MITSUBISHI UK & EUROPEAN BREAKDOWN RECOVERY



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Policy

1. INTRODUCTION

1.1 WELCOME

Thank you for taking out Breakdown Assistance with us.

Our breakdown assistance products have been designed to help protect **you** against the costs incurred in the event of a **breakdown/immobilisation** of the **covered vehicle** occurring within the **area of cover**. **Your confirmation of cover email** shows the **covered vehicle** and any special terms or conditions that may apply.

It is very important that **you** read the whole of this policy together with the **confirmation of cover email** and make sure that **you** understand what is covered, what is not covered and what to do if **you** require assistance.

All the details of how to make a claim together with conditions of the policy are set out in the following pages. Where words and phrases in this policy document or **confirmation of cover email** have a specific meaning they are highlighted by the use of **bold** print. The definition of these words and phrases can be found in section 6 of this policy document.

Please keep this policy book and your confirmation of cover email in a safe place.

1.2 IMPORTANT CONTACT DETAILS

In the event of requiring assistance following vehicle **breakdown/immobilisation**, **you** should contact **Mitsubishi Assistance**. Please have the following information to hand when calling:

- Location of vehicle
- Registration number of your vehicle
- A contact telephone number
- Description of problem

When in the UK call 0208 603 9933 or freephone 0800 587 9833.

When in Continental Europe call +44 208 603 9933.

All calls to **Mitsubishi Assistance** may be recorded. This will assist **us** in confirming details of a call that may be incomplete or unclear.

1.3 SUMMARY OF COVER

COVER AND LIMITS	All claim limits in this document and in your confirmation of cover email are inclusive of VAT.	
	UK & European Breakdown Recovery is only available for Mitsubishi vehicles up to the age of 10 years old.	
	To maintain your cover your vehicle must be serviced at a Mitsubishi Authorised Dealership in line with the Manufacturer's Service Schedules.	
IN THE UK	Recovery/Roadside or Home Assistance	
	• Onward Travel or Hotel Accommodation up to £100 per beneficiary , up to a maximum of £300 in total or Car Hire up to a maximum of 2 days, or if you are more than 30 miles away from home, up to a maximum of 5 days per valid claim for assistance (subject to Mitsubishi Assistance providing Recovery).	
CONTINENTAL EUROPE	Recovery/Roadside Assistance	
	 Onward Travel or Hotel Accommodation up to £75 per beneficiary, up to a maximum of 3 nights in total or Car Hire up to a maximum of 3 days per valid claim for assistance (subject to Mitsubishi Assistance first providing Recovery). 	
	 Repatriation of vehicle where the covered vehicle cannot be repaired or repairs will take longer than 5 days. 	
	 This service is only available for travel not exceeding 90 days in one single trip. 	

For full terms and conditions please read this policy document together with **your confirmation of cover email**.

2. IMPORTANT INFORMATION

2.1 HOW YOUR POLICY WORKS

Your policy and confirmation of cover email is a contract between you and us. We will pay for any claim you make which is covered by the policy that occurs during the **period of cover**.

Unless specifically mentioned, the benefits and exclusions within each section apply to the **covered vehicle**. Your policy does not cover all possible events and expenses.

Certain words have a special meaning as shown under Section 6 'Definition of Words'. These words have been highlighted by the use of bold print throughout the policy document.

2.2 CANCELLATION RIGHTS

If this cover does not meet **your** requirements or should **you** decide to cancel this policy for any reason within 14 days of receipt of the original documentation, **you** can obtain a full refund of the premium paid without charge. After this 14 day period **you** will be entitled to a pro-rata refund subject to no claims being paid under the policy, less an administration fee of £10. In either case, if **you** have asked **us** to perform or provide any of the services given under this policy **we** are entitled to recover all costs that **you** have used for the service provided. To obtain a refund please write to **us** at **Mitsubishi Assistance, PO Box 1149, Croydon, CR9 1ZQ** or contact the selling dealers.

2.3 TRANSFER OF OWNERSHIP

If **your** vehicle is sold direct to a **private individual**, the remaining cover may be transferred to the new owner. As soon as possible after the date of sale, please complete the form at the back of this document, and send it to: **Mitsubishi Assistance, PO Box 1149, Croydon, CR9 12Q**.

Please note that the form must be signed by the existing policyholder named on the **confirmation of cover email**.

N.B. The product is not transferable to another vehicle other than that shown on the **confirmation of cover email**.

2.4 RENEWAL OF YOUR POLICY

We will send you a renewal notice prior to the expiry of the period of cover as shown on your confirmation of cover email.

We may vary the terms of your cover and the premium rates at the renewal date.

2.5 DATA PROTECTION NOTICE

We care about your personal data.

This summary and **our** full privacy notice explain how **Mitsubishi Assistance** protects **your** privacy and uses **your** personal data.

Our full privacy notice is here: www.mitsubishi-warranty.co.uk/privacypolicy If a printed version is required, please write to **us** at Customer Service (Data Protection), Mitsubishi Assistance, 102 George Street, Croydon, CR9 6HD.

How will we obtain and use your personal data?

We will collect your personal data from a variety of sources including:

- · Data that you provide to us; and
- Data that may be provided about **you** from certain third parties such as the manufacturer of the **covered vehicle** and their franchised dealers and authorised repairers.

We will collect and process your personal data in order to comply with our contractual obligations and/or for the purposes of our legitimate interests including:

- · Entering into or administering contracts with you;
- Informing you of products and services which may be of interest to you.

Who will have access to your personal data?

We may share your personal data:

- With public authorities, other Allianz Group companies, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- · With other service providers who perform business operations on our behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as motor dealerships and recovery operators;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us your** consent to do so.

How long do we keep your personal data?

We will retain your personal data for a maximum of seven years from the date the insurance relationship between us ends. If we are able to do so we will delete or anonymise certain areas of your personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

Your personal data may be processed both inside and outside the United Kingdom (**UK**) or European Economic Area (EEA).

Whenever **we** transfer **your** personal data outside the **UK** or EEA to other Allianz Group companies, **we** will do so on the basis of Allianz's approved binding corporate rules (BCR). Where Allianz's BCR do not apply, **we** take steps to ensure that personal data transfers outside the **UK** or EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of your personal data. You can:

- · Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that we stop processing it, including for direct marketing purposes;
- Request that we update it or delete it from our records;
- Request that we provide it to you or a new insurer; and
- To file a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Customer Service (Data Protection), AWP Assistance UK Ltd, 102 George Street, Croydon, CR9 6HD By telephone: 0208 603 9853 By email: AzPUKDP@allianz.com.

2.6 MAKING A COMPLAINT

We aim to provide you with first class cover and service. However, there may be times when you feel we have not done so. If this is the case, please tell us about it so that we can do our best to solve the problem. If you make a complaint your legal rights will not be affected.

In the first instance, please contact:

Customer Service, Mitsubishi Assistance, 102 George Street, Croydon CR9 6HD or email customersupport@allianz-assistance.co.uk

Please supply **us** with **your** name, address, policy number/vehicle registration and enclose copies of relevant correspondence as this will help **us** to deal with **your** complaint in the shortest possible time.



3. BREAKDOWN ASSISTANCE

Mitsubishi Assistance provides you with the following assistance services and benefits for motoring emergencies to aid you in the event of a covered breakdown/ immobilisation of the covered vehicle in the UK or Continental Europe as set out in this section of this document.

3.1 WHAT TO DO IF YOU NEED ASSISTANCE

If **you** require help, please do not attempt to make **your** own arrangements as reimbursement cannot be made to **you** retrospectively.

Please contact Mitsubishi Assistance with the following details:

- Location of vehicle
- Registration number of your vehicle
- A contact telephone number
- Description of problem

When in the **UK** please call **0208 603 9933** if calling from a mobile or freephone **0800 587 9833**.

When in Continental Europe call +44 208 603 9933.

All calls to **Mitsubishi Assistance** may be recorded. This will assist **us** in confirming details of a call that may be incomplete or unclear.

3.2 EUROPEAN AUTOROUTE RESTRICTIONS

If assistance is required on a French Autoroute or on certain other Autoroutes in **Continental Europe**, **you** must use the official SOS boxes at the side of the road to arrange initial assistance or recovery. As these roads are privatised, neither **Mitsubishi Assistance** nor any other assistance organisation is allowed to assist **you** on these roads.

Once the **covered vehicle** has been recovered from the Autoroute, **you** should contact **Mitsubishi Assistance** and **we** will make any further arrangements for **you** and inform **you** how to reclaim costs incurred for recovery from the Autoroute.

3.3 BENEFITS IN THE UK

3.3.1 Recovery or Roadside and Home Assistance

In the event of **breakdown/immobilisation**, **Mitsubishi Assistance** will organise and pay the costs of taking the **covered vehicle** to the nearest and/or most appropriate Authorised Mitsubishi Dealer should assistance at the roadside prove unsuccessful.

Subject to **Mitsubishi Assistance** having first provided Recovery / Roadside or Home Assistance in the **UK**, **you** will then be entitled to the following benefits:

3.3.2 Onward Travel Or Hotel Accommodation Or Car Hire

In the event of **breakdown/immobilisation** of the **covered vehicle** in the **UK** causing it to be immobilised for a period of more than 4 hours, **Mitsubishi Assistance** will organise and pay for the following:

• First class rail transport, or equivalent costs of more convenient travel, to enable the **beneficiaries** to return or continue to any destination of the **beneficiaries**' choice within the **UK**.

Or

 Overnight hotel, bed and breakfast accommodation, up to £100 (inc. VAT) per beneficiary up to a maximum of £300 (inc. VAT) in total for all beneficiaries.
 Overnight hotel accommodation only applies if the breakdown/immobilisation of the covered vehicle occurs more than 30 miles from the home address of any of the beneficiaries and only when the beneficiaries have to prolong their stay as a direct result of the covered breakdown/immobilisation.

Or

 In the event of immobilisation of the covered vehicle for more than 4 hours, Mitsubishi Assistance will organise and pay for a temporary replacement vehicle, during the time that the vehicle is being repaired, for a maximum period of 2 days or 5 days if more than 30 miles away from home. The temporary replacement vehicle will only be provided if Mitsubishi Assistance has arranged recovery of the covered vehicle to an Authorised Mitsubishi Dealer.

The driver must be able to satisfy the requirements of the car rental company which include:

- Possession of a full valid UK or EU driving licence with no more than 9 penalty points – For photo ID licences both parts must be produced.
- A valid credit or debit card For security authorisation to cover excess fuel usage, unauthorised days hire and / or driving offences.
- Due to insurance liability **Mitsubishi Assistance** may be unable to provide a rental vehicle to drivers under the age of 21.
- Please note that it remains the responsibility of the signatory on the rental agreement to ensure that the rental provider is notified of the cessation of the hire within the agreed rental period.

You must be able to satisfy the requirements of the vehicle hire company and you will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the **covered vehicle**. The temporary replacement vehicle will only be provided where **Mitsubishi Assistance** has arranged the recovery of the **covered vehicle** to an Authorised Mitsubishi Dealer.

3.3.3 Help To Arrange Glass Repairs

In the **UK**, if **you** or any other **beneficiary** driving the **covered vehicle** experiences a broken front windscreen or side glass which requires immediate replacement, **Mitsubishi Assistance will** advise details of a nationwide glass replacement company to replace the broken glass. Please note that **you** will be responsible for all parts and fitting costs, but these may be covered under **your** motor insurance policy.

In the event that immediate repair cannot be resourced, **Mitsubishi Assistance** will recover the **covered vehicle** to the nearest Authorised Mitsubishi Dealer.

3.3.4 Message Relay Service

Mitsubishi Assistance will pass on urgent messages to the **beneficiary's** family, business or friends if **your** journey has been delayed due to the **breakdown/ immobilisation** of the **covered vehicle**.

3.3.5 Caravans and Trailers

If the **covered vehicle** is immobilised due to a covered **breakdown/immobilisation** when towing a caravan or trailer, **we** will arrange for **your** caravan or trailer to be taken near to the repairing Authorised Mitsubishi Dealer. **We** will not however be liable for any goods, possessions or livestock being transported.

3.3.6 Adverse Weather Conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods can make it impracticable for us to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the **beneficiaries** travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to the **covered vehicle** later.

3.3.7 Release Fees

Should the **covered vehicle** be stolen and subsequently recovered by the Police, **you** may be required by them to pay a release fee before **we** can remove the **covered vehicle** to an Authorised Mitsubishi Dealer or to **your** home address. Although **we** can guarantee these costs on **your** behalf, the payment of such fees remains **your** responsibility.

3.3.8 Specialist Charges

In the event that the recovery of the **covered vehicle** requires the use of specialist equipment, any such costs in addition to **our** standard recovery services will be payable by **you**.

3.3.9 Lock Out / Lost Keys

In the event that entry to the **covered vehicle** is not possible and spare keys are not available, a forced entry may be required. If this happens, before any attempt is made to enter the **covered vehicle**, **we** will ask **you** to sign a declaration giving **your** permission for this to take place and stating that any resulting costs will be **your** responsibility.

3.4. BENEFITS IN CONTINENTAL EUROPE

3.4.1 Validity

This service is only available for travel to Europe not exceeding 90 days in any single trip.

3.4.2 Recovery or Roadside Assistance

In the event of **breakdown/immobilisation** in **Continental Europe**, **Mitsubishi Assistance will** organise and pay for the costs of taking the **covered vehicle** to the nearest and/or most appropriate dealership should assistance at the roadside prove unsuccessful. Subject to **Mitsubishi Assistance** having first provided assistance at the roadside in **Continental Europe**, **you** will then be entitled to the following benefits in **Continental Europe**:

3.4.3 Vehicle Repatriation

In the event of **breakdown/immobilisation** in **Continental Europe** where the **covered vehicle** cannot be repaired and where the repairs will take longer than 5 days, **Mitsubishi Assistance** will repatriate the **covered vehicle** to the nearest Authorised Mitsubishi Dealer to **your** home address in the **UK**.

3.4.4 Onward Travel or Hotel Accommodation or Car Hire

In the event of **breakdown/immobilisation** in **Continental Europe** where the **covered vehicle** cannot be repaired within the same day, **Mitsubishi Assistance** will organise and pay for first class rail transport or scheduled air fares (or equivalent costs of more convenient travel), to enable the **beneficiaries** to return to their homes in the **UK** or continue their journey to their original destination within **Continental Europe**.

Where appropriate, **Mitsubishi Assistance** will cover the cost of a first class rail or scheduled air ticket for **you** to collect the **covered vehicle**, once repairs have been completed.

Or

In the event of **breakdown/immobilisation** causing the **covered vehicle** to be immobilised for a period of more than 8 hours, **Mitsubishi Assistance** will organise and pay for hotel bed and breakfast accommodation as from the first day of such **breakdown/immobilisation**, up to a maximum of £75 (inc. local taxes) per **beneficiary** per night, up to a maximum of 3 nights.

Or

In the event of **breakdown/immobilisation** where the **covered vehicle** cannot be repaired on the same day, **Mitsubishi Assistance** will pay for the cost of a temporary replacement vehicle, during the time that the **covered vehicle** remains immobilised, up to a maximum of 3 days. **You** must be able to satisfy the requirements of the vehicle hire company and **you** will be responsible for fuel and other ancillary charges. The replacement vehicle will normally be a passenger car and will not necessarily be an equivalent to the **covered vehicle**.

3.4.5 Parts Delivery

In the event that **Mitsubishi Assistance** has arranged to take the **covered vehicle** to an Authorised Mitsubishi Dealer for repairs and any parts essential to the running of the **covered vehicle** are not available locally, **Mitsubishi Assistance** will organise and pay for the despatch of such parts to the repairing dealership.

3.4.6 Caravans and Trailers

If the **covered vehicle** is immobilised due to a covered **breakdown/immobilisation** when towing a caravan or trailer, **we** will arrange for **your** caravan or trailer to be taken near to the repairing Authorised Mitsubishi Dealer. **We** will not however be liable for any goods, possessions or livestock being transported.

3.4.7 Adverse Weather Conditions

Please be aware that adverse weather conditions such as high winds, snow, ice or floods may make it impracticable for **us** to provide **our** normal assistance services. In this event, **our** immediate priority is to ensure that **you** and the **beneficiaries** travelling with **you** are taken to a place of safety, meaning that it may be necessary for **us** to attend to the **covered vehicle** later.

3.4.8 Release Fees

Should the **covered vehicle** be stolen and subsequently recovered by the Police, **you** may be required by them to pay a release fee before **we** can remove the **covered vehicle** to an Authorised Mitsubishi Dealer or to **your** home address. Although **we** can guarantee these costs on **your** behalf, the payment of such fees remains **your** responsibility.

3.4.9 Specialist Charges

In the event that the recovery of the **covered vehicle** requires the use of specialist equipment, any such costs in addition to **our** standard recovery services will be payable by **you**.

3.4.10 Lock Out / Lost Keys

In the event that entry to the **covered vehicle** is not possible and spare keys are not available, a forced entry may be required. If this happens, before any attempt is made to enter the **covered vehicle**, **we** will ask **you** to sign a declaration giving **your** permission for this to take place and stating that any resulting costs will be **your** responsibility.

4 ASSISTANCE EXCLUSIONS

Mitsubishi Assistance will not assist or reimburse **you** or the **beneficiaries** in the event of a call for assistance or claim caused by, arising from or in connection with the following:

- Damage to items not covered by this policy or any depreciation, loss of earnings, death or bodily injury.
- Ionising radiation or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.
- Radioactive, toxic, explosive or other dangerous properties of any explosive nuclear equipment or nuclear part of that equipment.
- War, invasion, acts of foreign enemies, terrorism, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power, riot or civil commotion.
- Pressure waves caused by aircraft and other aerial devices travelling at sonic or supersonic speeds.
- Any costs covered under any other warranty, guarantee, insurance or cover.
- Accident or injury either through voluntary non-observance of the laws of the land in which the **beneficiary** is travelling or the practice of activities not authorised by the local authorities.
- The cost of replacement parts.
- Damage or injury intentionally caused by **you** or a **beneficiary** or resulting from participation in a criminal act or offence.
- The **beneficiary/beneficiaries** or any other third party organising any of the services detailed in this policy without first having authorisation from **Mitsubishi Assistance** and a file number.
- Any costs that would have been payable normally by **you** or the **beneficiaries**, such as fuel, congestion or toll charges.
- Charges for specialist recovery or charges incurred by us where the covered vehicle is not being used on a public highway when the breakdown/ immobilisation occurred. i.e. where the covered vehicle was not accessible using our standard recovery equipment.
- Breakdown/immobilisation which happens outside the area of cover.
- Faulty repairs, incorrect servicing or failure to have the **covered vehicle** serviced in accordance with the manufacturer's specification.
- Vehicles modified in any way from the original manufacturer's specification.
- Any costs incurred after the **covered vehicle** has been repaired and is available to be driven.
- Any sundry expenses resulting from an incident claimed for under this section, for example telephone or mobile phone calls, faxes, food and drink.

5. DEFINITION OF WORDS

When the following words and phrases appear in this policy document or **confirmation of cover email**, they have the specific meanings given below.

These words are highlighted by the use of bold print.

Area of cover: UK and Continental Europe

Beneficiary, beneficiary's, beneficiaries: You or any other driver of the covered vehicle using the covered vehicle with your permission and any passenger of the covered vehicle at the moment a breakdown/immobilisation occurs.

Breakdown/immobilisation: Electrical or mechanical breakdown, road traffic accident, vehicle fire or theft, loss of keys, punctures or running out of fuel, causing the **covered vehicle** to be immobilised.

Confirmation of cover email: The email which was given to **you** with this policy document.

Continental Europe: Andorra, Austria, Belgium, Bulgaria, Bosnia and Herzegovina, Croatia, Cyprus (Greek Territory only), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Romania, Russia*, San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands but excluding Canary Islands), Sweden, Switzerland, Turkey.

* Cover in Russia is limited to a 31 mile radius from the external ring of the following cities; St Petersburg, Moscow, Rostov On Don, Togliatti and Perm.

Covered vehicle: The **covered vehicle** shown on the **confirmation of cover email**, for which the appropriate insurance premium has been paid.

Period of cover: The period shown on your confirmation of cover email.

Private individual: A person who is using the **covered vehicle** for their own personal use and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.

UK & European Breakdown Recovery: The roadside assistance product for eligible Mitsubishi vehicles.

Mitsubishi Assistance, we, our, us: AWP Assistance UK Ltd who administer the cover.

UK: England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

You, your, yours: The private individual named on the confirmation of cover email, or as replaced by any new owner correctly declared to us using the Transfer of Ownership Form in this document and accepted by us.

6. CHANGE OF ADDRESS FORM

Please complete the details below and send to the following address: Mitsubishi Assistance, PO Box 1149, Croydon, CR9 1ZQ.

COVERED VEHICLE DETAILS		
Registration Number:		
Chassis Number (VIN):		
YOUR DETAILS		
Title: Mr/Mrs/Miss/Ms/Other		
Initial:	Surname:	
NEW ADDRESS DETAILS		
House Name/Number:		
Street:		
Town:		
County:		Postcode:
Tel. Work:		
Tel. Home:		
Email:		

7. TRANSFER OF OWNERSHIP

If **your** car is sold direct to a **private individual**, the remaining cover may be transferred to the new owner.

Please complete the Transfer of Ownership Form ensuring that it is signed by the existing policyholder named on the **Confirmation of cover email**, and send the form to the following address:

Mitsubishi Assistance, PO Box 1149, Croydon CR9 1ZQ.

IMPORTANT: Check all services have been carried out when due during the period of cover - otherwise the policy will not be valid.

7.1 TRANSFER OF OWNERSHIP FORM

COVERED VEHICLE DETAILS
Date of Transfer: / / Mileage:
Registration Number:
Chassis Number (VIN):
NEW OWNER DETAILS
Title: Mr/Mrs/Miss/Ms/Other
Initials: Surname:
House Name/Number:
Street:
Town:
County: Postcode:
Tel. Work:
Tel. Home:
Email:
COMPANY DETAILS: Please complete this section for a Company Vehicle only
Company Name:
Address:
Town:
County: Postcode:
I (name) hereby give notice that I wish to transfer the balance of my Mitsubishi Assistance to the new owner detailed below. Existing Owner's Signature: Date: //
I have read, and agree to abide by, the terms and conditions of the Mitsubishi Assistance and request that all rights and benefits of the insurance cover be transferred to me. New Owner's Signature: Date: / /

PLEASE CONTACT US ON 0345 6419795

WE WILL BE PLEASED TO ORGANISE AN ALTERNATIVE VERSION FOR YOU.