



PRIVATE MOTOR BREAKDOWN ASSISTANCE POLICY WORDING

MAPFRE ASISTENCIA Compañía de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland is regulated by the Dirección General de Seguros y Fondos de Pensiones del Ministerio de Economía y Hacienda, Spain, and is subject to the Central Bank of Ireland's conduct of business rules. MAPFRE ASISTENCIA Agency Ireland. Registered in Republic of Ireland. Reg No 903874

Definitions relating to MAPFRE ASSISTANCE Private Motor Breakdown Assistance- Gold Cover

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 Southern Ireland

The Company: MAPFRE ASISTENCIA Compania 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 Republic of Ireland by Chill Insurance and which is driven within the terms of the current Certificate of Motor Insurance relating to such car.

Territorial limit Island of Ireland

Period of Cover: The period of cover is as specified in the private car insurance policy to which this Membership Certificate attaches. Such a period is not to exceed the period of insurance specified in the private car insurance certificate.

The Insured is covered for the assistance services in this policy for a maximum of three breakdowns during the period of cover if the Insured has paid the premium

In such circumstances, or if the service is not provided for under the terms of this policy, the Company will try if the Insured's wish to arrange it at the Insured's expense. The terms of such assistance is a matter between the Insured and the Supplier.

Section 1 Motor Breakdown Assistance

Benefits

MAPFRE ASSISTANCE on behalf of Chill Insurance will provide the following benefits:

In the event of the Insured vehicle being immobilised as a result of a mechanical or electrical breakdown, fire, theft or any attempted theft, malicious damage, punctures that require assistance to fix or replace a wheel, lost keys, stolen keys, keys broken in the lock or locked in the car.

MAPFRE ASSISTANCE (the Company) will arrange and pay for the benefits set out thereafter.

- One hour's free labour at the roadside if the vehicle can be repaired in situ.
- Towing the vehicle to the nearest competent 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 repairer's premises.

Completion of Journey

If repairs cannot be repaired in situ, and 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. (maximum covered €31 per person, €127 in total)

Or

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

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 Stg£40 and Stg£200 in total, €40 per person and €200 in total.

Transportation for the member to collect his/her car and/or reimbursement of any reasonable (public) transport charges incurred by the member in collecting the vehicle.

Message Relay

We will pass on two urgent messages for you.

In the event of the theft of the Insured's vehicle, which has been reported to the Police and the Insurance Company, and not recovered within 24 hours, the assistance company will provide a replacement car for up to five days (Limited to Class A Vehicle) until the Insured vehicle is recovered, whichever is soonest.

MAPFRE ASSISTANCE Breakdown Assistance 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. I.e. 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 Breakdown Assistance line:

Republic of Ireland 1800 404 444

Northern Ireland 00 353 91 501631

Please have the following information available when you call:

- Your exact location
- The registration number of your car.
- Your policy 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 Chill Insurance Breakdown Assistance. If you make your own arrangements you will not be reimbursed.

CUSTOMER CARE

In the unlikely event of a dispute occurring regarding this Policy You should, in the first instance, write to:

The General Manager, MAPFRE ASSISTANCE Agency Ireland, 22-26 Prospect Hill, Galway. Should you remain dissatisfied, You may contact: The Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2

Or

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

This procedure is in addition to any other legal rights you may have to take legal proceedings.

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

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 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.
3. 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.
4. Territorial limits of cover is the Island of Ireland.
5. To be eligible for assistance, the Insured shall hold a current Motor Insurance Policy.
6. 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.
7. 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.
8. Cover is not applicable if your vehicle has been modified for or is taking part in racing, trails or rallying.

MAPFRE ASISTENCIA Compania de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland is regulated by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda, Spain, and is subject to the Central Bank of Ireland's conduct of business rules. MAPFRE ASISTENCIA Agency Ireland. Registered in Republic of Ireland. Reg No 903874

9. Your vehicle shall at all times be maintained in a good mechanical and roadworthy condition and be regularly serviced.
10. 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.
11. 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.
12. Vehicles eligible for assistance will be restricted to Private cars up to 2.5 tonnes in laden weight and are 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.

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.

12 We do not cover punctures where no serviceable spare wheel or tyre is available.

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, 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 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.

Cancellation

We will cancel your cover if you have at any time:

1 Given us false or incomplete information;

2 Agreed to help anyone try to take money from us dishonestly; or

3 Failed to meet the terms and conditions of these contracts or to act openly and honestly towards us.

4. We have the right to cancel your cover at any time, giving seven days notice in writing to you. .

5. We reserve the right to refuse renewal of any individual policy.

You can cancel your agreement at any time by either writing to Chill Insurance at Chill.ie, Carraig House, Brookfield Terrace, Blackrock, Co. Dublin or telephoning 1890 30 20 20 or (01) 400 3400. In the event of cancellation of the Policy by you, no return of Premium shall be allowed in respect of the Assistance Premium.

MAPFRE ASISTENCIA Compania de Seguros y Reaseguros SA trading as MAPFRE ASSISTANCE Agency Ireland is regulated by the Direccion General de Seguros y Fondos de Pensiones del Ministerio de Economia y Hacienda, Spain, and is subject to the Central Bank of Ireland's conduct of business rules. MAPFRE ASISTENCIA Agency Ireland. Registered in Republic of Ireland. Reg No 903874

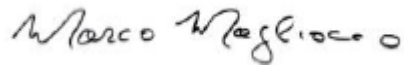
Insurance Act 1936

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 in the Republic of Ireland.

Finance Act 1990

The appropriate stamp duty has been or will be paid in accordance with the provisions of Section 113 of the Finance Act 1990.

Signed on behalf of the Company

A handwritten signature in black ink, appearing to read "Marco Magliocco". The signature is written in a cursive style with a loop at the end.

By Authority of the Board