



CORIS

Emergency Breakdown and Legal Assistance

24 Hour Emergency Assistance Line

Spain 902 885 977 or Portugal (0034) 917 885948

Name: EXAMPLE

Quote - Your Ref: CR0037397 Your Reg :83JX84

Description Of The Services

1. Vehicle Guarantees

The services established in this contract will apply in Spain, the European Union (excluding UK) and Mediterranean countries. *Cover outside of the country stated on your policy is NOT COVERED for the first thirty days of your policy*

For the purposes of the present contract the following definitions apply :

a) Insured Vehicles : four wheeled vehicles (with a tonnage when loaded of below 3.5 tonnes), excluding those used, even on an occasional basis, for passenger transport or goods transport.

b) Beneficiaries of the service : The Insured Vehicle.

2. Towing and/or emergency repair on road in case of break-down or accident.

In cases where it is possible to repair the break-down that has prevented the insured vehicle from continuing its journey by its own means on the road, CORIS will bear all the call-out and labour expenses required to perform the emergency repair, provided that the repair can be carried out in 30 minutes or less. Any parts that may need replacement are expressly excluded from this service.

Should the vehicle be not repairable in situ, CORIS will bear the expenses, up to a maximum limit of 175.00 euros, for the towing or transport from the site where the vehicle has stopped to the closest garage or home address where the vehicle and occupants can safely make ongoing plans. **CORIS will only move the vehicle once following a single incident.**



3. Rescue.

In cases where a vehicle has to be rescued after overturning or falling, provided that the vehicle has been circulating on ordinary public roads, CORIS will bear the rescue costs of the vehicle, up to a maximum limit of 225.00 Euros.

Exclusions With Regard to the Vehicle

- a) Vehicles used, even if on an occasional basis, for the transportation of commercial goods.
- b) Restaurant, petrol or gasoline expenses, costs related to vehicle repair or theft of baggage, material, personal belongings or accessories incorporated in the vehicle.
- c) Accidents or breakdowns, covered by the present contract, that occur while circulating outside ordinary roads.
- d) Claims incidents resulting from wilful fraud of the Insured.
- e) Transported commercial goods.
- f) Caravans or trailers adapted for the transportation of boats or animals.
- g) In case of car theft, no assistance will be provided if it is not reported to the police.
- h) Vehicles that have been transformed or modified and that do not comply with the legal regulations established by the Ministry of Industry.

Risks and Damages caused as a consequence of :

- a) When the damages covered by the Insurance have occurred as a consequence of drunk driving, or driving after having consumed more alcohol than the levels allowed by the country where the incident takes place, or under the influence of drugs or mood-altering substances.
- b) Driving without a permit or licence, or without authorisation from the owner of the vehicle.
- c) Participation in races and competitions, and training sessions for these.



4. Legal Assistance

CORIS will contact the opposing party's insurance company to claim payment.

Should the opposing party's insurance company accept the claim incident and the amount to be paid, CORIS will receive the amount paid in compensation and will, in turn, pay it to ABBEYGATE.

Should the opposing party's insurance company not accept the claim incident and the amount to be paid, CORIS will pass the case onto their lawyers, who will issue a preliminary report advising on the procedure to follow (advisability or not to initiate legal proceedings).

If ABBEYGATE or the insured decide to initiate legal actions, and choose to be represented by the CORIS lawyers, the pertinent actions will be taken, provided that the estimated costs do not exceed the amount of 1,000.00 Euros.

If the cost estimates for the legal proceedings exceed this sum, CORIS will request authorisation from the INSURED for any additional costs.

Policy Expiration Date : 26/11/2011

**PLEASE NOTE THIS POLICY IS NON-REFUNDABLE
AND NON-TRANSFERABLE.**