: 7m (23ft)

Maximum vehicle width: 2.3m (7ft 6in)

Maximum vehicle height: 3m (9ft 10in)

You must comply with legislation as to vehicle types, weight and dimensions which apply in the countries you are visiting and we cannot be liable for any loss whatsoever because your vehicle cannot be imported into or used in overseas countries, due to its type, weight and/or dimensions. If in doubt, contact the AA for advice before travel.

## The covers

If your vehicle is stranded on the highway as a result of breakdown or accident European Breakdown Assistance – Saver Option and Five Star European Breakdown Assistance (“the covers”) will provide, within the Geographical Limits, subject to all relevant terms, conditions and exclusions contained in this booklet, for the arrangement of emergency roadside assistance and, where Five Star European Breakdown Assistance has been purchased, and, where appropriate, vehicle recovery to the UK, emergency alternative travel or emergency accommodation assistance and legal protection for you and your party.

**EUROPEAN BREAKDOWN ASSISTANCE SAVER OPTION HAS AN OVERALL CLAIM LIMIT OF £300 PER PARTY, PER TRIP, COVER IS LIMITED TO BENEFIT 1 ROADSIDE ASSISTANCE AND EMERGENCY REPAIR ONLY.**

**FIVE STAR EUROPEAN BREAKDOWN ASSISTANCE INCLUDES ALL OF THE FOLLOWING BENEFITS. THE OVERALL CLAIM LIMIT FOR FIVE STAR EUROPEAN BREAKDOWN ASSISTANCE IS £2,000 PER PARTY, PER TRIP, EXCLUDING UNACCOMPANIED VEHICLE RECOVERY AND LEGAL PROTECTION BENEFITS.**

## SECTION 1

### Roadside assistance and emergency repair

#### WHAT WE WILL COVER

We will arrange emergency help for you and cover costs within the following limits for:

- Roadside assistance, towage and garage repairs up to £300 overall maximum. This includes up to £100 for garage labour costs within this total amount.
- Please note: all costs met under this Section form part of the relevant overall claim limit as shown on page 13.

#### WHAT WE WILL NOT COVER

- The cost of any replacement part, tyres, body glass, fuel, lubricants or other fluids, keys or other materials.
- Any costs for a locksmith, body glass, tyre or other specialist. If we consider that their services are needed, we will seek to arrange this on your behalf, but will not pay for the cost of the call out nor any repair.
- Routine maintenance and non-emergency repairs such as radios, cd players and heated rear windows.
- Any non-essential repairs, damage to paintwork or other cosmetic repairs which do not affect the mobility or security of your vehicle nor render it unsafe to drive.
- Any costs incurred because you are not carrying a spare set of vehicle keys, a legal and serviceable spare wheel(s) and tyre(s) or an "instant mobility system" where this is supplied with the vehicle.
- Any costs covered under your vehicle's warranty.
- Anything mentioned as not covered under General Terms and Conditions.

#### NOTES

1. We will only seek to arrange a guarantee of costs within the limits we cover and

you will have to pay the repairing garage for extra costs or the costs of parts.

2. If we cannot arrange for a garage to accept our guarantee of costs, we will ask you to pay for any repairs undertaken at the time and reclaim insured costs when you return home.
3. We cannot guarantee that any tow to a local repairer will be within opening hours or that the repairer will be available to undertake any necessary repair immediately.
4. If you are not the owner of the vehicle, you must check with the owner before you authorise any repairs.
5. Repair costs can vary from those in the UK and may be more expensive.
6. Before you pay the bill and take your vehicle away from the garage, check the work carefully to make sure it is satisfactory, as it may be very difficult for you to get any redress after you have paid the bill and returned home.
7. Please pay careful attention to the note on page 3 – **PROVISION OF ASSISTANCE IN EUROPE** – regarding the nature of our relationship with the third party service providers such as garages, repairers and recovery agents.
8. If the garage cannot complete the repairs within 8 hours or until after your planned return home, you must contact us to discuss your options. You must keep in touch with us to confirm any further entitlements under the benefits.
9. If you insist on authorising lengthy or expensive repairs contrary to our advice, we reserve the right to refuse any further service.
10. If your vehicle has left the highway and you ask for assistance when it is in a ditch, standing on soft ground, sand or shingle, or stuck in water or snow, any recovery to a place of safety we arrange for you will be at your cost.

**If Five Star European Breakdown Assistance has been selected before the start of your trip and the appropriate premium paid prior to the start of the Period of Cover, the following benefits will also apply.**

## SECTION 2

### **Location and despatch of spare parts**

#### **WHAT WE WILL COVER**

We will pay for the location and delivery costs of spare part(s) needed to complete repairs overseas.

- Please note: all costs met under this section form part of the Five Star European Breakdown Assistance overall claim limit as set out on page 13.

#### **WHAT WE WILL NOT COVER**

- The cost of replacement part(s), tyres, body glass, fuel, lubricants or other fluids, keys or other materials.
- Any costs for a locksmith, body glass, tyre or other specialist. If we consider that their services are needed we will seek to arrange this on your behalf, but will not pay for the cost of the call out nor any repair, nor any replacement part(s).
- Any costs incurred because you are not carrying a spare set of vehicle keys, a legal and serviceable spare wheel(s) and tyre(s) or an "instant mobility system" where this is supplied with the vehicle.
- Anything mentioned as not covered under Section 1 Roadside Assistance and Emergency Repair.
- Any costs covered under your vehicle's warranty.
- Anything mentioned as not covered under the General Terms and Conditions.

#### **NOTES**

1. We will ask you to pay for any spare part(s) at the time they are ordered for you.
2. We cannot guarantee that spare part(s) will be available, especially for older vehicles, where parts may be impossible to locate.
3. We are not liable for local variations in the cost of spare parts located overseas.

4. Standard UK spare parts may not be available locally and delays may occur in location and delivery from the UK.

### SECTION 3

#### **Emergency car hire and alternative travel arrangements**

If the repairer estimates that the repairs to your vehicle will take more than eight hours, we will cover your reasonable costs for alternative travel as set out below.

##### WHAT WE WILL COVER

- Reasonable additional expenses from one or a combination of:
  - a. Contribution towards car hire costs up to £120 per day (up to £150 a day where you have purchased Five Star Group Breakdown Assistance)
  - b. Air fares (economy)
  - c. Rail fares (standard)
  - d. Local taxi fares
  - e. Any other transport equivalent to 2nd class rail fares

Overall limit a–e is up to £1,200 per party, per trip. Where you have purchased Five Star European Group Breakdown Assistance, we will increase the overall limit to £1,800 per party, per trip. We will include any costs we agree under this benefit in the Five Star Breakdown Assistance overall claim limit shown on page 13.

##### WHAT WE WILL NOT COVER

- All other charges arising from your use of the hire vehicle such as fuel costs, any insurance excess charges, if you keep the vehicle longer than the period of hire agreed with us or do not follow our or the hirer's instructions to return the vehicle. You must pay these costs direct to the hirer.
- Any costs incurred following your return to your home in the UK.
- Anything mentioned as not covered under Section 1 Roadside Assistance and Emergency Repair.

- Anything mentioned as not covered under General Terms and Conditions.

##### NOTES

1. We cannot guarantee car hire availability or equivalent replacement for your own vehicle. Multi purpose vehicles, four wheel drive vehicles, minibuses, vans and motorcycles in particular are difficult to hire.
2. We cannot guarantee replacement vehicles can be supplied with a tow bar, and therefore your caravan or trailer may be recovered with your immobilised vehicle.
3. We cannot arrange a replacement mobile caravan or trailer nor can we arrange for replacement roof boxes. Personal effects/goods/vehicles/boats or other waterborne craft carried in or on your vehicle, caravan or trailer remain your responsibility at all times.
4. If you are travelling in an MPV or similar vehicle, we may have to arrange two hire cars. Otherwise we will make alternative travel arrangements.
5. Unless we agree otherwise with you, we will only cover hire car costs where we have arranged the hire. We cannot guarantee that hire cars will be available in all circumstances. You must be able to comply with the hirer's terms and conditions, which will include:
  - production of a full driving licence including any endorsements, valid at the time of issue of the hire vehicle (some companies may require additional information). If you have a photocard style licence, you must carry the paper counterpart (D740) as well.
  - production of a credit card.
  - drivers must be within the hirer's minimum/maximum ages for the hire and comply with legislation in the country concerned and must have held a full driving licence for 12 months or more.

6. Car hire companies' terms may change and do vary. The requirements listed above are not exhaustive and compliance with them does not guarantee availability of a hire car. If you do not comply with the hire company's terms or fail to return the vehicle to them as agreed, the hire company may take action against you.
7. In parts of Europe, hire cars are not permitted to cross national frontiers and it may be necessary to change hire cars at national borders. If you do not follow our, or the hirer's instructions, you must pay any additional costs you incur.
8. For car hire or other alternative travel costs, wherever possible we will arrange and pay costs within the above overall limit. If the hirer will not accept our guarantee, we will ask you to pay and make a claim for these costs on your return home.
9. If your own vehicle is specially adapted for you or your party's needs it is unlikely that we will be able to locate a similarly adapted vehicle overseas. We will seek with you to find a suitable alternative method of travel, within the benefit limit.
10. Where you are travelling with your pet we will seek to find the most suitable means of alternative travel arrangements for you, your party and your pet. We cannot be liable for any additional costs incurred for your pet other than those mentioned above in this section.

Please pay careful attention to the note on page 3 – **Provision of Assistance in Europe** – regarding the nature of our relationship with the third party service providers.

## SECTION 4

### **Emergency accommodation**

If the repairer estimates that repairs to your vehicle will take more than eight hours, we will cover your reasonable costs for additional emergency accommodation as set out below.

#### **WHAT WE WILL COVER**

- Reasonable, necessary additional costs over and above those you have budgeted for, for overnight accommodation up to £40 per person, per night to a total maximum of £500 per party, per trip. (Five Star European Group Breakdown Assistance up to a maximum of £1,080 per party, per trip). Please note: all costs met under this section form part of the Five Star European Breakdown Assistance overall claim limit as set out on page 13.

#### **WHAT WE WILL NOT COVER**

- Meals, drinks, telephone calls and newspapers or any other costs incurred by you or your party. You must settle these direct with the hotel before leaving.
- Costs which you would have paid, had no problem with your vehicle occurred.
- Anything mentioned as not covered under Section 1, Roadside Assistance and Emergency Repair.
- Anything mentioned as not covered under General Terms and Conditions.

#### **NOTE**

We will arrange and pay costs wherever possible. Where our guarantee is not accepted, you should pay and make a claim for these costs on your return home.

**SECTION 5****Vehicle recovery to the UK**

If repairs cannot be completed in time for your planned return home

**WHAT WE WILL COVER**

- The cost of unaccompanied recovery for your vehicle to your home, or nominated vehicle repairer in the UK, up to the current market value of your vehicle.
- We will also cover any reasonable storage charges incurred in the recovery. We may, at our discretion and depending on circumstances, arrange and agree with you an alternative method of recovery and cover reasonable costs, as follows:
  - If repairs are started but not completed before your planned return home, we will arrange with you and pay for one person's reasonable travel and accommodation costs to go directly overseas to collect your vehicle.
  - If the treating doctor overseas certifies in writing that the only driver in your party is unfit to drive, we will arrange and pay for a replacement driver to bring your vehicle home with those members of your party who are fit to return and for whom there are enough seats, taking into account that used by the replacement driver.
  - If you are travelling with your pet we may again at our discretion seek to find a suitable means of recovery for your vehicle, your party and your pet to be recovered together back to the UK.

Please note all costs met under this section (but excluding the cost of unaccompanied vehicle recovery) form part of the Five Star European Breakdown Assistance overall claim limit shown on page 13.

**WHAT WE WILL NOT COVER**

- Recovery of your vehicle if we calculate it to be beyond commercial economic repair. We will never pay more than the value of the vehicle to bring it home. If we advise you that your vehicle is beyond commercial economic repair, we will give you up to 8 weeks after the original incident to agree suitable alternative arrangements with us for the recovery or disposal of your vehicle. If we have no agreement after 8 weeks, we will consider you have authorised us to dispose of your vehicle.
- Recovery where your vehicle only needs minor or inexpensive repairs or the local garage can complete repairs before your planned return home.
- Any losses resulting from delay in recovering your vehicle.
- If the garage dismantles your vehicle for repairs, which are then halted for any reason, neither we, nor the garage will accept responsibility for any parts returned in your vehicle.
- The cost of additional transit risk insurance. You should contact your motor vehicle insurers to ensure you have any additional cover required.
- The replacement cost of your vehicle or any salvage money if your vehicle is beyond commercial economic repair.
- Transportation costs for a repaired vehicle.
- Separate transportation costs for personal effects/goods/vehicles/boats or other waterborne craft carried in or on your vehicle/trailer. These remain your responsibility at all times.
- Any claim for the cost of a replacement driver where the only driver in your party cannot comply with the declaration shown on page 8.
- Medical repatriation costs for you if you are unfit to drive. All your arrangements must be made for you by your personal travel insurer.

- Any claim for vehicle collection costs where the overseas garage has not started the necessary repairs to put your vehicle back on the road before you return home.
  - Any additional costs incurred for you, your party and your pet.
  - Any additional cost in returning your pet home.
  - Any cost incurred to ensure your pet complies with the requirements of the PETS Travel Scheme.
  - Any costs for veterinary treatment, replacement of lost documentation or quarantine.
  - Anything mentioned as not covered under Section 1, Roadside Assistance and Emergency Repair.
  - Anything mentioned as not covered under General Terms and Conditions.
6. If your vehicle has been involved in an accident which could be subject to a claim involving your motor vehicle insurers, we reserve the right to obtain their formal agreement before we arrange the recovery of your vehicle and to negotiate with them to reclaim a proportion of the costs incurred.
  7. While we will seek to return your vehicle, your party and your pet home together by the most suitable means, where this is practical and possible, we cannot be liable for any additional costs incurred for your pet other than those mentioned above.
  8. It is your responsibility to ensure that your pet meets the mandatory restrictions of the PETS Travel Scheme at all times.
  9. This benefit does not include cover for veterinary treatment for your pet or other similar risks. We recommend you take out appropriate insurance before travel.

#### NOTES

1. When vehicle recovery is arranged delivery of the vehicle may take 8–14 working days from Western European countries. At busy periods or from farther destinations, recovery may take longer.
2. Before you leave your vehicle for recovery, 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.
3. The luggage in your vehicle always remains your responsibility and any items left with the vehicle for recovery are left at your own risk.
4. You must leave keys, including those for trailers, caravans or roof boxes in a safe place with your vehicle, as Customs may need to unlock and inspect the vehicle(s).
5. The cost of recovery is limited to the current market value of your vehicle (calculated with reference to recognised trade guide books and the UK market). If we have any doubt as to whether your vehicle will be economic to repair we reserve the right to arrange a vehicle inspection.

**SECTION 6****Legal protection**

If your vehicle is involved in a road traffic accident overseas.

**YOU ARE COVERED FOR**

Up to £75,000 in total per party for overseas legal expenses incurred as follows:

- The reasonable cost of representation (Court, lawyers' fees and witness expenses) in an overseas court by a lawyer designated by us in relation to the defence of a motoring offence allegation brought against you or a member of your party involving your vehicle.
- The reasonable cost of pursuance of uninsured loss claims against third parties arising from a road traffic accident involving you or a member of your party while using your vehicle, to cover:
  - Court fees, lawyers' fees, medical and/or dental report fees and expert witness fees, and
  - Reasonable travel and accommodation expenses, up to a maximum of £250 per person, where such expenses are not otherwise recoverable and necessarily incurred by you or a member of your party required by a court or for an insurer to attend overseas in connection with the claim or incident giving rise to it.

We will arrange a Bail Bond or other security to any judicial authority to secure your release or that of a member of your party or the release of your vehicle, following a road traffic accident, by advancing funds up to £1,500, provided that a suitable guarantee of repayment is received.

**WE WILL NOT COVER**

- Any claim reported to us more than 180 days after the event giving rise to the claim.

- Any claims arising from off-road racing, motor competitions, pacemaking, racing or overloading or any costs of delay or confiscation by Customs or other officials or import dues.
- Claims being pursued under Five Star Personal Travel Insurance Legal Expenses, or any other insurance.
- Fines, damages or costs awarded against you or a member of your party.
- Assistance, financial or otherwise, in endeavouring to obtain satisfaction of any judgement or binding decision.
- Assistance, defence or negotiation of claims made against you or your party including but not limited to any claim made by any member of your party against another member of your party or against us.
- Matters excluded under Five Star Breakdown Assistance General Terms and Conditions shown on pages 20–21.

**TERMS RELATING TO LEGAL PROTECTION COVER**

1. The legal costs and expenses payable by us under this section are limited to those incurred outside the state in which you or your party normally reside(s) and ancillary to the provision of the assistance given with respect to difficulties arising while you or your party are travelling away from home or your or their permanent residence.
2. All arrangements or instructions made to a lawyer to act for you or your party must be made through us or with our prior authority and, for clarification, in instructing any lawyer on your or their behalf, we act solely as agent for you or your party.
3. In deciding whether to give or continue cover under this section we will take into account the following matters:
  - a. in claims involving the pursuance of uninsured losses, we may refuse or terminate assistance if, in our opinion, the claim is not worth pursuing from a practical or financial point of view or a reasonable offer of settlement has been made by the other side, or you

- or a member of your party fail to co-operate with or follow the advice of the appointed lawyers;
- b. 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 defray 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.

**NOTE**

Notwithstanding the terms relating to legal protection cover above, we may in certain circumstances, at our sole and absolute discretion, provide you or your party with legal costs and expenses not falling within that cover.

**Five Star European Breakdown Assistance and European Breakdown Assistance – Saver Option  
General Terms and Conditions**

1. You must have purchased cover prior to travel and provided us with any details we require. We will provide cover for the dates and size of party declared by you at the time of purchase and shown on your schedule of insurance. Alterations to your cover are not valid unless confirmed in writing by us or our authorised agent.
2. Your cover only entitles you to the benefits expressly specified as being available under the particular level of cover purchased.
3. We reserve the right to refuse to provide or arrange vehicle breakdown assistance services if you are not present at the scene of the breakdown or accident.
4. The cover is not available to vehicles which are overloaded or used in rallying, off-road driving or the Nürburgring or motor sports. It may not be used in place of regular servicing.
5. While we seek to arrange or provide the benefits under your policy at all times, this may not always be possible – for example, when we are faced with circumstances outside our reasonable control, such as (without limitation) extreme weather conditions, local customs or practices, local or national fuel shortage, civil unrest, equipment or systems failure or any form of industrial action which prevents, restricts or otherwise interferes with the production of goods or the provision of services.
6. To avoid any possible doubt, we shall not, in any event, have any responsibility for any increased costs or expenses, for any loss of profit, business, contracts, revenue or anticipated savings or for any special, indirect or consequential losses incurred as a result of, or in connection with, any service, whether resulting from tort (including negligence or breach of statutory duty), breach of agreement or otherwise.

7. We have the right to refuse to provide service where we consider that you or any member of your party is behaving or has behaved in a threatening or abusive manner to our employees, patrols or agents, or to any third party contractor and we reserve the right to invalidate cover at any time if, in our opinion, you have misused services provided under this cover.
8. We are not obliged to arrange transport for any animal. You are responsible at all times for the alternative arrangements for its transportation.
9. We will not cover anyone in your party for any claims arising directly or indirectly from:
  - a. psychotic mental illness, being under the influence of drink or drugs, (except as prescribed by a doctor);
  - b. alcoholism, drug addiction, solvent abuse, wilful exposure to risk (unless trying to save someone's life);
  - c. engaging in professional or organised sports or hazardous pursuits;
  - d. 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;
  - e. having an accident whilst engaged in paid manual work or hazardous occupation of any kind;
  - f. the negligent acts of you or your party;
  - g. any failure to take all reasonable steps to minimise any loss;
  - h. any payment which you would normally have made, if nothing had gone wrong.
10. You must comply with the conditions of making a claim, (see pages 22–23), and any other conditions set out in the relevant sections of this cover.
11. We will not cover any cost specified as not covered within the sections detailing the full benefits of Five Star Breakdown Assistance.
12. If we do not enforce or rely upon any of these terms and conditions on a particular occasion or occasions, this does not prevent us from subsequently relying on or enforcing them.
13. The headings used in this booklet are for convenience only and shall not affect the interpretation of its contents.
14. The cover shall be subject to interpretation under English law.

## **Claims procedure and conditions**

Calls may be recorded or monitored for training purposes or to improve the quality of our service.

### **European Breakdown Assistance – Saver Option and Five Star European Breakdown Assistance**

Whilst we make every effort to guarantee costs within the benefits on your behalf, there will be occasions when we will ask you to pay the bill locally and reclaim agreed costs when you return home. Claims should be notified within 31 days of your return home. To obtain a claim form, please telephone 01256 493730 for a claim form or email: 5Starclaims@theAA.com Please quote your Breakdown Assistance policy number or booking reference and any additional reference you may have been given by our Operational staff. Please return the completed form urgently to us, with original receipts and schedule of insurance.

Note: The AA uses fixed exchange rates for the Euro. Claims for expenses incurred in this currency will be settled at the fixed rate.

## **Conditions of making a claim**

1. It is important that you answer each question correctly when taking out this cover and also declare any material fact. Failure to answer a question correctly or non-disclosure of a material fact can result in the Insurer turning down a claim made under the policy, where such misrepresentation or non-disclosure is relevant to the claim.
2. You should notify a claim to us within 31 days of the incident.
3. You must produce the original schedule of insurance before we will pay any claim.
4. We will not accept any alterations to the terms of this insurance, unless a duly authorised official of ours has confirmed changes in writing.
5. You must send us every legal letter, writ or other legal document, in connection with any claim against you or another member of your party, immediately you receive it.
6. If we guarantee costs on your behalf, you must repay us on demand 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.
7. We may pay you our full liability under the cover at any time, and once we have done so, no further payments will be made. The benefit limits for each section and overall claim limit show the maximum payable for one trip, irrespective of the number of incidents during your trip.
8. If you or anyone acting for you deliberately make a false claim or statement, the insurance will become invalid and we will not pay any claims.
9. We will not cover any payment which you normally would have made during your trip, if nothing had gone wrong.

- 10 We will not cover anything excluded under the General Terms and Conditions of European Breakdown Assistance – Saver Option and Five Star European Breakdown Assistance.
- 11 We will not cover any payment made under Five Star European Breakdown Assistance section 5 for a replacement driver without appropriate medical certification.
- 12 You must obtain any original certificates, information, evidence and receipts required by us at your expense. If we require a medical examination you must agree to this and in the event of death we are entitled to a post mortem examination, both at our expense.
- 13 We are entitled to take over any rights your party may have in the defence or settlement of any claim and to take proceedings in your or any other member of your party's name for our benefit against any other party.
- 14 If, at the time of making a claim, there is any policy covering the same risk, we are entitled to contact the insurer for a contribution.
- 15 You must not admit liability, offer or promise to make any payment in admission of liability unless we agree to it in writing.
- 16 You must do all that you can to keep your claims as low as possible and to prevent loss, theft or damage.
- 17 In the event of your intended method of travel and/or route being unavailable due to an insured cause, you and your party must take suitable steps to travel by the most reasonable alternative method or route.
18. We will be entitled to pursue claims against third parties on their own behalves in the name of and to the same degree as you would be entitled, in relation to any outlays of ours under the cover.

## **Customer Services**

The AA is committed to providing the highest standard of insurance service to its customers and would be interested to hear about any areas of our product or service you feel could be improved. If you have any complaints about the service please contact us on 0870 606 1612 (08.30–20.30 Mon–Fri, 09.00–17.00 Sat–Sun). Make sure that you quote the policy number which can be found on your policy schedule.

Or write to:  
 The Customer Care Unit  
 AA Insurance Services  
 PO Box 11  
 Cardiff CF10 5ZB  
 E-Mail: [custcare@theaa.com](mailto:custcare@theaa.com)

We will acknowledge your complaint within 5 working days advising you of who is dealing with your concerns and attempt to address them.

If our investigations take longer, a full response will be given within 20 working days or an explanation of the AA's position with time-scales for a full response. Should you remain dissatisfied, you may refer the matter to arbitration. The arbitrator will be appointed by the parties in accordance with the appropriate statutory provisions at that time being in force.

### **How your data is used**

- The AA will use the information you have provided for the purposes of fulfilling this insurance contract.
- By providing the information, you consent to our processing sensitive data about you, where this is necessary or appropriate. Sensitive personal data may include, for example, information relating to your medical history, which we will use for underwriting and assessment purposes.

- Information you provide or the AA hold (whether or not under this policy) may be used by the AA, its employees and/or agents to identify you when you make telephone enquiries, help administer any accounts, services and products offered by the AA now or in the future, help to detect fraud or loss and write to or telephone you with information about other services and products offered by the AA and its carefully selected partners. The AA will not contact you in this way unless you have previously consented.
- The AA may disclose your information to other companies in the Centrica plc group (including those using British Gas, Scottish Gas, Goldfish, One.Tel and AA brands), for any of the purposes set out in the paragraph above. A list of such companies is available on request.
- You should show this notice to anyone insured under the policy about whom personal data has been supplied.
- You are entitled to a copy of the information we hold about you. An administration fee will be charged for providing this information.

## European motoring information

### Speed limits

Below are standard legal limits which, unless otherwise signposted, apply to motorcycles\* and private cars (including those towing caravan/trailer). A list of speed limits is usually displayed only at border crossings with no reminders within the country, so check to make sure that no changes have occurred. Remember, the penalty in most countries for exceeding speed limits can be expensive on-the-spot fines.

\*AA Five Star Europe does not cover motorcycles 200cc and under.

\*\*Please see p26-27 for speed limits notes

Country (notes)**	In built-up areas		Outside built-up areas (including dual carriageways)			Motorways		
	KPH	(MPH) (notes)**	KPH	(MPH)	(notes)**	KPH	(MPH)	(notes)**
Andorra	50	(31)	90	(55)		–	–	
Austria (1)	50	(31)	100	(62)		130	(80)	
Belgium	50	(31)	90 or 120	(55) or (74)		120	(74)	
Bulgaria (2)	50	(31)	90	(55)		120	(74)	(2a)
Croatia (3)	50	(31)	80 or 100	(49) or (62)		130	(80)	
Cyprus (Rep of)	50	(31)	80	(49)		100	(62)	
Czech Rep (3)	50	(31)	90	(55)		130	(80)	
Denmark (4) & (4a)	50	(31)	80	(49)		110	(68)	(4b)
Finland (3)	50	(31)	80 or 100	(49) or (62)		120	(74)	
France & Monaco (5)	50	(31) (5a)	90 or 110	(55) or (68)	(5b)	130	(80)	(5c)
Germany (3)	50	(31)	100	(62)		130	(80)	(6)
Gibraltar (7)	30	(18)	50	(31)		–	–	
Greece (8)	50	(31)	90 or 110	(55) or (68)		120	(74)	
Hungary (4)	50	(31)	90 or 110	(55) or (68)		130	(80)	
Ireland (Rep of) (9)	–	(30)	–	(60)		–	(70)	
Italy & San Marino (10)	50	(31)	90 or 110	(55) or (68)	(10a)	130	(80)	(10b)
Luxembourg (11)	50	(31)	90	(55)		120	(74)	
Malta (12)	50	(31)	80	(49)		–	–	
Netherlands (13)	50	(31)	80 or 100	(49) or (62)		120	(74)	
Norway (14)	50	(31)	80	(49)		90	(55)	
Poland (15)	60	(37)	90	(55)	(15a)	130	(80)	
Portugal (16)	50	(31)	90 or 100	(55) or (62)		120	(74)	
Romania (17)	50	(31)	90	(55)		120	(74)	
Slovakia (18)	60	(37)	90	(55)		130	(80)	
Slovenia (3)	50	(31)	90 or 100	(55) or (62)		130	(80)	
Spain (19)	50	(31)	90 or 100	(55) or (62)		120	(74)	
Sweden (20)	50	(31)	70	(43)	(20a)	110	(68)	(20a)
Switzerland & Liechtenstein (21)	50	(31)	80	(49)		120	(74)	(21a)
UK (22)	–	(30)	–	(60) or (70)		–	(70)	

## Speed limits notes

- (1) Cars towing caravan/trailer not exceeding 750kg 100 (62) on motorways; over 750kg 80 (49) outside built-up areas and 100 (62) on motorways. If the total weight of the two vehicles exceeds 3,500kg, the limit outside built-up areas is 60 (37) and 70 (43) on motorways. To tow a caravan/ trailer the weight of any caravan/trailer equipped with over-run brakes must not exceed maximum weight of towing vehicle. Driving licence must show entitlement to drive this kind of combination.
- (2) Motorcycles 80 (49) outside built-up areas and 100 (62) on motorways. Cars towing caravan/trailer 70 (43) outside built-up areas and 100 (62) on motorways.
- (2a) May be increased to 130 (80) in 2003.
- (3) Cars towing caravan/trailer 80 (49) on all roads and motorways outside built-up areas.
- (4) Cars towing caravan/trailer 70 (43) outside built-up areas and 80 (49) on motorways.
- (4a) Cars towing caravan/trailer are not permitted to overtake on motorways at certain times and places.
- (4b) Limits on some motorways may be 120 (74) or 130 (80).
- (5) All motorists who have held a driving licence for less than two years, 80 (49) outside built-up areas, 100 (62) on dual carriageways and 110 (68) on motorways (in wet weather these limits apply for all motorists). In fog when visibility reduced to 50 metres 50 (31) on all roads. The standard legal speed limits apply to cars towing caravan/trailer if the total weight is less than 3.5 tonnes. However, if the caravan/trailer weight exceeds that of the car by less than 30% a limit of 65 (40) (or any lower limit) applies, by more than 30% 45 (28). Additionally, limits apply on other roads as follows:
  - (5a) 70 (43) on some important through roads.
  - (5b) The upper limit applies to dual carriageways separated by a central reservation.
  - (5c) The minimum speed in fast lane on level stretches of motorway during good daytime visibility 80 (49). The maximum speed on urban stretches of motorway is 80 (49) on the Paris ring road and 110 (68) elsewhere.
  - (6) 130 (80) is a recommended maximum.
  - (7) Temporary importation of trailer caravans is forbidden.
  - (8) Cars towing caravan/trailer 80 (49) on all roads and motorways outside built-up areas. Motorcycles 40 (24) in built-up areas, 70 (43) outside built-up areas and 90 (55) on motorways.
  - (9) Cars towing caravan/trailer 50mph on all roads and motorways outside built-up areas.
  - (10) These limits also apply to cars towing one axle (two-wheeled) luggage trailers. Cars towing caravan or any other trailers 70 (43) outside built-up areas and 80 (49) on motorways.
    - (10a) In wet weather the upper limit is reduced to 90 (55).
    - (10b) 150 (93) from 1 January 2003 on some three-lane (plus emergency lane) motorways. In wet weather, limits are reduced to 110 (68).

- (11) All motorists who have held a driving licence for less than one year 75 (46) outside built-up areas and 90 (55) on motorways. Cars towing caravan/trailer 75 (46) outside built-up areas and 90 (55) on motorways.
- (12) Cars towing caravan/trailer 20 (12) in built-up areas, 40 (24) outside built-up areas.
- (13) Cars towing caravan/trailer 80 (49) on all roads and motorways outside built-up areas.
- (14) Cars towing caravan/trailer on all roads and motorways outside built-up areas – equipped with braking device 80 (49), no braking device 60 (37).
- (15) Cars towing caravan/trailer 80 (49) on motorways and express roads (2 x 2 lanes); 70 (43) on express roads (2 x 1 lanes), dual carriageways and other roads outside built-up areas.
- (15a) 110 (68) on express roads (2 x 2 lanes); 100 (62) on express roads (2 x 1 lanes) and dual carriageways.
- (16) All motorists who have held a driving licence for less than one year 90 (55) on all roads and motorways outside built-up areas. Cars towing caravan/trailer 70 (43) or 80 (49) outside built-up areas and 100 (62) on motorways.
- (17) Motorcycles 80 (49) outside built-up areas and 100 (62) on motorways. Cars towing caravan/trailer 80 (49) outside built-up areas and 110 (68) on motorways.
- (18) Motorcycles 90 (55) on all roads and motorways outside built-up areas. Cars towing caravan/trailer exceeding 750kg 80 (49) on all roads and motorways outside built-up areas. The 90 (55) limit outside built-up areas is for vehicles not exceeding 3,500kg. The maximum speed on urban stretches of motorway is 80 (49).
- (19) Cars towing caravan/trailer 70 (43) or 80 (49) outside built-up areas depending on category of road and 80 (49) on motorways.
- (20) Cars towing caravan/trailer equipped with brakes operated from the towing vehicle or, if without brakes, weighing no more than one-sixth of the weight of the towing vehicle 80 (49) on all roads and motorways outside built-up areas.
- (20a) Limits outside built-up areas may be 90 (55) or 110 (68) on some roads and 90 (55) on some motorways; 90 (55) is generally the rule on urban motorways.
- (21) Cars towing caravan/trailer 80 (49) on all roads and motorways outside built-up areas.
- (21a) 100 (62) on semi-motorways.
- (22) Cars towing caravan/trailer 50mph outside built-up areas and 60mph on dual carriageways and motorways.

## ***Motoring abroad do's and don'ts***

**DO** contact the AA Information Centre on 0870 5500 600 if you require any further information before you go. But remember, for any warnings about personal safety and/or car crime in the countries you intend visiting, contact the Foreign Office Travel Advice Unit on 020 7008 0232/3 or visit their website at [www.fco.gov.uk](http://www.fco.gov.uk)

**DO** contact your motor insurer before taking a vehicle out of the UK. It is important that you are adequately covered to your and their satisfaction and have the necessary documents to prove it.

**DO** carry your driving licence (and IDP where necessary), original vehicle registration document, motor insurance certificate and passport; you may be asked to produce any one of these items. To avoid a police fine and/or confiscation of your vehicle, be sure that your papers are in order and readily available for inspection. A provisional licence is unacceptable and the minimum driving age in most countries is 18. If the vehicle is borrowed you will need a letter of authority from the registered keeper; if hired or leased a Vehicle on Hire Certificate.

**DO** display the appropriate national identification letters on your vehicle and any caravan or trailer you are towing. The approved pattern is oval with black letters on a white background and size (eg GB) at least 175mm by 115mm. UK registration plates displaying the GB Euro symbol (Euro Plates) became a legal option from 21 March 2001, but they must comply with the new British Standard (BS AU 145d). These plates make display of a conventional sticker unnecessary when circulating within the EU. The Euro Plate is only legally recognised in the EU; it is still a requirement to display a GB sticker when travelling outside the EU.

**DO** make sure that you are aware of all the requirements when taking a minibus abroad. A minibus constructed and equipped to carry 10 or more passengers (including the driver) is subject to the regulations governing international bus and coach journeys.

**DO** check your tyres carefully – including the spare. The legal minimum tread depth in most countries is 1.6mm over the central three-quarters around the whole circumference. However, the AA strongly advises against using tyres with 2mm or less of tread, ideally changing any tyres worn down to 3mm before you go. Tyres wear out quickly when down to 3mm and wet road grip is markedly reduced.

**DO** remember that children under 12 and/or 1.5 metres in height are not permitted to travel as front seat passengers in some countries and in others may only do so when using an approved restraint system-check. However, never fit a rearward facing child restraint in a seat with a frontal airbag.

**DO** familiarise yourself with the telephone system of the country you are travelling in. In some countries, public callboxes may only be operated with locally purchased phonecards. If you are taking a mobile phone, check with your service provider that you can use it abroad. And remember, the use of hand-held mobile phones whilst driving is forbidden in many countries.

**DO** drive on the right and overtake on the left – except when travelling in Cyprus, Malta and the Republic of Ireland.

**DO** avoid the use of or even possession of devices to detect police radar speed traps; they are banned in most European countries. The police will not only confiscate the equipment and fine you, they may also impose a driving ban. In extreme cases confiscation of the vehicle and even imprisonment may result.

**DON'T** drink and drive. The laws are strict and the penalties severe.

**DON'T** forget if your vehicle is fitted with seat belts – wear them!

**DON'T** overload your vehicle as, apart from safety risks and on-the-spot fines, this could invalidate your insurance.

**DON'T** cross a solid white line to change lanes or overtake – the result could be an on-the-spot fine, up to EUR 375 in France.

**DON'T** park illegally. Heavy fines are imposed and unaccompanied offending vehicles towed away. Find out about local parking regulations and try to understand all relative signs. As a rule, always park on the right hand side of the road or at an authorised place.

**DON'T** leave money or items of value in an unattended vehicle, and remove all other property whenever possible.

**DON'T** forget if you wear glasses take a spare pair with you; this is especially important if you are the sole driver.

**DON'T** forget that leaded petrol is no longer generally available in northern European countries and lead replacement petrol (LRP) is getting more difficult to find. If LRP is not on sale, an anti-wear additive for treating unleaded petrol may usually be bought from the filling station shop. The sale of leaded petrol is likely to continue in some southern European countries eg Bulgaria and Romania, but is no longer available in others eg Italy and Spain.

**DON'T** overlook motorway taxes and/or toll charges. Motorway taxes are payable in Austria, Czech Republic, Hungary, Slovakia and Switzerland. Heavy fines are imposed for non-payment. Tolls are payable on many motorways in Europe.

**DON'T** forget, although credit cards are accepted at most petrol stations, British cards have magnetic strips not computer chips and some French retailers may refuse to accept them. Check with your card issuer if you are concerned about this.

**DON'T** forget to check the requirements for registration and third-party insurance if taking any type of boat abroad.

## Compulsory equipment

Ideally external rear view mirrors should be fitted to both sides of your vehicle; this is a compulsory requirement in Denmark for right-hand drive vehicles. Below are those other items of equipment which are compulsory or recommended when travelling within the territorial limits of AA Five Star Europe. In addition your vehicle must display the appropriate identification letters (see page 28). If you are visiting Europe in winter remember that, for many resorts and passes, the authorities insist on wheel chains and/or winter tyres. Finally, the wearing of crash helmets by motorcyclists and their passengers is compulsory in all countries.

### NOTES:

1) Applies to all vehicles including motorcycles unless stated otherwise.

2) A spare bulb kit will not avoid a fine if you are travelling with faulty lights, but being able to replace a bulb on the spot may avoid the cost and inconvenience of a garage call out. On some cars it is inadvisable or indeed impossible for anyone other than a qualified technician to change a headlamp bulb or lamp unit eg high intensity discharge (H.I.D.) lamps, and carrying spare bulbs is not an option. However, it is recommended that spare bulbs are carried for any lights which may be easily and/or safely changed by the owner/driver.

3) Excluding motorcycles.

4) Regardless of local requirements it is always a wise precaution to adjust headlamp beams for driving on the right. Generally this can be done for most vehicles using headlamp beam converters, but xenon headlamps need to be reset by the dealer. Without adjustment the dipped beam will dazzle oncoming drivers and this could result in a fine. This adjustment is not required for two-wheeled vehicles as the beam pattern is more symmetrical.

5) Recommended for motorcycles.

6) Two warning triangles required if towing trailer.

7) Two warning triangles compulsory.

8) Although not compulsory for visiting motorists to equip their vehicles with a warning triangle, its use is compulsory in an accident/breakdown situation.

9) The use of hazard warning lights or a warning triangle is compulsory in an accident/breakdown situation.

However, a warning triangle should always be carried as hazard warning lights have no effect at bends or rises in the road

Country	First Aid Kit (Note 1)	Fire Extinguisher (Note 3)	Warning Triangle (Note 3)	Spare Bulbs (Notes 1 & 2)	Headlamp Adjustment (Note 4)
Andorra	R	R	C	C	C
Austria	C	R	C	R	C
Belgium	R	R	C	R	C
Bulgaria	C (Note 5)	C	C	R	R
Croatia	C (Note 5)	R	C (Note 6)	C (Note 5)	C
Cyprus (Rep of)	R	R	C (Note 7)	R	DL
Czech Rep	C (Note 5)	R	C	C (Note 5)	C
Denmark	R	R	C (Note 8)	R	C
Finland	R	R	C	R	C
France & Monaco	R	R	C (Note 9)	R	C
Germany	R	R	C (Note 8)	R	C
Gibraltar	R	R	R	R	C
Greece	C (Note 5)	C	C	R	R
Hungary	C	R	C	R	C
Ireland (Rep of)	R	R	C (Note 10)	R	DL
Italy & San Marino	R	R	C	R	R
Luxembourg	R	R	C (Note 8)	R	R
Malta	R	R	R	R	DL
Netherlands	R	R	C (Note 9)	R	C
Norway	R	R	C	R	C
Poland	C	C	C	R	R
Portugal	R	R	C (Note 9)	R	R
Romania	C	R	C	R	R
Slovakia	C	R	C	C	C
Slovenia	R	R	C (Note 9)	R	R
Spain	R	R	C (Note 11)	C	C
Sweden	R	R	C	R	C
Switzerland & Liechtenstein	R	R	C	R	R
UK	R	R	R	R	DL

Key: C = Compulsory R = Recommended by AA and/or respective country DL = Drive on the left

and may, of course, become damaged or inoperative.

10) Vehicles with unladen

weight exceeding 1,524kg.

11) All foreign registered vehicles, including those with more than 9 seats

and/or weighing more than 3500kg, must be equipped with one warning triangle.

## Fire, Ambulance, Police

Below are the 24-hour public emergency numbers for fire, ambulance and police. Before dialling be prepared to provide details of location, nature of incident and number of people involved. If you don't speak the language try and get someone who does to make the call for you.

Accessing public emergency numbers from mobile phones can vary, so check locally for the country you are in. As a general rule, dial 112 within the EU; outside the EU dial the number listed below (in some countries you must precede this with an area code) or 112. If you are taking a mobile phone, check with your service provider that you can use it abroad. And remember, the use of hand-held mobile phones whilst driving is forbidden in many countries.

Country	Fire	Ambulance	Police
Andorra	118	118	110
Austria *	122	144	133
Belgium *	100	100	101
Bulgaria	160	150	166
Croatia	93	94	92
Cyprus (Rep of) *	199	199	199
Czech Rep	150	155	158
Denmark	112	112	112
Finland	112	112	10022
France * and Monaco	18	15	17
Germany	112	112	110
Gibraltar	190	190	199 or 112
Greece	199	166	100
Hungary	105	104	107
Ireland (Rep of) *	999	999	999
Italy and San Marino	115	118	112 or 113
Luxembourg	112	112	113
Malta	112	112	112
Netherlands	112	112	112
Norway	110	113	112
Poland	998	999	997
Portugal	112	112	112
Romania	981	961	955
Slovakia	150	155	158
Slovenia	112	112	113
Spain	112	112	112
Sweden	112	112	112
Switzerland and Liechtenstein	118	144	117
UK *	999	999	999

\*Alternatively dial 112 and request the service you require.

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