

Breakdown Assistance

Insurance Product Information Document

Motor Breakdown Insurance is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Company: Inter Partner Assistance S.A. UK Branch

Product: UK & European Breakdown

This document provides a summary of the key information relating to your motor breakdown policy. You will find all the terms and conditions along with details for how to claim, how to make a complaint and details of the financial services compensation scheme in your policy document.

What is this type of Insurance?

Motor Breakdown cover is insurance that is intended to cover your vehicle for UK & European breakdown and accident recovery, including Homestart.



What is Insured?

- ✓ We will come out to the insured vehicle if you can't ride/drive it after a breakdown, accident, or an act of vandalism within the territorial limits.
- ✓ We will attempt to repair your vehicle at the roadside for up to one hour in the UK only.
- ✓ Recovery to a local garage.
- ✓ If your vehicle cannot be fixed the same day at a local garage we will arrange to pay for onward travel, hotel accommodation or car hire – We will choose the most appropriate solution from the options above.
- ✓ Emergency repairs following the theft or attempted theft to make your vehicle secure again.
- ✓ Replacement parts to secure your vehicle after the theft or attempted theft.
- ✓ Delivery of replacement parts.
- ✓ Costs for collecting the repaired vehicle.
- ✓ Emergency accommodation, up to £50 per person for a maximum of 1 night for UK and 3 nights in Europe.
- ✓ Vehicle recovery to the UK from Europe.
- ✓ Reasonable transport to get you back to the UK whilst your vehicle is being repaired.
- ✓ Storage charges, up to £100 in Europe, while your vehicle is waiting to be repaired, collected or taken to the UK.



What is not Insured?

- ✗ Any costs we have not agreed to.
- ✗ An insured vehicle we cannot recover because of bad weather conditions, like floods, snow or high winds, or because your vehicle is stuck in sand or mud. If specialist equipment is needed to recover your vehicle, you will have to pay the extra cost.
- ✗ Travel outside the territorial limits – please refer to your policy wording for countries that are covered.
- ✗ The costs of repatriating your vehicle to the UK if repairs can be done locally.
- ✗ Actual cost of replacement parts and any customs duty.
- ✗ Delivery of replacement parts if these are available locally.
- ✗ The cost of a hire car before the fault with your vehicle is diagnosed.
- ✗ Any insurance you have to pay to the hire-car company.
- ✗ Medical repatriation of the rider/driver and/or other passengers.
- ✗ Any costs you would have paid anyway for travelling home.
- ✗ Vehicle repatriation to the UK if the costs are greater than the market value of your vehicle in the UK.



Are there any restrictions on cover?

- ! Your vehicle must be permanently registered in the UK with a current MOT certificate.
- ! There is no cover if you call us out for a problem you have called us about before, but have not, in our opinion, tried to get the problem fixed since the last time you called us out.
- ! We shall not be responsible for more than four claims against the service during any 12 month period. Once the maximum number of claims has been reached, a referral service will be offered. All costs will be charged to you.



Where am I covered?

- The cover is provided in UK and Europe – please refer to your policy wording for the full list of countries that are covered.



What are my obligations?

- Your vehicle should be kept in a good condition and be serviced regularly in line with the manufacturer's recommendations.
- Your vehicle or caravan/trailer which is attached to your vehicle should carry a spare tyre where it is designed to do so.



When and how do I pay?

- You can pay your premium all at once or by monthly instalments.



When does the cover start and end?

- From the start date you select (shown on your Policy Schedule) for 12 months.



How do I cancel the contract?

- You may cancel this insurance within 14 days of your inception/renewal date or 14 days after receiving the full terms and conditions of your policy, whichever is later.
- If you cancel before the insurance has started you will receive a full refund.
- If you need to cancel your policy and the cooling off period has passed, no refund will be given
- To cancel please contact Carole Nash Insurance on 0800 298 5511 or alternatively you can write to us.