



Motor Insurance - Foreign Use Booklet



Cornish Mutual
Insurance that keeps its word

Motor Insurance - Foreign Use Booklet

For Commercial Vehicle or Fleet policies, this booklet contains your Foreign Use Extension Endorsement.

For Motor Trade policies, no Foreign Use Extension Endorsement is required as your policy provides the extended cover when we issue a Green Card document.

For Motor Cars, no Foreign Use Extension Endorsement is required as your policy already provides the extended cover and, in addition, no separate Green Card document is required.

For all policies, the notes contained within this booklet will assist you on your trip abroad.

Please read the notes carefully before you start your journey.

The following documents accompany this booklet:

- **International Motor Insurance Card (Green Card)** – only for Commercial, Fleet or Motor Trade policies
- **European Accident Statement (see page 3)** – for all policies

You should keep this booklet and any enclosed documents together on your journey and make sure that you also take your UK Certificate of Motor Insurance.

If you need any further information please contact us.

We hope that you enjoy your trip abroad.



Peter Beaumont
Managing Director



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Tel: 01872 277151 **Fax:** 01872 223053

email: askus@cornishmutual.co.uk www.cornishmutual.co.uk



Company Registration Number: 00078768

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Motor Policy Endorsement M.603

Foreign Use Extension

This Policy operates for the period shown in the **International Motor Insurance Card** (Green Card) in respect of the motor vehicle described in the Green Card whilst it is either in any country to which the Green Card applies or in transit by sea between any ports therein or between any such ports and Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

If the policy covers loss of or damage to the vehicle we (The Cornish Mutual Assurance Company Limited) will also indemnify you (the Policyholder named in the Schedule) against payment of foreign customs duty where owing to such loss or damage, the vehicle cannot be brought back to your address as noted in our records and therefore becomes the subject of foreign customs duty.

Notes for your Guidance

Van Ameyde International

We have arranged with Van Ameyde International for its accident service to be available to you when you take a vehicle abroad. See page 5 for our contact details.

Traffic Regulations

Before you take your vehicle abroad make sure that you understand the traffic regulations of the countries you intend to visit. Each country has its own laws (both criminal and civil) which are often very different from British Law.

There is also more risk of you having an accident than in the United Kingdom - a little extra care will help keep you out of trouble.

Reporting of Accidents/Claims

Please ensure you report any accidents or claims to us as soon as possible. See page 5 for our contact details.

Minor damage to your vehicle

If the repairs can wait until you return home or can be done locally for not more than the equivalent of about £250 you will probably need no help from Van Ameyde International. If your policy insures the damage simply retain all receipts and contact us when you return home.

More serious damage to your vehicle

If the damage to your vehicle is insured and the repairs need to be done locally at a cost exceeding the equivalent of about £250 you should contact Cornish Mutual using the telephone numbers on page 5 so that we can deal with the problem for you. Van Ameyde International will arrange for repairs to be carried out, if practical, and for the bill to be settled.

If you have an excess on your Policy Van Ameyde International has authority to pay the foreign repair bill in full but you must then repay the amount of the excess to us immediately on your return home, whatever the circumstances of the accident and whether or not you intend to seek a recovery from anyone responsible.

Uninsured damage to your vehicle

If your vehicle is not insured against the damage the repairs are your own responsibility but, if you wish, Van Ameyde International will offer advice and help to locate suitable repairers.

Third Party injury or property damage

- a) Contact Cornish Mutual using the numbers on page 5 and follow our advice.
- b) Notify the local Police if there is any third party injury or property damage.
- c) Obtain what information you can concerning the accident, e.g. witnesses' names and addresses, road measurements and marks, traffic signs. Photographs of the vehicles and the scene of the accident may prove helpful.
- d) You may be asked by the third party driver to complete the **European Accident Statement**, which is a standard form in common use in Western Europe. It is designed to provide an agreed statement of facts about a motor accident to help insurers to settle claims quickly and fairly.

Completion of the form might be treated as compulsory in some areas. You are recommended therefore to make yourself familiar with the form and ensure that if it is completed every section is filled in correctly and fully. Clearly note any disagreement in the "Remarks" section of the form.

Completion of the form does not constitute an admission of liability but might be viewed by a foreign court as an irrefutable statement of facts.

It does not matter whether your form or the other driver's form is used; only one form is needed since it is in duplicate. The Statement contains the same questions, in the same order, whatever language it is in, and completion of the foreign version should present no difficulty provided you refer to your English version to obtain the translation.

After the Statement has been completed and signed off by both drivers the two copies should be separated and each driver should keep one copy. You should retain your copy and send to us when requested.

- e) Do not admit liability to anyone.

Third party insurers

In some countries, the identity of the vehicle insurers is shown on a windscreen disk, e.g. France, Greece, Italy, Portugal; in some other countries this information can be obtained from the car registration number, e.g. Germany, Belgium, Switzerland - write the number down immediately.

Criminal or civil proceedings

If you are notified of any criminal or civil proceedings arising from an accident or if your car is impounded by the Police, contact Cornish Mutual using the numbers on page 5.

Always take care to obtain properly documented receipts for any expenses incurred for which you intend to claim recovery and medical evidence where the loss of use results from the driver's illness or injury. These will be needed to support your claim.

Emergency Assistance Service

Emergency Assistance

If you need emergency assistance because of an event insured by the Policy call Cornish Mutual using the numbers on page 5.

Information required

Please have the following information ready. You will be asked to give:

- Your full name.
- Your address and telephone number abroad where you are or where you can be contacted.
- Your Motor insurance policy number - in full, exactly as shown on your Certificate of Motor Insurance or Green Card.
- The period of validity of your Certificate of Motor Insurance or Green Card.
- Your full address in the UK.
- Your intended date of return to the UK.
- Your vehicle's make, registration number and its location.
- The date, time and place of the incident.
- Brief details of the circumstances of the incident and any personal injury or damage caused. If someone else was driving your vehicle at the time of the accident Van Ameyde International will also need to know the details on your UK Certificate of Motor Insurance Under item 5 - 'Persons or classes of persons entitled to drive'.

When travelling abroad you should have all your personal papers readily available at all times. This will save time and make dealing with formalities much easier.



How to contact us

Should you wish to contact us our details are as shown below

The Cornish Mutual Assurance Company Ltd.
CMA House, Newham Road, Newham, TRURO, TR1 2SU

Tel: 01872 277151

Fax: 01872 223053

www.cornishmutual.co.uk

E-mail: askus@cornishmutual.co.uk

The dialling code for calling the UK from most countries in the European Union is 00 44, this is followed by the UK area code (minus the first '0' which is the national prefix) and the number you wish to call. So if you were dialling the Cornish Mutual head office you would dial 00 44 1872 277151.

To help us improve our service, telephone calls to us may be recorded and monitored.

English Translation

If you do not dial direct and the operator has difficulty understanding you, ask a National of the country in which you are staying if he/she can help by reading the operator the appropriate sentence on your behalf:

This is an emergency. Please help me to telephone the UK Tel: 01872 277151 (reversing the charges).

French

Ceci est un cas d'urgence. Veuillez m'aider à téléphoner en PC.V au numéro suivant: 1872 277151 en Angleterre.

Spanish

Esto es un caso de emergencia. Puede Listed ayudarme a llamar por teléfono a cuenta del destinatario, al numero 1872 277151 en Inglaterra.

German

Dies ist ein NotfalL Bitte helfen Sie mir, die Nummer 1872 277151 in England telefonisch zu erreichen.

(Please note that reverse charge calls cannot be made from Germany).

Italian

Eun caso di necessita urgente. Vogliate aiutarmi a telefonare al seguente numero: 1872 277151 in Inghilterra (a carico del ricevente).

Portugese

Este a um caso de necessidade urgente. Por favor ajude-me a telefonar mediante chamada pagavel no destino, ao seguinte numero: 1872 277151 em Inglaterra.



Comb. Foreign 2024

Head office

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