

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

Products: 1. UK & Homestart

2. UK & Homestart & 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 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 in the UK 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

Additional benefits if European cover purchased

- ✓ Emergency repairs in Europe following the theft or attempted theft to make your vehicle secure up to £200
- ✓ Reimbursement of up to £250 towards the cost of recovery from a European motorway or major road by the local services to a place of safety
- ✓ European recovery to the nearest garage to repair your vehicle
- ✓ If repairs in Europe take longer than 8 hours or your vehicle is not safe to drive, you are entitled to onward transportation to your original



What is not Insured?

- ✗ Labour costs for more than an hour's roadside help
- ✗ The cost of repairs
- ✗ 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
- ✗ Homestart for Motorhomes
- ✗ Misfuelling

- ✓ Hire car up to £70 a day (total £750) or
- ✓ Accommodation costs up to £80 per person per day (total £500 for everyone in your group) 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.
- ✓ If your vehicle is still not repaired or safe to drive when it is time for you to go home we will pay for (reasonable) transport to get you, your passengers and your luggage to your home, and up to £150 towards other travel costs in the UK while you wait for your own vehicle.
- ✓ Up to £100 towards storage charges while your vehicle is waiting to be repaired, collected or taken to the UK
- ✓ 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
- ! Your vehicle cannot be longer than 8 metres, no higher than 3 metres, no wider than 2.55 metres, not exceed more than 3500kg gross weight and not be more than 16 years old (11 years in 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 20 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?

- ✓ Cover for "UK & Homestart" is provided in the UK (Great Britain, Northern Ireland, the Isle of Man and Channel Islands)
- ✓ Cover for "UK & Homestart & European" is provided in the UK (Great Britain, Northern Ireland, the Isle of Man and Channel Islands) & Europe. Territorial limits: Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, the Vatican City, Malta, the Republic of Cyprus, and other islands that belong to these countries and that are in Europe



What are my obligations?

- Your vehicle should have been 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 any 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 the premium has been paid. No refund in premium will be given. Got2Insure may charge a cancellation fee.