

# Motor Breakdown Insurance

## Insurance Product Information Document

Motor Breakdown cover 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:** My Insurance – Local, Nationwide & European

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

## What is this type of Insurance?

Motor Breakdown Insurance is insurance that covers your vehicle in the event of a breakdown.



### What is Insured?

- ✓ If your vehicle breaks down in the UK more than one mile from home we will arrange and pay for a breakdown vehicle to come to your vehicle for up to 1 hour to try and get it working again
- ✓ Recovery within a 15 mile radius to a local garage in the UK
- ✓ Nationwide Recovery to either your original destination, home address or garage to be repaired
- ✓ Overnight accommodation in the UK for 1 night up to £40 per person, up to a max of £280 per event
- ✓ Hire vehicle up to £100 for up to 24 hours
- ✓ Recovery to our operator's base or your home/local repairer within 20 miles of your breakdown if you lose or break your vehicle keys
- ✓ Emergency repairs following the theft or attempted theft to make your vehicle secure up to £200
- ✓ European recovery to the nearest garage to repair your vehicle
- ✓ Emergency repairs in Europe following the theft or attempted theft to make your vehicle secure up to £200
- ✓ If repairs abroad take longer than 8 hours or your vehicle is not safe to drive you are entitled to a hire car up to £70 a day and totalling £750



### What is not Insured?

- ✗ A breakdown at or within one mile from your home
- ✗ Labour costs for more than an hour's roadside help
- ✗ Call out or recovery costs where police or emergency services arrange for the removal of the vehicle and any subsequent fees or storage costs
- ✗ Cost of any fuel or parts needed to get your vehicle working again
- ✗ Help or recovery if your vehicle is partly or completely buried in snow, mud, sand or water
- ✗ The provision of hire motorcycles
- ✗ The cost of a hire car before the fault with your vehicle is diagnosed
- ✗ The costs of repatriating your vehicle to the UK if repairs can be done locally
- ✗ Costs of returning your vehicle to the UK if we believe that the cost of doing so would be greater than the market value of your vehicle in the UK, after the breakdown
- ✗ Misfuelling

- ✓ Accommodation costs in Europe up to £40 per person per day up to a total of £500 while your vehicle is being repaired, as long as you have already paid for your original accommodation and you can't get your money back
- ✓ Reimbursement of up to £250 towards the cost of recovery on a European motorway or major road by the local services to a place of safety
- ✓ If unable to be repaired abroad before you go home we will recover your vehicle to the UK or pay the cost of one rail or sea ticket for you to collect your vehicle once it has been repaired
- ✓ Up to £100 towards storage charges while your vehicle is waiting to be repaired, collected or taken to the UK
- ✓ Reasonable transport to get you, your passengers and your luggage back to the UK whilst your vehicle is being repaired abroad
- ✓ If the cost to repair your vehicle exceeds its market value after breakdown, we will pay up to £500 towards scrapping, repatriation or costs associated with you collecting the vehicle yourself



## Are there any restrictions on cover?

- ! Your vehicle must be permanently registered in the UK with a current MOT certificate and valid road fund licence where applicable
- ! This policy covers breakdown assistance for the specific vehicle shown on your policy schedule only
- ! Your vehicle cannot be longer than 5.1 metres, no higher than 1.95 metres, no wider than 2.1 metres, not exceed more than 3,500kg gross weight and not be more than 16 years old (11 years within Europe)
- ! If towing a caravan or trailer, it cannot be longer than 8 metres, no higher than 3 metres, no wider than 2.55 metres
- ! We shall not be responsible for more than five claims against the service in the period of cover
- ! More than two claims from a similar fault on the same vehicle during period of policy
- ! If you breakdown in the first 24hrs of cover you are only entitled to local 15 mile recovery and must not be within a quarter of a mile from your home
- ! Maximum 31 consecutive days or no more than 90 days in any 12 month period starting from commencement date during the period of cover for European trips



## Where am I covered?

- ✓ The cover is provided in the UK and Europe



## What are my obligations?

- Your car should be serviced regularly in line with the manufacturers recommendations
- Your vehicle should carry a spare tyre and locking wheel nut key (if required) unless the vehicle is designed not to carry a spare wheel
- You must pay the premium on time
- Any person driving the vehicle must have a valid driving licence



## When and how do I pay?

You must pay the premium or instalment on demand



## When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later, as stated in your policy schedule



## How do I cancel the contract?

- You can cancel your policy within 14 days of receiving your policy documents and receive a refund of your premium if you have not made any claims
- If you cancel your policy outside the 14 day period, as long as you have not made any claims, you will receive a refund of your premium for the amount of time left to run on the policy, less an administrative charge of £15