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PORSCHE



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Porsche Assistance

Policy Booklet



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Policy Summary

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This policy summary is an important document and contains a summary of the Porsche Assistance cover afforded to you under your policy, which you should read. It does not detail the full terms and conditions of the cover, which can be found in the policy.

Policy Provider

Roadside and recovery is provided by RAC Motoring Services. Onward Travel and European Cover are underwritten by RAC Insurance Limited.

Significant Features and Benefits

This section outlines the main features and benefits of cover:

Roadside and recovery	Roadside assistance plus recovery for your vehicle, you and your party up to the stated seating capacity, to any single destination within the UK or Republic of Ireland if your vehicle cannot be fixed at the roadside
Onward Travel	Replacement hire car for up to 2 days whilst your vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport
European Cover	In the event of a breakdown of your vehicle on its way to a destination abroad, or whilst abroad, your vehicle will be fixed at the roadside by a contractor or recovered to a Porsche Centre for repair or, if this is not possible, overnight accommodation or an alternative form of transport

Significant and Unusual Exclusions, Limitations or Conditions

This section outlines the main exclusions, limitations and conditions of cover. Please also read the general exclusions to your cover on and the vehicle specifications to which cover is applicable.

Service in the UK

The following are not covered by this Policy:

- Replacing tyres or windows
- The cost of ferry crossings, road toll charges and congestion charges
- For contaminated fuel problems, we will arrange for you to be taken to a local Porsche Centre for assistance, but you will have to pay for the work carried out
- Labour at any garage to which the vehicle is taken
- If you require a second or any other type of vehicle we will try to arrange this for you, you will have to pay for any additional costs

Service while abroad

Benefit	Limitation
Total Policy Benefits	£2,500
Roadside assistance	Repair at the roadside or recovery to the nearest Porsche Centre capable of performing repairs
Spare parts despatch	
Additional accommodation expenses	£50 per person per day up to a maximum of 5 days
Journey continuation or return home	Maximum of 14 days car hire or second class rail fare
Replacement driver	
Vehicle break-in, emergency repair	
Accidental damage to or loss of tent	£30 per person per day or cost of purchasing a replacement tent
Urgent message relay service	
Vehicle repatriation to United Kingdom or Republic of Ireland	Limited to the value of the vehicle being UK Glass's Guide
Customs claims indemnity	

Service after return home

Benefit	Limitation
Replacement hire car	£250
Collection of vehicle left abroad for repair	£600

Duration of Policy

Subject to your rights to cancel, this Policy will remain in force for 12 months being the 12 month period ending on the expiry date shown on your Porsche Assistance membership card, and/or 12 months from the validity date specified on your Porsche Approved Warranty certificate.

Your Right to Cancel

You have the right to cancel this policy within 14 days of commencement (or renewal) and receive a full refund of the premium paid by you.

If you have obtained Porsche Assistance by purchasing a Porsche Approved Warranty, you must contact your Porsche Centre within 14 days of commencement (or renewal) of your Porsche Approved Warranty policy.

We reserve the right to make a charge to cover our costs if you have used the service during this period and then exercise your right to cancel. We will offset the cost of providing the service against any monies owed to you. The average cost for RAC providing roadside assistance only is £85.

If you hold a Porsche Approved Warranty, this policy will automatically terminate in the event that your Porsche Approved Warranty terminates.

To use the breakdown services call the following number as appropriate:

UK	0800 777 123	
France and Monaco	0800 290 112	(freephone within France and Monaco only)
	0472 43 52 55	(pay call)
Republic of Ireland	1 800 771 647	(freephone)
Rest of Europe	00 33 472 43 52 55	(pay call)
Macedonia	99 33 472 43 52 55	(pay call)
Armenia, Azerbaijan, Belarus, Georgia, Lithuania, Moldova, Russia, Ukraine	810 33 472 43 52 55	(pay call)

If You Have a Complaint

If you are unhappy with our service, please tell us so that we can try to put it right. Should RAC Motoring Services and/or RAC Insurance Limited be unable to resolve your complaint satisfactorily, you may be able to refer your complaint to the Financial Ombudsman Service. Further details are contained in your policy document.

Financial Services Compensation Scheme (FSCS)

RAC Motoring Services (for insurance mediation activities only) and RAC Insurance Limited are covered by the FSCS. You may be entitled to compensation from the scheme if RAC Motoring Services and RAC Insurance Limited cannot meet their obligations. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS

Status Disclosure

Details of Policy Providers

Certain of the benefits and services provided under Your Policy are insurance products as defined under the Financial Services and Markets Act 2000. Such benefits and services are provided by RAC Motoring Services, company registration number 1424399, whose registered office is at RAC House, 1 Forest Road, Feltham, TW13 7RR and/or RAC Insurance Limited, company registration number 2355834, of the same address. RAC Insurance Limited is authorised and regulated by the Financial Services Authority, under the jurisdiction of the Financial Ombudsman Service and the Financial Services Compensation Scheme.

RAC Insurance Limited firm's reference number is 202737.

RAC Motoring Services (in respect of insurance mediation activities only) is authorised and regulated by the Financial Services Authority and within the jurisdiction of the Financial Ombudsman Service and Financial Services Compensation Scheme.

RAC Motoring Services firm's reference number is 310 208.

Authorisation can be checked on the Financial Services Authorities (FSA's) Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

RAC Motoring Services owns 50% of RAC Insurance Limited. Both companies are wholly owned by RAC plc.

For insurance purposes, the home state of RAC Motoring Services and RAC Insurance Limited is the United Kingdom.

Terms and Conditions

Below are certain words that have a specific meaning in this Policy and wherever these words appear they have the following meaning:

Breakdown	means unforeseen mechanical or electrical failure (including as a result of a road traffic accident, vandalism, fire, or theft) during the Period of Cover in the UK or the Territory which has either immobilized Your Vehicle or made it unsafe to drive
Conditions of Claim	means those conditions set out in this Policy
Home	means the address where You normally keep the Vehicle
Period of Cover	means the period covered by this Policy being the 12 month period ending on the expiry date shown on your Porsche Assistance membership card and/or 12 months from the validity date specified on Your Porsche Approved Warranty certificate
Policy	means Your Porsche Assistance policy as set out in this document
Territory	means those countries highlighted in the table on page 16
United Kingdom/UK	means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man
Vehicle	means the vehicle specified on your Porsche Assistance membership card and/or in your Porsche Approved Warranty certificate
We/Our/Us/RAC	means RAC Motoring Services and/or RAC Insurance Limited
You/Your	means the person named on your Porsche Assistance membership card and/or on the Porsche Approved Warranty certificate or any driver of the Vehicle who is deemed to be acting on behalf of Your Party
Your Party	means the persons including You, travelling with You in the Vehicle up to the Vehicle's stated seating capacity

Details of Services

Service in the UK and the Republic of Ireland

Claims Procedure and Conditions

If you are unfortunate enough to break down, please follow these simple steps:

1. Telephone Porsche Assistance on the following helpline number 0800 777 123 or from the Republic of Ireland 1800 771 647
2. Advise the operator that you are a Porsche Assistance policyholder
3. Quote your vehicle registration number and chassis number
4. Advise the operator of the location of your Vehicle and the nature of the fault

Porsche Assistance will then advise how to proceed and what form of assistance would be the most appropriate.

Remember to always call Porsche Assistance first. Please do not go ahead and make your own arrangements as Porsche Assistance cannot reimburse costs incurred without prior authorisation.

Roadside and recovery

Roadside and recovery operates in the UK and Republic of Ireland.

If You are stranded at Home, or on a public highway (or other road or area to which the public has the right of access) because Your Vehicle has had a Breakdown, We will send an RAC patrol or contractor to help You.

We will try to repair Your Vehicle at the roadside. Roadside includes labour at the scene of the Breakdown (but not labour at any garage to which the Vehicle is taken).

If We cannot repair the Vehicle at the roadside, and We believe repairs are unwise or cannot be completed within a reasonable time, We will take the Vehicle, You and Your Party Home or to a single address anywhere else in the UK or Republic of Ireland. If You have no preferred destination, We will take the Vehicle to a nearby Porsche Centre. If there are more than five people this may require two separate vehicles. An adult must accompany any persons under the age of 16.

If You need to leave Your Vehicle at the Porsche Centre We will reimburse You for taxi fares up to £200 per person or £1,000 per Party (a receipt must be obtained).

You can use Porsche Assistance if You are ill, and there are no passengers who can drive the Vehicle, so that You cannot continue Your trip. You must show Us a doctor's medical certificate confirming Your inability to drive (in these cases, We will provide this service as We see fit).

Roadside and recovery does not cover:

- Breakdowns which would be prevented by routine servicing of Your Vehicle
- Replacing tyres or windows
- The cost of ferry crossings, road toll charges and congestion charges
- Vehicles being demonstrated or delivered by motor traders, or used under trade plates
- Vehicles which, in Our reasonable opinion, had broken down or were unroadworthy before You took out Your Policy
- For contaminated fuel problems, We will arrange for You to be taken to a Porsche Centre for assistance, but You will have to pay for the work carried out
- The cost of parts, fuel or other supplies
- Labour at any garage to which the Vehicle is taken
- The tow or transport of any Vehicle which, in Our reasonable opinion, is loaded beyond its legal limit
- Any Vehicle in a position where We cannot work on it or tow it, or wheels have been removed. We can arrange to rectify this but You will have to pay the costs involved
- Any animals in Your Vehicle. Please note that their onward transportation is at Our discretion and solely at Your risk. We will not insure any animal, including livestock in transit, during any onward transportation We undertake
- The use of recovery as a way to avoid paying repair costs
- A second recovery if We consider that the original fault of a first recovery has not been properly repaired
- The rectifying of failed or attempted repairs
- The cost of any other supplies, including but not limited to specialist equipment

Onward Travel

Onward Travel is available in the UK and Republic of Ireland only. Outside of these countries, please refer to the section entitled European Cover.

You are entitled to one of the following extra benefits once We have decided that We cannot get the Vehicle repaired locally on the same day:

- Replacement car hire
- Alternative transport costs
- Hotel accommodation

This excludes incidents where We have been called to rectify failed repairs.

Replacement car hire

We will pay for:

- Two day's hire cost of a manual car in accordance with Your Onward Travel entitlement per incident
- Insurance (including collision damage waiver)

Replacement car hire is subject to availability, (We will endeavour to, but cannot guarantee to, obtain a hire car of the following or similar standard: BMW 3 series, Mercedes C Class or Jaguar X-Type) and is subject to Our supplier's terms and conditions, which will usually include:

- Age limits
- The need to have a current driving license, including paper counterpart and photo card, if held, with You
- Limits on acceptable endorsements
- The need to provide a valid credit card number (alternatively, the car rental provider will require a deposit of up to £550 and may also undertake a simple credit check, before releasing the hire car to You)

Hire cars are not usually available with a tow bar, and therefore Your caravan or trailer will, if eligible, be recovered with Your broken down Vehicle.

If We decide that a hire car is not a practical solution for any reason, hotel accommodation or alternative transport will be provided instead.

Alternative transport

We will reimburse You for standard class rail or other transport of Our choice for You and Your Party to reach the end of Your journey within the UK or Republic of Ireland. We will pay up to £200 a person or £1,000 for You and Your Party whichever is less.

Hotel accommodation

We will arrange and reimburse You for two night's bed and breakfast for You and Your Party in a hotel of Our choice.

We will pay up to £100 a person per night.

You will have to pay for any extra hotel or transport costs.

What is not covered:

- A second use of the Onward Travel benefits if the original fault has not been properly repaired
- Other charges arising from Your use of the hire car, such as fuel costs, deposit, any insurance excess charges, collecting and returning the hire car and any costs due to You keeping the car after the agreed period of hire (You must settle these charges directly with the supplier)
- If You require a second or any other type of vehicle We will try to arrange this for You. You will have to pay for any additional costs
- If You are unfortunate enough to have an incident with the hire car and You make an insurance claim, You will be responsible for paying any excess

European Cover

The service covers UK and Republic of Ireland registered Vehicles and is available throughout the Territory.

Service while abroad

How To Obtain Assistance In Europe

To obtain help in the event of breakdown, accident, fire or theft, or if the only qualified driver is medically unfit to drive, please call the RAC control centre number listed below and state that you have Porsche Assistance and give the following information:

- Your name
- Your location and telephone number – if you are on a Motorway see **'Breakdowns on Motorways' below**
- The make, registration number and chassis number of your Vehicle

Please call:

UK	0800 777 123	(freephone)
France and Monaco	0800 290 112 0472 43 52 55	(freephone within France and Monaco only) (pay call)
Republic of Ireland	1 800 771 647	(freephone)
Rest of Europe	00 33 472 43 52 55	(pay call)
Macedonia	99 33 472 43 52 55	(pay call)
Armenia, Azerbaijan, Belarus, Georgia, Lithuania, Moldova, Russia, Ukraine	810 33 472 43 52 55	(pay call)

The telephone numbers are correct at the time of printing March 2005.

Breakdowns on Motorways

On continental motorways (including service areas) you MUST use the roadside emergency telephones. You cannot call RAC control centres from these. You will be connected to the police or authorised motorway service, who will send a breakdown recovery vehicle. However, this will only be to the recovery company's own depot, if they cannot fix your vehicle – contact RAC using the numbers above as soon as you can, if possible from the recovery company's depot.

You may have to pay labour and towing charges on the spot – an authorised tariff is normally applicable. These items are covered and you should obtain a receipt to claim a refund on your return Home.

Policy Description

Service in the UK or Republic of Ireland

Product	Limitation
Roadside assistance	Repair at the roadside or recovery to the nearest Porsche Centre capable of performing repairs or Home
Journey continuation	Replacement vehicle to a maximum of £750

Service while abroad

Product	Limitation
Roadside assistance	Repair at the roadside or recovery to the nearest Porsche Centre capable of performing repairs
Spare parts despatch	
Additional accommodation expenses	£50 per person per day up to a maximum of 5 days
Journey continuation or return Home	Maximum of 14 days car hire or second class rail fare
Replacement driver	
Vehicle break-in, emergency repair	
Accidental damage to or loss of tent	£30 per person per day or cost of purchasing a replacement tent
Urgent message relay service	
Vehicle repatriation to United Kingdom or Republic of Ireland	Limited to the value of the Vehicle being UK Glass's Guide
Customs claims indemnity	

Service after return home

Product	Limitation
Replacement hire car	£250
Collection of Vehicle left abroad for repair	£600

There is an overall policy limit of £2,500 applied to this Policy.

You are covered for any number of trips, each up to 90 days in duration but not for longer stays and provided the outward and return journeys are completed in the Period of Cover.

In the event of a Breakdown We will pay for the following subject to the limitations for each section as described in the Policy Description.

Service in the UK and Republic of Ireland

If You are stranded on a public highway through Breakdown of Your Vehicle on the outward journey from Home to port or on the inward journey from port to Home, We will provide Roadside and recovery in accordance with Your UK and Republic of Ireland entitlement.

In addition, We will pay a contribution of up to £750 towards the cost of a hire car, including collision damage waiver and replacement Green Card as necessary, to complete the planned journey if Porsche Assistance confirms Your Vehicle cannot be repaired the same day.

Service whilst abroad

We will pay for:

- Attendance of local breakdown or garage services to repair the Vehicle at the roadside if possible; or
- A tow from the place of breakdown or accident to the nearest Porsche Centre where You may arrange repairs; and
- The cost of changing a wheel following a puncture or blow out; and
- Either:
 - a) a contribution towards labour charges at a Porsche Centre if it is possible to effect the repairs necessary to enable the Vehicle to continue the journey on the date of Breakdown; or
 - b) inspection fees, in the event of a Breakdown, to confirm that the Vehicle cannot be repaired by Your return travel date. Your request for assistance will include authorisation for Us to arrange this; and
- Storage charges for the Vehicle while awaiting repair or repatriation; and

We will not pay for:

- Any labour costs other than those incurred at the roadside. We will not pay labour costs at any garage to which the Vehicle is taken other than under a) and b) above
- Repair costs, including labour, if the Vehicle was in a road traffic accident, damaged by fire or stolen or is uneconomical to repair or repatriate
- The cost of parts used for roadside or garage repairs
- The cost of any repairs not directly necessary to enable the Vehicle to continue the journey on the date of the Breakdown
- The cost any other supplies, including but not limited to specialist equipment

If we cannot repair the vehicle within 4 hours of being notified of a Breakdown, then We will pay for **either**:

a) Additional accommodation expenses

A contribution of up to £50 per person per day up to a maximum of 5 days toward necessary additional (not alternative) accommodation expenses (room only) while You wait for Your Vehicle to be repaired, providing the appropriate RAC control centre can confirm repairs will take more than 4 hours, or the Vehicle is to be repatriated to the United Kingdom or Republic of Ireland.

We will not pay for:

The costs of meals or any other costs.

or

b) Journey continuation or return home

If the appropriate RAC control centre can confirm repairs to Your Vehicle will take more than 4 hours, or if Your Vehicle is to be repatriated to the United Kingdom or Republic of Ireland, a contribution to travel expenses to allow You to either:

- continue the planned journey during the period Your Vehicle is not roadworthy; or
- return Home by direct route

Expenses can comprise replacement hire car up to 14 days including collision damage waiver (see 'Important hire car information') and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

Porsche Assistance will in its sole discretion decide which course of action to adopt, but Porsche Assistance will take into consideration Your preference.

You must collect the Vehicle when repaired as once the Vehicle is repaired Porsche Assistance will not pay any expenses other than the costs of collection.

This benefit is also available if Your Vehicle is stolen and not recovered within 24 hours of reporting the matter to the police. A police report must be obtained. However, this benefit will cease if and when Your Vehicle is recovered in a roadworthy condition.

We will not pay for:

- Fuel, oil, personal insurance, any collection charge if a replacement hire car is left at a different location to that arranged or any other costs in connection with a hire car
- The cost of any car hire beyond the period agreed with the appropriate RAC control centre
- Any car hire expenses after Your Vehicle is repaired except for the direct journey to return and collect it
- First class rail fares
- Any costs under this benefit if they are for service You used at the same time as the above section 'Additional accommodation expenses'
- International drop charges where a vehicle hired from abroad is dropped within the UK or any other country other than the country of hire
- The costs of hiring a motorcycle
- Any hire costs not arranged through Porsche Assistance or agreed by Porsche Assistance

If Porsche Assistance can confirm that repairs cannot be completed by Your planned return date to the United Kingdom or Republic of Ireland and providing the cost of repatriation is not uneconomical We will pay for **either**:

a) Vehicle repatriation to the United Kingdom or Republic of Ireland

We will pay for the cost of taking the Vehicle by road transporter from abroad to Your Home or chosen UK or Republic of Ireland Porsche Centre for repair in the UK or Republic of Ireland.

When repatriation is authorised it normally takes 10-14 working days for delivery to a UK or Republic of Ireland address from most west European countries. At busy times and from east European countries it may take longer.

If the Vehicle has been fitted with a roof box or bicycle rack, You must remove and place it inside the Vehicle. The roof box keys need to be left with Your car keys.

We will not pay for:

- Claims for any repatriation not authorised by the appropriate RAC control centre
- The cost of repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the UK market value of Your Vehicle according to Glass's Guide
- The cost of repatriation if Your Vehicle is roadworthy
- Any claim if Your Vehicle is being repatriated and Customs in any country find its contents are breaking the law
- Any further costs in connection with a Vehicle once declared a write-off by us

or we will pay for:

b) Collection of Vehicle left abroad for repair

We will pay for the following costs for one person to collect Your Vehicle, repaired abroad after breakdown, up to a limit of £600:

- Standard/second class rail fare plus other public transport fares which are necessary to reach the place of collection
- Additional homeward cross channel ferry fare for the repaired Vehicle (calculated by taking the actual fare less the value of any unused homeward portion of Your original cross channel ticket)
- Up to £100 per night for single room hotel accommodation necessary to complete the round trip – limited to room only

We will not pay for:

- First class rail fares
- The cost of any meals
- The costs of more than one person

Note: The appropriate RAC control centre will make the sole decision whether Your Vehicle should be repaired abroad for You (or someone nominated by You) to return and collect it.

Authority for repatriation or repair

If Your Vehicle is not able to be driven due to a road traffic accident, fire, break-in or theft, any damage which You are entitled to have repaired by Your motor insurers must be reported to them immediately. Your insurers must decide whether to declare the Vehicle a write-off, authorise repair abroad or have the Vehicle repatriated. We cannot repatriate the Vehicle unless Your insurers first give their permission.

We also reserve the right to negotiate with them to reclaim costs incurred. If Your insurers cannot or do not give permission to repatriate then it is Our decision alone whether to declare the Vehicle a write-off, or repatriate or repair locally a Vehicle which cannot be driven as a result of a Breakdown, for which You do not have fully comprehensive cover.

Additional Services

We will pay for the costs of providing the following:

Spare parts despatch

If as a result of a Breakdown Your Vehicle needs parts but these are unavailable locally We will pay for: Freight, handling and ancillary charges for despatch of spare parts not obtainable locally, and the fare for one person to collect the parts from the appropriate railway station or airport.

We will not pay for:

The cost of the parts themselves, which must be paid on receipt. When telephoning the RAC control centre You will be asked for Your credit card details. Alternatively You will be asked to pay for the part(s) direct to the repairer.

Accidental damage to or loss of tent

We will pay:

A contribution of up to £30 per person per day, towards accommodation expenses if during the Period of Cover You are camping and Your tent is damaged accidentally making it unusable, or it is stolen. Alternatively, We may at Our option authorise the cost of a replacement tent. If Your tent is stolen You must report the theft to the police within 24 hours and obtain a written report.

We will not pay for:

- The cost of meals or any other costs
- Damage caused by weather conditions
- The cost of a replacement tent not authorised by Us
- Any costs if Your tent was stolen and You do not report the theft to the police within 24 hours and obtain a written report

Urgent message relay service

We will pay for:

- The cost of relaying urgent messages from the appropriate RAC control centre to Your immediate relatives or close business associates if the Vehicle cannot be driven because of a Breakdown.

We will not pay for:

- The cost of non-urgent messages or messages to persons who are not immediate relatives or close business associates
- The cost of relaying any urgent message not arranged through the appropriate RAC control centre

Replacement driver

We will pay for:

- The cost of providing a replacement driver to drive Your Vehicle, You and Your Party to Your destination or Home, if a registered doctor declares You medically unfit to drive and You are the only qualified driver

We will not pay:

- Replacement driver costs if there is another qualified driver in Your Party who is fit to drive
- For any costs associated with more than one claim per journey abroad

Customs claims indemnity

We will pay for:

- Continental or Irish Customs claims for duty if:
 - a) the Vehicle is beyond economic repair as a result of fire or theft abroad during the journey and it has to be disposed of abroad under Customs supervision; or
 - b) it is stolen abroad during the journey and not recovered. Porsche Assistance will deal with necessary Customs formalities
- To arrange, please call: RAC European Support, 0870 5 49 33 20 Monday – Friday 9am – 5pm

We will not pay:

- Any import duties not relating to the Vehicle

General Information

A. Service in the UK, Republic of Ireland and Abroad

Credit card details

We will require Your credit card details for hire cars or if We arrange a service for You which is not covered by Your Policy or if it exceeds the Policy limits. If You do not provide Us with Your credit card details Porsche Assistance will not be able to provide certain services which will be notified to You when credit card details are requested.

Caravans and trailers

We do our best to find solutions to motoring problems, but We regret We cannot arrange a replacement caravan or trailer in the event of breakdown or accident damage which cannot be repaired. It is also virtually impossible to hire vehicles with tow bars and it may become necessary to repatriate a caravan or trailer together with a towing vehicle which cannot be repaired abroad by the return date.

Unforeseeable losses or events

We will not be responsible for any unforeseeable losses nor for any indirect losses, consequential losses, losses of profit, loss of revenue or anticipated savings, loss of contracts, losses that were not caused directly by Us, or for any business losses. This does not affect Your statutory rights. This does not apply to any claim You have for death or personal injury.

We do not guarantee the provision of any of the benefits under Your Policy, if there is anything beyond Our reasonable control or the reasonable control of any service provider which prevents Us or a service provider from providing that benefit. Benefits may be refused if You or any of Your Party behaves in a threatening or abusive way to any persons providing service under Your Policy.

Taxi Bookings

In some circumstances it may be quicker and easier for You to arrange a taxi. We may ask You to make Your own arrangements for taxi service. If so please send Your receipts to us and We will reimburse You.

Repayment of credit

You must pay back to Us on demand:

- any costs We have paid for which You are not covered under Your Policy
- the cost of any spare parts supplied

Important hire car information

We will normally try to arrange a hire car similar in seating capacity and volume to, but not necessarily the same as, Your Vehicle, if there is one available. Otherwise, We will arrange alternative means of transport.

A hire car arranged under Your Policy will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence endorsements etc. The driver must also have held a full European driving licence or equivalent for a minimum of one year (2 years for France).

Your credit card details will also be required as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle. Car hire companies insist on having credit card details at the time of booking and the card must be produced at the time of hiring the car. The name on the credit card and the name of the driver of the hire vehicle must be the same. Switch cards and debit cards are not acceptable. If You leave a hire car at a different location to the one arranged by the RAC control centre You must pay any collection charge which may be made.

Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver (CDW). This means that if the car is damaged during the hire period You could be liable for the equivalent of the first £150 – £550 (approximately) and have Your credit card charged. In some cases the amount could be higher and varies according to the hire company, category of hire car and location. The CDW covers the amount above the excess.

In some parts of Europe hire cars are not allowed to cross national borders. In Greece and eastern Europe international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete Your journey. A car hired abroad must not be brought into the United Kingdom or Republic of Ireland. A second car hire will be arranged for the United Kingdom or Republic of Ireland part of Your journey.

We cannot guarantee a hire car will be available.

We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack, roof boxes, sports cars or 4x4 vehicles and cannot guarantee the hire of automatic gearboxes, luxury class vehicles, minibuses or vans.

We will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with Your pre-booked ferry, etc. You may have to collect a hired vehicle from the nearest available place of supply.

B. Service Abroad only

Motor insurance

Porsche Assistance is not motor vehicle insurance. We strongly recommend You tell Your motor insurers before taking Your Vehicle abroad. If You do not, Your insurance policy will only cover You for damage You might cause to other people or their property (third party cover). This means that You will not be covered for any loss or damage to Your Vehicle. Your insurers will also need to know if You are towing a caravan or trailer.

Availability of service in eastern Europe

Every effort is made by Porsche Assistance to make sure that a good quality service is provided in eastern European countries but this may not necessarily be to the same standards as in western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc. You should also be aware that unleaded fuel may not be widely available.

Service in certain countries may become disrupted or unavailable due to prevailing conditions, for which Porsche Assistance cannot accept liability. Information can be obtained from the Foreign & Commonwealth Office – www.fco.gov.uk; or by telephoning The FCO Travel Advice Unit on: 0870 121 5151.

Spare Parts despatch

After You have asked the appropriate RAC control centre to despatch parts You are responsible for paying for them in full, even if You later obtain them locally.

We will arrange to despatch parts as quickly as possible but delays will occur at weekends and bank holidays. We will not be responsible for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.

Mobile and car phones

RAC will not reimburse the cost of any telephone calls you make in connection with any Breakdown under this Policy (including mobile phone calls).

It may not be possible for an RAC control centre to call a mobile or car phone but when it is, you may still have to pay the cost of any international call. Some service providers charge for calls to freephone numbers. The regulations on the use of mobile and car phones vary from country to country. Please check with your service provider that your phone meets the requirements and standards for the countries in which you are travelling.

Travel Information for European Countries

The table below/opposite outlines the items required to be carried to comply with local laws in addition to those Porsche Assistance recommends in case of difficulties.

Country	Motoring Accessories							Driving Information		
	Headlamp converters	Warning triangle	Fire extn'str	First aid kit	Spare bulbs	GB sticker	Min age for child in front seat with child restraint*	Drivers min age	Crash helmets for motor cyclists	Mo'way tolls charged
Albania	c	r	r	r	r	c	-	18	c	n
Andorra	c	c	r	r	r	c	-	18	c	n
Armenia	c	c	c	c	r	c	-	18	c	n
Austria	c	c	r	c	r	c	12	18	c	y
Azerbaijan	c	c	c	c	r	c	-	18	c	n
Belarus	c	c	c	c	r	c	-	18	c	n
Belgium	c	c	r	r	r	c	12	18	c	n
Bosnia Herzegovina	c	c	r	r	r	c	-	18	c	n
Bulgaria	c	c	c	r	r	c	12	18	c	y
Croatia	c	c	r	c	c	c	12	18	c	y
Cyprus (South)	Not req	c	r	r	r	c	10	18	r	n
Czech Repub	c	c	c	c	r	c	12	18	c	y
Denmark	c	c	r	r	r	c	-	18	c	n
Estonia	c	r	c	c	r	c	-	18	r	n
Finland	c	c	r	r	r	c	-	18	c	n
France	c	r	r	r	r	c	10	18	c	y
Georgia	c	c	c	c	r	c	-	18	c	n
Germany	c	c	r	r	r	c	12	17	c	n
Gibraltar	c	r	r	r	r	c	-	18	c	n
Greece	c	c	c	c	r	c	10	18	c	y
Hungary	c	c	r	r	r	c	-	18	c	y
Italy	c	c	r	r	r	c	12	18	c	y
Latvia	c	c	c	c	r	c	-	18	r	n
Liechtenstein	c	c	r	r	r	c	7	18	c	n
Lithuania	c	c	c	c	r	c	-	18	r	n
Luxembourg	c	c	r	r	r	c	12	18	c	n

Macedonia	c	c1	r	c	r	c	12	18	c	y
Malta	Not req	c	r	r	r	c	11	18	c	n
Moldova	c	c	c	c	r	c	-	18	c	n
Monaco	c	r	r	r	r	c	10	18	c	n
Netherlands	c	c	r	r	r	c	12	18	c	n
Norway	c	c	r	r	r	c	-	17	c	y
Poland	c	c	r	r	r	c	10	18	c	n
Portugal	c	c	r	r	r	c	12	17	c	y
Romania	c	c	r	c	r	c	12	18	c	n
Russia west of Urals	c	c	c	c	r	c	-	18	c	n
San Marino	c	c	r	r	r	c	12	18	c	n
Serbia	c	c	r	c	r	c	12	18	c	y
Slovakia	c	c	r	c	r	c	12	18	r	y
Slovenia	c	c	r	c	r	c	12	18	r	y
Spain	c	c	r	r	c	c	12	18	c	y
Sweden	c	r	r	r	r	c	7	18	c	n
Switzerland	c	c	r	r	r	c	7	18	c	y
Turkey	c	c ¹	c	c	r	c	-	17	c	y
Ukraine	c	c	c	c	r	c	-	18	c	n

c= compulsory r=recommended y=yes n=no

1. Two warning triangles are compulsory in Cyprus and Turkey. In Macedonia two warning triangles are required when towing a trailer. **2.** Warning triangles or hazard lights are acceptable in France, but motorists are strongly recommended to carry a warning triangle in their Vehicle. **3.** A valid, full driving licence should be carried by all motorists in Europe. If you have a photocard licence, remember you will also need to carry the paper counterpart. Most European countries do recognise a UK driving licence, however for those countries where this is not accepted then an International Driving Permit (IDP) is required. Please note that you will still need to carry your full UK driving licence even if you require an IDP. For further information call 0800 55 00 55, or visit our website www.rac.co.uk **4.** Where there is no figure shown there is no minimum age limit for a child in the front passenger seat.

Whilst every effort has been made to ensure the material in this chart is accurate, Porsche Assistance cannot be held responsible for any subsequent changes.

Policy Exclusions (Service in the UK, Republic of Ireland and Abroad)

In addition to any limits and exclusions noted elsewhere in Your Policy, Your Policy does not cover;

1. Costs for anything which was not caused by the incident You are claiming for.
2. Vehicles which have broken down as a result of taking part in a motor sport event which takes place off the road and/or is not subject to the normal rules of the road. For example, Vehicles participating in a treasure hunt, touring assembly, Porsche Driving Experience event or navigational road rally which takes place on the road and complies with the normal rules of the road are covered but Vehicles participating in any off road rally will not be covered.
3. The cost of all parts, garage, labour or other costs in excess of Your Policy limits set out in this 'Policy'. Please note these costs in Europe are likely to be higher than in the UK or Republic of Ireland.
4. Loss caused by any delay, whether the benefit or service is being provided by Us or someone else (for example a garage, hotel, car hire company, carrier, etc).
5. Any incident affecting a vehicle hired under the terms of Your Policy.
6. Routine servicing of Your Vehicle, replacing tyres, missing or broken keys*, or replacing windows. We may be able to arrange for the provision of these Services but You must pay any costs incurred.

*Keys which are locked inside Your Vehicle are covered and We can arrange for the Vehicle to be taken to a Porsche Centre. However, any damage which may occur in trying to retrieve the keys will be at Your risk.
7. Any claim caused directly or indirectly by:
 - a) Your property being held, taken, returned, destroyed or damaged under the order of any government or other authority;
 - b) war, invasion, civil unrest, revolution, terrorism or any similar event
8. Any claim caused directly or indirectly by the overloading of Your Vehicle and/or any caravan or trailer.
9. Any claim as a result of vehicle breakdown due to:
 - a) running out of oil or water
 - b) frost damage
 - c) rust or corrosion
 - d) tyres which are not roadworthy
 - e) using the incorrect fuel

10. Any claim caused directly or indirectly by the effect of intoxicating liquors or drugs.
11. Any claim where Your Vehicle is being driven by persons who do not hold a full United Kingdom or other recognised and accepted driving licence.
12. Any claim which You have made successfully under any other policy of insurance held by You. If the value of Your claim is more than the amount You can get from Your other insurance We may pay the difference subject to Your Policy limits and these exclusions.
13. The cost of any transportation, accommodation or care of any animal. Any onward transportation is at our discretion and solely at Your risk. We will not insure any animal during any onward transportation We may undertake.
14. Any period outside Your Period of Cover.
15. Any Vehicle other than a car conforming to the following specification:
 - have a maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
 - have maximum overall dimensions of: length 7.6m; height 3m; width 2.25m (including any load carried).

The vehicle restrictions apply equally to caravans and trailers. If the Vehicle which has suffered a Breakdown is towing a caravan or trailer and We provide recovery, the caravan or trailer will be recovered together with the Vehicle to a single destination. Other than as set out above caravans and trailers are not covered by this Policy in the UK or Republic of Ireland.

In the Territory if the Vehicle requires repatriation We will arrange for repatriation of the caravan or trailer as well.
16. Any claim by You unless You are permanently resident in the United Kingdom or Republic of Ireland and the Vehicle is registered with the DVLA in the United Kingdom or the Motor Taxation Office in the Republic of Ireland;
17. Any Vehicle which is not in a roadworthy and good mechanical condition at least 7 days before any booked trip to the Territory within Your Period of Cover. You must also make sure it is serviced as the manufacturer recommends.
18. Any Vehicle carrying more persons than recommended by the manufacturer, up to 5 persons maximum (including the driver) or up to 2 persons maximum (including the driver), in a model from the Porsche Boxster range. Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification.
19. Your Vehicle if it is unattended.
20. Any personal effects, valuables or luggage left in Your Vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the Vehicle. These are Your responsibility.

General Terms and Conditions

This Policy is governed exclusively by English Law and any legal disputes in connection with this Policy will be heard in an English Court only.

This Policy is a contract between Us and You. We agree to pay for those costs set out in this Policy, which occur during the Period of Cover and for which payment of the appropriate premium has been made and subject to the applicable Policy terms and conditions.

Your telephone calls to and from Us may be monitored and recorded for the purposes of staff training and quality assessment. This complies with Ofcom regulations.

If the service You require is not provided for under this Policy, We will try, if You wish, to arrange it at Your expense. The terms of, and any payment for, any such service are a matter for You and the supplier and We will not act as an agent.

Cancellation

This Policy may be cancelled by You within 14 days of commencement (or renewal) by writing to Porsche Assistance Customer Care, Porsche Cars Great Britain Limited, Bath Road, Calcot, Reading, Berkshire RG31 7SE, United Kingdom. Telephone: 0118 930 3666 Email: customer.assistance@porsche.co.uk whereupon You are entitled to a full refund of the premium paid by You.

If You have obtained Porsche Assistance by purchasing a Porsche Approved Warranty, You must contact Your Porsche Centre within 14 days of commencement (or renewal) of Your Porsche Approved Warranty policy.

We (and anyone acting on Our behalf) reserve the right to make a charge to cover Our costs of providing service if You made a claim under this Policy during the 14 day period before You exercised Your right to cancel. We will offset this cost against any monies owed to You. This cost will be not less than £85.

If You hold a Porsche Approved Warranty, this Policy will automatically terminate in the event that Your Porsche Approved Warranty terminates.

European Claims Procedure and Conditions

When providing assistance We make every effort to meet on Your behalf all costs within the claim limit. However, in some instances You may be asked to pay locally and reclaim costs on Your return to the United Kingdom or Republic of Ireland. There may also be occasions when You arrange and pay for assistance direct and wish to reclaim the cost.

RAC European Motoring Assistance claims are handled by RAC European Support, RAC House, 1 Forest Road, Feltham, TW13 7RR United Kingdom, telephone 0870 5 49 33 20 or from the Republic of Ireland, 0044 870 549 3320.

If You have paid any cost which You believe is covered under Your Policy, please telephone Us for a claim form immediately on Your return Home, quoting Your Policy reference number. When returning Your completed claim form You should enclose relevant original receipts (not photocopies).

You must keep all relevant original receipts (not photocopies) as they will be needed for any claim. We may refuse to pay expenses You are claiming back if You cannot provide original receipts or bills for the items You have paid.

Payment of claims depends on You complying with the following conditions of Your Policy.

1. You must make any claim on an RAC claim form, which must be received by Us no later than one month after You return to the United Kingdom or Republic of Ireland. Claims which are not on an RAC claim form will not be accepted
2. If We pay out money for You under Your Policy We can take over Your right to get that money back. You must cooperate with Us as much as possible if requested by Us
3. You must do all You can to prevent accident, injury, loss or damage, as if You were not covered under Your Policy
4. You must forward to Us any writ, summons, legal document or other communication about the claim as soon as You receive them
5. You must obtain any original receipts, certificates, police reports, evidence, etc and give all the information and help We may need at Your expense. This includes medical certificates and details of Your household insurance if necessary
6. You must not admit liability or offer or promise payment without Our written permission.
7. You warrant that Your Vehicle is roadworthy and in good mechanical condition when You apply for Cover and You will keep it in that condition
8. If any claim is found to be fraudulent in any way Your Policy will be cancelled immediately and all claims forfeited
9. You must, within 7 days of any request from Us, send to Us copies of any European accident statements (called a 'Constat d'amiable' in France) and/or any police reports should You use the Policy following a road traffic incident

Complaints Handling

Complaints procedures

We are committed to providing You with the highest standard of service and customer care. We realise however, that there may be occasions when You feel You did not receive the standard of service you expect. Should You have cause for complaint about any aspect of the service We have provided to You, please contact Us at the relevant address indicated below, where We will work with You to resolve Your complaint.

Porsche Assistance complaints

If Your complaint relates to services you have received, please write to RAC c/o:

Porsche Assistance Customer Care, Porsche Cars Great Britain Limited, Bath Road, Calcot, Reading, Berkshire RG31 7SE, United Kingdom. Telephone: 0118 930 3666 Email: customer.assistance@porsche.co.uk

Please note that the above number should only be used for complaints about Our level of service, once You have returned Home. Any general enquiries relating to repatriation, claims or other matters associated with Our European Service should be directed to RAC European Support on 0870 5 49 33 20 or in Republic of Ireland 00 44 870 549 3320.

Please quote Your name and Vehicle registration number in any communication.

We will deal promptly with Your query. Unless we can satisfactorily resolve Your complaint within 24 hours, we will send You an acknowledgment within 5 working days, while We investigate Your complaint further.

If You have received Our final response to Your complaint or it has been eight weeks since Your complaint was made to Us, and You remain unhappy, You may be entitled to take Your complaint to the Financial Ombudsman Service (FOS). Complaints that can be taken to the FOS are complaints about RAC Motoring Services' insurance mediation activities for Porsche Assistance, and complaints about underwriting and insurance mediation activities for Onward Travel and European Cover. You should write to:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR
The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

You have 6 months to refer Your complaint. Referral to the Financial Ombudsman Service does not affect Your right to take legal action against RAC Insurance Limited or RAC Motoring Services.

Please detach this card along the perforation, moisten gummed area, fold, seal and post.



PORSCHE

Porsche Assistance

If you would like to advise us of a change to your address, Vehicle ownership or registration number, or require information about extending your Porsche Assistance cover, please complete and return this form:

- Change of address
 Change of vehicle ownership
 Change registration number
 Extend Porsche Assistance cover

Vehicle details

Registration number: _____

Chassis number: _____

Mileage: _____

Personal details

Title: _____ Initials: _____ Surname: _____

Contact address

Company name: _____

Address 1: _____

Address 2: _____

Town: _____

County: _____

Postcode: _____

Telephone: _____

Mobile: _____

Email: _____

Data Protection Notice

For the purpose of the Data Protection Act 1998, the data controller in relation to the information you supply is Porsche Cars Great Britain Limited, Bath Road, Calcot, Reading, Berkshire RG31 7SE.

The Porsche Group* or its agents may use the information you provide together with other information we have about you to contact you, including by mail, phone, SMS, fax or e-mail, with offers or information about Porsche products and services we can provide. We may keep your information for a reasonable period to contact you with offers, invitations or information about our products and services.

Please tick this box if you do not want offers, invitations or information from us or from our agents .

You have the right to ask for a copy of your information (for which we charge a small administration fee) and to correct any inaccuracies. To make sure we follow your instructions correctly and to improve our service to you through training our staff, we may monitor or record communications.

*The Porsche Group includes Porsche Cars Great Britain Limited, Porsche Retail Group Limited, Porsche Financial Services Great Britain Limited, Porsche Financial Services GmbH, Dr. Ing. h. c. F. Porsche AG.

BUSINESS REPLY SERVICE
Licence No. BS7970



Porsche Assistance Customer Care
Porsche Cars Great Britain Limited
Bath Road
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