

# ASDA ONLINE EXCLUSIVE

## Private Car Policy Documents



[www.asdaonlineexclusive.co.uk](http://www.asdaonlineexclusive.co.uk)

# ASDA ONLINE EXCLUSIVE

## Introduction to ASDA Online Exclusive

ASDA Online Exclusive offer market leading cover at a competitive premium and through Our website allow You revolutionary flexibility and control over Your Policy.

By logging onto [www.asdaonlineexclusive.co.uk](http://www.asdaonlineexclusive.co.uk) You can view Your Policy details, carry out any changes You may wish to make to Your Policy and renew Your Policy. You will need to enter Your Policy number and email address to access Your Policy record. You can find Your Policy number on Your Policy documents.

We are pleased You have arranged Your Car insurance through ASDA Online Exclusive.



**Arron Banks**  
Chief Executive  
Southern Rock Insurance Company Ltd.

ASDA Online Exclusive is underwritten by Southern Rock Insurance Company Limited and Alwyn Insurance Company Limited, who are authorised and regulated by the Financial Services Commission, Gibraltar

## Introduction to Your Contract of Insurance

This document along with Your Certificate of Insurance, Motor Policy Schedule and Statement of Information form Your contract of insurance with Us. This Policy is a contract between ASDA Online Exclusive Insurance and You, the Policy holder. It is not intended that the Contracts (Rights of Third Parties) Act 1999 gives anyone else any rights under this Policy or has the right to enforce any part of it.

In return for You paying or agreeing to pay the premium, We will provide cover, subject to the Terms, exceptions, exclusions, conditions and Endorsements contained in or endorsed upon this Policy for cover shown in Your Motor Policy Schedule for accident, injury, loss or damage that happens during the period of insurance.

This contract of insurance is based on the information You gave Us when taking out cover that is confirmed in the Statement of Information. Please carefully read all the documents that form Your contract of insurance and make sure it meets with Your requirements. If, at any stage You would like to receive a new copy of Your Policy document, please view or download by clicking on 'Policy wording' from the ASDA Online Exclusive Insurance website, [www.asdaonlineexclusive.co.uk](http://www.asdaonlineexclusive.co.uk). If You have any concerns with this Policy, or You do not understand it or any Terms or conditions contained in it, You should email: [enquiries@asdaonlineexclusive.co.uk](mailto:enquiries@asdaonlineexclusive.co.uk) immediately.

Your Car Policy is made up of 3 parts. Part A refers to Your Car Insurance Policy. Part B refers to Your Legal Expenses Policy. Part C refers to Your Breakdown Assistance Policy.

Please keep this Policy in a safe place as You may need to refer to it if You need to make a claim.

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**Your Cancellation Rights - Cooling Off Period**

You have the right to cancel this contract of insurance, as well as the Legal Expenses and Breakdown Cover without giving any reason, within 14 days of receiving the Policy documents or the start date of the Policy, whichever is later.

If You exercise Your right to cancel during this initial period of cover, You will be entitled to a refund of the premium paid (as long as We have received Your original Certificate of Motor Insurance and that You have not made a Claim, or a Claim having been made against You), subject to a deduction for the time You have been covered and for any cost incurred by Us in issuing the Policy.

## What to do in the event of a claim

To make a claim, or to report an incident which may result in a claim, call Our 24 hour Claims Helpline on **0844 579 6491**. Lines are open 365 days a year. Please note that You must report all incidents to Us within 48 hours, even if You are not claiming. Failure to do so will make You personally liable for any claims that are pursued against You.

When You call, please have ready Your current Certificate of Motor Insurance, details of the driver if other than yourself, Your Vehicle, and details of the incident itself. Our operators will take down full details of the incident.

Our operators will provide every assistance to ensure the least inconvenience to You, and through the use of Our extensive Approved Repairer network, can ensure (if Your cover is relevant) a fast and efficient repair. To assist You at the scene of the incident, please note the following:

- Advise the Police if anyone is injured in the incident. Your Certificate of Motor Insurance must be produced at this time
- Try to get the names and addresses of other drivers or pedestrians. Ask for the name, address and insurance Policy number of the other driver's insurance company
- Try to get details of any witnesses
- Draw a diagram of the scene showing the movement of the vehicles to illustrate the direction the vehicles have travelled, and their final positions. Note the road names and position of any witnesses, and any other relevant details to help You recall the incident
- Take a photograph of the scene of the incident if You have a camera or a camera-phone
- Admit liability or offer to make any payment
- Drive away. You must stop if any property has been damaged or if anyone is injured. You must give Your name, address and insurance details to anyone who needs it

To make a claim, please contact the Glass Helpline on **0845 219 0594** to arrange for replacement or repair of Your windscreen or windows. Windscreen/glass cover is detailed in section 6 of the Policy. Please ensure You have the relevant cover before reporting a claim.

## Part A - Your Car Insurance Policy

### ASDA Online Exclusive are pleased to welcome You as a Policyholder

Your Car insurance is underwritten by:

Southern Rock Insurance Company Limited,  
Suite 2B,  
Eurolife Building,  
1 Corral Road,  
Gibraltar

Alwyn Insurance Company Limited,  
P.O. Box 1338,  
Grand Ocean Plaza,  
1st Floor,  
Ocean Village,  
Gibraltar.

The obligations of the subscribing insurers under contracts of insurance to which they subscribe are several and not joint and are limited solely to the extent of each company's individual subscription. If one of the insurers does not for any reason satisfy all or part of its obligations the other insurers will not be responsible for the defaulting insurers obligations.

Your Car insurance is made up of 4 documents which should be read together:

- This Insurance Policy Document
- The Motor Policy Schedule
- The Certificate of Motor Insurance
- The Statement of Information

Please check these documents and inform Us immediately if any of the details are incorrect.

If You have any questions concerning Your insurance, please email: [enquiries@asdaonlineexclusive.co.uk](mailto:enquiries@asdaonlineexclusive.co.uk)

If You need to make a claim You can contact Our 24 hour, 365 days-a-year helpline on **0844 579 6491**.

If You need to make a windscreen claim contact Our windscreen helpline on **0845 219 0594**.

Please note that You must report all incidents to Us within 48 hours, even if You are not claiming. Failure to do so will make You personally liable for any claims that are pursued against You.

# Definition of Terms

Whenever the following words or phrases appear, they will have the meanings as described below irrespective of its typeface or colour.

## Accessories

Parts of Your Car that are not directly related to how it works as a vehicle. This includes radio, cassette, disc player or similar component, that forms a permanent part of Your Vehicle.

## Certificate of Insurance

Legal evidence of Your insurance. It shows the car(s) We are insuring, who may drive Your Car(s), what the car(s) may be used for and the period of insurance.

## Endorsement

A wording that changes the Terms of Your Policy.

## Excess

The amount of any claim You will have to pay if Your Car is lost, stolen or damaged.

## Fire

Fire, self ignition, lightning and explosion.

## Great Britain

England, Scotland and Wales.

## Market value

The cost of replacing Your Car at the time of loss or damage, taking into account it's make, model, age, mileage and condition. This shall not exceed the estimate of value that You last gave Us.

## Motor Policy Schedule

The Motor Policy Schedule should be read in conjunction with the Policy. It provides details of Your Car, cover, Endorsements, premium and any Excess that may apply to Your Policy.

## Partner

Your husband, wife or someone who You are living with as if You are married to them.

## Period of Insurance

The period of time covered by this Policy as shown in the Motor Policy Schedule.

## Policy

This Policy Document, the Motor Policy Schedule, Statement of Information and Certificate of Motor Insurance.

## Statement of Information

A record of statements that You have made and information You have confirmed to Us which forms the basis of Your contract of insurance.

## Terms

All Terms, exclusions, conditions and limits which apply to Your Policy.

## Territorial Limits

Great Britain, Northern Ireland, the Isle of Man, The Channel Islands, the Republic of Ireland, Andorra, Austria, Belgium, Croatia, Cyprus, Denmark, Estonia, France (including Monaco), Finland, Germany, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, The Netherlands, Norway, Poland, Portugal, Spain, Sweden, Switzerland, the Czech Republic, Slovakia, Slovenia and Gibraltar.

## Theft

Theft or attempted Theft or the taking of Your Car without permission.

## Track Day

When Your Car is driven on a racing track, on an airfield or at an off road event.

## Trailer

Any drawbar Trailer, semi-trailer, horsebox or caravan.

## United Kingdom

Great Britain, Northern Ireland, Isle of Man and the Channel Islands.

## We/Us/Our

ASDA Online Exclusive.

## You/Your

Insured Policyholder.

## Your Car

Any motor car for which You have a current Certificate of Motor Insurance under this Policy.

## Young and Inexperienced Driver

Any driver under the age of 25 or any driver 25 years of age and over but not holding a full UK/EU licence for 12 months or more.

# Policy Cover Index

## Cover Type

## Sections Applicable

Comprehensive

All sections of this Policy

Third Party Fire and Theft

Section 2, 4, 5, 7 & 8  
Section 1 only applies for loss or damage caused directly by Fire or Theft

Third Party Only

Sections 2, 4, 5, 7 & 8 apply

# Section 1. Loss and Damage

## Loss of or Damage to Your Car, Accessories or Spare Parts

In the event of damage to Your Car resulting from Accident, Fire or Theft We will either

- Repair the damage
- Replace what is lost or damaged beyond economical repair
- Pay the cost of the loss or damage

We can choose which of these actions We will take for any claim We accept.

The most We will pay is the Market Value of Your Car, Accessories (subject to Policy limitations) and spare parts at the time of the loss or damage. We will not pay more than the amount for which You insured them. If, to Our knowledge, Your Car is subject to a hire purchase, finance or leasing agreement, any payment will be made to the owner described in that agreement whose receipt will be a full and final discharge to Us.

If a replacement for any damaged accessory or part of Your Car is not available We will pay the value of the accessory or part at the time of the loss. We will not pay more than the manufacturer's last quoted list price in the United Kingdom for the accessory or part. If such a list is not available the most We will pay is the manufacturer's last quoted list price in the United Kingdom for an equivalent accessory or part. We may use Accessories or parts, which are not made or supplied by the manufacturer of Your Car but are of a similar type and quality to the parts We are replacing. We reserve the right to replace any parts with a part that is standard to the manufacture of the car. If Your Car has been modified and this has not been disclosed to Us when taking out cover Your claim may be rejected and this Policy invalidated. We will not be responsible for additional storage costs caused by the unavailability of an accessory or spare part nor the cost of importation of any accessory or part into the United Kingdom.

If Your Car cannot be driven because of the loss or damage covered under this Policy We will pay the reasonable cost of protecting Your Car and taking it to the nearest competent repairer. After it has been repaired We will pay the reasonable cost of delivering it to Your address in the United Kingdom. We will retain at Our discretion, the right to the salvage of a vehicle following a total loss for disposal in accordance with the Association of British Insurers code of practise.

## Audio Cover

This Policy will cover the loss of or damage to any radio, cassette, disc player or similar apparatus and component parts and is limited to the maximum payable (shown below) upon any one occasion when loss or damage occurs. This cover applies only to equipment permanently fitted to Your Car

Comprehensive £750

Third Party Fire and Theft £500

The cover levels shown are prior to deduction of the applicable Policy Excess.

## Young/Inexperienced Drivers

Any inexperienced driver is someone who holds a provisional licence or who has not held a full UK/EU licence for 12 months or more.

If Your Car or any of its Accessories or spare parts are damaged whilst Your Car is being driven by, in the charge of, or last used and parked by a person who is young or inexperienced, You will have to pay towards any claim in accordance with the amounts shown below. The Policy Excess is stated on Your Motor Policy Schedule.

Age of Driver	Experience	Excess Level
25 years and over but not holding a full UK/EU licence for 12 months or more	Inexperienced	£100
21-24 years inclusive	All drivers	£150
17-20 years inclusive	All drivers	£250

The above values are in addition to any Excess You have agreed to pay for the first part of any own damage claim as stated in the Motor Policy Schedule. A standard Fire and Theft Excess of £100 applies. If We pay the whole amount of the claim, You must immediately pay Us the amount stated under this wording.

## Excess

For full details of any Excesses which may apply to a particular claim, refer to the Endorsements shown in this Policy and referred to in the Motor Policy Schedule. Please note that any claim accepted under this Policy for malicious damage would be classed as a fault claim and the Excess payable will be E1 Own Damage Excess as specified in the Motor Policy Schedule.

# Exclusions to Section 1 of Your Policy

## We will NOT pay for any of the following:

- (a) Depreciation, wear and tear, mechanical, electrical and electronic breakdowns or failures, or equipment or computer malfunctions
- (b) Loss of use or value of Your Car
- (c) Damage to tyres by application of brakes or by punctures, cuts or bursts
- (d) Loss where property is obtained or attempted to be obtained by any person using any form of payment which proves to be counterfeit, false, fraudulent, invalid, un-collectable, irrecoverable or irredeemable for any reason
- (e) Loss resulting from repossession of Your Car or restitution to its rightful owner
- (f) Loss or damage to Your Car arising from it being taken by, or driven by, a person who was not an insured driver under the Policy, but was a member of Your family or household or any other person known to You, unless You can prove that the driver intended to permanently deprive You of Your Car
- (g) Loss or damage arising from Theft while the ignition key or similar device has not been removed and all doors, windows and other openings have not been closed and locked whilst Your Car is left unattended
- (h) Loss or damage to telephone, communication, navigation or television/games equipment of any kind
- (i) Any increase in damage as a result of Your Car being moved under its own power following an Accident, Fire or Theft
- (j) Damage caused by frost or freezing
- (k) That part of the cost of any repair or replacement which improves Your Car beyond its condition immediately before the loss or damage occurred
- (l) Loss or damage caused maliciously or deliberately by any person driving Your Car with Your permission or agreement
- (m) Any loss or damage whilst You, anyone insured under Your Policy, or anyone You give authority to, undertakes any form of repairs or improvements to Your vehicle who is not qualified to do so
- (n) Loss or Theft of keys, remote controls or security devices and changing of locks in these circumstances
- (o) Loss or damage to any Trailer or caravan whether or not it is being towed by or attached to Your Car
- (p) Loss or damage arising whilst Your Car is being driven by or in the charge of any person who is under the influence of alcohol or drugs or; has a blood or urine alcohol content in excess of the legal limit or; refuses to supply a breath, blood or urine sample
- (q) Loss or damage caused by an inappropriate type or grade of fuel being used
- (r) Failure or inability of any equipment or any computer program to recognise, correctly interpret or process any date as the true or correct date, or to continue to function correctly beyond that date
- (s) Any amount above the cost (or in the case of a vehicle of foreign manufacture the sterling equivalent of the cost) of any parts or Accessories according to the manufacturer's last published list price plus the reasonable cost of fitting
- (t) Any loss or damage whilst being parked by an employee of a hotel or restaurant or car parking service
- (u) Loss of or damage to Your Car arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority
- (v) Loss of or damage to Accessories and spare parts by Theft if Your Car is not stolen at the same time
- (w) Loss of Your Car by deception of someone who claims to be a buyer
- (x) If Your Car is involved in any incident regardless of type, be that Accident, Fire, Malicious Damage, Theft or Attempted Theft and does not have a valid MOT certificate in force at the time of the incident
- (y) If Your Car is being driven by someone who does not have a valid driving licence or who is driving outside of the conditions of their licence

## Section 2. Liability to Third Parties

### Cover Provided for You

- This Policy covers You for all You legally have to pay for the death of or personal injury to any person as a result of an incident involving Your Car
- Damage to any property as a result of an incident involving Your Car for up to £20,000,000 (including all costs, expenses and indirect losses) in respect of any such incident or series of incidents arising out of the one event

## Driving Other Cars

If Your current Certificate of Motor Insurance includes driving other cars, this Policy provides the same cover as Section 2, Cover Provided for You, as above, when You are driving any other car. Note that there is no cover for loss or damage to that other car.

This cover only applies if:

- You are the Policyholder
- You are 25 years of age or over at the time of inception or renewal of this Policy
- You do not own or have not hired the car under a lease, finance or hire purchase agreement
- You are still in possession of the car insured under this Policy
- You are not a firm or company
- The car is being used within the "limitations of use" shown in Your current Certificate of Motor Insurance
- There is a current and valid Policy of insurance in force for the car being driven under this section of the Policy
- You are not entitled to make a claim for damage under any other insurance Policy
- You have the owners permission to drive the car
- The car is being driven in Great Britain, Northern Ireland, Isle of Man, or the Channel Islands
- The car being driven is registered in the United Kingdom
- The car has not been seized by, or on behalf of, any government or public authority
- You are using the car for social domestic and pleasure purposes

This extension of cover is not available to any drivers that may be named on Your Certificate of Motor Insurance

## Cover provided for Other People

We will give the following people the same insurance cover We give You:

- Anyone You allow to drive Your Car who is named to drive it under the Certificate of Insurance and is not excluded by an Endorsement
- Anyone You allow to use, but not drive, Your Car for social, domestic and pleasure purposes
- Any passenger travelling in or getting out of Your Car

## Your Legally Appointed Representatives

If anyone insured under this Policy dies, We will transfer to their estate the protection We provide under this Policy

## Legal Fees and Expenses

If We give Our prior written agreement, We will pay the fees of the legal representatives We instruct to:

- Represent anyone insured under this Policy at any Coroner's Inquest or Fatal Accident Inquiry and to defend proceedings in a Court of Summary Jurisdiction for any accident which might give rise to a claim under part (b) below
- Defend anyone insured under this Policy if legal proceedings are taken against that person for manslaughter or causing death by reckless driving

This cover for legal fees and expenses only applies if:

- You ask Us to provide the cover and We agree to provide it
- The death or deaths giving rise to the proceedings are caused by an incident covered by this Policy

## Exclusions to Section 2 of Your Policy

The cover under this section will not apply:

- To anyone driving Your Car who has never held a licence to drive it or who is disqualified from holding or applying for such a licence
- To anyone entitled to cover under any other Policy
- For loss or damage to property belonging to or in the custody or control of any person insured under this part of the Policy
- To anyone who fails to keep to the Terms, exceptions, exclusions, conditions and Endorsements of this Policy
- To liability for the death of or bodily injury to any person out of their employment by any person insured under this Policy except as required by any Road Traffic Legislation
- In respect of damage to any car in connection with which indemnity is provided by this section

## Section 3. Medical Expenses

If You, Your driver or any of Your passengers are injured in an accident involving Your Car, We will pay the medical expenses of up to £100 for each insured person.

## Section 4. Emergency Medical Treatment

We will pay for emergency treatment as required under the Road Traffic Acts. Any payment made under this section will not affect Your No Claims Discount.

## Section 5. No Claims Discount

If You do not make a claim under Your Policy, Your renewal premium will be reduced in accordance with Our scale applicable at such time. The No Claim Discount is applied to the Policy premium as a whole (excluding any flat rate premium) and in the event of a claim the discount will be reduced in accordance with Our scale applicable at such time regardless of which vehicle was involved. We reserve the right to retain proof of Your no claims entitlement until all payments due have been made.

### Maximum No Claims Discount Guarantee

Guaranteed maximum No Claims Discount is provided if You are entitled to five years or more No Claim Discount. Your No Claim Discount will not be reduced as a result of a claim or claims being made under the Policy. However, Your premium may change due to a change in Your circumstances or because We have increased premiums generally.

## Section 6. Windscreen/Glass Cover

We will pay for a broken or damaged windscreen, windows or glass sunroofs in Your Car and scratching of the bodywork caused by them breaking.

You will pay £60 (the Excess) towards each claim for a broken windscreen or windows. If the damage is repairable and does not require a replacement windscreen or window, then the Excess does not apply.

Provided You contact the Glass Help Line on [0845 219 0594](tel:08452190594) to arrange for replacement or repair of Your windscreen or windows, the cover supplied by this Policy will be unlimited. However, if any other repairer is used then cover will be restricted to £100.00 less the standard Excess.

Any payment under Section 6 solely for the breakage of Your windscreen or windows shall not affect any entitlements to no claims discount.

## Exclusions to Section 6

- Any damage to sun roofs, roof panels, lights or reflectors whether glass or plastic
- Any amount greater than the Market Value of Your Car at the time of the incident
- Any incidents due to mechanical failure of automatic or manual sun roofs, roof panels or convertible roofs
- Any incident, loss or damage whilst Your Car is being driven outside the UK
- No claims can be made under this section of the Policy for acts of malicious damage or vandalism, claims for these incidents shall be dealt with under Policy Section One

## Section 7. Foreign Travel

### European Union Compulsory Insurance

In compliance with European Union (EU) directives the insurance provided by this Policy will allow the minimum cover required to use Your Car in:

- Any country which is a member of the European Union
- Any country which the Commission of the EU is satisfied has made arrangements to meet the requirements of Article 7.2 of the EU directive of Civil Liberties arising from the use of Motor Vehicles

### Foreign Use

In addition to this minimum cover the insurance provides the cover shown in the Motor Policy Schedule in any country in the Territorial Limits, subject to Your usual place of residence being in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. This extension is provided for the purpose of travel only.

Cover under this section includes:

- Transit by sea or rail in or between countries within the Territorial Limits
- Reimbursement of any customs duty You may have to pay after temporarily importing Your Car into any country within the Territorial Limits provided that Your Car is covered for loss or damage under this Policy
- If as a result of an accident in Spain which is, or might be, the subject of a claim under this Policy, You or any person on Your Certificate of Insurance are detained or Your Car impounded by the competent authorities and a guarantee or monetary deposit is required for their release, We will provide such guarantee or deposit not exceeding £5,000 in all. Immediately the guarantee is released or the deposit becomes recoverable, You must give Us all necessary assistance to obtain cancellation of the guarantee or return of the deposit. If all or part of the guarantee or deposit is lost or taken to pay fines or costs, You must pay Us the lost amount immediately

### What Is Not Covered

- (a) Section 7 applies only to Your Car. If Your Certificate of Insurance allows You to drive any other car, that cover does not apply outside of the United Kingdom
- (b) We will not cover any loss, damage or liability when Your Car is taken outside of Great Britain, Northern Ireland, Isle of Man or The Channel Islands for any reason other than a temporary visit for social, domestic and pleasure purposes
- (c) We will not cover any loss, damage or liability if Your permanent place of residence is not within Great Britain, Northern Ireland, Isle of Man or Channel Islands

### International Motor Insurance Card (Green Card)

All countries mentioned under European Union Compulsory Insurance have agreed that a Green Card is no longer necessary for cross border travel.

Your Policy, Motor Policy Schedule and Certificate of Motor Insurance will therefore provide sufficient evidence that You are complying with the laws relating to compulsory motor insurance in any of these countries that You visit.

There is no cover for countries outside the Territorial Limits.

Note: No cover is afforded under this section of the Policy if the vehicle is being used for commuting or in any business capacity.

## Section 8. Servicing or Repair

When Your Car is in the possession of the motor trade for overhaul, upkeep, service or repair We will continue to provide insurance on Your Car unless any other insurance operates.

## Section 9. Personal Belongings

We will pay up to a maximum of £150 for loss or damage to personal belongings carried in or on Your Car caused by Fire, Theft or accidental means.

### Additional Benefit

We will also cover the cost of replacing children's car seats and booster seats up to a maximum amount of £100 if Your Car is involved in an Accident, damaged by Fire or Theft, or stolen and not recovered, even if there is no apparent damage.

## Exclusions to Section 9

We shall not be liable for loss of or damage to the contents of Your vehicle including but not limited to:

- Money, stamps, tickets, documents, securities, lottery tickets, raffle tickets, promotional vouchers or Air Miles vouchers
- Goods, tools or samples carried in connection with any trade or profession
- Property that is covered under any other Policy
- Tapes, cassettes, compact and mini discs, citizen band radios, phones or phone equipment
- Theft of personal belongings if carried in an open top or convertible vehicle unless contained in a locked boot

## Section 10. Personal Accident

If You or Your spouse suffer accidental bodily injury in direct connection with Your Car or while travelling in or getting into or out of any other car and the injury is the cause of death, loss of eyes or limbs, then We will pay a maximum benefit of £5000 to the injured person or, in the event of death, to the deceased's legal personal representatives.

## Exclusions to Section 10

We will NOT pay the benefit if:

- The injury is caused by suicide or attempted suicide or any intentional self injury or the injury happened under the influence of drink or drugs or if they had more alcohol in their body than the limits set down in the Road Traffic Act 1988
- The injured person has reached the age of 75
- Death, loss of eyes or limbs arises more than three months after the event leading directly to the condition

## General Exclusions to the Policy

These General Exclusions apply to all sections within Part A of this Policy and describe the things which are not covered. These apply as well as the exclusions shown in each Section of Part A detailing the cover provided.

1. This Policy does not apply when any car covered by it is:
  - (a) Used for any purpose not permitted by the effective Certificate of Insurance
  - (b) Driven by or in the charge of anyone who is not described in the Certificate of Insurance as a person entitled to drive or who is excluded from driving by any Endorsements or covered by another Policy
  - (c) Driven by or in the charge of anyone who does not have a valid driving licence or who is disqualified from driving, who has not held a driving licence or who is prevented by law from holding one
  - (d) Driven by or in the charge of anyone who does not keep the conditions of their licence or all the conditions of this Policy
  - (e) Used to tow or reward any Trailer, caravan or vehicle (or to any property in the Trailer, caravan or vehicle)
  - (f) Used to carry passengers or goods in a way likely to affect the safe driving and control of the vehicle
  - (g) Driven by, or is in the charge of for the purpose of being driven by any person to whom Your Car has been hired
  - (h) Involved in any incident regardless of type, be that Accident, Fire, Malicious Damage, Theft or attempted Theft and does not have a valid MOT certificate in force at the time of the incident.
  - (i) Used in a unsafe or unroadworthy condition or, where such regulations require, does not have a current M.O.T Certificate (You may be asked to provide details to show that Your vehicle was regularly maintained and kept in a good condition)

2. This Policy does not cover any loss, damage, liability, expense or bodily injury which is directly or indirectly caused by, contributed to or arising from:
  - Ionising radiations or contamination by radioactivity from any eradicated nuclear fuel from any nuclear waste from the combustion of nuclear fuel
  - The radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it
3. Except as required under the Road Traffic Acts, this Policy does not cover any loss or damage caused by war, invasion, act of foreign enemies, hostilities or warlike operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power
4. This Policy does not provide cover for any liability, which it is reasonable to conclude, arises out of any acts of terrorism as defined in Part 1 of the UK Terrorism Act 2000 or successors thereto, except as is necessary to meet the requirements of the Road Traffic Acts. In territories other than the United Kingdom the definition contained in the UK Terrorism Act 2000 or its successors will be deemed to be the applicable definition.
5. This Policy does not cover death of or bodily injury to any person or damage to any property which is directly or indirectly caused by pollution or contamination, unless this pollution or contamination is directly caused by an incident which occurs in its entirety at a specific time and place during the Period of Insurance and is sudden, identifiable, unintended and unexpected. We will consider the pollution or contamination to have happened at the time the incident took place.
6. We will not pay the claim and all cover under the Policy is forfeited if You or anyone acting for You makes a claim under the Policy knowing the claim to be false, fraudulently inflated or supported by fraudulent documents or if the loss, damage or injury is caused by Your wilful act or with Your connivance.
7. This Policy does not apply when any car covered by it is towing more than one caravan, Trailer or disabled mechanically propelled vehicle at any one time.
8. Loss or damage arising during (unless it be proved by You that the loss or damage was occasioned thereby) or in consequence of:
  - Earthquake
  - Riot or civil commotion occurring elsewhere than in the United Kingdom
 Except as required by any Road Traffic legislation.
9. Loss or damage directly occasioned by pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
10. This Policy does not provide cover for any accident, injury, damage, loss, or any liability of whatsoever nature while Your Car is in or on that part of an aerodrome, airport, airfield or military base provided for:
  - (a) The take off or landing of aircraft and/or the movement of aircraft on the surface
  - (b) Aircraft parking aprons including the associated service roads refuelling areas and ground equipment parking areas
11. Racing of any description or being used in any contest, competition, rallies or speed trial (apart from treasure hunts).
12. Your Car whilst being used on any form of race track or off-road activity.
13. Any liability that You have agreed to accept unless You would have had that liability anyway.

## General Conditions applying to the whole Policy

The following General Conditions apply to all of this Policy. These describe Your responsibilities, general information and the procedures that apply in certain situations, such as when there is a claim or the Policy is cancelled. If You do not meet the Terms and conditions of this Policy, it could make the cover invalid or mean We may refuse to pay Your claim.

### 1. Cancellation

You have the right to cancel Your Policy during a period of 14 days either from the day of purchase of the contract or the day on which You receive Your Policy documentation, whichever is the later. If You wish to cancel and the insurance cover has already commenced, You will be entitled to a refund of the premium paid (as long as We have received Your original Certificate of Motor Insurance and that You have not made a Claim, or a Claim having been made against You), subject to a deduction for the time You have been covered and for any cost incurred by Us in issuing the Policy.

ASDA Online Exclusive may cancel this Policy by sending You not less than seven days notice by recorded delivery to Your last known address. This will act as Our notice of intention to cancel, providing You with a cancellation date and time. Your Policy will cancel in line with this notice regardless of whether this letter is signed for. We will reimburse You on a pro rata basis the premium for the period of insurance still remaining less any relevant administration fees and charges.

You may cancel this Policy at any time by notifying Us of the cancellation in Your Policy records on [www.asdaonlineexclusive.co.uk](http://www.asdaonlineexclusive.co.uk) and by returning the Certificate of Motor Insurance. On cancellation of Your Policy any refund of premiums will be calculated in accordance with Our scale of charges (subject to You not having made a Claim or a Claim having been made against You), and paid to You after deducting Our cancellation charge.

Please refer to the ASDA Online Exclusive Terms of Business for current Policy fees and charges.

## 2. Other Insurance

If You claim for anything that is covered by any other insurance, We will only pay any amount You cannot get back from the other insurance up to the limits of this Policy.

## 3. Care of Your Car

Your Car must be covered by a valid Department of Transport Test (MOT) Certificate if You need one by law.

You must do all You can to protect Your Car and contents and keep Your Car in a safe and roadworthy condition. If We ask You must let Us examine Your Car at any reasonable time. If You do not take reasonable care of Your Car and meet any security requirements, this Policy may no longer be valid and We may not pay any claim.

## 4. Your Duty

### Changes which may affect Your cover

Your insurance cover and premium is based on the information You supplied to Us when taking out this Policy. This can be seen from Your Statement of Information. You must check the details carefully as ASDA Online Insurance expect You to provide complete and accurate information when You take out Your insurance Policy, throughout the lifetime of the Policy and when You renew Your insurance. If You are unsure about disclosing any information please contact Us for guidance on [www.asdaonlineexclusive.co.uk](http://www.asdaonlineexclusive.co.uk).

Failure to disclose any material information or inaccuracies in the information given could invalidate Your insurance cover and mean that part or all of Your claim may not be paid.

You are reminded that it is an offence under the Road Traffic Act to make any false statements or withhold any relevant information to obtain a Certificate of Motor Insurance. If Your circumstances change You must tell ASDA Online Exclusive Insurance. The below list is not exhaustive but gives You an indication of changes You must notify to ASDA Online Exclusive Insurance and You should let Us know if any of the details You have given Us change. Once You have told Us about the change We will reassess Your cover and premium. For some changes You may need to pay an additional premium and some changes may be unacceptable to Us.

- Changes made to Your Car which improve its value, performance or handling
- Changing Your Car
- The car being used for a purpose not included on Your Certificate of Motor Insurance
- You or anyone covered by this Policy being convicted of a motoring offence other than fixed penalty parking tickets
- The address where Your Car is normally kept changing
- You or anyone covered by this Policy changing occupation

Note: If You fail to provide complete and accurate information when You take out Your insurance Policy or if You do not tell Us about any relevant changes, We may:

- Reject Your claim
- Reduce, make deductions from or pay only a proportion of Your claim
- Cancel and invalidate the Policy
- Void, to treat as though the Policy never existed
- Do a combination of the above

All changes should be made online at [www.asdaonlineexclusive.co.uk](http://www.asdaonlineexclusive.co.uk)

You should keep a record of the information You give in relation to this Policy. If You did not or do not give full and accurate information or You fail to notify Us of any changes in circumstances, this Policy may be rendered invalid and We may refuse to deal with any claim You might make.

This insurance will only apply if:

- The person claiming has kept to all the Terms and conditions of this Policy
- All the information You have given and upon which the Policy is based is correct and complete

## 5. Claims Procedure

As soon as reasonably possible after any accident, injury, loss or damage You must report to Us all details of the incident. The 24 hour Claim Helpline is [0844 579 6491](tel:08445796491).

Please note that You must report all incidents to Us within 48 hours, even if You are not claiming. Failure to do so will make You personally liable for any claims that are pursued against You.

You should immediately send Us any communication You receive about the incident.

You must immediately let Us know if anyone insured under this Policy is to be prosecuted as a result of the incident, or there is to be an inquest following a fatal accident.

You, or anyone else claiming under this Policy, must not admit to any claim, promise any payment or refuse any claim without Our written consent.

We can take over, if We so wish, and conduct in Your name or the name of the person claiming under the Policy the defence or settlement of any claim or take proceedings for Our own benefit to recover any payment We have made under this Policy. We shall have full discretion in the conduct of any proceedings or the settlement of any claim. The person who is seeking payment under this Policy shall give Us all the assistance necessary in order for Us to achieve settlement, if You fail to assist this may invalidate cover.

In the event of a claim covered by this Policy You must still pay the premium. If payment is not made We:

- May cancel this Policy in accordance with the General Conditions and seek payment of the outstanding balance of premium
- May refuse to pay any claim arising from an occurrence on or after the due date of the premium
- Reserve the right to deduct any outstanding premium from the claim payment, if the claim is for loss of or damage to Your Car, which is covered by this Policy
- May recover from You the outstanding balance of premium and seek reimbursement from You of any claim payment, which has already been made

## 6. Right of Recovery

If the law of any country which this Policy covers requires Us to make payments which, but for that law, We would not otherwise have paid, You must repay the amount to Us.

If any claims or other monies are paid to You by mistake for any reason, or a claim has been paid which We later find to be fraudulent, false or exaggerated, You must repay the amount paid by Us.

## 7. Law Applicable To Contract

The insurance is governed by English Law.

## 8. The Financial Services Compensation Scheme

If We are unable to meet Our liability under this Policy You maybe entitled to compensation from the Financial Services Compensation Scheme (FSCS). This will depend on the circumstances of the claim. Further information about the compensation scheme arrangements can be found on the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or by writing to:

Financial Services Compensation Scheme

7th Floor

Portsoken Street

London E1 8BN

## 9. Motor Insurance Database (MID)

Information relating to Your insurance Policy will be added to the Motor Insurance Database ("MID") managed by the Motor Insurers' Bureau ("MIB"). MID and the data stored on it may be used by certain statutory and/or authorised bodies including the Police, the DVLA, the DVLNI, the Insurance Fraud Bureau and other bodies permitted by law for purposes not limited to but including :

- I. Electronic Licensing
- II. Continuous Insurance Enforcement
- III. Law enforcement (prevention, detection, apprehension and or prosecution of offenders)
- IV. The provision of government services and or other services aimed at reducing the level and incidence of uninsured driving

If You are involved in a road traffic accident (either in the UK, the EEA or certain other territories), insurers and or the MIB may search the MID to obtain relevant information.

Persons (including his or her appointed representatives) pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID.

It is vital that the MID holds Your correct registration number. If it is incorrectly shown on the MID You are at risk of having Your vehicle seized by the Police. You can check that Your correct registration number details are shown on the MID at [www.askmid.com](http://www.askmid.com)

Please note that the MID does not constitute proof of insurance. In order to be able to prove that Your vehicle is insured You should carry Your Certificate of Insurance with You when using Your vehicle.

## 10. Monthly Premiums

If the premiums are paid monthly and You fail to pay an instalment when due or fail to maintain a Direct Debit Mandate and such default is not corrected within the time permitted by the Consumer Credit Act 1974 the whole of the outstanding balance will become due and payable. If this sum is not paid within seven days, the insurance cover will be cancelled. In the event of a total loss claim under this Policy, all remaining monthly premiums for the period of the insurance contract will immediately become due. We reserve the right to deduct this amount from the claims settlement.

# Regulatory Information

Southern Rock Insurance Company Limited  
Eurolife Building  
1 Corral Road  
Gibraltar

Southern Rock Insurance Company Limited is authorised and regulated by the Financial Services Commission. Registered in Gibraltar No. 93137

Alwyn Insurance Company Limited  
P.O. Box 1338  
Grand Ocean Plaza  
1st Floor  
Ocean Village  
Gibraltar

Alwyn Insurance Company Limited is authorised and regulated by the Financial Services Commission. Registered in Gibraltar No. 106261.

## Endorsements which may apply

The Endorsements shown below apply only if the Endorsement number is specified in Your current Motor Policy Schedule and are subject to the Terms, conditions and limitations of this document of insurance.

Where an Endorsement number is followed by the name of any person or registration number the Endorsement shall only apply to that person or vehicle. Where an Endorsement is followed by additional wording then such wording should be read in context with the full Endorsement wording.

### E1 Own Damage Excess

You are responsible for the first amount of each claim under Section One for loss of or damage to Your vehicle, other than by Fire or Theft or Attempted Theft, as specified against Endorsement E1 in the Motor Policy Schedule. This amount is in addition to any other Excess(es) shown in the Motor Policy Schedule.

### E2 Fire & Theft Excess

You are responsible for the first amount of each claim under Section One for loss of or damage to Your vehicle arising from Fire, Theft or Attempted Theft, as specified against Endorsement E2 in the Motor Policy Schedule. This amount is in addition to any other Excess(es) shown in the Motor Policy Schedule.

### E3 Young or Inexperienced Driver Excess

You are responsible for the first amount of each claim under Section One for loss of or damage to Your vehicle whilst being driven by, in the charge of, or last used and parked by a young or inexperienced person in accordance with the following:

Aged 20 or under	£250
Aged 21 to 24	£150
Aged 25 and over but not holding a full UK/EU licence for 12 months or more	£100

This amount is in addition to any other Excess(es) shown in the Motor Policy Schedule.

### E4 Restricted Use

If You are a Housewife, Househusband, Retired, Unemployed or Employed in the Motor Trade industry, the vehicle(s) covered by this Policy may be used for Social Domestic and Pleasure purposes only.

### E5 Windscreen Cover

Section 6 of this Policy is applicable on all vehicles.

### E6 Garaging Excess

If You do not keep Your Car in a locked private garage between 22.00 and 06.00 (BST or GMT as applicable) when the car is parked at or within 200 metres of Your private dwelling, You are responsible for the first £250 of each claim under Section One for loss or damage to Your Car, irrespective of the time of loss.

This amount is in addition to any other Excess(es) shown in the Motor Policy Schedule.

### E7 Security Endorsement

There is no cover for Theft or Attempted Theft under Section One unless Your factory fitted security system is fitted to the Car, and it is fully operational at all times when the Car is left unattended.

### E8 Modified Car Endorsement (Section 1 - Loss and Damage)

If Your Car has been modified and We were made aware of the modifications at the time cover under this Policy was effected, We will repair the damage, replace what is lost or pay the cost of loss or damage to Your Car, including the costs of the modified part(s).

### E9 Owner of Vehicle

This Endorsement will be applied if Your employer owns Your Car. Please refer to the Excess(es) shown in the Motor Policy Schedule for details.

## E10 - Personal Accident

In addition to the benefits described in Section 10 of the ASDA Online Exclusive Policy Wording, We will pay the following benefits for personal injury as a result of an insured incident on an Associated Policy if the insured incident is within the Territorial Limits and during the period of insurance, which results in Your or Your passengers death, total permanent disablement, loss of limb or limbs, loss of sight, loss of speech or loss of hearing. We will pay You the applicable benefit as shown below;

<b>Condition resulting in bodily injury</b>	<b>Amount:</b>
Death	£20,000
Total permanent disablement	£20,000
Loss of sight	£20,000
Loss of speech	£20,000
Loss of hearing	£20,000
Loss of limb or limbs	£20,000

**The maximum benefit payable in any one Period of Cover is £20,000.**

You can download the Personal Accident Extension Policy Wording from the "Policy Wording" section of the ASDA Online exclusive homepage.

# Our Promise of Service

Our goal is to give excellent service to all Our customers but We recognise that things can occasionally go wrong. When this occurs, We want to hear about it so that We can try to put things right. We are committed to investigating Your complaint promptly and will keep You informed of progress throughout.

This section sets out Our complaints procedure.

In the first instance if You are dissatisfied with any aspect of the handling of Your Asda Online Exclusive Insurance Policy please email Us at [complaints@asdaonlineexclusive.co.uk](mailto:complaints@asdaonlineexclusive.co.uk).

When You contact Us please provide Your Policy number, name, contact details and a brief explanation surrounding Your cause for concern. We may ask You to provide greater detail to help Us understand the nature of Your complaint and to assist in resolving matters for You.

## What will happen if You complain

- We will acknowledge Your complaint within 5 working days of receipt
- We aim to resolve complaints, following assessment and investigation, within 20 working days of receipt

Most of Our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, We will contact You with an update and give You an expected date of response.

In the unlikely event that the problem has not been resolved to Your satisfaction, You may contact Our Quality Manager who will review Your complaint with the aim of providing a satisfactory resolution, and if requested provide You with Our final decision in writing.

Please address Your complaint to Asda Online Exclusive Quality Manager to the complaints email address above or write to:

Asda Online Exclusive Quality Manager  
Asda Online Exclusive Insurance  
MMT Centre  
Aust  
Bristol BS35 4BL

## What happens if We cannot resolve Your complaint

If You remain dissatisfied with Our final response to Your complaint You may refer the matter to the Financial Ombudsman Service.

To use their service You must be eligible and Your complaint must be sent to them within 6 months of Our final response letter. In general terms, You are eligible if You are a private individual (someone acting outside of their trade, profession or business) or a commercial customer (including charities and trusts) with a group annual turnover of less than one million pounds.

Please note that The Financial Ombudsman Service will only consider complaints after We have provided You with Our final response to Your complaint.

The contact details for the Financial Ombudsman Service are:

The Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London E14 9SR  
Tel: 08000 234 567 Fax: 0207 964 1001  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Customer comments

To ensure that We provide the kind of service You expect We welcome Your feedback in order that We can improve Our products and services. If You have any comments or suggestions about Our cover, services or any other feedback please email: [feedback@asdaonlineexclusive.co.uk](mailto:feedback@asdaonlineexclusive.co.uk).

# Part B - Your Legal Expenses Policy

## Introduction

Welcome to Your Legal Expenses Policy. In order to make sure You get the most from Your cover, please take time to read the Policy. It explains the contract between You and Us. If You have any questions or would like more information, please contact ASDA Online Exclusive Customer Services at enquiries@asdaonlineexclusive.co.uk.

Your Legal Expenses insurance is underwritten by AmTrust Europe Limited and administered by Angel Assistance Ltd.

## Definition of Terms

### **We, Us, Our:**

Angel Assistance Limited of Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, County Durham, SR8 2RR acting on behalf of AmTrust Europe Limited, Market Square House, St James's Street, Nottingham NG1 6FG the underwriters of this Policy.

### **You, Your:**

The person named as the Policyholder in the Schedule of cover.

### **Insured Vehicle:**

Any motor vehicle You own or for which You are legally responsible including any caravan or Trailer properly constructed to be towed by such vehicle and attached to it by normal means.

### **Insured Person:**

You and any other person authorised by You to drive or to be a passenger in or on the Insured Vehicle.

### **Participating Agent:**

The insurance intermediary, firm or company who are authorised to sell this Policy to You on behalf of Us and the underwriters.

### **Approved Charges:**

Liabilities, including interest, incurred by an Insured Person under schemes We have approved for the provision of services reasonably required as a consequence of a Qualifying Accident and where We have consented in advance to such services being provided.

### **Approved Service Provider:**

HAS Accident Management Solutions Limited.

### **Policy:**

This Policy of insurance.

### **Policy Claim:**

An Insured Person's request for indemnity under this Policy.

### **Premium:**

The payment which is required to be paid to the Participating Agent or Us, by You for the Insured Person to obtain benefit of this Policy. Such amount is to be made by You in a single payment and is to be received by the Participating Agent or Us within 14 days of the date of issue of the Policy, save that the Participating Agent or We may, at their absolute discretion, waive Your obligation to pay.

### **Claim:**

An Insured Person's claim for compensation resulting from a Qualifying Accident.

### **Approved Lawyer:**

A Solicitor, Counsel, or Claims Handler whom We approve, appointed under the Terms and conditions of this Policy to pursue the Claim.

### **Legal Costs:**

Legal costs and disbursements of civil proceedings limited to amounts which are or would be allowed on a detailed assessment where costs are payable by one party to another under the Civil Procedure Rules or any other rules which replace them from time to time.

### **Your Costs:**

Legal Costs of pursuing the Claim (before or after the issue of proceedings), reasonably incurred with the Approved Lawyer and with Our prior written consent.

### **Another Party's Costs:**

Legal Costs which an Insured Person is ordered by a Court to pay to Another Party or which are agreed by Us in a negotiated settlement.

### **Period of Insurance:**

The period of cover not exceeding 12 months shown in the Schedule of cover.

### **Territorial Limit:**

Any member state of the European Union (excluding Bulgaria, Lichtenstein, Lithuania, Poland and Romania), Switzerland or Norway except where the Policy Claim is for Approved Charges, in which case it is the United Kingdom of Great Britain and Northern Ireland (excluding the Channel Islands or the Isle of Man).

### **Qualifying Accident:**

An accident occurring within the Territorial Limit during the Period of Insurance which causes loss or damage to an Insured Vehicle or its contents or death or injury to an Insured Person, which We reasonably believe could be shown to have been caused to a greater extent by the fault of Another Party than by the fault of the Insured Person except for a Policy Claim for Approved Charges in which case We must reasonably believe it could be shown to have been caused solely by Another Party.

### **Another Party:**

The person You allege to be responsible for the Qualifying Accident or a person or organisation which is responsible in law for such a person.

### **Relevant Occurrence:**

A potential Qualifying Accident.

### **Prospects of Success:**

The likelihood that a Claim will result (whether by court order or negotiation) in an Insured Person receiving an award of compensation which (after taking into account the likely contributions to be made to Your Costs by Another Party) is more than the cost of pursuing it.

## What is Insured

(Subject to the Terms and exclusions of this Policy)

We agree to indemnify an Insured Person for:

- (i) Approved Charges when they are required to pay them if not by then recovered from Another Party;
- (ii) Your Costs which, after using reasonable endeavours, are not recovered from Another Party; and
- (iii) Another Party's Costs.

## What is Not Insured

1. A Policy Claim where any of the following apply:
  - a) at the time of the Qualifying Accident the Insured Vehicle was being driven in circumstances constituting a criminal offence (whether or not prosecution ensued) and We consider that the Claim has been prejudiced as a result; or
  - b) one Insured Person wishes to claim against another; or
  - c) the Insured Person's motor insurer repudiates the motor Policy covering the Insured Vehicle or refuses indemnity; or
  - d) the Insured Person in Our reasonable opinion prejudices any Claim; or
  - e) the Insured Person unreasonably fails to accept the advice of the Approved Lawyer.
2. Any liabilities incurred by an Insured Person arising from a claim or counterclaim against them whether or not resulting from a Qualifying Accident (this is either the responsibility of the Insured Person or their motor insurer).
3. Any liabilities that can be recovered under any other insurance.
4. Fixed penalties, fines and punitive damages awarded against an Insured Person.
5. Approved Charges where Another Party is not insured against Your Claim, or where, although Another Party has insurance, his insurer is not contractually or otherwise obliged to indemnify him in respect of Your Claim.
6. The cost of any repairs to, cleaning of or replacement tyres for, any replacement vehicle hired from the Approved Service Provider.

# General Conditions

For the purpose of these conditions any reference to You or Your shall be deemed to include any Insured Person.

## 1. YOU MUST

- a) observe all the terms and conditions of this Policy as a condition precedent to You being entitled to any indemnity;
- b) notify Us within 90 days of the Relevant Occurrence and promptly provide Us (in writing if requested) with full details of both it and, if You wish to make one, the Policy Claim;
- c) take reasonable steps to minimise the amount claimed under this Policy;
- d) notify Us immediately in writing if
  - (i) Your address changes or
  - (ii) You become aware that as a result of the Qualifying Accident civil or criminal legal proceedings may be issued against You;
- e) send Us or the Approved Lawyer all letters, notices and communications You receive regarding the Claim;
- f) comply fully with the terms and conditions of the agreement with the Approved Service Provider and co-operate with them, Us and the Approved Lawyer;
- g) disclose to Us promptly all information We request concerning the Claim and instruct the Approved Lawyer to do the same;
- h) have Your Costs or Another Party's Costs taxed, assessed or audited, if requested to do so;
- i) tell Us or the Approved Lawyer at once of all offers You receive to settle all or part of the Claim and not accept any offer without Our written consent;
- j) attend Court if requested to do so;
- k) always act in good faith with Us, any Approved Lawyer and the Approved Service Provider;
- l) pursue diligently both the Claim and a claim for Your Costs;
- m) do and instruct the Approved Lawyer to do anything else We may reasonably require;
- n) pay Us any monies You receive in respect of sums which We have paid under the terms of this Policy and, but only in the event that the Approved Lawyers do not refund it to Us, any monies paid on account of Your Costs in excess of Your Costs paid by Another Party, from any other sums You receive.

## 2. WE MAY

- a) even before
  - (i) full and final settlement of a Claim or
  - (ii) any payment is made hereunder, or
  - (iii) after payment of a sum pursuant to clause 2c)exercise all rights and causes of action accruing to You and take over and conduct in Your name the prosecution, pursuit or settlement of any Claim and/or the defence of any claim made against You arising out of a Qualifying Accident;
- b) refuse any further indemnity if You do not accept what is a reasonable offer to settle a Claim;
- c) pay You all or part of the amount of a Claim and if so, We may choose whether or not to pursue recovery of that sum;
- d) cancel this insurance by giving You 21 days written notice and refund an appropriate proportion of the Premium; this will not affect any Claims being handled by the Approved Lawyer before cancellation;
- e) settle a Claim on such terms as We consider fit even if this means that You are unable to pursue losses arising from the Insured Incident if:
  - (i) You fail to give instructions to Us or the Approved Lawyer despite three written requests;  
Or
  - (ii) You default in one of the situations set out in Condition 3. below;
- f) at Our discretion enter into arrangements with an Approved Lawyer under which they may render and We will pay interim bills in respect of Your Costs.

## 3. REFUSING INDEMNITY

- If:
- a) You do not comply with the conditions of the Policy; or
  - b) We consider that You have misled Us, the Approved Lawyer or the Approved Service Provider; or
  - c) We reasonably consider that You have failed to disclose any material facts; or
  - d) You become bankrupt or are unable to give instructions for any other reason

We shall be entitled to refuse indemnity under this Policy or, in the case where a default under a), b) or c) above relates only to a single Qualifying Accident, to refuse indemnity for that Qualifying Accident. We shall write to You, giving You reasons. You shall immediately pay Us for any liabilities We have incurred or which We consider We will incur; We shall be released, as between You and Us, from any obligation to make any, or any further, payment on Your behalf.

#### **4. INSUFFICIENT PROSPECTS OF SUCCESS**

If at any time We consider a Claim has insufficient Prospects of Success or Your interests can be better served by other means We shall write to You explaining Our decision and We will not be required to make any further payment in respect of Legal Costs. If there is no barrister's opinion which supports Our view then within seven days of receiving Our letter You may write asking Us to obtain one at Your expense. If that opinion does not support Our view We will continue the indemnity for Legal Costs and pay the cost of the opinion.

#### **5. ADDITIONAL CONDITIONS APPLICABLE TO CLAIMS FOR LEGAL COSTS**

Without restricting Our rights in General Condition 2 a), You must instruct Our choice of Approved Lawyer up to the time when legal proceedings are in prospect, but if We agree to these taking place You may at any time prior to the issue of proceedings nominate a solicitor who will agree to comply with Our standard terms of instruction to be the Approved Lawyer. In making Your nomination You must have regard to the duty to keep the costs of Your Policy Claim to a minimum. We may then either ask You to nominate an alternative or offer You a choice of at least three other solicitors.

We will notify You promptly if at any time We consider Our interests conflict with Yours and You will then be able to nominate a solicitor in accordance with this paragraph.

#### **6. ARBITRATION**

If there is a dispute between You and Us, relating to this Policy, either side may refer it to the arbitration of a single arbitrator who will be either a solicitor or a barrister, to be agreed between Us; failing agreement, the Law Society shall name an arbitrator whose decision shall be final and binding on both sides. The arbitration will be governed by the rules set out in the Arbitration Acts then in force.

#### **7. STATUTORY RIGHTS OF CANCELLATION**

Your Legal Expenses Policy maybe cancelled at any time but the premium is non-refundable other than in accordance with the General Conditions in Part A - Your Car Insurance Policy.

#### **8. JURISDICTION**

This Policy will be governed by English Law and You and We submit to the exclusive jurisdiction of the English Courts.

## How to make a Claim

If You take out a Policy and then have a Claim pursuant to the terms and conditions of the Policy You should telephone Angel Assistance Ltd on 0845 219 8576 who may monitor and record calls, or write to Angel Assistance Ltd, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, County Durham, SR8 2RR.

## Making a Complaint

If You wish to make a complaint, please telephone Us on 0845 121 2200 or write to Angel Managing Director, Angel Assistance Ltd, Policy Control Dept, Redmond House, Fern Court, Bracken Hill Business Park, Peterlee, County Durham, SR8 2RR. If You remain unsatisfied, You can contact the Underwriters: Managing Director, AmTrust Europe Limited, Market Square House, St James's Street, Nottingham NG1 6FG. Telephone number 0115 941 1022.

If You are still not satisfied, You can contact the Insurance Division of the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Telephone: 0845 080 1800.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Part C - Your Breakdown Assistance Policy

Europ Assistance Holdings Limited will provide the services and benefits described in this Policy:

- during the Period of Insurance
- for the Insured Vehicle
- within the Geographical Limits
- following payment of the premium
- on the basis of the details You have supplied and subject to the following terms, conditions and exclusions, together with any applicable endorsements, all of which We recommend You read carefully, to ensure this Policy meets Your individual requirements.

This Policy is underwritten by Europ Assistance Holding Irish Branch, 79 Merrion Square, Dublin 2, Ireland.

This insurance is effected in England and is subject to the Laws of England and Wales.

To ensure We are consistent in providing Our customers with quality service, We may record Your telephone call.

Europ Assistance Holdings Limited is authorised and regulated by the Financial Services Authority.

### IMPORTANT VEHICLE HEALTH CHECK

The insurance operates on the basis that You will have had Your vehicle properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing it for a journey.

**Will a routine service fall due before the end of Your intended journey? Or,**

**Are there any parts on Your vehicle that You are aware may need replacing before the end of Your journey?**

If so, You should have Your vehicle regularly serviced to allow sufficient time to carry out any repairs necessary.

**Keep proof of regular servicing in Your vehicle, with Your handbook or travel documents.**

If You call Us for assistance, and Our mechanic reports to Us that it is evident You have not maintained Your vehicle in a state fit to complete Your intended journey, You will have to pay all the costs arising from Our intervention.

## Meaning of words

Wherever the following words and phrases appear in this Policy they will always have these meanings:

**ELIGIBLE VEHICLES:** Vehicles owned by or the responsibility of the Policyholder or his / her immediate family:-

- being cars; estate cars; 4x4 sport utility vehicles; towed caravans or trailers of proprietary make;
- not used by You for Hire or Reward;
- registered in the Geographical Limits;
- in good roadworthy condition; maintained and operated in accordance with the manufacturer's recommendations and holds a current valid MOT certificate if applicable;
- each not exceeding (including any load carried) the following gross vehicle weight and dimensions: 3500 kg, length 7m, height 3m, width 2.25m;
- carrying not more than the number of persons recommended by the manufacturer and for whom seats are available, with a maximum of 8 persons, including the driver.

**GEOGRAPHICAL LIMITS:** comprising Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Excluding Territorial and International waters.

**HIRE OR REWARD:** Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried, excluding vehicle sharing schemes.

**INSURED INCIDENT:** Mechanical breakdown, accidental damage, vandalism, Fire, Theft or attempted Theft, flat battery, or accidental damage to tyres, occurring during the Period of Insurance within the Geographical Limits.

In the case of key breakage, keys locked within Your Insured Vehicle, lack of fuel, the use of incorrect fuel, flat tyre, or puncture, We would pay for the roadside assistance and local recovery if appropriate. However, You will be responsible for paying any incremental costs such as lock replacement, new keys, drainage of tank, disposal of wrong fuel, any replacement fuel, and any replacement or repair of tyres.

We do not cover undamaged tyres which have been allowed to run flat or those which are below the legal tread limit and We do not cover punctures where no serviceable spare is available.

Please note: If We are called six times in any one 12 month Period of Insurance, any subsequent incident(s) shall not be insured.

**INSURED PERSON(S):** The Policyholder whilst an occupant of the Insured Vehicle, and/or any other authorised occupant of the Insured Vehicle (other than a hitch hiker).

**INSURED VEHICLE:** The Eligible Vehicle, details of which have been supplied to Us, normally kept at the Policyholder's address shown on the confirmation letter.

**PERIOD OF INSURANCE:** The 12 month period starting from the commencement date shown on the confirmation letter, which shall be at least 48 hours following the date the Policyholder applies for cover.

**POLICYHOLDER or YOU/YOUR:** The applicant who has applied for cover, and whose details have been supplied to Us.

**WE, OUR or US:** Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

## REQUESTING ASSISTANCE

IN THE EVENT OF AN INSURED INCIDENT, FIRST CHECK THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE EUROP ASSISTANCE STATING YOUR NAME AND POLICY DETAILS.

Remember, to comply with the Policy Terms and conditions You must contact Us before incurring any expenses in order to obtain Our prior authorisation.

For Breakdown Assistance call 0844 579 6491 if You bought Your Policy **before** 09/02/2010. If You bought Your Policy on or **after** 09/02/2010 then please call 0844 338 6066.

## Section 1 Doorstep & Roadside Assistance

If the Insured Vehicle is immobilised or rendered unroadworthy as the result of an Insured Incident, We will arrange and pay for:

1.1 callout and up to one hour's labour for assistance at Your home or at the roadside;

AND, if necessary

1.2 the transportation of the Insured Person(s) and the Insured Vehicle to the nearest repairer or Your home address.

The choice of repairer shall be at Our discretion. You will be responsible for paying any costs which are not covered, directly to the repairer, the toll authority or the sea transit Carrier as appropriate.

### What is not covered:

- a) roadside labour charges in excess of one hour.
- b) any labour charges incurred at the repairer's premises.
- c) the cost of replacement parts or other materials used in the repair.
- d) toll and sea transit charges for the Insured Vehicle.
- e) any winching costs or the use of specialist off-highway-recovery equipment.
- f) more than **six** call-outs during each Period of Insurance.
- g) anything mentioned in the general exclusions.

## Section 2 - Message Relay

If We have been contacted in connection with an Insured Incident, We will relay up to two telephone messages to Your family members, friends or business associates to advise of unforeseen travel delays.

## Section 3 - Vehicle Recovery/Onward Transportation

In the event of loss of use of the Insured Vehicle caused by an Insured Incident, and it is apparent repairs cannot be effected by the end of the working day in which the Insured Incident occurred, then provided Our services were requested at the time of the Insured Incident:

EITHER

3.1 We will arrange and pay up to a maximum of £300 for the transportation of the Insured Person(s), and if appropriate, the Insured Vehicle:

- i) to the Policyholder's home address. OR
- ii) to the original destination within the Geographical Limits. OR
- iii) to a repairer either in the vicinity of the above locations or to a repairer of Your choice.

The means of transport shall be at Our discretion.

OR

3.2 If the Insured Vehicle is not transported within the Terms of Section 3.1, and repairs are effected locally, if necessary We will arrange and pay up to £300 in total for the cost of providing necessary bed and breakfast overnight accommodation for the Insured Person(s) in a local hotel whilst awaiting repairs and transportation to the bed and breakfast, when the Insured Incident has occurred at a late hour more than 25 miles from the Policyholder's home address shown on the confirmation letter.

**What is not covered:**

- a) any costs which would have been incurred in the course of a journey, if the incident giving rise to a claim had not occurred.
- b) toll and sea transit charges for the Insured Vehicle.
- c) long-distance transport of the Insured Vehicle to the premises where the Insured Vehicle was purchased or previously repaired, solely to claim under a Warranty scheme, when a suitable alternative repairer is nearer to hand.
- d) fines, parking charges and any congestion charges arising from use of a replacement vehicle.
- e) anything mentioned in the general exclusions.

**UK ANNUAL MOTORING ASSISTANCE**

On motorways use the nearest Emergency telephone and provide the Police with Our Vehicle Assistance emergency number and Your Policy details. The Police may arrange for Your recovery from the motorway. In this case contact Us when You reach an ordinary phone or use a mobile. If the local Police call for a recovery vehicle to tow You from the motorway, and You are asked to pay on the spot for this service, You should send Us the original receipt.

**Remember, to comply with the Policy terms and conditions You must contact Us before incurring substantial expenses in order to obtain Our prior authorisation. Call 0844 579 6491 if You bought Your Policy before 09/02/2010. If You bought Your Policy on or after 09/02/2010 then please call 0844 338 6066**

## Section 4 General Exclusions

**What is not covered:**

- 4.1 Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations; a previous inadequate repair; unsuccessful d.i.y. dismantling and/or reassembly; and kit cars.
- 4.2 Any recurring claim due to the same cause within the last 28 days, where a permanent repair has not been undertaken to correct the fault.
- 4.3 Assistance following a breakdown or accident attended by the police or other emergency services until they have authorised the vehicles removal.
- 4.4 Vehicles being used for Hire or Reward; or for motor racing, rallies, speed or duration tests or practising for such events.
- 4.5 The provision of service to vehicles temporarily immobilised by floods, snow-affected roads, sand or mud, situated in areas to which Our agents have no right of access, or on Motor Traders' premises.
- 4.6 Vehicles not in a roadworthy condition at the time cover is effected.
- 4.7 Any deliberately careless or deliberately negligent act or omission by You.
- 4.8 Claims arising from loss of or damage to contents of the Insured Vehicle.
- 4.9 Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy

foreign to the nationality of the Insured Person or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the Insured Person whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incident's. In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- 4.10 Loss or destruction or damage, or any loss or expense whatsoever resulting from:
  - ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.
  - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- 4.11 Any expense which at the time of the incurring of such expense is insured by or would but for the existence of this Policy be insured by any other existing Policy or policies or under any motoring organisation's service or other service.
- 4.12 Immobilisation of, or damage to, the Insured Vehicle or any component, or travel delay or any subsequent loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date.
- 4.13 The cost of telephone calls when contacting Us. Whenever possible We will call You back as soon as possible.
- 4.14 Any direct or indirect loss of any kind arising from the provision of, or delay in providing, the services to which this Policy relates, unless negligence on Our part can be demonstrated. An example of this would be the loss of wages as a result of an Insured Incident
- 4.15 Any tolls, fines, parking charges or congestion charges arising under this Policy.
- 4.16 Any winching costs or specialist off-highway-recovery equipment. Any vehicle or equipment used other than a standard recovery vehicle which is required to move a vehicle which has left the highway or is overturned or without wheels, would be considered as specialist. Once the vehicle has been recovered to a suitable location, normal service will be provided.
- 4.17 The cost of draining or removing contaminated fuel or other fluids. We will arrange local recovery, but it will be Your responsibility to pay for any work carried out.
- 4.18 Any costs incurred as a result of not carrying a serviceable spare tyre and wheel for Your vehicle or trailer, except for those Eligible Vehicles that have not been designed and built by the manufacturer to support the carriage of a serviceable spare tyre. This applies equally to full size and/or space saver, alternatives.
- 4.19 Any costs for locksmiths, glass replacement or tyre specialists are Your responsibility.

## Section 5 - General Conditions

- 5.1 You must take all ordinary and reasonable precautions to prevent or minimise any loss, damage or breakdown covered under this Policy. You must take all steps necessary to expedite the completion of repairs, and You shall not abandon the Insured Vehicle or any of its parts to Us without Our authorisation.
- 5.2 We will not accept liability for expenses incurred without Our prior knowledge or consent and the Emergency Centre must be contacted when an incident arises that may be the subject of a claim.
- 5.3 We cannot accept responsibility for the transportation of pet animals or livestock carried within the Insured Vehicle at the time of an Insured Incident. Any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a breakdown, would not be covered by this Policy.
- 5.4 You must comply in full with all the terms and conditions of this Policy before a claim will be paid. You must make no admission, offer, promise or payment without Our prior consent. In order to benefit from the cover, an Insured Person or member other than the Policyholder must agree to abide by all the relevant terms, conditions and exclusions of this Policy.
- 5.5 We may at Our own expense take proceedings in Your name to recover compensation or secure an indemnity from any third party in respect of any expenses paid under this Policy and any amount so recovered or secured shall belong to Us.
- 5.6 If any dispute arises as to Policy interpretation, or as to any rights or obligations under the Policy, We offer You the option of resolving this by using the Arbitration procedure We have arranged. Please see the details shown in the Complaints Procedure. Using this Service will not affect Your legal rights.

- 5.7 If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to Us.
- 5.8 You will be required to reimburse to Us, within seven days of Our request to You, any costs or expenses We have paid out on Your behalf which are not covered under the terms of the insurance.
- 5.9 At the time of a claim, at Our request You must provide evidence of proper servicing of Your vehicle.
- 5.10 A garage or specialist undertaking repair work on Your instructions and which is not specifically covered under this insurance will be acting as Your agent for such repair work.
- 5.11 This Contract of Insurance is effected in England and unless otherwise agreed between the Policyholder and Us is subject to the Laws of England and Wales, the Courts of which countries alone shall have jurisdiction in any disputes.
- 5.12 Service will be provided only to the Insured Vehicle, details of which have been supplied Us.
- 5.13 If You have a road traffic accident, You must supply Your motor vehicle insurance details to Us when We ask for this information. The incident must be reported to the insurer.

## Section 6 - Complaints Procedure

We aim to provide a first class service at all times. However, if You have any complaint regarding the standard of service You have received under Your Policy, the following procedure is available to You to resolve the situation:

- 6.1 In the first instance please contact the Quality Department of Europ Assistance Holdings Limited at Sussex House, Perrymount Road, Haywards Heath, West Sussex, RH16 1DN. Alternatively You can telephone Us on 0844 338 5799 or e-mail Us on: [quality@europ-assistance.co.uk](mailto:quality@europ-assistance.co.uk)
- If We cannot give You a final decision by four weeks from the day We receive Your complaint We will explain why and tell You when We hope to reach a decision.
- 6.2 Our decision is final and based on the evidence presented. If You feel that there is any new evidence or information that may change Our decision You have the right to make an appeal.
- 6.3 In any event, should You remain dissatisfied or fail to receive a final answer within eight weeks\* of Us receiving Your complaint, You have the right, in addition to Your contractual rights under the insurance, to refer the matter to the Financial Ombudsman Service at :
- South Quay Plaza,  
183 Marsh Wall,  
London E14 9SR.  
Telephone : 0845 080 1800

\* N.B. The time scales given above are dependent on You responding immediately to any correspondence We send You.

## Section 7 - Cancellation Provisions

**Right to return the insurance document:** You have the right to cancel any Policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is the later. We will refund to You any premium You have paid.

**Cancellation by the Policyholder:** If You subsequently give notice in writing or by telephone to Us to cancel this Policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. No return of premium will be made.

**Cancellation by Us:** We may give 14 days notice of cancellation of this Policy by recorded delivery letter to You at Your last known address.

**Premium position upon cancellation by Us:** If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to You. If however, an incident has arisen during the Period of Insurance which has or will give rise to a claim, then no refund will be made.

**Effective time of cancellation:** This Policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the Period of Insurance for which premium has been paid.

## Data Protection Act 1998 Notice

We collect and maintain personal information in order to underwrite and administer the policies of insurance that We issue. All personal information is treated with the utmost confidentiality and with appropriate levels of security. We will not keep Your information longer than is necessary.

Your information will be protected from accidental or unauthorised disclosure. We will only reveal Your information if it is allowed by law, authorised by You, to prevent fraud or in order that We can liaise with Our agents in the administration of this Policy.

Under the terms of the Act You have the right to ask for a copy of any information We hold on You upon payment of an administrative fee and to require a correction of any incorrect information held. Any inaccurate or misleading data will be corrected as soon as possible.

The above principles apply whether We hold Your information on paper or in electronic form.

Enquiries in relation to data held by Us should be directed to the Customer Contact Centre Manager, Europ Assistance Holdings Limited, Sussex House, Perrymount Road, Haywards Heath, West Sussex RH16 1DN.

## Standard of Workmanship

Europ Assistance will monitor the progress of Your assistance but cannot be responsible for the repair work provided by a garage, dealer or tradesman.

# ASDA ONLINE EXCLUSIVE

## CONTACT INFORMATION

### Customer Services:

[enquiries@asdaonlineexclusive.co.uk](mailto:enquiries@asdaonlineexclusive.co.uk)

### Motor Claims and Breakdown Assistance Helpline:

**0844 579 6491**

### Windscreen Helpline:

**0845 219 0594**

ASDA Online Exclusive, MMT Centre, Severn Bridge, Aust, Bristol BS35 4BL  
ASDA Online Exclusive is underwritten by:

