

SECTION X: ROADSIDE ASSISTANCE

Where Section X is specified in the Schedule We will Indemnify You in respect of assistance service provided by a supplier who has been approved by and contracted with Us for services as set out below:

The cover provided under this Section is in respect of occurrences in the Republic of Ireland, Northern Ireland, England, Scotland and Wales, Isle of Man and the Channel Islands.

In the event of the Insured Vehicle being immobilized as a result of an accident or mechanical breakdown, fire or theft or any attempt thereat, malicious damage, the supplier will provide on Our behalf:

A. Breakdown Assistance and Repair

- a) Up to one hour's free labour will be provided, in situ, if on the spot repairs can be made to Your vehicle.
- b) Towing the vehicle to the nearest garage, recovery yard or Your home if closer.
- c) Assistance in the event Your vehicle breaks down at Your home address.
- d) In the event Your vehicle is immobilised due to a fuel shortage or the usage of the wrong fuel, the assistance company will transport Your vehicle to the nearest petrol station or garage to remedy the cause.

B. Message Relay

The provider will relay on Your behalf up to two urgent messages to worried friends, relatives or employers following any unforeseen delay due to a breakdown incident.

C. Exclusions and Conditions

The terms and conditions of the AIG Breakdown and Recovery are set out as follows.

- 1. The Provider shall not be liable for any liability or direct loss arising from any act performed in the execution of the assistance provided.
- 2. The provider shall not be liable to pay for expenses which are recoverable from any other source.
- 3. The Provider Shall not be liable for any accident or breakdown brought about by any avoidable, wilful and deliberate act committed by the insured.
- 4. The Provider shall not be liable for the cost of repairing the car.
- 5. The Provider shall not be liable for the cost of any parts, keys, lubricants, fluids or fuel required to restore a vehicle's mobility.
- 6. The Provider shall not be liable for any claims caused by fuels, mineral essences or other flammable material, explosives or toxins transported in the car.

7. No benefit shall be made payable unless the provider has been notified and as such has authorised assistance through the medium of the emergency telephone number provided.
8. Territorial limits of cover are the Republic of Ireland, Northern Ireland, England, Scotland, Wales, Isle of Man and the Channel Islands.
9. The benefits of this policy will be subject to a maximum of three assists per annum. The Provider will not be responsible where it is asked to provide the service for a fault that was dealt with in the preceding 28 days.
10. The Service will only be provided if the vehicle was in a roadworthy condition prior to the incident.
11. The Provider will endeavour to provide all the benefits associated with this policy, however, all the options may not be available to us at the time of the breakdown.
12. At all times The Provider will retain the discretion to provide assistance outside the terms of this policy and dependent upon circumstances.
13. The driver must be with the vehicle when the recovery agent is tasked, if they are absent any subsequent assistance will be at the policyholders own cost.
14. The Provider may refuse assistance in circumstances where a driver is clearly intoxicated or the vehicle is in an inaccessible off road location.
15. No benefit shall be payable if the vehicle does not hold a valid NCT certificate when required to do so.
16. Breakdown assistance will not be provided if the vehicle is already at a place of repair.
17. The Provider will not assist where a vehicle is immobile due to snow or ice.
18. Vehicles eligible for assistance will be restricted to private cars, private cars modified for commercial use and commercial vehicles up to a fully laden weight of 3.5 tonnes.