

Policy terms and conditions Emergency assistance for comprehensive motorbike or classic car insurance

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1 Entitlement to emergency assistance

If you sustain damage while driving in the Netherlands or abroad you are entitled to emergency assistance:

- if your motor vehicle is damaged so that it cannot be driven, or that it is no longer safe to drive; or
- if the driver is not able to continue driving as a result of the accident and no other passengers can drive the motor vehicle.

You are only entitled to assistance if the damage is caused by an insured incident that meets the following conditions:

- a. The incident occurred after the cover commenced.
- b. When you took out this insurance it was not certain this incident would take place.
- c. The incident occurred within the area of insurance cover of this insurance policy.
- d. Your motor vehicle is normally kept in the Netherlands.
- e. The emergency assistance is provided by our emergency services.

We understand an insured incident to be a sudden external incident that you could not foresee or expect. This does not include a mechanical defect to your motor vehicle as a result of a so-called 'inherent defect'. Furthermore, fire and explosion are also insured incidents.

This must involve damage to:

- the motor vehicle stated on your policy schedule;
- the travel baggage that is present in or on your motor vehicle. This is all the luggage that you have taken with you for your own use from the start of the journey or have purchased during the trip;
- the replacement motor vehicle that you use as long as your own motor vehicle is at a garage for maintenance or repairs. This motor vehicle does not belong to you and is equivalent to the vehicle stated on your policy schedule;
- the trailer attached to the above-mentioned vehicles.

A deductible does not apply to this cover.

2 Emergency assistance in the Netherlands

If the damage occurred in the Netherlands, then you can expect the following from us:

2.1 Vehicle recovery

We will have your motor vehicle and/or trailer recovered and transported to a destination of your choice in the Netherlands.

2.2 Taxi transport

A taxi will be available to transport the passengers and their luggage to a destination of your choice in the Netherlands.

2.3 Replacement vehicle

We will arrange a replacement vehicle for you for up to five days. This only applies if you:

- have requested assistance from the emergency service stated on your 'green card';
- you have not used taxi transport.

3 Emergency assistance abroad

If the damage occurred outside the Netherlands in one of the countries on your 'green card' and that is not crossed out, you are entitled to the following cover. This cover also applies if you need assistance in the event of a breakdown because of a mechanical failure due to an inherent defect of your motor vehicle.

3.1 Vehicle recovery

We will have your motor vehicle and/or trailer recovered and transported to the nearest garage.

Note: If you arrange this yourself, we will reimburse a maximum amount of € 300.

3.2 Transport

If your motor vehicle and/or trailer cannot be repaired within four days, then we will have it transported to a garage in the Netherlands. However, we will not do this if your motor vehicle is so badly damaged that the replacement value is lower than the transport costs. The replacement value is the amount required to purchase a comparable motor vehicle.

If the replacement value is lower than the transport costs, then we will have your stranded motor vehicle imported into the country where the damage occurred and have it scrapped.

We will ensure that your luggage is returned to you in the Netherlands.

3.3 Return journey costs

If the passengers cannot use the motor vehicle to travel back to the Netherlands, then we will arrange for them and their luggage to return to the Netherlands. We will pay compensation to them for:

- a taxi to the station;
- a second class train ticket to the Netherlands;
- a taxi from the station to their final destination in the Netherlands.

3.4 Breakdown assistance

If your motor vehicle has a mechanical failure then we will arrange an emergency repair, so that you can continue to drive yourself with the motor vehicle.

If it is not possible to conduct emergency repairs, then we will ensure that your motor vehicle is towed to the nearest garage.

This cover applies to the cost of breakdown assistance up to a maximum of € 300 per incident. The cost of spare parts and repair costs (labour) will not be reimbursed.

3.5 Components for repairs abroad

- a. If your motor vehicle has to be repaired abroad and the mechanic needs spare parts for this, then we will reimburse the cost of ordering and delivering these parts.
- b. We will not reimburse the cost of the spare parts or the actual repair work. If necessary, we will advance you these costs which you must repay later. However, if the costs amount to more than € 700, we may ask you to pay a deposit.