

A man with short brown hair, wearing a dark blue trench coat over a grey sweater and a white t-shirt, is standing outdoors. He is holding a black smartphone to his ear with his right hand and looking off to the side with a serious expression. The background is a blurred modern building with large glass windows. The text "Volvo Assistance UK" is overlaid in the center in a large, white, sans-serif font.

Volvo Assistance UK

24/7 Roadside Support

Valid from June 2025

General Terms & Conditions

Volvo Assistance UK

Version of Terms & Conditions 01/06/2025:

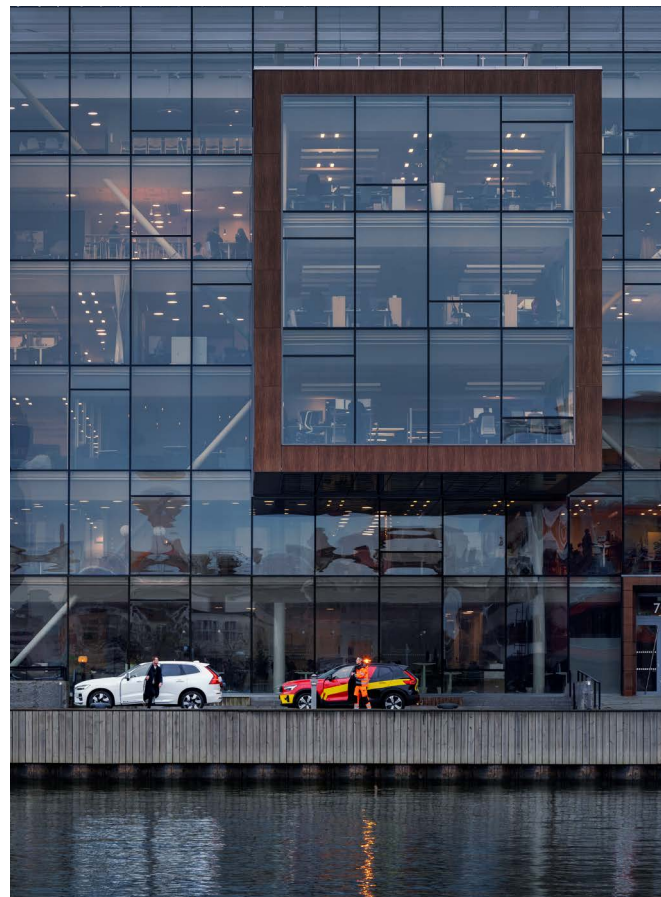
Demands and Needs Statement

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.

Breakdown insurance does not cover everything. **You** should read this policy wording document carefully to make sure it provides the cover **You** need.

You may already possess alternative insurance for some or all of the features and benefits provided by this policy. It is **Your** responsibility to investigate this.

Allianz Partners have not provided **You** with any recommendation or advice about whether this product meets **Your** specific insurance requirements.



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A. General Information

We have tried to make these documents simple and easy to understand to clearly describe the terms and conditions of Your coverage. This Insurance Policy has been issued based on the information that **You** provided at the time of purchasing.

The Terms & Conditions together with **your** Certificate of Insurance form the Insurance Policy between **You** and **Us**. Some words and phrases have specific meanings and are defined within these Terms & Conditions. For easier reading, they are formatted with capital letters.

Please review **Your** Insurance Policy carefully to ensure that it meets **Your** needs and that **You** understand the coverage provided, the general exclusions and the general conditions that apply.

If **You** do not understand any part of **Your** Insurance Policy, or if **You** detect any incorrect information, please contact **Us**.

***We** understand that certain situations can make managing insurance matters more challenging. If **You** consider yourself a vulnerable customer due to personal circumstances such as age, health condition, disability, or any other reason that makes it difficult for **You** to understand or engage with **Our** services, please call **Us**, and signal **Your** vulnerability to one of **Our** agents. **Our** team is trained to recognize and respond to the needs of vulnerable customers, ensuring that **You** are treated with the utmost care and respect.*

A.1 Insurance Policy

Insurance Policy Name: The name of the Insurance Policy that **You** have subscribed is noted on the Certificate of Insurance.

Documents of Insurance Policy: Your Insurance Policy contains the following documents:

1. General Terms & Conditions
2. Certificate of Insurance

A.1.1 Start Date & Period of Your Insurance Policy

This is stated in the Certificate of Insurance that is part of **Your** Insurance Policy.

A.1.2. Start Date of Your cover

Your cover starts once ended the applicable Waiting Period and only once **You** have paid the Insurance Premium.

A.1.3 Duration and Expiry of cover

Your cover shall end automatically upon the expiry of the Period of Insurance Policy set out in **Your** Certificate of Insurance without the need for a separate notice from **Us** unless **You** or **We** have previously cancelled the Insurance Policy.

A.1.4 Waiting period

Waiting period is the 24 hours initial time period from the Start Date of **Your** Insurance Policy during which you cannot benefit of the Insurance Cover.

A.2 Insurer / We / Us / Our

3. Whose products do we offer? **We** are an insurance intermediary that offers products from a single insurance company, AWP P&C S.A. is a company registered in France with ID No. 519490080 RCS Paris, Registered Office 7 Rue Dora Maar, 93400 Saint-Ouen, France acting through its UK Branch, AWP P&C (UK Branch), registered in the United Kingdom. Registered Branch No. BR015275. Registered Office: 102 George Street, Croydon CR9 6HD. Authorised and regulated by L'Autorite de Controle Prudentiel et de Resolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority (FCA) under register number 534384 and

limited regulation by the PRA. **We** act on their behalf.

4. 2. 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.
5. 3. 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 S.A.. The nature of such payment is a mixture of commission and other fees based on our costs for administering **your** policy.
6. 4. Who regulates us? The Financial Conduct Authority (FCA) The FCA is the independent watchdog that regulates financial services. 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.
7. 5. 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

A.3. Contractual Partner

Policyholder/You/Your: The subscriber of the Insurance Policy who paid the insurance premium. The Policyholder is also referred to as the

Beneficiary, where applicable.

You, the Policyholder have to be over 18 years old when purchasing the Insurance Policy. **Your** personal details and address are noted in the Certificate of Insurance.

You are not eligible to take this Insurance Policy if **You** have had an insurance policy previously declined or cancelled by **Us** or a claim declined by **Us** for fraud.

The Insurance Policy is only valid for individuals whose Country of Residence is the UK. Please, note that this must remain **Your** Country of Residence throughout the term or duration of **Your** Insurance Policy in order for Your Insurance Cover to be valid.

Beneficiary: You or any other driver authorised by **You** and all non-paying passengers of the Vehicle up to the maximum seats mentioned in the manufacturer's Vehicle specifications. **Hitchhikers are excluded.**

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 Contracts (Rights of Third Parties) Act 1999.



B. How to contact Us?

The roadside assistance is available 24 hours a day, 7 days a week. for Beneficiary calls. If you require help, please do not attempt to make Your own arrangements as reimbursement cannot be made to You retrospectively.

Should You require assistance, please contact Volvo Assistance:

- When in the UK call 020 8603 9416 or freephone 0800 777 116.
- When in Continental Europe call +44 20 8603 9993

Please have the following details available to hand before calling Us:

- **Your** Vehicle registration number;
- the exact location of Your Vehicle;
- **Your** contact details and telephone number;
- a description of the problem.

Calls may be recorded for training purposes

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 Autoroute

C. Summary of cover

Covered Events:

What is covered?	
Breakdown	✓ Covered
Accident & related	✓ Covered
Pilot Errors <ul style="list-style-type: none">• Lack of Fuel• Other Fuel Problem• Electric Vehicle out of charge• Flat Tyre(s)• Loss of Keys	✓ Covered
Theft and related	✓ Covered
Broken glass/Windshield	✗ Not Covered

The benefits provided and their limits are shown in the following table:

Benefit	Conditions & Limits*
Roadside and Towing Assistance	<ul style="list-style-type: none"> • Roadside repair on spot for the Vehicle • Towing/Recovery: to nearest Volvo Retailer within a 50 mile radius should a roadside repair prove unsuccessful • Towing to nearest Volvo Retailer of attached Caravan or Trailer if Vehicle is immobilised • Small Technical expenses: up to £20
Replacement Vehicle	<ul style="list-style-type: none"> • Temporary replacement vehicle for a duration of maximum 3 consecutive days • after towing and more than 50 miles from Home, the Vehicle cannot be repaired within 4 hours on the same day after arrival at the Volvo Retailer
Hotel/ accommodation	<ul style="list-style-type: none"> • After towing, if You are more than 50 miles from Home, and the Vehicle cannot be repaired within 4 hours or the same day after arrival at the Volvo Retailer, You are entitled up to a max of £90 per Beneficiary per night, incl breakfast for a maximum of 4 nights
Continuation of Journey OR Return Home	<ul style="list-style-type: none"> • Taxi: up to a max £45 or 50 miles • Or Rental car: up to 3 days, including domestic drop off, • Or Train: first class • Or Plane: economy class if travel is more than 6 hours per train
Vehicle Repatriation from Abroad	<ul style="list-style-type: none"> • to the nearest Volvo Retailer to Your Home address in the UK if the Vehicle cannot be repaired within 3 days • The Market Value of the Vehicle after the Covered Event must be higher than the cost of repatriation
Repaired Vehicle Collection	<ul style="list-style-type: none"> • Taxi: up to a max £45 or 50 miles • Train: First class • Plane: economy class if more than 6 hours per train

*This provides a summary of Your benefits, conditions and limits. **Please carefully read the full document including “General Terms and Conditions”.**

D. Covered Geographic scope

Geographic Scope of Coverage:

Our Roadside Assistance coverage and benefits are valid in the Country of Residence of the Beneficiary or during private journeys up to a maximum of 90 consecutive days in one single trip within the following zones:

UK and Continental Europe

E. Definitions

E.1 General Definitions

Some words and phrases have specific meaning and are defined within the General Terms & Conditions. For easier reading, they are formatted with capital letters. These are the general definitions of terms or phrases used within the Documents of Insurance Policy.

Abroad /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, San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands but excluding Canary Islands), Sweden, Switzerland, Turkey..

Caravan or Trailer: caravan or trailer not exceeding 3,500 kg (including load), and less than 7 metres in length, or 3 metres in height, or 2.3 metres in width which is attached to the Vehicle.

Cooling-off Period: The period during which **You** can change **Your**

mind and cancel this Insurance Policy, whereupon We will refund You the premium You have paid in full provided You have not made a claim.

Country of Residence: The country where **You** have **Your** main Home and spend more than 183 days of the year.

Covered Event: Any event as defined in the “Definition of Covered Events” E.2, providing entitlement to Our assistance services to the Beneficiary.

Home: Beneficiary's permanent, fixed home address for legal and tax purposes in his Country of Residence.

Immobilisation of the Vehicle: Any event causing the Vehicle to be immobilised, or unsafe to drive, on the public roads.

Period of Insurance Policy: The duration of the Insurance Policy is stated on the Certificate of Insurance that is part of **Your** Insurance Policy.

Premium/Insurance Premium: The amount to be paid by You for **Your** Insurance Policy, which includes Insurance Premium Tax at the prevailing rate.

General Terms and Conditions: The terms and Conditions set out in this document. Please note that the terms laid out in this document are valid for the Insurance Policy. **Your** rights under the general law are not affected.

Vehicle: Private motor Vehicle not exceeding 3,500 kg required to be licensed for use on public roads registered in Policyholder's Country of Residence. Vehicles used for the carriage of persons such as taxis, ambulances, rental cars, driving schools, hearses are excluded.

Vehicle Residual Value: Vehicle market value reduced by the cost of

repairs incurred by the Covered Event determined by several factors, including the Vehicle's make, model, age, mileage, condition .

E.2 Definition of Covered Events

In this section, We provide clear descriptions of possible events that may be covered by Your Insurance Policy. To find out which events are covered by Your Insurance Policy, please see the table in Section C for details.

Breakdown: Any sudden and unexpected mechanical, electrical, hydraulic or electronic failure, which results in the Immobilisation of the Vehicle including flat battery. Battery charge depletion of electric Vehicles is not considered as a breakdown unless the battery cannot be recharged because of battery technical issues itself.

Accident and related:

- Vehicle Accident: Any sudden unforeseen and involuntary event, collision, impact against a fixed or moving object or crash which results in the Immobilisation of the Vehicle.
- Fire: Heat or flame which damages the Vehicle and results in its Immobilisation.
- Vandalism: Any breakage or damage to the Vehicle by a third party at the place of the event and results in its Immobilisation. We may ask You for a copy of the Police report.
- Climate Events: The following specified events due to natural causes such as hail, flood, storm, hurricane, rain, sleet or snow, wind, lightning or other similar event when not officially declared as a natural disaster and which results in the Immobilisation of the Vehicle.

Pilot errors:

- Lack of fuel: Fuel shortage which results in the Immobilisation of the Vehicle at the incident location.
- Other Fuel Problem: Wrong Fuel, Frozen Fuel or Polluted Fuel, which results in the Immobilisation of the Vehicle at the incident

location.

- Electric Vehicle out of charge: Electric motive power battery charge depletion, which results in the Immobilisation of the Vehicle at the incident location. Battery which cannot be recharged because of battery Technical issues are considered as Breakdown.
- Flat tyre(s): Deflation of one or more tyres, which results in the Immobilisation of the Vehicle at the incident location.
- Keys issues: Vehicle keys that are locked in the Vehicle, damaged, lost or stolen and which results in the Immobilisation of the Vehicle at the incident location.

Theft and related:

- Theft of Vehicle: The Vehicle has been stolen. **We** may ask You for a copy of the Police report.
- Attempted Theft and Theft of parts (including Vehicle recovery after theft): Theft or damage of Vehicle parts or equipment, which results in Immobilisation of the Vehicle at the incident location. **We** may ask **You** for a copy of the Police report.

F. Assistance Benefits – Vehicle and Passenger(s) Assistance

In case of the Immobilisation of the Vehicle due to any Covered Event defined in Paragraph E.2, **We** will provide the roadside assistance benefits described hereafter, within the limits and conditions mentioned for each benefit described below and summarised within the Section C.

F.1 Roadside and Towing Assistance

F.1.1 Roadside Repair on spot

In case of the Immobilisation of the Vehicle due to any Covered Event

defined in the Paragraph E.2, **We** will provide roadside assistance wherever possible in order to determine the fault and, if possible, conduct a roadside repair at the incident location to enable the Vehicle to be safely driven again.

We will cover the cost of small technical expenses up to a maximum amount of £20 for items such as bulbs, fuses and puncture repair kit used to fix the Vehicle on the spot if the Vehicle does not already contain these items.

F.1.2 Towing/Recovery

In case of the Immobilisation of the Vehicle due to any event defined in Paragraph E.2 and if the Vehicle cannot be repaired on the spot, our roadside assistance provider will transport the Vehicle to the nearest Volvo Retailer within a 50 mile radius.

In case of the Immobilisation of the Vehicle while towing a Caravan or Trailer, **We** will organise and cover the costs of transporting the Caravan or Trailer with the Vehicle to the nearest Volvo Retailer within a 50 mile radius.

In case of Theft of a Vehicle or when the Vehicle is scrapped, while towing a Caravan or Trailer, **We** will organise and cover the costs of the Caravan or Trailer's transportation to the nearest place of safety or its usual place of parking up to a maximum of £90.

If the Volvo Retailer to which the Vehicle would be towed is closed (out of working opening hours), the Vehicle will be transported to a secure parking or storage facility. The Vehicle will then be transported to Volvo Retailer the next working day.

F.1.3 Key Issues

In case of the Immobilisation of the Vehicle due to the key being stolen, lost, damaged, malfunctioning or left inside the Vehicle, **We** will organise and cover the costs of a taxi or public transport to enable the duplicate keys to be collected and the return to the Vehicle up to a max of £45.

In the event that entry to the 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 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.

F.2 Passenger(s) Assistance

F.2.1 Replacement Vehicle

In case of the Immobilisation of the Vehicle due to Covered Events and if the Vehicle cannot be repaired within 4 hours on the same day, **We** will organise and cover the cost of a replacement vehicle according to the rental car agencies conditions, subject to the availability of a replacement vehicle from the rental car agency. The temporary replacement vehicle will only be provided if Volvo Assistance has arranged the recovery of the Vehicle to a Volvo Retailer. This cover is provided until the Vehicle is repaired or up to the following maximum durations per Covered Events whichever comes first:

- Maximum of 3 consecutive days; or
- 1 day in case the immobilisation is arising through road traffic accident, attempted theft, vandalism, theft or fire.

Please note that car hire is not available for Immobilisation of the Vehicle arising through incorrect fuel or contaminated fuel.

We will also organise and cover the cost of a taxi and/or public transport to reach the rental car agency, when required.

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. For example insurance requirements of the rental car provider may stipulate that **You** must have held a full UK driving licence for a minimum of 12 months and be over the age of 25.

F.2.2 Hotel accommodation

In case of the Immobilisation of the Vehicle due to Covered Event defined in Paragraph E.2 and if the Vehicle is immobilised more than 50 miles from the Beneficiary's Home, **We** will organise and cover the hotel costs of the Beneficiaries if **You** choose to stay with **Your** Vehicle for the duration of the Vehicle repairs, up to a maximum of £90 per night and including breakfast for 4 nights in total, per Beneficiary.

Overnight hotel accommodation is limited to one night if the Immobilisation of the Vehicle arose through road traffic accident, attempted theft, vandalism, theft or fire of the insured vehicle up to a maximum of £90 per night including breakfast, per Beneficiary.

Please note hotel accommodation is not available for the following events: incorrect fuel or contaminated fuel.

We will organise and cover the costs of a taxi or public transport to reach the hotel.

F.2.3 Continuation of journey or Return Home

In case of the Immobilisation of the Vehicle due to Covered Event defined in Paragraph E.2 and if the Vehicle cannot be repaired within 4 hours on the same day of the Immobilisation, **We** will organize and cover the cost of the continuation of the journey for the Beneficiaries to their final destination or the return to the Beneficiary's Home by the most appropriate of the following means:

- By taxi or public transport up to £45 or 50 miles; or
- By train in first class; or
- By plane in economy class, if the distance from the Beneficiary's Home or the final destination exceeds 6 hours by train; or
- by rental car, where the temporary replacement vehicle will only

be provided if Volvo Assistance has arranged the recovery of the Vehicle to a Volvo Retailer. This cover is provided until the Vehicle is repaired or up to the following maximum durations per Covered Events whichever comes first:

- Maximum of 3 consecutive days; or
- 1 day in case the Immobilisation is arising through; road traffic accident, attempted theft, vandalism, theft or fire.

Please note car hire is not available for Immobilisation of the Vehicle arising through incorrect fuel or contaminated fuel.

- In case the Continuation of journey or the Return Home cannot be organised on the same day of the Immobilisation, **We** will organise and cover the hotel costs for the Beneficiaries, up to 1 night and up to an amount of £90 per night, including breakfast, per Beneficiary.

Where necessary, **We** will organise and cover the costs of a taxi or public transport to reach the train station, airport, hotel or rental car agency.

Continuation of the journey or return Home cover is not cumulative and when both are required, if the Beneficiary has chosen to have the continuation of the journey, **We** will not organise and cover the cost of returning Home.

F.2.4 Vehicle repatriation - Abroad

In case of the Immobilisation of the Vehicle when Abroad due to any event defined in Paragraph E.2, **We** will organise and cover the costs of the following benefits:

- If the Vehicle cannot be repaired within 3 working days or is recovered Abroad after having been stolen, Volvo Assistance will organise and cover the costs of the Vehicle's repatriation to the closest Volvo Retailer to **Your** Home in the UK.

We will not be responsible for the theft or damage to any accessories, luggage, materials and personal items left in the Vehicle during the transportation of the Vehicle.

Our transportation costs are limited to the amount of the Vehicle's Residual Value following the occurrence of the Covered Event that caused the Immobilisation of the Vehicle. **We** will organise and cover the costs of sending an expert to the repairer for diagnosis.

F.2.5 Repaired Vehicle collection by the Beneficiary

In case of the Immobilisation of the Vehicle due to Covered Event defined in Paragraph E.2, where the Beneficiary's Home is more than 50 miles from the Volvo Retailer, **We** will organise and cover the cost of collecting the Vehicle by the Beneficiary once the Vehicle is repaired by Volvo Retailer by the most appropriate of the following means:

- Taxi or public transport up to £45 or 50 miles;
- Train by first class;
- Plane in economy class if the distance exceeds 6 hours by train
- The Vehicle collection benefit is only available in case of Breakdown as defined in Paragraph E.2

Where necessary, **We** will organise and cover the costs of a taxi or public transport to reach the train station or airport. The maximum amount **We** will cover for repaired Vehicle collection by the Beneficiary cannot exceed the Vehicle Residual Value after the Covered Event.

G. Responsibility

Volvo Assistance cannot under any circumstances take the place of local emergency organisations. The Beneficiary or their relatives must, in the event of an emergency, make direct and priority contact with the local emergency services.

Volvo Assistance will not be held liable for any breaches or setbacks in the performance of its obligations resulting from cases of force majeure or events such as civil or foreign wars, revolutions, notorious political instability, reprisals, embargoes, economic sanctions popular movements, riots, sabotage, terrorism, strikes, seizures or constraints by the public force, official bans, machine explosions, nuclear or radioactive effects, serious climatic impediments and unforeseeable events of natural origin.

We will nevertheless endeavour to undertake reasonable efforts to assist the Beneficiary.

The organisation by the Beneficiary or by the people of their personal environment of one of the assistance benefits set out in the General Assistance Conditions can only give rise to reimbursement if Volvo Assistance has been notified and has given their express consent. In its case, the costs incurred will be reimbursed on presentation of original supporting documents, within the limit of those that Volvo Assistance would have incurred to organise the service.

Our liability relates only to the assistance benefits **We** provide in execution of the Terms and Conditions of the Insurance Policy. **We** will not be held responsible for acts carried out by service providers intervening with the Beneficiary in their own name and under their own responsibility.

Volvo Assistance will not be held responsible for the non-performance or improper performance of their contractual obligations resulting from a case of force majeure.



H. Exclusions and Limitations

Your Insurance Policy does not cover any of the events stated in this section unless the event is explicitly part of the Insurance Policy taken. Please see Sections E and F for details.

We will not assist or reimburse the Policyholder or Beneficiaries in the event of a call for assistance or claim caused by, arising from or in connection with the following:

- Any costs incurred without Our prior agreement, or that are not specifically stated as being covered within the Insurance Policy.
- The Beneficiary/Beneficiaries or any other third party organising any of the services detailed in this Insurance Policy without first having authorisation from Us and a file number.
- Any loss, theft, damage, death, bodily injury, cost or expense that is not directly associated with the incident that caused the Beneficiary to claim, unless expressly stated in this Insurance Policy.
- Ionizing radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
- Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment
- 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.
- Declared natural disasters as following specified events due to natural causes: Hail, flood, storm, hurricane, rain, sleet or snow, wind, lightning or other similar event when officially declared as a natural disaster by the authorities and which results in the immobilization of the Vehicle.
- The consequences of the use of drugs, narcotics and similar products not medically ordered and the abuse of alcohol.

- The consequences of intentional acts from the covered or the consequences of fraudulent/negligent/dishonest acts, suicide attempts or suicides.
- Costs not related to original invoices or certified true copies.
- Claims occurring in the countries excluded from the Geographic Scope or outside the dates of validity of the coverages, and in particular beyond the expected duration if the trip is Abroad.
- The consequences of incidents occurring during events, races, or motorized competitions (or their tests), subject to prior regulations of the public authorities, when the Beneficiary participates as a competitor.
- The cost of replacement parts for small technical expenses above £20.
- Any costs such as fuel or toll charges.
- Charges for specialist recovery or charges incurred by Us where the Vehicle is not being used on a public highway when the Immobilisation of the Vehicle occurred and the Vehicle was not accessible using our standard recovery equipment unless it is specified in the table of contents.
- Assistance services on tracks or on non-drivable roads.
- Any consequences of the Vehicle not being kept in a roadworthy condition or not being serviced according to the manufacturer's recommendations. We reserve the right to request proof of servicing.
- Immobilisations of the Vehicle determined by systematic recalls of the manufacturer, maintenance operations, checks, assembly of accessories.
- if You haven't fixed a fault that We have already been called out for in the last 28 days. It is Your responsibility to make sure that repairs carried out by Us on spot have been followed as soon as possible by a permanent repair.
- Cyber-attack: Any kind of malicious activity that attempts to collect, disrupt, deny, degrade, or destroy information system resources or the information itself and resulting in the Immobilisation of the Vehicle.

I. Renewal, Revocation, Termination and End of Insurance Cover.

I.1 Renewal of Your Insurance Policy

At Our option, **Your** Insurance Policy may be renewed however, **We** are not obliged to offer **You** another Period of Insurance Cover upon termination or to accept an order if **You** tender one.

I.2. How to cancel Your Insurance Policy

Termination by You:

During Cooling-off Period (Withdrawal)

You are entitled within 14 days and with no obligation to state **Your** reasons, to cancel the Insurance Policy by writing to the contact details as below:

Via e- mail: vaadmin@allianz-assistance.co.uk

Via post: Volvo Assistance, 102 George Street, Croydon, CR9 6HD.

If **You** have not made or will not make any valid claims during the cooling-off period, **You** will receive a full refund of Your Premium.\

If **You** make a valid claim during the cooling-off period, **You** are still entitled to cancel **Your** Insurance Policy however **We** will ask You to pay back the benefit You received.

After Cooling-off Period (Termination)

You can cancel **Your** Insurance Policy at any time however no refund of **Your** Premium will be made after the initial 14 days period. If **You** wish to cancel, **You** should contact Us using contact details specified above.

Termination by Us:

Where **We** have grounds to do so (such as **You** not paying the Premium in full), **We** may cancel **Your** Insurance Policy on immediate notice in writing. In such circumstances **we** will allow a pro-rata refund of the unexpired months of any paid Premium minus any claims costs already incurred.

We may be entitled to terminate **Your** Insurance Policy on immediate notice in writing and with immediate effect, without Premium refund, if **You**:

- Are in breach of the General Terms and Conditions
- Have acted dishonestly or provided incomplete information when taking out the Insurance Policy
- Have purposely misrepresented or failed to disclose the facts when submitting a claim
- Have committed or attempted to commit fraud
- Have deceived Us or attempted to deceive Us

J. Payment of Premium

J.1 Payment Date

The Premium must be paid by You. Payment of the Premium is due at the time of purchasing the Insurance Policy.

J.2 Consequences of delayed or no Premium payment or instalment

If the Premium not paid on time, **We** shall be entitled to cancel the Insurance Policy unless **You** are not responsible for the non-payment and **We** have received sufficient proof of this.

If the Premium has not been paid at the time an Insured Event occurs, **We** are not to be liable to pay compensation unless **You** are not responsible for the non-payment and **We** have received sufficient proof of this.

In the event of non-payment of the Premium, **We** are entitled to cancel this Insurance Policy on giving **You** reasonable notice of the non-payment. If **We** have not received the Premium, **You** will not be covered and **Your** Insurance Policy will not be valid. In the event that **We** choose to cancel **Your** Insurance Policy, **We** will notify You in writing.

K. How to make a Claim

K.1 Requirements in case of claim

General Requirements in case of claim:

You should provide all information that **We** specifically request.

For the Period of Insurance, **You** must, to the best of **Your** ability, keep the Vehicle in good working order.

If costs are incurred due to false or untruthful information which would otherwise not have arisen had the information provided been accurate, **We** reserve the right to demand payment of these costs. Specific Obligations in case of Theft

Evidence of any damage relating to the Theft must be provided with Your claim along with a police crime report and report from the tracking company if applicable, stating Your Vehicle identification data.

Specific Obligations in case of Vandalism or Attempted Theft:

Evidence of the damage must be provided with **Your** claim along with a police crime report in support of the Vandalism event.

K.2 Notification process

Please contact **Us** by using the contact details as stated in Section B.

You may be required to provide the following information:

- Evidence that the Vehicle is Insured with Us, e.g. **Your** Insurance Policy number, Vehicle identification data
- Description of what occurred to the Vehicle
- In case of Theft: We may require a police report

K.3 Claim process on Our side

We will let **You** know as soon as possible if **We** can settle **Your** claim after **We** reviewed it. **You must not separately arrange a benefit or assistance without Our approval.**

K.4 False statement / declaration / non-disclosure by Policyholder

You must provide **Us** with complete and accurate information when purchasing the Insurance Policy and making a claim. **We** may not be able to provide assistance or cover if **You** provide **Us** with incorrect or incomplete information. This includes failure to cooperate in the settlement of the claim or failing to pass on important information or changes.

If **You** or anyone acting on **Your** behalf makes a claim which is in any way false or fraudulent or supports a claim with any false or fraudulent statement relating to the insurance risk or document, **You** will lose all benefit and any Premiums **You** have paid for this Insurance Policy.

We may also recover the cost of any successful claims **We** have settled under this Insurance Policy but later discover to be fraudulent. If **You** fraudulently provide **Us** with false information, statements or documents, **We** may record this on anti-fraud databases and may also notify other organizations including the police.

L. Liability

We cannot under any circumstances take the place of local emergency organisations. Any Beneficiary or their relatives must in the event of an emergency, make direct and priority contact with the local emergency services.

We will not be held liable for any breaches or setbacks in the performance of Our obligations resulting from cases of force majeure or events such as civil or foreign wars, revolutions, notorious political instability, reprisals, embargoes, economic sanctions popular movements, riots, sabotage, terrorism, strikes, seizures or constraints by the public force, official bans, machine explosions, nuclear or radioactive effects, serious climatic impediments and unforeseeable events of natural origin.

We will nevertheless endeavour to undertake reasonable efforts to assist the Beneficiary.



The organisation by the Beneficiary or by the people of his personal environment of one of the benefits and assistance set out in the Policy can only give rise to reimbursement if We have been notified and has given Our express consent.

Where **We** have expressly consented, the costs incurred will be reimbursed on presentation of original supporting documents within the limit of those that **We** would have incurred to organise the service.

Volvo Assistance's liability relates only to the benefits and assistance it provides in execution of the Insurance Policy. It will not be held responsible for acts carried out by service providers intervening with the Beneficiary in their own name and under their own responsibility. It will not be held responsible for the non-performance or improper performance of their contractual obligations resulting from a case of force majeure.

M. General Provisions

M.1 Contractual amendments

Written Confirmation: Any amendments to the terms of insurance or to the Certificate of Insurance shall require written confirmation by Us.

M.2 Transfer of Insurance Policy

The Insurance Policy cannot be transferred to another person other than to a new owner of the Vehicle. The new owner of the Vehicle must be aged 18 years or over, and their Country of Residence must be the same as Yours at the time of entering this Insurance Policy. The new Policyholder will be covered for the remainder of the Period of Insurance Policy.

You must notify **Us** of the transfer as soon as possible. **You** must provide the Vehicle identification data of the Vehicle, and the name, address, date of birth and email address of the new owner. **You** must provide the new owner with these Insurance Policy Terms and

Conditions and notify them of the number of claims, if any, which **You** have made. **You** must advise the new owner to contact **Us** in order to provide their explicit consent and acceptance to the transfer these Policy Terms and Conditions in order to finalise the transfer of the Insurance Policy.

The Insurance Policy cannot be transferred to a new vehicle.

M.3 Economic sanctions clause (International sanctions)

This Insurance Policy may not provide any cover or benefit to the extent that either the cover or benefit would violate any applicable sanction, law or regulations of the United Nations, the European Union, United States of America or any other applicable economic or trade sanction, law or regulations. **We** decline claims to persons, companies, governments and other parties to whom this is prohibited under national or international agreements or sanctions.

M.4 Privacy notice

We care about **Your** personal data.

This summary and Our full privacy notice explain how **We** protect **Your** privacy and use **Your** personal data.

Our full privacy notice is here:
www.allianz-assistance.co.uk/privacy-notice/

If a printed version is required, please write to: Customer Service (Data Protection), Allianz Partners, 102 George Street, Croydon, CR9 6HD.

How will we obtain and use your personal data? **We** will collect **Your** personal data from a variety of sources including:

- Data that **You** or other people named on the policy or **Your** representative(s) provide to Us;
- Data from **Your** insurance arranger or partners such as Banks, brokers, other insurers or other companies who act as insurance

distributors including the provider of goods and services associated with this insurance; and

- Data that may be provided about **You** from certain third parties such as vehicle recovery operators in the event of a Vehicle Breakdown.

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**.
- 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 **Your** insurance arranger or partners such as Santander, brokers, other insurers or other companies who act as insurance distributors including the provider of goods and services associated with this insurance for contractual, regulatory and legal obligations including for the performance of **Our** services;
- 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 **Your** care hire company;
- 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.

How long do we keep your personal data?

We will retain voice recordings for a maximum of two years and **Your** other personal data for a maximum of 10 years from the date the insurance relationship between **Us** ends. If **We** are able to do so **We** will delete or anonymize certain areas of **Your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

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

Whenever **We** transfer **Your** personal data outside the UK and the 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 and the EEA receive an adequate level of protection.

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 file a complaint.

Automated decision making, including profiling **We** carry out automated decision making and/or profiling when necessary.

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: Customer Service (Data Protection), Allianz Partners, 102 George Street, Croydon CR9 6HD

By email: AzPUKDP@allianz.com

M.5 Complaints

We aim to provide **You** with a first-class policy 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 **Us** as specified.

Please supply **Us** with **Your** name, address, policy number 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 the solution, **You** may have a right to submit the complaint to **Us** 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

M.6 Manufacturer's warranty

If **Your** Vehicle is not working, it may be covered by Volvo's warranty, or **You** may have statutory rights under consumer law. In accordance with the statutory rules, compensation claims against third parties will be assigned to **Us** up to the amount of the payment made, provided this does not disadvantage **You**.

M.7 Compensation claim against third parties / other insurers

In consideration for the payment of compensation and, up to its limit amount, **We** become beneficiaries of the rights and actions that **You** have or are entitled to against anyone liable for the claim. If, by **Your** act, **We** are no longer able to perform this action, **We** can be discharged of all or part of **Our** obligations towards **You**.

M.8 Cumulative / Multiple Insurance

If **You** are entitled to compensation under another insurance policy, public scheme or obligation arising from a law or a regulation **You** must notify **Us**, and **We** may decline any claim you make. **We** will, however, cover **You** if you were eligible under **Your** Insurance Policy for damage which is not covered by the other insurance policy, public scheme or legal obligation arising from a law or a regulation.

If **We** do provide cover up-front **You** assign **Your** right to compensation under another insurance policy, public scheme or any legal obligation arising from a law or regulation to **Us**.

If **You** have more than one insurance that covers **You** for the same loss, **You** must only submit the claim to one insurer and provide details of any other insurance to that insurer. They will then contact anyone else who would have covered the Covered Event for a contribution towards the costs.

M.9 Applicable law

The governing law is the law of **Your** Country of Residence and all communications and documentation in relation to this Insurance Policy will be in English.

