



AIG Breakdown Assistance

- Roadside
- Home start



ROI Roadside Assistance: **01 804 4328**

UK Roadside Assistance: **0845 603 7991**



Provided by
MIS

YOUR COVER

1. HOME START ASSISTANCE

If your car breaks down we will send somebody to assist you.

Up to one hour's free labour will be provided, in SITU, if on the spot repairs can be made.

If your car cannot be repaired, we will tow it to the nearest repairer or to your own garage, if closer.

2. ROADSIDE ASSISTANCE

If your car breaks down or is involved in an accident away from home, we will send somebody to assist you.

We will provide up to one hour's free labour at the roadside, however, if your vehicle cannot be repaired on the spot, we will tow the car to the nearest repairer, recovery yard or your home, if closer.

3. PUNCTURES

If you suffer a puncture whilst driving, we will assist with the replacement of your wheel, provided you have a suitable replacement available with the vehicle.

4. LOST KEYS

If your keys are lost or locked in the vehicle, we will take your car to the nearest secure premises, whilst endeavours are made to access the vehicle or obtain alternative keys.

5. PETROL SHORTAGES

In the event your vehicle is immobilised due to a fuel shortage or the wrong fuel is used, we will transport your vehicle to the nearest petrol station or garage to remedy the cause.

MESSAGE RELAY

We will relay up to two urgent messages to worried friends, relatives or employers following any unforeseen delay.

ADDITIONAL RESCUE COVER

If your car cannot be repaired within a reasonable period of time, we will provide either of the following additional benefits:

- A replacement vehicle for up to 48 hours subject to availability.

or

- Overnight accommodation i.e. the cost of overnight accommodation including breakfast in a local Hotel whilst you await for the repairs to be completed. The incident must have occurred more than 60 miles from your home.

This additional cover extends to the UK and ROI and the maximum we will pay in providing these additional benefits is €250. If you are required to settle a hotel account, please retain the receipt and forward to the Claims Department at MIS Claims on your return. MIS will only be responsible for the cost of the accommodation including breakfast. Any other meals, drinks or other costs will be the responsibility of the client.

These aspects of cover are only provided following a mechanical or electrical breakdown.



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YOUR EXCEPTIONS

The Company shall not be liable for:-

1. For any liability or consequential loss arising from any act performed in the execution of the assistance service provided.
2. To pay for expenses which are recoverable from any other source.
3. For any accident or breakdown brought about by any avoidable, wilful and deliberate act committed by the Insured.
4. For the cost of repairing the car other than outlined in the Benefit, Number 1.
5. For the cost of any parts, keys, lubricants, fluids or fuel required to restore a vehicle 's mobility.
6. For any claim caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in the car.
7. No benefit shall be payable unless Motorists Insurance Services Ltd. has been notified and has authorised assistance through the medium of the emergency telephone number provided.
8. Territorial Limits of cover are the Republic of Ireland and the UK.
9. Vehicles eligible for assistance will be restricted to Private Cars, Private Cars modified for commercial use and commercial vehicles up to 3.5 tonnes gross vehicle weight.
10. All vehicles must have a valid NCT Certificate.
11. The Benefits of this service will be subject to a maximum of three assists per annum. Motorists Insurance Services Ltd. will not be responsible where it is asked to provide the service for a fault it has previously dealt with in the proceeding 28 days.
12. MIS will only be responsible for one assist per incident.
13. The service will only be provided if the vehicle was in a road worthy condition prior to the incident.
14. We will endeavour to provide all the benefits associated with this service, however, all the options may not be available to us at the time of the breakdown.
15. At all times we will retain the discretion to provide assistance outside the terms of this policy and dependent upon circumstances.
16. Replacement cars are subject to normal commercial hire criteria. These criteria may include the requirement of a full drivers licence without endorsements, a cash or credit card deposit. This criteria is not exclusive and may change from time to time. It is also a condition of car hire that the car can be returned to the pickup point.
17. The driver must be with the vehicle when the recovery agent is tasked, if they are absent any subsequent assistance will be at the customer own cost
18. We may refuse assistance in circumstances where a driver is clearly intoxicated or the vehicle is in an inaccessible off road location
19. Breakdown assistance will not be provided if the vehicle is already at a place of repair.



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HELPLINE

Helpline Number: 01 804 4328

- All potential Breakdown incidents must be reported initially to the helpline.
- We will not accept responsibility if the Helpline services fail for reasons beyond our control.
- This can be checked on the Financial Services register by visiting FCA's website at www.fca.org.uk

COMPLAINTS PROCEDURE

It is our intention to give you the best possible service and if you have any questions or concerns about the handling of a breakdown assist your should follow the complaints procedures.

Complaints should be addressed to:

Managing Director
MIS Claims
Beechwood House
37 Comber Road
Belfast
BT16 2AA
Telephone 01 8720179
Email:- claims@misclaims.com