



VOLVO ASSISTANCE

HANDBOOK



THIS BOOKLET CONTAINS THREE SEPARATE DOCUMENTS.

THE 'DEMANDS AND NEEDS STATEMENT' AND THE 'ABOUT US AND OUR INSURANCE SERVICES' DOCUMENTS BOTH EXPLAIN HOW THIS VOLVO ASSISTANCE POLICY HAS BEEN SOLD TO YOU.

THE 'POLICY WORDING' PROVIDES THE FULL TERMS, CONDITIONS AND EXCLUSIONS OF THE INSURANCE POLICY FOR VOLVO ASSISTANCE.

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Demands and Needs Statement

Volvo Assistance meets the demands and needs of customers who wish to insure themselves with respect to roadside assistance for their vehicle for 12 months.

Volvo Assistance does not cover everything. You should read this policy carefully to make sure it provides the cover you need.

You may already possess alternative insurance(s) for some or all of the features and benefits this type of policy provides. It is your responsibility to investigate this.

AWP Assistance UK Ltd trading as Volvo Assistance has only provided you with information and has not provided you with any recommendation or advice about whether this product fulfils your specific insurance demands and needs.

About Us and Our Insurance Services

Volvo Assistance
102 George Street
Croydon
CR9 6HD

1. The Financial Conduct Authority (FCA)

The FCA is the independent watchdog that regulates financial services. Use this information to decide if our services are right for you.

2. Whose products do we offer?

We are an insurance intermediary that offers products from a single insurance company, AWP P&C SA which is a French company duly authorised in France. We act on their behalf.

3. What services will we provide you with?

You will not receive any personal advice or recommendation from us for roadside assistance. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed.

4. What will you have to pay us for this service?

You will only pay us the premium for your policy, and you will not pay us a fee for arranging this on your behalf. We are paid for our services to you by the insurance company, AWP P&C SA. The nature of such payment is a mixture of commission and other fees based on our costs for administering your policy.

5. Who regulates us?

AWP Assistance UK Ltd, 102 George Street, Croydon CR9 6HD, trading as Volvo Assistance, is authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 311909.

Our permitted business includes arranging roadside assistance insurance.

You can check this on the FCA's Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768 or 020 7066 1000.

6. What to do if you have a complaint

If you wish to register a complaint, please contact us:

In writing: Customer Service, Volvo Assistance, 102 George Street, Croydon CR9 6HD.

By email: CustomerSupport@Allianz-Assistance.co.uk

By phone: 020 8603 9853

If you cannot settle your complaint with us, you can contact the Financial Ombudsman Service for independent arbitration: Visit www.financial-ombudsman.org.uk, write to Financial Ombudsman Service, Exchange Tower, London E14 9SR, call 0800 023 4567 or 0300 123 9 123 or email complaint.info@financial-ombudsman.org.uk

7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk

1. Introduction

1.1 Welcome

Thank **you** for taking out Volvo Assistance with **us**.

Volvo Assistance has been designed to help protect **you** against the costs incurred in the event of a **breakdown/immobilisation** of the **insured vehicle** occurring within the **area of cover**.

Your confirmation of cover letter shows the sections of the policy that are applicable, the **insured vehicle** covered and any special terms or conditions that may apply.

It is very important that **you** read the whole of the applicable sections of this policy together with the **confirmation of cover letter** and make sure that **you** understand what is covered, what is not covered and what to do if **you** require assistance.

All the details of how to make a claim together with conditions of the policy are set out in the following pages.

Please keep this policy book and **your confirmation of cover letter** in a safe place.

1.2 Important Contact Details

1.2.1 Assistance

In the event of requiring assistance following vehicle **breakdown/immobilisation**, **you** should contact **Volvo Assistance**. Please have the following information to hand when calling:

- Location of vehicle
- Registration number of **your** vehicle
- A contact telephone number
- Description of problem

When in the **UK** call 020 8603 9416 or freephone 0800 777 116.

When in **Continental Europe** call +44 20 8603 9993.

All calls to **Volvo Assistance** may be recorded. This will assist **us** in confirming details of a call that may be incomplete or unclear.

1.2.2 Change of Address

If **you** need to update **your** contact details please call Volvo Assistance Administration on 0345 641 9748. Alternatively, please complete the Change of Address form on page 23.

1.3 Summary of Cover

Cover and Limits	All claim limits in this document and in your confirmation of cover letter are exclusive of VAT. This product is only available for vehicles up to the age of 10 years old.
Volvo Assistance In the UK Local Recovery / Roadside or Home Assistance	<ul style="list-style-type: none">• Onward Travel up to £525 per beneficiary or Hotel Accommodation up to £90 per beneficiary per night for a maximum of 4 nights or Car hire up to a maximum of 3 days per valid claim for assistance (subject to Volvo Assistance first providing Local Recovery / Roadside or Home Assistance).
Volvo Assistance In Continental Europe Local Recovery / Roadside Assistance	<p>This service is only available for travel not exceeding 90 days in one single trip.</p> <ul style="list-style-type: none">• Onward Travel up to £525 per beneficiary or Hotel Accommodation up to £90 per beneficiary per night for a maximum of 4 nights or Car hire up to a maximum of 3 days per valid claim for assistance (subject to Volvo Assistance first providing Local Recovery / Roadside Assistance).

For full terms and conditions please read this policy document together with **your confirmation of cover letter**.

2. Important Information

2.1 Insurer

Volvo Assistance insurance is underwritten by AWP P&C SA and is administered in the **United Kingdom** by AWP Assistance UK Ltd (trading as **Volvo Assistance**).

2.2 How your policy works

Your policy and **confirmation of cover letter** is a contract between **you** and **us**. **We** will pay for any claim **you** make which is covered by the policy and level of cover chosen that occurs during the **period of insurance**.

Unless specifically mentioned, the benefits and exclusions within each section apply to the **insured vehicle**. **Your** policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under the section 'Definition of Words'. These words have been highlighted by the use of bold print throughout the policy document.

2.3 Cancellation Rights

If this cover does not meet **your** requirements or should **you** decide to cancel this insurance policy for any reason within 14 days of receipt of the original documentation, **you** can obtain a full refund of the premium paid without charge. After this 14 day period **you** will be entitled to a pro-rata refund subject to no claims being paid under the policy, less an administration fee of £25. In either case, if **you** have asked **us** to perform or provide any of the services given under this policy

we are entitled to recover all costs that **you** have used for the service provided. To obtain a refund please write to **us** at Volvo Assistance, PO Box 1149, Croydon, CR9 1ZQ or phone 0345 641 9748 or contact the selling agent.

2.4 Transfer of Ownership

If **your** car is sold direct to a **private individual**, the remaining cover may be transferred to the new owner providing that the registration fee of £20 is paid. Cover will not be transferred until payment has been made. As soon as possible after the date of sale, please complete the form at the back of this document, attach a cheque for the transfer fee of £20 and send it to:

Volvo Assistance, PO Box 1149, Croydon, CR9 1ZQ.

Please make cheques or postal orders payable to **Volvo Assistance**.

Please note that the form must be signed by the existing policyholder named on the **confirmation of cover letter**.

N.B. The Volvo Assistance product is not transferable to another vehicle other than that shown on the **confirmation of cover letter**.

2.5 Renewal of your Volvo Assistance Policy

We will send **you** a renewal notice at least within 21 days prior to the expiry of the **period of insurance** as shown on **your confirmation of cover letter**.

We may vary the terms of **your** cover and the premium rates at the renewal date.

2.6 Data Protection Notice

We care about **your** personal data.

This summary and **our** full privacy notice explain how **Volvo Assistance** protects **your** privacy and uses **your** personal data.

Our full privacy notice is here:

www.volvoassistance.co.uk/privacypolicy

If a printed version is required, please write to **us** at Customer Service (Data Protection), Volvo Assistance, 102 George Street, Croydon, CR9 6HD.

2.6.1 How will we obtain and use your personal data?

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties such as the manufacturer of the **insured vehicle** and their franchised dealers and authorised repairers.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

2.6.2 Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as motor dealerships and recovery operators;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

2.6.3 How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

2.6.4 Where will your personal data be processed?

Your personal data may be processed both inside and outside the **United Kingdom (UK)** or European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the **UK** or EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the **UK** or EEA receive an adequate level of protection.

2.6.5 What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;

- Request that **we** provide it to **you** or a new insurer; and
- To file a complaint.

2.6.6 Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

2.6.7 How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer, AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD

By telephone: 0208 603 9853

By email: AzPUKDP@allianz.com

2.7 Financial Services Compensation Scheme (FSCS)

For **your** added protection, the **insurer** is covered by the FSCS. **You** may be entitled to compensation from the scheme if the **insurer** cannot meet its obligations. This depends on the type of business and the circumstances of the claim.

Insurance cover provides protection for 90% of the claim, with no upper limit.

Further information about the compensation scheme arrangements is available from the FSCS, telephone number 0800 678 1100 or 020 7741 4100, or by visiting their website at www.fscs.org.uk

2.8 Governing Law

Unless **you** and **we** agree otherwise, English law will apply and all communications and documentation in relation to this insurance will be in English. In the event of a dispute hereunder, the English courts shall have exclusive jurisdiction. No term of this insurance agreement is to be enforceable by any third party pursuant to the Contract (Rights of Third Parties) Act 1999.

Your statutory rights are not affected in any way by this insurance policy.

2.9 Contracts (Rights of Third Parties) Act 1999

We, the **insurer** and **you** do not intend any term of this contract to be enforceable by any third party pursuant to the Contract (Rights of Third Parties) Act 1999.

2.10 Making a Complaint

We aim to provide **you** with first class insurance cover and service. However, there may be times when **you** feel **we** have not done so. If this is the case, please tell **us** about it so that **we** can do **our** best to solve the problem. If **you** make a complaint **your** legal rights will not be affected.

In the first instance, please contact: Customer Service, Volvo Assistance, PO Box 1149, Croydon, CR9 1ZQ
email: customersupport@allianz-assistance.co.uk
phone: 020 8603 9853.

Please supply **us** with **your** name, address, policy number/vehicle registration and claim number where applicable and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint in the shortest possible time.

If **you** are not satisfied with **our** final response **you** can refer the matter to the Financial Ombudsman Service for independent arbitration:

Visit www.financial-ombudsman.org.uk, write to Financial Ombudsman Service, Exchange Tower, London E14 9SR, call 0800 023 4567 or 0300 123 9 123 or email complaint.info@financial-ombudsman.org.uk

3. Definition of Words

When the following words and phrases appear in this policy document or **confirmation of cover letter**, they have the specific meanings given below. These words are highlighted by the use of bold print.

Area of cover

Means **UK** and **Continental Europe**

Beneficiary, beneficiary's, beneficiaries

Means **you** or any other driver of the **insured vehicle** using the **insured vehicle** with **your** permission and any passenger of the **insured vehicle** at the moment a **breakdown/immobilisation** occurs.

Breakdown/immobilisation

Means electrical or mechanical breakdown; road traffic accident; loss of keys; loss, damage or destruction by fire, theft or vandalism; lack of fuel, incorrect fuelling or contaminated fuel and punctures, causing the **insured vehicle** to be immobilised.

Confirmation of cover letter

Means the letter which was sent to **you** with this policy document.

Continental Europe

Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus (Greek Territory only), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia*, San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands but excluding Canary Islands), Sweden, Switzerland, Turkey.

*Cover in Russia is limited to a 31 mile radius from the external ring of the following Cities; St Petersburg, Moscow, Rostov On Don, Togliatti and Perm.

Insured vehicle

Means the **insured vehicle** shown on the **confirmation of cover letter**, for which the appropriate insurance premium has been paid.

Insurer

AWP P&C SA.

Volvo Assistance, we, our, us

Means AWP Assistance UK Ltd which administers the insurance on behalf of the **insurer** and Volvo Car UK Limited.

Period of insurance

Means the period shown on **your confirmation of cover letter**.

Private individual

Means a person who is using the **insured vehicle** for their own personal use and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

United Kingdom (UK)

Means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

You, your, yours

Means the **private individual** named on the **confirmation of cover letter**, or as replaced by any new owner correctly declared to **us** using the Transfer of Ownership Form in this document and accepted by **us**.

4. Volvo Assistance

Volvo Assistance provides **you** with the following assistance services and benefits for motoring emergencies to aid **you** in the event of a covered **breakdown/immobilisation** of the **insured vehicle** in the **UK** or **Continental Europe** as set out in this section of this document.

4.1 What to do if you need assistance

If **you** require help, please do not attempt to make **your** own arrangements as reimbursement cannot be made to **you** retrospectively.

Please contact **Volvo Assistance** with the following details:

- Location of vehicle
- Registration number of **your** vehicle
- A contact telephone number
- Description of problem

When in the **UK** call 020 8603 9416 or freephone 0800 777 116.

When in **Continental Europe** call +44 20 8603 9993.

All calls to **Volvo Assistance** may be recorded. This will assist **us** in confirming details of a call that may be incomplete or unclear.

4.2 European Autoroute Restrictions

If assistance is required on a French Autoroute or on certain other Autoroutes in **Continental Europe**, **you** must use the official SOS boxes at

the side of the road to arrange initial assistance or recovery. As these roads are privatised, neither **Volvo Assistance** nor any other assistance organisation is allowed to assist **you** on these roads.

Once the **insured vehicle** has been recovered from the Autoroute, **you** should contact **Volvo Assistance** and **we** will make any further arrangements for **you** and inform **you** how to reclaim costs incurred for recovery from the Autoroute.

4.3 Volvo Assistance Benefits in the UK

4.3.1 Local Recovery or Roadside and Home Assistance

In the event of **breakdown/immobilisation**, **Volvo Assistance** will organise and pay the cost of taking the **insured vehicle** to the nearest Authorised Volvo Dealer or Volvo Authorised Workshop within a 50 mile radius should a roadside repair prove unsuccessful.

4.3.2. Storage

If **your insured vehicle** has to be stored following recovery by **Volvo Assistance**, **we** will pay for the cost of local recovery and storage to a maximum of £90.

If **Volvo Assistance** are unable to mobilise **your** vehicle following local recovery/roadside or home assistance, **you** will be entitled to one of the following benefits.

4.3.3. Onward Travel or Hotel Accommodation or Car Hire

In the event of **breakdown/immobilisation** of the **insured vehicle** in the **UK** where the **insured vehicle** cannot be repaired within 4 hours or the same day, after arrival at the Authorised Volvo Dealer or Volvo Authorised Workshop, **Volvo Assistance** will organise and pay for one of the following:

Onward travel for **you** and **your beneficiaries**. This means hiring a taxi to a maximum of 50 miles or £45, or if **you** are more than 50 miles away from **your** home address first class rail or if **your** journey exceeds 6 hours economy class air fare, to enable the **beneficiaries** to return or continue to any destination of the **beneficiaries'** choice within the **UK** up to a maximum of £525 per **beneficiary**.

Or

If **you** are more than 50 miles away from **your** home address, overnight hotel bed and breakfast accommodation for up to £90 per **beneficiary** per night, for a maximum of 4 nights. Overnight hotel accommodation is limited to one night if the **breakdown/immobilisation** arose through road traffic accident, attempted theft, vandalism, theft or fire of the **insured vehicle** up to a maximum of £90 per **beneficiary**. Please note hotel accommodation is not available for **breakdown/immobilisation** arising through incorrect fuel or contaminated fuel.

Or

In the event of **breakdown/immobilisation** of the **insured vehicle** **Volvo Assistance** will organise and pay for a temporary replacement vehicle, during the time that the **insured vehicle** is being repaired, for the duration of repair up to a maximum period of 3 days. The temporary replacement vehicle will only be provided if **Volvo Assistance** has arranged the recovery of the **insured vehicle** to an Authorised Volvo Dealer or Volvo Authorised Workshop. Car hire is limited to one day for **breakdown/immobilisation** arising through; road traffic accident, attempted theft, vandalism, theft or fire. Please note car hire is not available for **breakdown/immobilisation** arising through incorrect fuel or contaminated fuel.

You must be able to satisfy the requirements of the car rental company which include:

- The rental provider will need to see **your** valid driving licence and **you** will be asked for a deposit to cover fuel charges, insurance and any additional days hire.
- Certain endorsements on **your** licence may prejudice **your** eligibility to hire a vehicle. Insurance requirements may stipulate that **you** must have held a full **UK** driving licence for a minimum of 12 months and are aged between 25 and 65.

You must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel, insurance and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the **insured vehicle**.

4.3.4 Vehicle Collection

On completion of repairs to **your insured vehicle** by an Authorised Volvo Dealer or Volvo Authorised Workshop, **Volvo Assistance** will pay the cost of **you** collecting the **insured vehicle**, by taxi, 1st class train fare or economy class air fare where train travel exceeds 6 hours.

Taxi is limited to 50 miles or £45 maximum and the vehicle collection benefit is not available where the original **breakdown/immobilisation** arose through road traffic accident, attempted theft, vandalism, theft, fire, incorrect fuelling or contaminated fuel.

4.3.5 Message Service

Volvo Assistance will pass on urgent messages to **you** or the **beneficiaries'** family, business or friends if **your** journey has been delayed due to the **breakdown/immobilisation** of the **insured vehicle**.

4.4 Volvo Assistance Benefits in Continental Europe (this service is only available for travel not exceeding 90 days in one single trip).

4.4.1 Local Recovery or Roadside Assistance

In the event of **breakdown/immobilisation** in **Continental Europe**, **Volvo Assistance** will organise and pay for the costs of taking the **insured vehicle** to the nearest Authorised Volvo Dealer or Volvo Authorised Workshop should roadside assistance prove unsuccessful.

4.4.2. Storage

If **your insured vehicle** has to be stored following recovery by **Volvo Assistance**, **we** will pay for the cost of local recovery and storage to a maximum of £90.

If **Volvo Assistance** are unable to mobilise **your insured vehicle** following local recovery/roadside assistance in **Continental Europe**, **you** will be entitled to the one of the following benefits.

4.4.3 Onward Travel or Hotel Accommodation or Car Hire

In the event of **breakdown/immobilisation** of the **insured vehicle** in **Continental Europe** where the **insured vehicle** cannot be repaired within 4 hours or the same day, after arrival at the Authorised Volvo Dealer or Volvo Authorised Workshop, **Volvo Assistance** will organise and pay for one of the following:

Onward travel for **you** and **your beneficiaries** means taxi to a maximum of 50 miles or £45, or first class rail or if **your** journey exceeds 6 hours economy class air fare, to enable the **beneficiaries** to return or continue to any destination of the **beneficiaries'** choice up to a maximum of £525 per **beneficiary**.

Or

Overnight hotel bed and breakfast accommodation for up to £90 per **beneficiary** per night, for a maximum of 4 nights. Overnight hotel accommodation is limited to one night if the **breakdown/immobilisation** arose through road traffic accident, attempted theft, vandalism, theft or fire of the **insured vehicle** up to a maximum of £90 per **beneficiary**. Please note hotel accommodation is not available for **breakdown/immobilisation** arising through incorrect fuel or contaminated fuel.

Or

Volvo Assistance will organise and pay for a temporary replacement vehicle, during the time that the **insured vehicle** is being repaired, for the duration of repair up to a maximum period of 3 days. The temporary replacement vehicle will only be provided if **Volvo Assistance** has arranged the recovery of the **insured vehicle** to an Authorised Volvo Dealer or Volvo Authorised Workshop. Car hire is limited to one working day for **breakdown/immobilisation** arising through road traffic accident, attempted theft, vandalism, theft or fire. Please note car hire is not available for **breakdown/immobilisation** arising through incorrect fuel or contaminated fuel.

You must be able to satisfy the requirements of the car rental company which include:

- The rental provider will need to see **your** valid driving licence and **you** will be asked for a deposit to cover fuel charges, insurance and any additional day's hire.
- Certain endorsements on **your** licence may prejudice **your** eligibility to hire a vehicle. Insurance requirements may stipulate that **you** must have held a full **UK** driving licence for a minimum of 12 months and are aged between 25 and 65.

You must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel, insurance and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the **insured vehicle**.

4.4.4 Vehicle Repatriation

In the event of **breakdown/immobilisation** in **Continental Europe** where the **insured vehicle** cannot be repaired and where the repairs will take longer than 3 days, **Volvo Assistance** will repatriate the **insured vehicle** to the nearest Authorised Volvo Dealer or Volvo Authorised Workshop or to **your** home address in the **UK**.

4.4.5 Message Service

Volvo Assistance will pass on urgent messages to **you** or the **beneficiaries'** family, business or friends if **your** journey has been delayed due to the **breakdown/immobilisation** of the **insured vehicle**.

4.5 Assistance Exclusions

Volvo Assistance will not assist or reimburse **you** or **beneficiaries** in the event of a call for assistance or claim caused by, arising from or in connection with the following:

1. **We** will not pay for any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused **you** to claim, unless expressly stated in this policy.
2. Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
3. Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.

4. War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
5. Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
6. Any costs covered under any other warranty, guarantee, insurance or cover.
7. Accident or injury either through voluntary non-observance of the laws of the land in which the **beneficiary** is travelling or the practice of activities not authorised by the local authorities.
8. The cost of replacement parts.
9. Damage or injury intentionally caused by **you** or a **beneficiary** or resulting from participation in a criminal act or offence.
10. The **beneficiary/beneficiaries** or any other third party organising any of the services detailed in this policy without first having authorisation from **Volvo Assistance** and a file number.
11. Any costs that would have been payable normally by **you** or the **beneficiaries**, such as fuel, congestion or toll charges.
12. Charges for specialist recovery or charges incurred by **us** where the **insured vehicle** is not being used on a public highway or when the **breakdown/immobilisation** occurred where the **insured vehicle** was not accessible using **our** standard recovery equipment.
13. **Breakdown/immobilisation** which happens outside the **area of cover**.

14. Faulty repairs, incorrect servicing or failure to have the **insured vehicle** serviced in accordance with the manufacturer's specification.
15. Vehicles modified in any way from the original manufacturer's specification.
16. Any costs incurred after the **insured vehicle** has been repaired and is available to be driven.
17. Any sundry expenses resulting from an incident claimed for under this section, for example telephone or mobile phone calls, faxes, food and drink.

4.6 Caravan and Trailers

Caravans or trailers are covered for **breakdown/immobilisation** when being towed by the **insured vehicle**. **We** will arrange for **your** caravan or trailer to be taken near to the repairing Authorised Volvo Dealer or Volvo Authorised Workshop. **We** will not however be liable for any goods, possessions or livestock being transported.

4.7 Adverse Weather Conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the **beneficiaries** travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to the **insured vehicle** later.

4.8 Release Fees

Should the **insured vehicle** be stolen and subsequently recovered by the Police, **you** may be required by them to pay a release fee before **we** can remove the **insured vehicle** to an Authorised Volvo Dealer or Volvo Authorised Workshop or to **your** home address.

4.9 Specialist Charges

In the event that the recovery of the **insured vehicle** requires the use of specialist equipment, any such costs in addition to **our** standard recovery services will be payable by **you**.

4.10 Lock Out or Lost Keys

In the event that entry to the **insured vehicle** is not possible and spare keys are not available, a forced entry may be required. If this happens, before any attempt is made to enter the **insured vehicle**, **we** will ask **you** to sign a declaration giving **your** permission for this to take place and stating that any resulting costs will be **your** responsibility.

5. General Terms and Conditions

These conditions apply to all sections of **your** roadside assistance insurance and **you** must meet them before **we** make a payment.

5.1 Information You Need To Tell Us

There is certain information that **we** need to know as it may affect the terms of the insurance cover **we** can offer **you**.

You must, to the best of **your** knowledge, give accurate answers to the questions **we** ask when **you** buy **your** Volvo Assistance policy. If **you** do not answer the questions truthfully it could result in **your** policy being invalid and could mean that all or part of a claim may not be paid.

If **you** think **you** may have given **us** any incorrect answers, or if **you** want any help, please call 0345 641 9748 as soon as possible and **we** will be able to tell **you** if **we** can still offer **you** cover.

5.2 Claims - Your Duties

If a claim occurs **you** must comply with the relevant claims procedures described in this document as soon as **you** can.

5.3 Claims - Our Duties

We can take over and carry out the defence or settlement of any claim. After **we** have made a payment, **we** can pay to take legal action to get back any payment **we** have made under this roadside assistance insurance.

If **we** want to, **we** will examine the **insured vehicle** and will test damaged components.

5.4 Looking After Your Vehicle

You must take all reasonable steps to safeguard the **insured vehicle** against **breakdown/immobilisation**.

5.5 Fraud

If **you** or any **beneficiary** claiming under this insurance makes a claim that is false or dishonest in any way, this insurance will not be valid and **you** will lose all benefits under it.

5.6 Other Makes

If **Volvo Assistance** are unable to mobilise **your insured vehicle** following local recovery/roadside assistance in **Continental Europe** and **your insured vehicle** is recovered to an Authorised Dealer **you** are then entitled to onward travel or hotel accommodation or car hire.

6. Change of Address Form

Please complete the details below and send to the address below: Volvo Assistance, PO Box 1149, Croydon, CR9 1ZQ.

Insured vehicle Details: _____

Registration Number: _____

Chassis Number (VIN): _____

Your Details: _____

Title: Mr/Mrs/Miss/Ms/other _____

Initials: _____

Surname: _____

New Address Details _____

House name / number: _____

Street: _____

Town: _____

County: _____

Post code: _____

Tel. Work: _____

Tel. Home: _____

Email Address: _____

Company Details: _____

(Please complete this section for a company vehicle only)

Company Name: _____

Address: _____

Town: _____

County: _____

Post Code: _____

7. Transfer of Ownership Form

If **your** car is sold, the remaining cover may be transferred to the new owner providing that the registration fee of £20 is paid (please make **your** cheque payable to **Volvo Assistance**). Cover will not be transferred until the payment has been made. Please note that the form below must be signed by the existing policyholder named on the **confirmation of cover letter**.

IMPORTANT: check all services have been carried out when due during the period of insurance - otherwise the insurance will not be valid.

Date of transfer: _____

Mileage at Transfer: _____

Insured vehicle Details: _____

Registration Number: _____

Chassis Number (VIN): _____

Details of the new owner: _____

Title: Mr/Mrs/Miss/Ms/other _____

Initials: _____

Surname: _____

House name / number: _____

Street: _____

Town: _____

County: _____

Post code: _____

Tel. Work: _____

Tel. Home: _____

Email Address: _____

Company Details: _____

(Please complete this section for a company vehicle only)

Company Name: _____

Address: _____

Town: _____

County: _____

Post Code: _____

I (name) _____ hereby give notice that I wish to transfer the balance of my Volvo Assistance to the new owner detailed below.

Signature _____

I have read, and agree to abide by, the terms and conditions of the Volvo Assistance insurance and request that all rights and benefits of the insurance cover be transferred to me.

New Owner's Signature: _____

Date: _____

This document is available in large
print, audio and Braille.

Please contact us on
0345 641 9748

We will be pleased to organise an
alternative version for you.

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AWP Assistance UK Ltd will act as an agent for AWP P&C SA with respect to the receipt of customer money, for the purpose of settling claims and handling premium refunds.