

# Motor Breakdown Insurance

## Insurance Product Information Document

**Company:** Astrenska Insurance Limited

**Product:** UK and European Motor Breakdown

Astrenska Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number 202846

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

### What is this type of Insurance?

This is vehicle breakdown insurance providing roadside assistance and vehicle recovery services in the United Kingdom and Continental Europe.



#### What is Insured?

##### UK COVER

- ✓ **Roadside Assistance**  
Call out and up to one hour's assistance at the roadside, and if necessary, transportation of you and your vehicle to the nearest suitable repairer
- ✓ **Vehicle Recovery/Onward Transportation/Vehicle Out of Use Whilst Being Repaired**  
If the vehicle cannot be repaired the same day whilst in the UK Area, transportation of you and your vehicle to your home or your original destination within the UK Area or a repairer of your choice within the UK Area, or up to £100 for; a hire car for 24 hours or public transport or overnight bed and breakfast accommodation
- ✓ **Doorstep Assistance**  
Call out and up to one hour's assistance at your home, and if necessary, transportation of you and your vehicle to the nearest suitable repairer

##### EUROPEAN COVER

- ✓ **Cover 7 days prior to departure - up to £750**  
Towards the cost of a hire car for your trip abroad should your vehicle break down and not be repaired within seven days prior to your departure
- ✓ **Roadside Assistance – up to £250**  
For roadside assistance abroad and if necessary, transportation of you and your vehicle to the nearest suitable repairer
- ✓ **Vehicle out of Use – up to £750**  
If the vehicle cannot be repaired within 24 hours whilst abroad, we will pay for: transportation of you with your luggage to your original destination or a hire car to enable you to continue your trip
- ✓ **Repatriation – up to the current market value of your vehicle in the UK**  
Repatriation of you and your vehicle to your home if the vehicle cannot be repaired by the end of your trip
- ✓ **Break-in – up to £175**  
Towards the cost of immediate emergency repairs and/or replacement parts that are necessary to secure your vehicle and allow you to continue your trip if it has been broken into



#### What is not Insured?

##### GENERAL

- ✗ Total claims costs exceeding £3,500 in any one period of insurance
- ✗ Any excess payable, as detailed on your policy documentation
- ✗ The cost of replacement parts or other materials used in the repair
- ✗ Any labour charges incurred at the repairer's premises
- ✗ Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased
- ✗ The use of specialist off-highway-recovery equipment or winching costs
- ✗ The provision of an alternative vehicle fitted with a Tow Bar is subject to availability and therefore cannot be guaranteed
- ✗ Vehicles being used for hire and reward, for the carriage of passengers for reward, or for the provision of courier or driving school services
- ✗ The cost of draining or removing contaminated fuel or other fluids
- ✗ Any costs incurred as a result of not carrying a serviceable spare tyre and wheel for your vehicle, caravan or trailer (unless it has been designed and built by the manufacturer not to carry a spare tyre)

##### EUROPEAN COVER

- ✗ Any cover prior to departure of a trip if the policy was purchased or a service was carried out on the vehicle less than 10 days before a planned trip
- ✗ Roadside labour charges over £50
- ✗ Individual trips of more than 31 days. The total number of days abroad in any one 12 month period must not exceed 60 days
- ✗ Trips solely within the UK area

**Please note** for a temporary replacement vehicle, drivers must produce a full UK/Irish Driving Licence with no endorsements held for at least one year. When collecting the car you will need a valid credit card, which must be in the name of the driver.



## Are there any restrictions on cover?

- ! Cover only applies to the vehicle(s) shown in your policy schedule which are under 16 years old at date of inception when driving in the UK Area (under 11 years old when driving in the European Area) and do not exceed the following gross vehicle weight and dimensions: weight 3,500kg; length 8m, height 3.4m; width 2.5m; or carrying more than 9 persons including the driver.
- ! You are not covered for any incident which occurs during the first 48 hours of your initial purchase of this policy.
- ! Repatriation to the UK area of the Insured Vehicle will be limited to its current market value.



## Where am I covered?

- UK Cover applies in: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- European Cover applies in: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands (not covered as a destination for Channel Islands residents), Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, all European Mediterranean islands, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland.



## What are my obligations?

You are required to:

- Take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim.
- Contact us as soon as possible when an incident arises which may be the subject of a claim and before incurring expenses.
- Contact your insurance broker or agent if anything you have told them when you have taken out this insurance changes.



## When and how do I pay?

You will need to pay your premium to your insurance broker or agent before taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided.



## When does the cover start and end?

All benefits will start and end on the dates specified in your policy schedule. Please note that there is no cover for any incident which occurs within 48 hours following your initial purchase of this policy.



## How do I cancel the contract?

You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance.

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium paid as long as you have not made any claims. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, you may not receive a refund of any of the premium paid.

If you give notice to cancel this policy after 14 days, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. The relevant pro-rata portion of this premium will be refunded to you, however if an incident has arisen during the period of insurance which has or will give rise to a claim, then no refund will be made.

To exercise your cancellation rights, please call your insurance broker or agent.