LCV Changes effective on and after 17th February 2026:

1. **Fire brigade charges**
   Provided there is a valid claim under your policy, we will pay for charges under the Fire Services Act 1981 where a fire brigade unit attend the scene of an accident. The most we will pay for fire brigade charges is €2,025.
   If you make a claim for this benefit, you will not have to pay an excess and it will not affect your NCB.

2. **Replacement locks, car keys, key cards and lock transmitters**
   The most we will pay is €1,525 towards the cost of replacing and or recoding of locks, keys or similar devices for your vehicle if they are stolen:
   a. from your permanent or temporary residence as a result of forcible entry or exit
   b. arising out of an assault or threat of violence
   We will not pay:
   a. any costs if the theft of keys or similar devices is not reported to an Garda Síochána
   b. the additional cost of importing any part from outside of the European Union.
   If you make a claim for this benefit, you will not have to pay an excess and it will not affect your NCB.

3. **Roadside Assistance**

   Driveway and roadside assistance

   Emergencies Covered
   Mechanical or electrical breakdown, for example a flat battery
   A puncture or wheel change that you need help with
   Keys broken in locks or keys locked in your vehicle
   Loss or theft of keys
   Your vehicle being filled with incorrect fuel type or lubricant
   Your vehicle has been involved in an accident
   Your vehicle runs out of fuel or your electric vehicle runs out of battery

   Benefits
   Repair or tow
   We will send a competent repairer or towing agent to assist you at the breakdown site.

   Cost of towing
   We will cover the cost of towing your vehicle to the nearest repairer or to your own garage,
   whichever is closest. The maximum distance covered for this towing benefit is 50KM or 30 miles from the location of your breakdown.
   Note: In the extremely unlikely event that there are no repairers within a 50km (30 miles) radius of your breakdown location, you may have to pay additional mileage charges.

We will cover the cost of towing your vehicle to the nearest petrol station, or your electric vehicle to the nearest electric vehicle charge point, or your home charge point, whichever is closest.

Messages
We will send up to two messages to family members or business contacts on your behalf.

Journey continuation – Republic of Ireland and Northern Ireland
Emergencies covered
Breakdown
You will be covered if your vehicle breaks down in the Republic of Ireland or Northern Ireland
(more than 30km/18 miles from your home address) and your vehicle cannot be repaired at the breakdown site**.**

Benefits
What we will pay for
We will pay for one out of the three below:
1.We will pay up to €150 or £100 to enable you and your passengers to complete your journey.
or
2.We will provide you with a free courtesy car (class B - small hatchback) for up to 48 hours
or
3.We will provide you with bed and breakfast accommodation where repairs mean you have to stay overnight. The most we will pay is up to €35 or £25 for each person, up to a total of €150 or £100.

Journey continuation – Great Britain
Emergencies covered
When your vehicle breaks down in Great Britain and it cannot be repaired at the breakdown site.
Where your vehicle cannot be repaired prior to your departure date, your vehicle will be towed to your departure port.

Benefits
We will provide you with a courtesy car (class B - small hatchback) for up to 48 hours. The most we will pay for this benefit is €150 or £100.

When repairs have been carried out on your vehicle in Great Britain we may, with your agreement, make arrangements for you to travel and collect it from the repairing garage.

In such circumstances, we will make arrangements to repatriate your vehicle to Ireland and for it to be towed on to the nearest competent repairer or to your own garage, whichever is closest. The ferry company may insist that you accompany your vehicle on its homeward journey. In such circumstances you are required to provide us with details of your return ferry ticket.

Phone numbers you might need
If you have one of the breakdown emergencies listed above, you might need the following phone numbers:
•01-264 3946, when calling within the Republic of Ireland
•00 353 1 264 3946, when calling within Northern Ireland or Great Britain – England, Scotland and Wales.

Terms and conditions of breakdown assistance service

Callouts
Four call-outs maximum
We will provide a maximum of four callouts in any one 12-month period of insurance.

Your vehicle only
We cover call outs for your permanent vehicle only.

Breakdown emergencies covered
You can only get breakdown assistance for the emergencies listed under this endorsement.

You must fix your vehicle after breakdown
If your vehicle breaks down due to a fault with the vehicle and you avail of breakdown assistance, you must make sure to fix this fault. Unless you fix it, you cannot get further assistance within two working days of the previous callout.

Location of nearest repairer
If you are unfamiliar with the area you have broken down in and do not know the location of the nearest repairer, we can request that the attending agent provides this information for you. Please be aware that this is for information only and is not a recommendation. Once we recover your vehicle, we do not provide any more assistance.

Expense
We will not be responsible for any expense you incur without our approval or agreement beforehand.

Journey continuation
Once you have contacted us, you are only entitled to avail of journey continuation benefits if we have provided assistance and your vehicle is not repairable at the breakdown site.

You may have to pay the cost of journey continuation at the time but you will be entitled to reimbursement of the amount paid subject to the limits of €150 or £100. We will request receipts or invoices in order to arrange a refund for you.

You must meet the repairer at your vehicle
You must be present at your vehicle when the repairer arrives. If you are not present at your vehicle and therefore we cannot help you, you must pay for any future assistance.

You must pay costs
When your vehicle has been delivered to a repairer, you must pay the costs of repairs and the cost of any replacement parts.

Vehicle must be roadworthy
Your vehicle must be kept in a roadworthy condition and you must make sure that it is maintained in line with the manufacturer's requirements.

Breakdown in Great Britain
Where you have broken down in Great Britain, we will not pay for your vehicle to be brought back to the island of Ireland if we estimate that it would cost more than the current Irish market value of your vehicle.

Cover is for Ireland and Great Britain
The Allianz Breakdown Assistance service covers the islands of Ireland and Great Britain.

The following are not covered by our breakdown assistance service

Draining or removing contaminated fluid is not covered
The cost of draining or removing contaminated or incorrect fuel type or lubricant is not covered. However, we will tow your vehicle to the nearest garage (max 50km/30M) for assistance. You will have to pay for any work carried out.

Specialist equipment
Breakdown assistance does not cover you for recovery which requires specialist equipment.

Over 3.5 tonnes
Breakdown assistance does not cover vehicles with a gross vehicle weight (GVW) of more than 3.5 tonnes. GVW is the weight of the vehicle plus its maximum payload as shown on the vehicle log book.

Travel for commercial goods or passengers
We do not cover the onward travel or delivery of passengers or goods that you are carrying in a commercial capacity, at the time of breakdown.

Courtesy car terms and conditions
We will only provide a courtesy car if one is available. If we are unable to provide you with one, you can avail of the other journey continuation benefits outlined above (journey completion or B&B accommodation). However, we must agree the cost of all onward travel.

If you avail of a courtesy car, you must meet the requirements of the rental company. The courtesy car is for your personal use only and you may not use it as a taxi to carry passengers for hire and reward purposes.

If the courtesy car is due to be returned at a time when the rental company is closed, please note that you may be required to return it earlier. If you can’t return the car earlier, you may be charged additional rental to cover the period beyond your 48-hour allowance provided under the terms of your policy.