



BREAKDOWN RESCUE



Breakdown Rescue policy



BREAKDOWN RESCUE

This is your Hibernian Aviva Breakdown Rescue terms and conditions booklet, which outlines the terms and conditions of the Hibernian Aviva Breakdown Rescue product. It is important that you read it carefully then store it in the glovebox of your vehicle and refer to it in the event of a breakdown.

Useful numbers

Hibernian Aviva Breakdown Rescue

1800 44 88 88*

For the Republic of Ireland (available 24 hours).
This is a freephone number.

0044 612 102 113**

For all countries outside the Republic of Ireland
(available 24 hours).

Customer services

LoCall 1890 40 50 80

For general enquiries, changes or renewal
information.
(Opening hours are Monday-Friday 8.45am-6pm)

*Customers using mobile telephones are recommended to contact their service provider for advice on using freephone numbers. For more information regarding mobile phones and dialling codes refer to page 19.

** This number applies to most countries, but some require the 00 at the beginning of the number replaced by the following:

99 Serbia and Montenegro

810 Azerbaijan, Belarus, Georgia, Russia or the Ukraine

Please check with the local operator if you experience any difficulties dialling from these countries or elsewhere.

For our joint protection and training purposes, telephone calls may be recorded and/or monitored.

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Welcome to Hibernian Aviva Breakdown Rescue

Thank you for arranging your emergency breakdown cover with Hibernian Aviva Breakdown Rescue.

Hibernian Aviva sees the world through the motorist's eyes. We are dedicated to creating a range of products and services especially designed to get you on the road safely and support you while you are travelling.

Hibernian Aviva Breakdown Rescue is not just another 'help-line' but a complete state-of-the-art emergency breakdown service.

This policy booklet sets out in detail the benefits, conditions and exclusions of your Hibernian Aviva Breakdown Rescue policy.

Hibernian Aviva Breakdown Rescue also offers these additional benefits:

Keep talking 1

If you do not have access to a telephone we will make a call on your behalf to let another person know you have broken down.

Keep talking 2

If you are feeling vulnerable our call handlers will talk to you on the phone prior to the Hibernian Aviva Breakdown Rescue patrolman/contractor arriving. If your safety is in jeopardy we will contact the Garda/Police immediately.

Follow me

If the fault with your vehicle appears to be rectified shortly after you have called us out, at your request the Hibernian Aviva Breakdown Rescue patrolman/contractor will follow you for a short time to ensure this is the case.

Useful advice...be safe!

What to do if you breakdown on roads other than motorways

It is important you follow the steps below and seek assistance as soon as possible.

Move your vehicle off the road

You should try and ensure your vehicle is not obstructing or endangering other road users.

Warn other road users

If possible, put your hazard warning lights on. In poor visibility you should also put your side lights on. A warning triangle (if carried) should be placed at least 45 metres behind your vehicle on the same side of the road.

Get out of your vehicle

Use the nearside doors, i.e. the doors nearest the kerb. Pets should remain in the vehicle. Never stand between your car and oncoming traffic.

Phone for assistance

Using the emergency phones found on some major roads will make it easier for the Garda/Police to locate you. However, you may find it more convenient to use a mobile phone.

Lock your doors

When leaving your vehicle to phone for assistance you should manually lock your doors except the passenger door. This is because your central locking may be affected by the reason for your breakdown, e.g. your battery may be flat.

What to do if you breakdown on a motorway

It is important to take these additional steps if you breakdown on a motorway.

1. Stop on the hard shoulder as far to the left as possible and turn your front wheels to face the nearside verge.
2. Try and stop near an emergency phone.
3. Ensure all passengers keep away from the carriageway and children are kept under control.
4. Wait for assistance near but not in your vehicle unless you feel at risk.
5. Leave your vehicle when you feel the danger has passed.

What to do if you have an accident

The following provides only a summary of advice on how to proceed.

1. Check if anyone (or any animal) is injured, or if damage has occurred to another vehicle or property.
2. If so:
 - stop and remain at the scene
 - call the emergency services (only provide first aid yourself if you are a trained first aider in cases of injury to another person)
 - exchange details with other parties involved (vehicle registration number, name and address)
 - report the accident to the Garda/Police, if necessary, as soon as possible
 - write down the names and addresses of any witnesses
 - photograph or sketch the scene of the accident.

Useful advice...be secure!

10 things we recommend you keep in your car for emergencies.

- 1 First aid kit
- 2 Maps or a road atlas
- 3 Life hammer
- 4 Torch
- 5 Safety approved petrol can
- 6 Ice scraper/de-icer
- 7 Puncture aerosol
- 8 Coins/phone card/mobile phone
- 9 Pen and paper
- 10 Warning triangle

5 regular checks to avoid the risk of breaking down

Tyres

Ensure all your tyres are kept at the correct pressure as detailed in your manufacturer's handbook.

Engine oil level

Check the dipstick to ensure the oil is at the correct level, particularly before a long journey.

Water

Check the coolant level and top up if necessary when the engine is cold. Also, have the concentration of antifreeze in the system checked before the onset of winter.

Lights

Fully operating lights are a legal requirement so check that they are all working correctly.

Windscreen, wipers and screenwash

Replace cracked windscreens and worn wiper blades as soon as possible and top up your level of screenwash when it is low.

Quick reference- A guide to breakdown options

COVER LEVEL CHOSEN >>	Breakdown Rescue	Breakdown Rescue Plus	European Breakdown Rescue Plus
BENEFITS PROVIDED >>	Rescue and Recovery	Rescue Recovery at home and onward travel	This can be added to the Rescue Plus option
RESCUE - Roadside assistance	✓	✓	
RESCUE - Transport to the nearest competent repairer or your garage, whichever is closer for the driver and up to 8 passengers	✓	✓	
RECOVERY - Recovery to any destination for you the driver and up to 8 passengers in the ROI or UK		✓	
RECOVERY - Recovery of the car and passengers if the driver is medically unfit to drive in the ROI or UK		✓	
AT HOME - Assistance at or within 500 metres of the policyholders home address		✓	
ONWARD TRAVEL - A replacement car whilst the car is being repaired, or overnight accommodation or onward travel for the driver and passengers to complete their journey by taxi, train or plane		✓	
All the benefits listed above when travelling in the ROI or UK, plus additional benefits in mainland Europe (see summary of our cover and limits on page 20)			✓

The services listed are only available to residents of the Republic of Ireland. The above table is designed to be a quick way for you to check exactly what service we can offer you. Please see the descriptions from page 14 and under each service level for full details of your cover.

Please also be aware that if we cannot repair your vehicle at the roadside in the Republic of Ireland or the United Kingdom the cost of parts, fuel and labour at any garage to which the vehicle is taken is not covered.

Your policy and schedule

We have enclosed your policy schedule separately. You should read this as one document together with your policy. The schedule shows the information you have provided us and the cover level you have selected.

This policy booklet, the information you have provided and the schedule form the contract of insurance between you (the policyholder) and us (Hibernian Aviva General Insurance Limited). In return for your premium, we will provide the cover shown in the schedule during the period of insurance.

Please ensure the cover chosen meets your requirements.

Complaints policy

We aim to give excellent service to all our customers; however, we recognise that things may occasionally go wrong. We will do our best to deal with your complaint as effectively and quickly as possible. Please contact the agent or adviser who arranged your cover (**LoCall 1890 40 50 80**). If your complaint is not sorted out to your satisfaction please contact:

Customer feedback team

Hibernian Aviva General Insurance Limited,
One Park Place, Hatch Street, Dublin 2.

CallSave 1850 36 37 38
e-mail: complaints@HibernianAviva.ie

You can also write to the

Managing Director

Hibernian Aviva General Insurance Limited,
One Park Place, Hatch Street, Dublin 2

or contact:

The Financial Services Ombudsman Bureau at

3rd Floor, Lincoln House,
Lincoln Place, Dublin 2.

LoCall: 1 890 88 20 90
Phone: 01 662 0899
Fax: 01 662 0890
e-mail: enquiries@financialombudsman.ie
Website: www.financialombudsman.ie

You will not lose your right to take legal action if you contact either of the above.


Insurance Act 1936 (Section 93)

All money which is paid or may be paid by us to you under this policy will be paid in the Republic of Ireland.

Finance Act 1990

The appropriate stamp duty has been or will be paid in line with Section 113 of the Finance Act 1990.

Signed on behalf of the Company

A handwritten signature in black ink, appearing to read 'Michael Murphy', written in a cursive style.

Michael Murphy
By authority of the Board

Definitions

Whenever the following words or phrases appear, they will have the meanings described below:

You/Your

The person or persons named in the Hibernian Aviva Breakdown Rescue cover schedule.

Your Vehicle

The vehicle described in the Hibernian Aviva Breakdown Rescue cover schedule.

Breakdown

Breakdown is where the vehicle is inoperative and/or has ceased to function as a whole. A component failure (e.g. air-conditioning failure) does not constitute a breakdown unless it causes the vehicle to cease function as a whole.

Schedule

The document which gives details of the cover you have.

Period of insurance

The period of time covered by this policy, as shown in the schedule, and any further period that we agree to insure you for.

We/Us/Our

Hibernian Aviva General Insurance Limited trading as Hibernian Aviva Breakdown Rescue.

Resident

Person who has their main home in the Republic of Ireland and has not spent more than six months abroad in total during the year prior to the start date of this policy.

Home

Your usual place of residence in the Republic of Ireland.

Journey

A holiday or trip that begins on your departure from your home and ends on return to your home.

Geographical Limits (applies to Breakdown Rescue and Breakdown Rescue Plus)

Republic of Ireland, Northern Ireland, England, Scotland, Wales, Guernsey, Jersey and the Isle of Man. If you have selected European Rescue Plus please refer to page 18 for Geographical limits.

Vehicle specifications

Hibernian Aviva Breakdown Rescue is available when you are travelling in a car which complies with the restrictions set out below:

Maximum Gross Vehicle Weight (GVW) (Including caravan or trailer)	3,500kg (3.5 tonnes) gross
Vehicle length	No restriction
Maximum length of caravan or trailer including any towbar	7.6 metres (25ft)
Maximum vehicle width	2.3 metres (7ft 6ins)

Caravans and trailers

The above specifications will also apply to the caravan or trailer.

If your vehicle should break down whilst towing a caravan or trailer we will recover your vehicle together with the caravan or trailer. If your caravan or trailer breaks down in a way that means it cannot be repaired, we will be unable to recover your caravan or trailer. However, we can arrange for its recovery although you will be responsible for any costs incurred.

Please note that if your caravan or trailer is not attached to your vehicle and it breaks down, we will only be responsible for the recovery of the vehicle. You may have to arrange for the recovery of the caravan or trailer separately.

We would recommend that you always carry a serviceable spare tyre and wheel appropriate to your vehicle, caravan or trailer.

Your cancellation rights

You have the right to cancel your policy in the 14 days after the start date of the policy, or the day on which you receive your policy documents, whichever is later. We will work out the premium for the period we have been insuring you and refund the balance. You will not be entitled to a refund if you have used the service during the current period of cover.

To exercise your right to cancel, please contact Hibernian Aviva Breakdown Rescue on 1890 40 50 80. If you do not exercise your right to cancel the policy it will continue in force and you will be required to pay the premium, as stated.

The law which applies to the contract

Under European law and the law of the Republic of Ireland, you and we can choose the law which will apply to this contract. We propose that the law of the Republic of Ireland will apply. This insurance is provided by us, Hibernian Aviva General Insurance Limited. We are set up and based in Ireland.

Our services - Republic of Ireland and the United Kingdom

Rescue

Rescue services are available whilst travelling in the Republic of Ireland and the United Kingdom.

If you have broken down on a public road we will provide the following:

- A Hibernian Aviva Breakdown Rescue patrol or contractor to assist you.
- Labour at the roadside.
- If we are unable to repair your vehicle within a reasonable time or if our patrolman/contractor considers the repairs unwise, we will transport your vehicle to the nearest competent repairer or your own garage, whichever is closer.
- Transport for you and up to eight passengers to the above destination. (If there are more than five people this may require two separate vehicles. An adult from the covered vehicle must accompany any children.)

What is *NOT* covered:

- Breakdowns within 500 metres of your home or where you normally keep your vehicle.
- Towing following an accident, fire, theft or act of vandalism or other incident normally covered by your motor insurance. If Hibernian Aviva Breakdown Rescue agrees to arrange recovery you will be required to pay Hibernian Aviva Breakdown Rescue's or any attending garage's applicable charges.
- The costs of parts, fuel or other supplies.
- Labour at any garage to which the vehicle is taken.
- Transportation costs for the whole distance if you wish to be taken to a destination further than the nearest competent repairer or your own garage, whichever is closer.
- Any events excluded under our General Exclusions (full details shown on page 30).

Recovery

Recovery services are available whilst travelling in the Republic of Ireland and the United Kingdom only. If you have chosen Hibernian Aviva Breakdown Rescue Plus and your vehicle breaks down as described under Rescue, we will provide the following service if we cannot get your vehicle repaired at the roadside within a reasonable time:

- Transportation of your vehicle to your home or a single address anywhere in the Republic of Ireland or United Kingdom.
- Transport for you and up to eight passengers to the above chosen destination. (If there are more than five people this may require two separate vehicles. An adult from your vehicle must accompany any children.)

The above Recovery service is also available should you be taken ill and cannot continue your journey as you have no passengers who can legally drive your vehicle. Ideally you will need to produce some form of medical certificate for this, however we will provide services as we see fit.

What is *NOT* covered:

- A second recovery if the original fault has not been properly repaired.
- The use of the Recovery service as a way to avoid repair costs.
- Recovery which is not arranged at the time of breakdown. This cannot be requested later.

At Home

In addition to the benefits described under Recovery, Rescue Plus also entitles you to use the service described under Rescue on page 14 within 500 metres of your home address or where you normally keep your vehicle.

Onward Travel

Onward Travel services are available whilst travelling in the Republic of Ireland and the United Kingdom only. Onward Travel benefits must be arranged at the time of breakdown and cannot be requested later.

You are entitled to one of the following extra benefits once we have decided that we cannot get your vehicle repaired locally:

- Replacement hire car.
- Alternative transport costs.
- Hotel accommodation.

Hibernian Aviva Breakdown Rescue will decide which service is most suitable under the circumstances.

Replacement hire car

We will pay for

- The hire cost of a car up to 1600cc for 48 hours.
- Insurance (including collision damage waiver - conditions apply) where a temporary transfer of your motor insurance is not possible.

Replacement hire car is subject to availability and our supplier's terms and conditions which will usually include, but are not limited to, the terms and conditions outlined on pages 32-34.

If we decide that a hire car is not a practicable solution for any reason, hotel accommodation or alternative transport will be provided instead.

Alternative transport

We will reimburse you for the cost of public transport for up to nine people to reach the end of their journey within the Republic of Ireland and the United Kingdom.

Hotel accommodation

We will arrange and reimburse you for one night's bed and breakfast for up to nine people in a hotel of our choice of up to €150 a person or €500 for each group whichever is less. You will have to pay for any extra hotel or transport costs.

Special medical assistance

Onward travel also provides special medical assistance. If you or one of your passengers is taken into hospital more than 30 kilometres from home we will arrange and pay for overnight accommodation for the other passengers, as described in 'Hotel accommodation' above. Special medical assistance is not available for planned hospital visits.

What is *NOT* covered:

- A second use of the onward travel benefits if the original fault has not been properly repaired.
- Other charges arising from your use of the hire car benefit such as fuel costs, deposit, any insurance excess charges, collecting and returning the vehicle and any costs due to you keeping the car after the agreed period of hire.
- If you require a second or any other type of vehicle we will try to arrange this for you. You will have to pay for any additional costs.
- If you are unfortunate enough to have an incident with the hire vehicle and you make an insurance claim, you will be responsible for paying any excess.

Our services - in Europe

This service is available to residents of the Republic of Ireland and provides emergency assistance by one of our contractors in the event of vehicle breakdown, accident, fire or theft, or when the only qualified driver is unfit to drive. It applies in all European countries including the former USSR west of the Ural Mountains, the Azores, the Mediterranean Islands, the Canary Islands, Madeira and Turkey.

Availability of services in eastern Europe

Every effort is made by Hibernian Aviva Breakdown Rescue to ensure a quality service is provided in eastern European countries but this may not necessarily be the same standard as in western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc. You should also be aware that unleaded fuel may not be widely available.

How do you get help?

If you are travelling in:

- The Republic of Ireland, call us FREE on **1800 44 88 88**
- Northern Ireland and the United Kingdom including the Channel Islands, call us on **01 612 102 113**

Any other country, call us on **00 44 1 612 102 113**.

Mobile phones

Customers using mobile telephones are recommended to contact their service provider for advice on using freephone numbers.

The regulations on the temporary importation and use of mobile and car phones vary from country to country. Please check with your service provider that your phone meets the requirements and necessary standards for the countries in which you are travelling.

Whilst convenient, mobile phones may be expensive to use and you should note some service providers charge for calls to free phone numbers. It may also not be possible for a Hibernian Aviva Breakdown Rescue Control Centre to return a call to a mobile or car phone but when it is, you may still have to pay the cost of an international call. Please note mobile phone costs are not covered under the policy and we regret that we cannot reimburse any telephone costs incurred. You are therefore recommended to use a conventional phone wherever possible. In case of difficulty in reaching an emergency number or to check cost please contact your service provider, or use a conventional phone.

Dialling codes

The dialling codes included in these telephone numbers were believed to be correct at the time of printing. However, they are subject to change without notice. In case of difficulty in being connected please check with the international telephone operator for the country you are in.

Before you travel

We strongly recommend you inform your own motor insurance company before taking your vehicle abroad. If you do not, your insurance cover may reduce to the minimum Road Traffic Act (or equivalent) requirement in the country where you are travelling. This would provide no cover for damage, fire or theft to your own vehicle. You should also inform your insurers if you are towing a trailer or caravan.

Cover and limits – Summary

For Breakdown Rescue, Breakdown Rescue Plus and European Breakdown Rescue Plus

COVER	LIMITS
Overall limit unless otherwise stated	€3,200
If you are towing a caravan the overall limit is increased to	€5,000

For European Breakdown Rescue Plus only

Service while in Europe	
Roadside assistance	€250
Onward travel (European Breakdown Rescue Plus)	
Additional accommodation	€45 per person for each night, up to €800
Additional car hire	Self-drive hire - up to 14 days
Spare parts dispatch	Overall limit applies
Vehicle break-in	Overall limit applies
Returning your vehicle to the Rep.of Ireland	Overall limit applies
Customs claims indemnity	Overall limit applies
Accidental damage to or loss of your tent	€45 per person for each night, up to €800
Replacement driver if unfit to drive	Overall limit applies
Urgent message relay service	Overall limit applies
Service after you return home	
Replacement vehicle after you return home	€320
Travel expenses to collect your vehicle which has been left abroad for repair	Overall limit applies

What will we do to help you abroad?

Rescue and recovery assistance

If you are travelling abroad and are stranded on a public highway through breakdown, road traffic accident or vandalism, we will arrange for a local breakdown service or garage to come out and try to repair your vehicle. If your vehicle cannot be repaired immediately it will be taken to the nearest garage. In the event of breakdown we will pay either:

- a contribution towards labour charges if it is possible to repair your vehicle to enable you to continue your journey on the same day, or
- inspection fees to confirm your vehicle cannot be repaired by your return travel date.

Spare parts despatch

We will also pay for freight, handling and ancillary charges on despatch of spare part(s) not obtained locally, plus the fare for one person to collect part(s) from the appropriate railway station or airport.

Special condition

Our agent will despatch parts as quickly as possible but delays will occur at weekends and bank holidays. Once you have asked for parts from our control centre, you are responsible for paying for their full cost, even if you obtain them locally. We and our agents will not be responsible for manufacturer or supplier errors, loss or damage of parts in transit or any delay in delivery.

What is *NOT* covered:

- the cost of any parts used for repairs to your vehicle at the roadside or at a garage.
- repair costs, including labour, if your vehicle was in a road traffic accident, damaged by fire or stolen.
- the cost of any repairs to your vehicle which are not essential to the continuation of your journey on the same day.
- any other costs not specified in this booklet.

Onward travel benefits

If our control centre abroad confirms repairs to your vehicle will take more than 12 hours, if your vehicle is to be returned to the Republic of Ireland, or if your vehicle has been stolen and not recovered within 24 hours, we will arrange and pay for either of the following:

- Additional accommodation expenses up to €45 per person per day (up to a maximum of €800) for a room only. You will need to make your own hotel arrangements unless you are in France or Monaco in which case our control centre can then help you with hotel arrangements.
- Up to 14 days self-drive car hire (including collision damage waiver, delivery charge and Green Card if required), or we will pay for standard/second class rail, or both, so that you and up to 8 passengers are able to continue your journey or return home. Any hired vehicle cannot be brought into the Republic of Ireland. We will arrange for a second hire for the Republic of Ireland part of your journey.

We will try to provide you with a hire car but this will not necessarily be the same as your vehicle. We are unable to hire utility vehicles, vans, motorised caravans, minibuses, motorcycles or cars with automatic gearboxes, towbars or roof racks.

Car hire is subject to the normal terms and conditions of the hiring company and you will be required to give your credit card details to cover a refundable deposit and extras. The driver must also have held a full EU driving licence or equivalent for a minimum of one year (2 years for France). If your vehicle is stolen or vandalised you must obtain a Police report.

What is *NOT* covered:

- the costs of any meals or any other hotel or extra costs.
- petrol, oil.
- personal insurance.
- collection charge and any other costs with self-drive car hire other than those stated above.
- first class rail fares.

Replacement driver

If a registered doctor declares the only qualified driver is medically unfit to drive, we will pay for the cost of a replacement driver to drive your vehicle and 8 passengers to your destination or home. Alternatively if a replacement driver is not available we will recover your vehicle and up to 8 passengers to your destination or home.

What is *NOT* covered:

- the cost of a replacement driver or any other costs if any of your passengers are legally able to drive your vehicle.

Vehicle break-in

If the windows, windscreen or locks of your vehicle have been damaged by somebody trying to break into your vehicle and you have subsequently obtained a Police report, we will pay the cost of emergency repairs to make your vehicle secure again.

What is *NOT* covered:

- the cost of repairs if they are not to make your vehicle secure.
- any event where you fail to obtain a Police report and submit this with your claim.
- for property in or on your vehicle.

Urgent messages

If your vehicle cannot be moved as it has broken down, been in an accident, damaged by fire or stolen, we will pay the cost of passing an urgent message from our control centre.

What is *NOT* covered:

- passing on a message through anyone other than our control centre.

Accidental damage or loss of your tent

If you are intending to camp but your tent is stolen or accidentally damaged so that you cannot use it, we will pay up to €45 per person each day towards accommodation expenses to a total of €800 or, at our discretion, authorise the cost of a replacement tent.

What is *NOT* covered:

- meals or any extra costs.
- damage to your tent caused by weather conditions.
- the cost of a replacement tent not authorised by us.
- any costs if your tent was stolen and you do not get a Police report.

Returning your car to the Republic of Ireland

If the appropriate Hibernian Aviva Breakdown Rescue Control Centre can confirm with the garage that repairs cannot be completed by your planned return date, we will pay the costs of returning your vehicle by road transporter from abroad to your home or chosen repairer in the Republic of Ireland. If the vehicle is a 'write-off', we will also pay the cost of packing and freighting baggage, provided that we have not paid you an amount instead of returning your vehicle home.

What is *NOT* covered:

- the cost of repatriation if this is more than the Republic of Ireland market value of your vehicle.
- the cost of repatriation if your vehicle is unroadworthy.
- any costs arising from an incident not reported to our control centre.
- any cost not described above.

Important - please note:

- You should check with your insurers that your vehicle and its contents will be covered in transit for loss or damage.
- If your vehicle is not able to be driven due to a road traffic accident, fire or theft, any damage which you are entitled to have repaired by your motor insurers must be reported to them immediately. Your insurers must decide whether to authorise repairs abroad or have your vehicle repatriated. We cannot repatriate your vehicle unless your insurers first give their permission.
- If your vehicle is a 'write off' and the motor insurers have not confirmed a total loss, we may pay an amount to the vehicle's owner instead of repatriating your vehicle to the Republic of Ireland.
- If your vehicle is being repatriated and customs in any country find its contents to be breaking the law then this cover will become invalid and we will not pay any claims.

Customs claims indemnity

If your vehicle cannot be reasonably repaired as a result of fire or theft which has happened abroad during the journey and it has to be scrapped under Customs supervision in the country where it is situated, or it has been stolen abroad during the journey and has not been found, we will pay indemnity against Continental Customs claims for any liability for duty claimed. Please call our European support team on **0044 8705 493 320** Monday to Friday 9am-5pm to claim for Customs Claims Indemnity.

What is *NOT* covered:

- any import duties which do not relate to your vehicle.

Collection of your vehicle left abroad to be repaired

If repairs to your vehicle due to breakdown cannot be completed in time for your return home, we will pay the costs of one person to return abroad to collect your vehicle once the repairs have been made. We will pay for the following:

- standard/second class rail fare plus other public transport fares.
- single homeward ferry fare for your vehicle and one person.
- single room only hotel accommodation for one person limited to €45 if this is needed to complete the round trip.

What is *NOT* covered:

- first class rail fares.
- the cost of any meals.
- any other costs.

Replacement vehicle on your return home

If you are waiting for your vehicle to be returned from abroad under the terms of this policy, we will pay up to €320 for self-drive car hire including collision-damage waiver. Please call our European support team on **0044 8705 493 320** Monday to Friday 9am - 5pm to claim for this service.

What is *NOT* covered:

- fuel, oil, personal insurance and any other costs.
- self-drive car hire after your vehicle is returned to your chosen address in the Republic of Ireland.
- self-drive car hire if you or a person chosen by you is collecting your vehicle from abroad after it has been repaired.

Exclusions - which apply to our European cover

- (A) Any costs which would have been payable even if the incident causing the claim had not occurred.
- (B) Your vehicle if it is used for or if you take part in motor racing, rallies or other competitive events.
- (C) Liability for costs or losses due to delays or acts or omissions of anyone we have instructed but have no direct control of, such as garages, hotels, car hire firms etc. You are responsible for ensuring that repairs are carried out to your own satisfaction and you are liable for any labour costs which amount to more than the limits of this policy. You are also liable for the costs of all parts. **If it is necessary to return your vehicle to the Republic of Ireland unattended you should check with your motor insurers that your vehicle and its contents will be covered against loss or damage in transit.**
- (D) Any costs for hiring a vehicle other than under the terms of this policy.
- (E) Any liability for claims as a result of acts of nature, strikes, war, invasion, riot, revolution or any similar event.
- (F) Any loss, damage or liability directly or indirectly caused by:
 - Ionising radiation or radioactive contamination from any nuclear fuel or nuclear waste or any risk from nuclear equipment.
 - pressure waves caused by aircraft or other flying machines travelling at sonic or supersonic speeds.
- (G) Breakdown due to:
 - i. Lack of oil or water.
 - ii. Frost damage.
 - iii. Rust or corrosion.
 - iv. Unserviceable/unroadworthy tyres.
- (H) The effect of intoxicating liquors or drugs.
- (I) Your vehicle being driven by anyone not holding a valid full EU driving licence.

- (J) Any incident leading to a claim under this policy which is covered under any other insurance, breakdown or medical policy, we will only pay our share of the claim. This restriction does not apply to the limits under the vehicle break-in cover.

- (K) Vehicle break-in benefits do not apply in respect of:
 - loss of or damage to property in your vehicle if it has been left unattended or in a public garage for more than 24 hours or whilst it is unattended on a vehicle transporter, on a train or at sea,

 - your property if it is confiscated, destroyed or kept by customs or any other authority.

Exclusions - which apply to the whole policy

Hibernian Aviva Breakdown Rescue does not cover:

1. Any breakdowns that occur during the first 24 hours after you have joined or reinstated your membership;
or
any breakdown covered under an upgraded membership that occurs during the first 24 hours after you have upgraded your membership (including adding another vehicle). Your previous membership services will be available during this 24 hour period.
2. Vehicles which were broken down or unroadworthy at the time of joining, upgrading or reinstating your membership.
3. Vehicles which have broken down anywhere other than on a public highway, or other road or area to which the public have right of access.
4. Vehicles which have broken down as a result of taking part in any motor sport event (including, without limitations, rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road.
5. Vehicles being demonstrated or delivered under trade plates.
6. The transportation of any vehicle or trailer which contains horses or livestock.
7. The transportation of any vehicle which we suspect to be loaded over its legal limit.
8. The cost of draining or removing contaminated fuel. We arrange for your vehicle to be taken to the nearest garage for assistance, but you will have to pay for any work carried out. Any other recovery may be arranged but you will be liable for the additional cost.

9. Any costs incurred without our prior consent. All requests for service must be made directly to Hibernian Aviva Breakdown Rescue.
10. Specialist equipment (which is equipment in our view not usually carried by our patrols or contractors). We will however try to arrange for the specialist services if needed, but you will have to pay for any additional costs direct to the contractor.
11. Any costs incurred as a result of you failing to carry a serviceable spare tyre and wheel, or incurred in arranging the removal of a wheel secured by locking wheel nuts when you are unable to provide a serviceable key, appropriate to your vehicle. **Note:** Motorised vehicles that are manufactured without the provision of a spare wheel will be considered on their individual merits. Assistance in changing a wheel is covered, subject to you carrying a serviceable spare as specified above.
12. The cost of a locksmith (if we are unable to open the vehicle for any reason). We will arrange for your vehicle to be taken to a nearby garage for assistance but you will have to pay for any work carried out on the vehicle. Any other recovery may be arranged but you will be liable for the additional costs.
13. Vehicle storage charges.
14. The cost of ferry crossings and/or toll fees for the policyholder's vehicle and the return ferry costs and/or toll fees of the accompanying recovery vehicle if required to enable a successful recovery.
15. The fitting of any parts or batteries purchased by you prior to our attendance. That is to ensure that parts are fitted from a reputable source in order to avoid secondary call outs.

Terms and conditions

1. Our employees and contractors will use reasonable skill and care when providing the service.
2. You or someone nominated by you, must be with your vehicle when the patrol or contractor arrives. Service will then be provided in accordance with your chosen cover.
3. Service will be provided only to your vehicle specified in the cover details or to a vehicle that has been notified to and acknowledged in writing by us as being a permanent substitution for the previous vehicle. You should, therefore, ensure that such notification is made immediately a substitution occurs to avoid service being refused.
4. For cover to apply the vehicle must:
 - be a car registered for road use in the Republic of Ireland,
 - carry no more than the number of persons recommended by the manufacturer (and for whom seats are provided) with a maximum of 9 persons including the driver,
 - not be used for the purpose of private or public hire,
 - not exceed (including any load carried) the following dimensions: 3,500kg in weight and 2.3 metres in width - see vehicle specifications table (page 12).
5. If someone other than you calls us out and the service provided goes above the terms of the cover provided, you will have to pay the costs.
6. If you pay for your cover by direct debit and no longer require cover, it is your responsibility to ensure the direct debit agreement is cancelled through your bank as no refunds will be made.
7. We will not issue a cash refund of your premium if you cancel or downgrade your cover, unless it is less than 14 days after the day of purchase of the contract or after the day on which you receive your policy documentation, whichever is the later.

8. Further to 'Your cancellation rights' on page 13, if you decide to cancel, the policy is paid up and you have not utilised the breakdown service, we will issue a refund for the amount of whole months unused cover.
9. Minimum premium - your policy may be subject to a minimum premium.
10. If you upgrade your cover a pro-rata charge will be made.
11. We will take legal action against anyone who uses our services dishonestly.
12. If we provide service to a child, an adult must accompany the child travelling in your vehicle.
13. If there are any domestic animals in your vehicle, their onward transportation is at our discretion and solely at your risk. We will not insure any animal during any onward transportation we undertake. Unless there is a safety issue, guide dogs will always be transported with their owners.
14. Following a breakdown attended by the Garda or other emergency service, removal of your vehicle will not take place until the emergency service concerned has authorised it. If the Garda or emergency service concerned insist on immediate recovery by a third party, the costs of this may need to be met by you.
15. We will not be responsible for any indirect losses that are incurred as a result of our acts or omissions.
16. We do not guarantee to carry out service if we are prevented from doing so in circumstances beyond our reasonable control including, without limitations; the activities of civil or government authorities, industrial disputes, acts of nature or severe weather conditions.
17. We have the right to refuse to give service and/or cancel cover if anyone using our service behaves in a threatening or abusive way to our staff or contractors. We further reserve the right to refuse you service and/or cancel cover where upon attending a request for assistance you have (or any person present in the vehicle has) displayed such behaviour to our staff or contractors in the past.

18. Upon renewal of your Hibernian Aviva Breakdown Rescue cover, the services that you will receive will be those set out in the terms of cover current at the time of such renewal.
19. In the event that you require vehicle recovery following a road traffic accident and Hibernian Aviva Breakdown Rescue arrange recovery for you, we will not be responsible for meeting the costs involved and it is your responsibility to ensure that you properly comply with any requirements of your motor insurer in making a claim under your motor insurance policy. If Hibernian Aviva Breakdown Rescue agrees to arrange recovery you will be required to pay Hibernian Aviva Breakdown Rescue's or any attending garage's applicable charges.
20. Your no call out discount.
If no call outs are made in a period of cover, your no call out discount will be increased by a set amount at renewal, up to a maximum of 40%. The scale will operate as follows

YEAR	DISCOUNT
0	- 0% (Start Year)
1	- 20%
2	- 30%
3	- 40%

If you have 1 call out during a period of cover we will step back your no call out discount at renewal as follows:

- 40% to - 30%

- 30% to - 20%

- 20% to 0%

If you have more than 1 call out during a period of cover your no call out discount will reduce to 0% at the following renewal.

Minimum premium - your policy may be subject to a minimum premium.

We are part of the Hibernian Aviva Group, one of Ireland's largest and most successful financial organisations. Our membership of the Hibernian Aviva Group means we are backed by the strength of Aviva plc, the world's fifth largest insurance group with operations in 27 countries worldwide.

We are very proud of our strong reputation in Ireland. Our activities include general insurance, managing risk, health insurance, pensions and life assurance, managing investments and personal financial services. Our aim is to provide an efficient and professional service through our nationwide network of branches and independent brokers, together with our customer contact centre and our website www.HibernianAviva.ie

Looking out for you' is at the heart of everything we do. From our innovative, original products and services to our commitment to security, quality and value, we are constantly looking at new ways to meet our customers' needs today, tomorrow and in the future.



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Committed to clearer communication.

For our joint protection, we may record and monitor calls.

Hibernian Aviva Breakdown Rescue cover is underwritten by Hibernian Aviva General Insurance Limited.



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