



Motor Breakdown Rescue Membership Certificate

Motor Breakdown Rescue is a 24-hour accident, emergency & breakdown recovery service. It is there to assist you in your time of need. The choice of assistance supplied depends on the options available to the rescue provider at the time of the request for assistance. You should be aware that the cover provided will be at Mapfre Assistance's discretion as not all options are available to them at all times (see What's Covered? below). This is an extract from the assistance cover. Full Terms & Conditions are available in the Master Policy Document which can be found on the Mapfre Assistance website. Please refer to the Master Policy Document for definitions of specific terms contained in this extract.

Please use the following link to access the Master Policy Document:

www.mapfre.com/masistsite/docs/153/Carplan_Motor_Rescue_Policy_Wording_2012.pdf

What's covered?

1. Car Breakdown

In the event of a breakdown within the island of Ireland, we will arrange for:

- One hour's free labour at the roadside if the vehicle can be repaired in-situ
- Towing the vehicle to the nearest competent repairer or to a garage of your choice, whichever is closer
- Someone to assist you in the event of a breakdown at your home.

2. Continuation of Journey

If the insured car cannot be repaired in situ, and has broken down away from home, we will arrange, at the time of breakdown:

- Onward transportation for the member and passengers to the intended destination in Ireland (maximum covered €31 per person, €127 in total) or

- Use of a replacement car for up to 48 hours while repairs are being carried out (Class A) or
- Overnight accommodation, limited to B&B (maximum covered €40 per person, €200 in total) and/or
- Transportation for the member to collect his/her car and/or reimbursement of any reasonable (public) transport charges incurred by the member in collecting the vehicle.

3. Urgent message relay service

Following a breakdown we will arrange to relay up to two messages on behalf of either the Insured and/or driver.

Should you require assistance, please telephone the Motor Breakdown Rescue Helpline on:

Rep. of Ireland 1800 377 700

The choice and provision of the above options are at the discretion of the assistance company.

Replacement cars are subject to commercial car hire criteria. These criteria may include, but are not limited to the following: a full driver's licence without endorsements, a cash or credit card deposit. These criteria are not exhaustive and may change from time to time. It is also a condition of car hire that the car must be returned to the pick up point.



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Motor Breakdown Rescue Helpline:

Rep. of Ireland **1800 377 700**

N. Ireland **00 353 91 501 660**

Call us any time day or night, state your name, vehicle reg. number, location, the telephone number you are calling from and the type of assistance required.

Period of insurance

The period of insurance is as specified in the private car insurance policy to which this Membership Certificate attaches, and for which a travel assistance premium has been paid. Such a period is not to exceed the period of insurance specified in the private car insurance certificate.



What to do?

Should you require assistance, please telephone the Motor Breakdown Rescue Helpline on:

Rep. of Ireland: **1800 377 700**

N. Ireland: **00 353 91 501 660**

Please have the following information available when you call:

- Your exact location
- Your policy number
- The registration number of your car
- A description of the problem
- A telephone number where you can be contacted

Mapfre Assistance is only responsible for the cost of providing benefits available through Motor Breakdown Rescue.

If you make your own arrangements you will not be reimbursed.

Terms & Conditions

Conditions

(Please refer to the Master Policy Document for full list of Conditions)

- (a) **Cancellation** – Membership Certificates may be cancelled by the Company giving seven days' notice in writing to Cornmarket Group Financial Services Limited. No refund of assistance premium is allowed on cancellation or termination of insurance cover on the insured car.
- (b) **Renewal** – The insurers are not bound to give notice when any Membership Certificate is due for renewal.
- (c) **Stolen Car** – If the insured car is stolen or taken without the Insured's consent, the theft must be reported to the Gardai before any benefits can apply.
- (d) **Proof of Identity** – Any person seeking the benefit of this travel assistance cover must produce proof of identification if requested to do so by any repairer, recovery specialist or by any of our nominated agents.
- (e) **Presence of the Insured** – The insured person must be with the vehicle when the repairer arrives.

We may refuse assistance in circumstances where a driver is clearly intoxicated.

If we have to make a forced entry to the insured vehicle because you are locked out, you must sign a declaration saying that you will be responsible for the damage.

We cannot attempt to recover vehicles that have modifications to wheel arches, front and rear bumpers and alterations to suspension levels.

Your vehicle shall at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced.

We cannot accept responsibility for the transportation of pet animals or livestock carried within the insured vehicle. Any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a breakdown would not be covered.

In the event that your vehicle is taken to your normal place of residence or location of your choice, no further recovery arising from the same breakdown will be made.

Exclusions

(Please refer to Master Policy Document for full list of Exclusions)

We shall not be liable:

- (a) For any recurring claim due to the same cause within the last 28 days where a permanent repair has not been undertaken to correct the fault.
- (b) For any costs incurred without our approval.
- (c) For any liability whatsoever arising from any act performed in execution of the assistance services provided.
- (d) For any expenses arising where the insured car is carrying more passengers or towing a greater weight than that for which it was designed or arising directly out of the driving of the insured car on unsuitable terrain.
- (e) For the cost of repairing the insured car.
- (f) For the cost of parts, keys, lubricants, fluids or fuel required to restore the mobility of the insured car.
- (g) In respect of:
 - Events caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in the insured car
 - Failure on our part to perform any obligation as a result of any cause whatsoever which is beyond our reasonable control
 - Events caused by any wilful or malicious act by the Insured.
- (h) To provide assistance benefits unless the Insured currently holds a valid Certificate of Motor Insurance in respect of the insured car which has been issued by (or on behalf of) an authorised motor insurer.
- (i) For any claims where the insured car exceeds 1.5 tons in weight.
- (j) For the extra costs where specialist towing equipment is required to retrieve your car.
- (k) For punctures where no serviceable spare wheel or tyre is available.
- (l) For claims arising from loss/damage to contents of your car.
- (m) For any accident or breakdown brought about by an avoidable or wilful or deliberate act committed by the Insured.

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Governing Law

The parties are free to choose the law applicable to the contract. We propose that the Laws of the Republic of Ireland will apply to this contract.

Disputed Claims

If you are unhappy with a decision We have made You have the right to appeal. If you would like to appeal, please write to:

**Customer Care Department,
Mapfre Assistance Agency Ireland,
22-26 Prospect Hill, Galway.**

Complaints

For Complaints relating to the service received as a result of a Motor Emergency Assistance Claim, You should telephone the Motor Emergency Assistance Helpline 1800 377 700 and ask for a supervisor or write to the Operations Manager, quoting the nature of your complaint to MAPFRE ASSISTANCE Agency Ireland, 22-26 Prospect Hill, Galway and We undertake to respond to You within five working days of receipt of your letter. If we have not resolved your complaint by then, we will send you an acknowledgement letter and keep you informed of progress with the investigation.

In the unlikely event of a dispute occurring regarding this Policy You should, outline the nature of your complaint in writing to:

**The General Manager,
MAPFRE ASSISTANCE Agency Ireland,
22 – 26 Prospect Hill, Galway;
Telephone 1800 992 600**

Or Email Ireland@mapfre.com. Your complaint will be acknowledged within 5 business days of receipt and an update provided every 20 business days thereafter. We will endeavour to resolve your complaint within 40 business days.

Should You remain dissatisfied You may refer your complaint to:

**The Financial Services and Pensions Ombudsman,
Lincoln House, Lincoln Place, Dublin 2, D02 VH29.
Tel: 01 5677000
Email: info@fsp.ie
Website: www.fspo.ie**

Following this procedure does not affect your legal rights.

Data Protection

The information you provide about yourself and third parties will remain confidential and may be used for the provision and administration of insurance products and related services. Such information may be disclosed in confidence for these purposes to agents or services providers appointed by MAPFRE ASSISTANCE Agency Ireland, regulatory bodies, other insurance companies (directly or via central register) and other MAPFRE Group companies. This information will be processed and held on our computers and manual records subject to the provisions of the Data Protection Acts 1988 and 2003.

A person may request, in writing, a copy of the personal data MAPFRE ASSISTANCE Agency Ireland holds about you by sending a written request to the Data Protection Compliance Officer, MAPFRE ASSISTANCE Agency Ireland, Ireland Assist House 22-26 Prospect Hill, Galway, together with the payment of the applicable fee (currently €6.35). There is also a right to correct any inaccuracies in the personal data we hold about you.

Any telephone calls made in connection with this policy may be monitored or recorded for quality control, staff training & verification purposes and to assist in the prevention of fraudulent claims.

Insurer: MAPFRE ASISTENCIA Compañia De Seguros Y Reaseguros, S.A., trading as MAPFRE ASSISTANCE Agency Ireland, is regulated by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda in Spain and is subject to the Central Bank of Ireland's conduct of business rules.

Cornmarket Group Financial Services Ltd. is regulated by the Central Bank of Ireland. A member of the Irish Life Group Ltd. which is part of the Great-West Lifeco Group of companies. Telephone calls may be recorded for quality control and training purposes.