

Mechanical and Electrical Breakdown Insurance

FREEdom

Vehicles under 6 YEARS with less than 120,000 KMS



MAPFRE |

WARRANTY

Your life. Our world



Welcome

We are delighted You have chosen **MAPFRE ASSISTANCE Agency Ireland** to supply Your vehicle extended warranty cover. Our carefully designed policy gives maximum protection and peace of mind with minimum fuss and inconvenience in the event of mechanical failure or breakdown.

This extended warranty policy booklet sets out clearly the cover available to You, together with the attractive additional benefits. Remember to keep Your policy booklet in a safe place, perhaps in the glove box of Your car.

Please read through Your extended warranty policy booklet carefully as You must comply with the terms and conditions to ensure You obtain maximum benefit.

Any questions You may have about this policy will be answered quickly by calling Your supplying dealer or **MAPFRE ASSISTANCE Agency Ireland** directly, who will be pleased to help You.

MAPFRE ASSISTANCE Agency Ireland administers this policy. Our aim is to consistently deliver a prompt, efficient and courteous response.

Yours sincerely



Marco A. Magliocco
General Manager

MAPFRE ASSISTANCE Agency Ireland
Ireland Assist House
22-26 Prospect Hill
Galway
www.mapfrewarranty.ie

Contents

Certificate of Insurance	3
When is a Claim Valid?	3
Freedom Warranty Cover - Section One	4
Additional Benefits	5
General Exclusions	6
Terms and Conditions	7
Definitions	9
How to Make a Claim	10
Customer Care	11
Servicing Requirements	11
Servicing Records	12
Transfer of Ownership	13
MAPFRE ASSISTANCE Motor Rescue - Section Two	14
Wallet Card	18

CERTIFICATE OF INSURANCE

THE AGREEMENT

The certificate of insurance relates to the Policy purchased by "You" (the insured) from MAPFRE ASISTENCIA Compañía Internacional De Seguros Y Reaseguros S.A, Trading as MAPFRE ASSISTANCE AGENCY IRELAND and MAPFRE WARRANTY (the Insurer and Administrator).

The supplying dealer acts as agents for MAPFRE ASSISTANCE Agency Ireland only for the purpose of providing or selling this Policy.

This extended warranty policy is valid only in the Island of Ireland.

MAPFRE ASISTENCIA Compañía de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland and MAPFRE WARRANTY is regulated by the Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda, Spain.

WHAT IS COVERED BY YOUR POLICY

You will be indemnified under the Policy up to the specified level of cover as stated on the certificate, for the unforeseen Mechanical or Electrical Breakdown of the parts covered by the Policy. The Policy type, duration and maximum level of indemnity will be as selected by the Insured will be stated on the Certificate. The Policy will not be effective and cover will not commence and no claim will be paid until MAPFRE ASSISTANCE Agency Ireland has processed the application form, received payment in full and issued the Certificate.

LAW APPLICABLE TO THIS POLICY

The parties to this Insurance cover can choose the law that applies to it. In the absence of any written agreement to the contrary, the laws of the Republic of Ireland will apply.

WHEN IS A CLAIM VALID?

- When the Servicing Requirements are met and recorded as per page 11 of the Policy.
- When the premium is paid in full.
- When the mechanical or electrical fault is not excluded under this Policy.
- When all reasonable steps are taken to avoid further damage occurring when the Mechanical or Electrical Breakdown Occurs.
- When the How to Make a Claim procedure is followed as per our guidelines page 10 of the Policy.
- Where the Insured has satisfied the terms and conditions of the Policy (as per the Terms and Conditions of the Policy).

FREEDOM WARRANTY COVER - SECTION ONE

All Mechanical and Electrical Factory Fitted Components

Where You make a successful Claim and You have complied with the term and conditions of the Policy, the cost of repairing and replacing any Mechanical and Electrical fitted Component (excluding the items listed below) which has been the subject of a Mechanical or Electrical Breakdown and the associated Labour Costs will be covered under the policy.

During the Cover Period You may make a number of claims. However the aggregate value of these claims will be limited to the vehicle value.

If You are VAT registered, You will be liable for the VAT element based on the cost of repair/replacement, the labour costs or both.

Today's Motor Vehicles are increasingly complex in their design, being made up of thousands of Mechanical and Electrical fitted Components, which are far too numerous to list individually.

This policy also covers:

CASINGS: Should the failure of any Mechanical and Electrical Fitted Components result in damage to any associated casing the replacement will constitute part of the claim (provided the additional costs of repair, replacement and labour are within the Policy claim's limits).

OIL SEALS & GASKETS: Camshaft seals, front crank oil seal, drive shaft oil seals, gearbox rear seal and differential pinion oil seal. The Policy also covers any seal or gasket where removal of the engine, gearbox or differential unit is essential to effect repair.

WORKING MATERIALS: Where an authorised repair requires the replacement or topping up of oils, anti-freeze or other fluids, or replacement of the oil filter, these will also constitute part of the claim (provided the additional costs of repair, replacement, materials and labour are within the Policy claim's limits).

ITEMS NOT COVERED UNDER THE POLICY:

Bodywork, paintwork, exterior trim, glass, water leaks, mirrors, interior trim, in-car entertainment and communication systems, in-car navigation equipment. Light fittings, catalytic converter, air bag systems, central locking remote control key and seat belt systems.

Normal wear and tear/service items including but not limited to: bulbs, wheels, tyres, plugs, leads, glow plugs, door locks and handles, brake and clutch frictional material, batteries, exhaust systems, wiper blades, wiper arms, cables, pipes, hoses, wiring, wiring looms and belts (timing belts are covered - please see special notes in service schedule).

IMPORTANT

You, the Insured must authorise the dismantling of any components for inspection and diagnosis. The insurer will not provide any instruction or authorisation to dismantle any components for inspection and diagnosis. Where dismantling has occurred under Your authorisation and liability is declined under the Policy by the Insurer, You will bear all costs associated with the dismantling, including any repair or replacement costs.

It is essential that an Authority Number is obtained from MAPFRE ASSISTANCE Agency Ireland, Claims Department before any repairs commence.

Additional Benefits

For any of the following services please contact MAPFRE ASSISTANCE Agency Ireland Central Claims Line on 1890 882511 for authorisation.

CAR HIRE

Should a valid claim incorporate a labour time in excess of 8 hours (according to I.C.M.E. standard repair times), vehicle hire will become available up to a maximum of 7 consecutive days, at a rate not exceeding € 40.00 per day inc. VAT (the Insured will be required to transfer his/her insurance to the rented vehicle). The repair time is actual labour time only and does not include any periods of delay that occur prior to the commencement of repairs for any reason. Prior approval of Car Hire must be obtained and the receipt/invoice must be submitted to MAPFRE ASSISTANCE Agency Ireland.

IMPORTANT

Car hire expenses form a part of the overall claim amount and will be limited to the maximum level of indemnity as stated on the certificate. Please Note: All payments under the Additional Benefits section of the Policy are inclusive of VAT and will only be considered on production of a VAT receipt/invoice. If You are VAT registered, You will be liable for the VAT element of the cost of the additional benefits.

Car Hire is subject to the terms and conditions of the Car Hire Companies.

GENERAL EXCLUSIONS

The Insurer will not cover claims caused by, or arising from or in connection with the following:
Losses arising from manufacturer's defects, inherent design faults, recall campaigns, during or after manufacturer's warranty period.

Grey import vehicles.

Vehicles which have been modified or altered where the modification or alteration falls outside the approved manufacturer's specifications, guidelines or advice.

Vehicles used for competitions, pacemaking, rallies, off road use or use for a taxi or by a driving school.

Loss or damage where the Insurer is unable to verify to it's satisfaction the actual odometer reading of the vehicle at the time of the claim.

Routine maintenance operations and/or adjustments of any components.

Damage or loss which is recoverable under any other insurance or warranty.

Mechanical or electrical breakdown resulting from:

- Wear and tear
- Overheating, frost, corrosion, flooding, impact, fire, abuse or neglect
- A defect which existed prior to the insurance taking effect
- Lack of coolant, lubricant or hydraulic fluids
- Incorrect servicing or faulty repair
- An incorrect grade of lubricants, fuel or hydraulic fluids
- Ingress of foreign matter into fuel, lubricants or cooling system
- Squeaks and noises

Damage to uninsured components and any consequential damage or loss these uninsured components may cause.

Bodywork, channels and guides, check straps, cosmetic finishes, door locks, glass, handles, hinges, paintwork, trim, upholstery, weatherstrip and seals.

EXCLUDED VEHICLES

The following vehicles cannot be covered under this Policy.

GENERAL

- Commercial vehicles over 3500kg G.V.M.
- Military, Police, Ambulance, Fire Service vehicles and Taxis.

SPECIFIC VEHICLES

- AC, Aston Martin, Bentley, BMW Alpina, Bristol, Bugatti, Caterham, Cosworth, De Tomaso, Ferrari, Ginetta, Jaguar XJ220, Lamborghini, Lancia, Lister, Lotus, Maserati, McLaren, Marcos, Rolls Royce, TVR and Kit Cars.

Please contact us for full vehicle exclusion list.

TERMS AND CONDITIONS

The following terms and conditions apply upon acceptance of the Signed Warranty Certificate and receipt of extended warranty premium by MAPFRE ASSISTANCE Agency Ireland.

1. This extended warranty policy booklet and warranty certificate shall be read together as one contract and any word or expression to which a special meaning has been given shall have the same meaning wherever it may appear. Only the parts specifically listed will be covered by the extended warranty.

2. In the event of any occurrence giving rise to a claim, You, the Insured must advise MAPFRE ASSISTANCE Agency Ireland as soon as is reasonably possible and must adhere to the claims procedure specified within this Policy booklet. You shall take all reasonable steps to avoid further damage occurring. MAPFRE ASSISTANCE Agency Ireland will not accept liability for damage after a fault has occurred.

3. No claims will be considered unless all servicing has been carried out in accordance with the Servicing Requirements section within this Policy booklet by a SIMI and or VAT registered garage. MAPFRE ASSISTANCE Agency Ireland, reserve the right to examine the original service invoices and subject the vehicle and failed component/s to expert assessment.

4. On receipt of the correct premium, any liability will be subject to the limits as stated on the warranty certificate and in the extended warranty document. Where a reference is made to "retail value", it will be understood as being the retail value of the vehicle at the time of the claim, taking into account the odometer reading and condition adjustments as recommended in the "Car Sales Guide". If the aggregate of total claims made reach the current retail value of the vehicle the extended warranty shall be deemed to have expired and claims amounts in excess of this limit will not be paid. MAPFRE ASSISTANCE Agency Ireland reserve the right to decline any claim should the terms and conditions not be fulfilled.

5. MAPFRE ASSISTANCE Agency Ireland reserve the right to agree or nominate a repairer. Labour costs will be calculated in line with the I.C.M.E. manual times, using an hourly rate inclusive of VAT as per Dealer contract when agreeing a settlement figure.

6. No liability will be accepted for any claim where it is apparent or becomes apparent that the terms and conditions of the extended warranty have not been fully complied with. No repairs may commence until MAPFRE ASSISTANCE Agency Ireland have issued an Authority Number.

7. If You, or Your agent make any claim knowing it to be false or fraudulent in any respect, then this extended warranty shall be terminated and You shall repay all sums paid in respect of any previous false or fraudulent claims. Legal action may be taken to recover costs and to seek damages for any losses including consequential losses arising from any false or fraudulent claims.

8. The extended warranty will not cover any claim which is covered by any existing insurance policy or policies, or any agreement with any motor breakdown organisation.

9. No refund or part return of premium is available under this extended warranty other than that allowed under the 14 day cancellation period. The Policy cannot be transferred to another vehicle.

10. This extended warranty is in addition to Your legal rights and is not to be substituted for the suppliers liability if the vehicle is found to be unfit for the purpose for which it was intended, or is not as described or is not of satisfactory quality.

11. Prior to sale the Supplying Dealer must conduct a pre-delivery inspection to confirm so far, as is reasonably possible that the covered components are in sound condition. You must ensure all warning lights and gauges are operating correctly at all times. No liability is accepted for drive on damage of any claim. i.e. should a low oil pressure warning light become illuminated for example, and You choose to 'drive on' and ignore this warning light, then any resulting damage to any Mechanical or Electrical fitted components would not be covered by this extended warranty.

12. The odometer reading quoted in no way guarantees the true distance covered by the vehicle and is indicated only as a guide to when servicing is due. It is Your responsibility to provide proof that the service schedule has been fully complied with.

13. The geographical limit of this extended warranty is restricted to the Republic of Ireland and Northern Ireland.

14. No repairs may commence under the terms of the extended warranty unless MAPFRE ASSISTANCE Agency Ireland have issued an authority number for an agreed amount. Labour times are calculated using the I.C.M.E. standard repair times and do not include, timing adjustments or the cleaning of assemblies or refacing costs. No liability will be accepted for work carried out without prior authorisation. MAPFRE ASSISTANCE Agency Ireland reserves the right to call for Betterment where You have directly gained from any repair resulting from an authorised claim.

15. MAPFRE ASSISTANCE Agency Ireland reserve the right to specify the use of guaranteed reconditioned, exchange units or guaranteed factor parts. The parts liability for any claim will be limited to the cost of these components.

16. No claim will be considered unless notified to MAPFRE ASSISTANCE Agency Ireland prior to the expiry date of the extended warranty. The extended warranty does not cover mechanical or electrical breakdown occurring during the period of guarantee of a manufacturer or supplier; or failed parts which have been subject to recall by manufacturers, or as a result of inherent design faults, or components not originally fitted by the manufacturer.

17. No liability will be accepted for faults caused by excess wear and tear, freezing, overheating, intrusion of foreign or deteriorous matter, corrosion, neglect, lack of servicing, lack of lubrication or anti freeze, gradual deterioration or replacement of parts which have reached the end of their effective working lives.

18. The extended warranty does not apply to vehicles used for hire and reward, courier vehicles, custom built or modified vehicles, vehicles over 3500kg G.V.M., vehicles used in any sort of competition, race or rally or vehicles used for commercial driving tuition. See exclusions page 6.

19. No liability will be accepted for consequential damage on, or caused by parts specifically listed in this document, faults on the vehicle at the time of purchase, attributable to the faulty previous repair or servicing of the vehicle, use of an incorrect grade or type of fuel or oil, faults associated with routine maintenance or servicing or progressive failures.

20. Any third party claims, consequential losses, bodily injury, road hazard or fire damage claims or losses occurring as a direct result of impact damage are not covered by this extended warranty.

21. If it becomes apparent at any time that a vehicle has been the subject of a total loss payment, MAPFRE ASSISTANCE Agency Ireland reserve the right to declare the extended warranty void and to rescind all benefits and no refund shall be given. See exclusions page 6.

22. MAPFRE ASSISTANCE Agency Ireland reserve the right to ask for proof of ownership of the vehicle covered by this Policy during the period of cover.

23. MAPFRE ASSISTANCE Agency Ireland reserve the right to inspect the vehicle.

24. Your extended warranty cover will be terminated on the expiry date of the policy OR as per the kilometre limitation stated on your warranty certificate.

DEFINITIONS

Insurer/We/Us/Our/ Administrator

MAPFRE ASISTENCIA Compañía Internacional De Seguros Y Reaseguros SA,
Trading as MAPFRE ASSISTANCE AGENCY IRELAND and MAPFRE WARRANTY.

22 - 26 Prospect Hill, Galway, Republic of Ireland.

Registered in Ireland with No. 903874.

You/ Your/ the Insured

The beneficiary of the Policy.

MAPFRE ASISTENCIA Compañía de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland and MAPFRE WARRANTY is regulated by the Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda, Spain.

Mechanical and Electrical Breakdown

The sudden and unforeseen failure of a component arising from any permanent mechanical or electrical defect, (for a reason other than wear and tear, normal deterioration or negligence) causing sudden stoppage of its function, necessitating immediate repair or replacement of the component before normal operation can be resumed.

Indemnity

The sole purpose of this Policy is to indemnify You in the event of Mechanical Breakdown of the insured vehicle as stated on the warranty certificate. The Insurer's liability shall be only the actual failed parts required to return the vehicle to its pre-claim condition. This is not a service or maintenance policy.

Betterment

For the purpose of this Policy, the Insurer understands "Betterment" to be a term used to describe the degree of improvement to a component(s) or vehicle from its pre-claim condition, whereby You have directly gained from any repair resulting from an authorised claim. Any such Betterment will be Your sole responsibility including any applicable VAT.

I.C.M.E.

The Institute of Consulting Motor Engineers

G.V.M.

Gross Vehicle Mass

D.E.R.V.

Diesel Engine Road Vehicle

S.I.M.I

The Society of the Irish Motor Industry

HOW TO MAKE A CLAIM

1. If at any time You suspect You may have a fault which is covered by Your Policy first contact MAPFRE ASSISTANCE Agency Ireland at the address on the inside front cover or telephone 1890 88 25 11 between 9 am & 5 pm. You will be advised of the best course of action to take.

Please Remember: No repairs must commence until a claims authority number has been received from MAPFRE ASSISTANCE Agency Ireland. You must take all reasonable steps to avoid further damage occurring.

2. MAPFRE ASSISTANCE Agency Ireland will require the following information:
(Please have ready prior to calling 1890 882 511).
A Your name, warranty certificate number and vehicle registration number.
B Confirmation that Your relevant service schedule has been complied with and original receipts are available.
C Odometer reading at time of breakdown.
3. Take Your vehicle to the repairer agreed or nominated and obtain an estimate. The repairing garage must then telephone MAPFRE ASSISTANCE Agency Ireland quoting the above Policy information and an exact cause of failure. You, the Insured must authorise the dismantling of any components for inspection and diagnosis. If after dismantling no liability has been found. You, must bear the cost. Only the parts specifically listed will be covered by this Policy. Labour will be allowed in accordance with the I.C.M.E. standard repair times, at an hourly rate inclusive of VAT as per dealer contract agreement.
4. If MAPFRE ASSISTANCE Agency Ireland accept the claim, a CLAIMS AUTHORITY NUMBER will be issued for an agreed cost. Any costs in excess of this amount will remain Your responsibility. If a claim is made prior to receipt of the Policy a provisional authority number may be issued. No payment can be made until warranty certificate and premium have been received and accepted by MAPFRE ASSISTANCE Agency Ireland.
5. An original fully detailed itemised invoice, any proof of servicing requested and a signed customer satisfaction note should be sent within 14 days to: MAPFRE ASSISTANCE Agency Ireland Warranty Claims Dept., Ireland Assist House, 22-26 Prospect Hill, Galway, QUOTING THE AUTHORITY NUMBER WITH A CLEAR INDICATION TO WHOM PAYMENT SHOULD BE MADE. PHOTOCOPIED INVOICES WILL NOT BE ACCEPTED.
6. FRAUD - If any claim is in any way fraudulent or if you or anyone acting on Your behalf or with Your knowledge or consent has used any fraudulent means, including inflating or exaggerating the claim submitting forged or falsified documents, all benefits under this Policy shall be forfeited and the Policy deemed Null and Void and legal action taken.
7. Authorisation of repairs will remain valid for 30 days. If no communication is made during this period the authority will be rescinded and the claim will be declined.

CUSTOMER CARE

We aim to provide a first class service if however, You have cause for complaint about the service You have received, please write in the first instance to:

Warranty Sales Manager
MAPFRE ASSISTANCE Agency Ireland,
Ireland Assist House,
22-26 Prospect Hill,
Galway.

If the matter is still not resolved to Your satisfaction, please write to:

The Customer Satisfaction Manager,
MAPFRE ASSISTANCE Agency Ireland,
Ireland Assist House,
22-26 Prospect Hill,
Galway.

Who will provide full details of its complaints procedure and of any right You may have to refer a complaint to the Financial Services Ombudsman. This procedure is in addition to any other legal rights You may have to take legal proceedings. The right to apply to the Ombudsman must be exercised within six months of the date of our decision.

Contact details:

The Financial Services Ombudsman,
3rd Floor,
Lincoln House,
Lincoln Place,
Dublin 2.

Or

The Irish Insurance Federation Information Service,
39 Molesworth Street,
Dublin 2.

Any telephone calls made in connection with this policy may be monitored or recorded to assist with staff training and for quality control purposes.

SERVICING REQUIREMENTS

Your extended warranty insurance should help You to keep Your vehicle in good working order. It will come as no surprise therefore to learn that You must have Your vehicle regularly serviced in line with manufacturer recommendations by either the supplying dealer or a VAT registered repairer approved by S.I.M.I.

You must ensure that:

- Your vehicle is serviced within 28 days or 1600 Kms (whichever occurs first) from the time or distance stipulated by the manufacturer.
- You keep all service invoices and receipts.
- The service details are recorded in Your manufacturer service record book.
- The service details are recorded in the Service Records section at the back of this Policy booklet.

Servicing Requirements

TIMING BELTS: IMPORTANT NOTICE

In the event of a claim relating to timing belt(s) failure, we will require proof that the belt has been changed in accordance with the manufacturers specification. If You are in any doubt **CHANGE THE BELT(s)**. Belt failure will cause extensive engine damage. We cannot accept liability for any timing belt failure unless accompanied by the relevant proof, the only acceptable proof is a bona fide garage invoice, if no proof is available claims will be rejected. Please Note: Failure to comply with the Servicing Requirement conditions may result in the termination of Your insurance, or the rejection of a claim.

SERVICING RECORDS

IMPORTANT

It is vital that You retain all original VAT service invoices for Your own protection and in case we require to inspect them. Remember, the only proof that servicing has been carried out will be the fully detailed original VAT service invoices, indicating dates and mileages when services have been carried out.

P.D.I/Service by Selling Dealer

Date: Mileage / Kilometres:

Invoice No.: Your Next Service Due:

Signature:

Dealer Stamp

2 SECOND SERVICE

Date: Mileage / Kilometres:

Invoice No.: Your Next Service Due:

Signature:

Dealer Stamp

3 THIRD SERVICE

Date: Mileage / Kilometres:

Invoice No.: Your Next Service Due:

Signature:

Dealer Stamp

4 FOURTH SERVICE

Date: Mileage / Kilometres:

Invoice No.: Your Next Service Due:

Signature:

Dealer Stamp

5 FIFTH SERVICE

Date: Mileage / Kilometres:

Invoice No.: Your Next Service Due:

Signature:

Dealer Stamp

6 SIXTH SERVICE

Date: Mileage / Kilometres:

Invoice No.: Your Next Service Due:

Signature:

Dealer Stamp

7 SEVENTH SERVICE

Date: Mileage / Kilometres:

Invoice No.: Your Next Service Due:

Signature:

Dealer Stamp

8 EIGHTH SERVICE

Date: Mileage / Kilometres:

Invoice No.: Your Next Service Due:

Signature:

Dealer Stamp

TRANSFER OF OWNERSHIP

This Policy is transferable at the Insurer's discretion on the direct sale of the insured vehicle to a new PRIVATE OWNER providing there are no pending claims on the vehicle.

To effect transfer this Policy with the transfer request section duly completed and a fee of € 40.00 must be sent by recorded delivery to MAPFRE ASSISTENCE Agency Ireland, Ireland Assist House, 22-26 Prospect Hill, Galway, within ten days of the date of the sale of the vehicle. No transfer request can be dealt with after this period and the Policy will not be transferable on any subsequent change of ownership. (Proof that the service schedule has been complied with must also be provided).

Transfer of Ownership

NEW OWNER

Mr/Mrs/Miss:

Address:

I/We have read and agree to abide by the terms and conditions of the Policy and request that all rights and benefits of the Policy be transferred to me/us.

New Owner Signature:

PREVIOUS OWNER

Mr/Mrs/Miss:

Warranty Certificate Number:

Make and model of insured vehicle:

Registration number:

Recorded odometer reading at date of transfer:

Date of transfer:

I/We have disposed of the vehicle described and request that all rights and benefits of the Policy be transferred to the new owner as above.

Previous Owner Signature: Date:

Definitions relating to Section Two

- MAPFRE ASSISTANCE Motor Rescue

Please note: Motor rescue Cover is optional, this section will only apply if shown on your Certificate.

The Insured - Any driver including the Insured who is driving the vehicle specified on the Certificate of Motor Insurance and who is driving with the Insured's knowledge and consent and who is a resident of The Republic of Ireland.

The Company - MAPFRE ASISTENCIA Compañía Internacional de Seguros Y Reaseguros. S.A. T/A MAPFRE ASSISTANCE Agency Ireland (Company Registration Number 903874).

The Passengers - All non-fare paying passengers (excluding hitch-hikers) being transported in the Insured Vehicle at the time assistance is required.

Insured Vehicle - Any private car [not exceeding 2.5 tonnes total vehicle weight] and is 10 years and under at the time of taking this Policy, which is currently insured in The Republic of Ireland and which is driven within the terms of the current Certificate of Motor Insurance relating to such car.

Territorial limit - The Republic of Ireland and Northern Ireland.

Period of Assistance - The period of Assistance to which this Membership Certificate attaches, is as per the attached warranty certificate and such period is not to exceed 36 calendar months.

Section Two - Motor Breakdown Assistance

The cover under this Section will only apply if it is shown on your Certificate.

BENEFITS

MAPFRE ASSISTANCE Agency Ireland will provide the following benefits:

In the event of the Insured's Vehicle being immobilised as a result of a mechanical breakdown, fire, or any attempted theft, malicious damage, lost keys, stolen keys, keys broken in the lock or locked in the car.

MAPFRE ASSISTANCE Agency Ireland (the Company) will arrange and pay for the benefits set out here after:

- One hour's free labour at the roadside if the vehicle can be repaired in situ.
- Towing the vehicle to the nearest Approved Repairer or to a garage of your choice, whichever is closer.
- Somebody to assist you in the event of a breakdown at your home.

Labour

The cost of call out and up to one hour's labour charged by a repairer provided the repair is carried out in situ and not at the repairers premises.

Completion of Journey

If repairs cannot be made in situ, and the Insured's Vehicle has broken down away from home, the Company can arrange and pay for:

Onward transportation for the Insured and passengers home or to their intended destination within the territorial limits.

Or

Use of a replacement car (group A) for up to 48 hours while repairs are carried out.

Or

Overnight accommodation for one night only, limited to Bed and Breakfast, while repairs to the Insured's vehicle are in progress, subject to maximum value of € 40.00 per person and € 200.00 in total.

Message Relay

We will pass on two urgent messages for you.

In the event of the vehicle being repaired, the assistance company will provide the cost of public transportation for the Insured to collect his/her vehicle.

Your, MAPFRE ASSISTANCE Motor Rescue is a 24 hour emergency & breakdown recovery service. It is there to assist you in your time of need. The choice of assistance supplied depends on the options available to the rescue provider at the time of the request for assistance. You should be aware that the cover provided will be at MAPFRE ASSISTANCE's discretion as not all options are available to them at all times, e.g. car hire in a rural area may be impossible to obtain in the early hours of the morning.

What to do?

Should you require assistance, please telephone the MAPFRE ASSISTANCE Helpline:

Republic of Ireland

1800 365 724

Northern Ireland

00 353 91 501633

Please have the following information available when you call:

- Your exact location
- The registration number of your car
- Your warranty certificate number
- A telephone number where you can be contacted
- A description of the problem

MAPFRE ASSISTANCE are responsible only for the cost of providing benefits available through MAPFRE ASSISTANCE. If you make your own arrangements you will not be reimbursed.

Conditions

1. No benefit shall be payable unless the Company has been notified and has authorised assistance through the medium of the emergency telephone number provided.
2. **The Company shall not be liable for 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.**
3. The Policy Number must be quoted when calling for assistance and the relevant identification produced on the demand of the repairer, recovery specialist or other nominated agent of the Company.
4. In the event of cancellation of the Policy by the Insured, no return of premium shall be allowed in respect of the Assistance portion of the premium.
5. Territorial limits of cover is the Island of Ireland.
6. To be eligible for assistance, the Insured shall hold a current Motor Insurance Policy.
7. Insured must be with the vehicle when the repairer arrives. If the insured is not with the vehicle and our repairer cannot assist, any subsequent assistance will be at the insured's own cost.
8. We may refuse assistance in circumstances where a driver is clearly intoxicated or the vehicle is in an un-accessible or off road location or cannot be transported safely or legally or without hindrance using a standard transporter/equipment.
9. Cover is not applicable if your vehicle has been modified for or is taking part in racing, trails or rallying.
10. Your vehicle shall at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced.
11. If we have to make a forced entry to the Insured vehicle because you are locked out you must sign a declaration which states that our recovery agents will not be responsible for the damage.
12. Vehicles eligible for assistance will be restricted to any private car up to 2.5 tonnes in laden weight and is 10 years and under at the time of taking out this policy.

13. We cannot accept responsibility for the transportation of pet animals or livestock carried within the Insured vehicle, any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a breakdown would not be covered.
14. If you cancel an assistance, you are not eligible for another call out for that assistance.
15. We will use our best endeavours to recover your vehicle; however we cannot attempt to recover your vehicle if modifications or customization on the vehicle results in the recovery process being impeded. These types of modifications include but are not limited to wheel arches, wheel sizes, front and rear bumper height and alternations to manufacturer's original vehicle ride height.
16. Replacement cars are subject to commercial car hire criteria. This criteria may include, however is not limited to the following: full driver's licence without endorsements, a cash or credit card deposit. This criteria is not exhaustive and may change from time to time. It is also a condition of car hire that the car must be returned to the pick up point.
17. The MAPFRE ASSISTANCE Motor Rescue Cover is limited to a maximum of 3 assist's in any 12 month policy term. After the 3rd Assist, your Motor Rescue policy becomes void.

Exceptions

The Company shall not be liable:

1. For any liability or consequential loss arising from any act performed in the execution of the assistance services provided.
2. To pay for expenses, which are recoverable from any other source.
3. For any claim arising where the vehicle is carrying more passengers than that for which it was designed as stated in the Manufacturer's specifications or arising directly of the unreasonable driving of the Vehicle on unsuitable terrain.
4. For any accident or breakdown brought about by an avoidable or willful or deliberate act committed by the Insured.
5. For the cost of repairing the vehicle other than outlined in the benefit, 'Labour' above.
6. For the cost of any parts, keys, lubricants, fluids or fuel required to restore a vehicle's mobility.
7. For any claim caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in the vehicle.
8. For any breach of this section of the Policy or failure on our part to perform any obligation as a result of acts of god, government control, restrictions or prohibitions, or any other act or omission of any public authority (including Government) whether local, national or international, or the default of any supplier, agent or other person or of labour disputes or difficulties (whether or not within the Company) or any other cause whatsoever where such cause is beyond our reasonable control.
9. For assistance as a result of running out of fuel or use of incorrect fuel.
10. For any winching costs or specialist equipment. For example any vehicle or equipment used (other than a standard recovery vehicle) which is required to move a vehicle which has left the road or is overturned or without wheels, would be considered specialist equipment. Once the vehicle has been recovered to a suitable location, normal service will be provided.
11. For claims arising from loss of or damage to contents of your vehicle.

INSURANCE ACT 1936

All monies which become or may become payable by Us to You under this policy shall, in accordance with Section 93 of the Insurance Act 1936, be payable and paid in the Republic of Ireland.

STAMP DUTIES CONSOLIDATION ACT 1999

The appropriate stamp duty has been or will be paid in accordance with the provisions of section 5 of the Stamp Duties Consolidation Act 1999.

Signed on behalf of the Company



Marco A. Magliocco
By Authority of the Board

Data Protection

The information you provide about yourself and about third parties will remain confidential and may be used for the provision and administration of insurance products and related services. Such information may be disclosed in confidence for these purposes to agents or service providers appointed by MAPFRE ASSISTANCE Agency Ireland, regulatory bodies, other insurance companies (directly or via a central register) and other MAPFRE Group companies. This information will be processed and held on our computers and manual records.

A person may request, in writing, a copy of details about himself/herself held by MAPFRE ASSISTANCE Agency Ireland by sending a written request to the Data Protection Compliance Officer, MAPFRE ASSISTANCE Agency Ireland, Ireland Assist House, Prospect Hill, Galway, together with the payment of the applicable fee (currently €6.35). There is also a right to correct any inaccuracies identified in the personal data we hold.

Policy Number

Dealer/Garage

Dealer/Garage Tel

Motor Rescue Helpline

1800 365 724

Northern Ireland

00353 91 501 633



MAPFRE | **WARRANTY**

Your life. Our world



mapfrewarranty.ie

MAPFRE ASSISTANCE Agency Ireland
Reg number 903874
Ireland Assist House
22-26 Prospect Hill
Galway

Product Information Tel: 1890 882 599
Email: info@mapfrewarranty.ie

Motor Rescue Tel: 1800 365 724
Northern Ireland: +353 (0) 91 501 633

Warranty Claims Tel: 1890 882 511
Claims Fax: +353 (0) 91 501 619