

Insurance Product Information Document

Motor Breakdown cover is underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Inter Partner Assistance on request. Financial Services Register number 202664. Registered in the United Kingdom.

Company: Inter Partner Assistance

Product: Love My Breakdown UK & Homestart (Gold)

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 is intended to cover your vehicle in the event of a breakdown.



What is Insured?

- ✓ If your vehicle breaks down anywhere in the UK either at home or within 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 to a local garage within 20 miles.
- ✓ Nationwide Recovery in the UK to either your original destination, home address or garage to be repaired or
- ✓ Overnight accommodation in the UK for 1 night up to £80 per person, up to a max of £500 or
- ✓ Hire vehicle up to £100 for up to 24 hours
- ✓ If you lose or break your vehicle keys, we will recover your vehicle and passengers to our Authorised Operator's base or your home/local repairer within 20 miles



What is not Insured?

- ✗ The cost of repairs
- ✗ Cost of any fuel or parts needed to get your vehicle working again
- ✗ Help or recovery if the vehicle is partially or completely buried in snow, mud, sand or water.
- ✗ Call out or recovery costs where police or emergency services arrange for the removal of the vehicle and any subsequent fees or storage costs
- ✗ The provision of hire motorcycles
- ✗ Travel outside the UK
- ✗ Homestart for Motorhomes
- ✗ Misfuelling



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
- ! 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
- ! Your vehicle cannot be longer than 8 metres, no higher than 3 metres, no wider than 2.3 metres, not exceed more than 3500kg gross weight and be less than 16 years old
- ! If towing a caravan or trailer, it cannot be longer than 8 metres, no higher than 3 metres, no wider than 2.55 metres
- ! If you breakdown in the first 24hrs of cover you are only entitled to local 20 mile recovery and must not be within a quarter of a mile from your home



Where am I covered?

- ✓ The cover is provided in the UK



What are my obligations?

- Your car should be serviced regularly in line with the manufacturers recommendations
- Your vehicle should carry a spare tyre 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?

- If the policyholder decides to cancel this optional extension within 14 days of the start date or renewal date, the premium will be refunded in full, less any administration fee applied by Got2Insure, and provided no claim has been made.
- Cover will finish at the end of the period for which premium has been paid. No refund in premium will be given. Got2Insure may charge a cancellation fee.