

Motor Breakdown Insurance

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. FCA Register number 202664. Registered in the United Kingdom.

Company: Inter Partner Assistance

Product: Road Rescue – Nationwide Recovery

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?

The cover you have chosen is Motor Breakdown. Please read your policy booklet carefully and review it periodically to make sure this cover continues to meet your needs



What is insured?

- ✓ If your vehicle breaks down anywhere in the UK, 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
- ✓ If your vehicle cannot be repaired at the roadside, we will recover it to a suitable local garage in the UK or Europe for it to be repaired at your cost
- ✓ If your vehicle cannot be repaired the same day, we will take the vehicle, driver and up to 6 passengers to either your original destination, your home address or a suitable garage (normally within 15 miles of your place of breakdown, your original destination or your home) to be repaired at your cost, or we will pay the cost of overnight accommodation for each person for one night only
- ✓ Overnight accommodation in the UK for 1 night up to £40 per person, up to a max of £160
- ✓ Hire vehicle (up to 1600cc) for up to 24 hours whilst your vehicle is being repaired
- ✓ Alternative driver for your vehicle if your driver becomes incapacitated and there is no-one else who can drive your vehicle
- ✓ Car hire of up to £30 / day for up to 3 days if you are stranded more than 20 miles from your home as a result of the loss of your vehicle keys
- ✓ We will provide cover towards the replacement of car or house keys in the event of them being lost, stolen or broken in lock.
- ✓ If your vehicle breaks down whilst towing a caravan or trailer we will recover your vehicle together with the caravan or trailer



What is not insured?

- ✗ 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
- ✗ European cover
- ✗ Misfuelling
- ✗ Replacement of locks when only parts need to be changed
- ✗ Vehicles being used for commercial purposes or which are over 16 years of age, exceed 3,500 kg in gross weight, 5.3m in length, 2m in height 2.1m in width



Are there any restrictions on cover?

- ! Your car must be permanently registered in the UK with a current MOT certificate;
- ! The maximum number of claims for each vehicle covered is 2 for the same fault and 4 claims in total for a 12 month period
- ! The Police must be notified of all lost or stolen keys before a valid claim can be made under this policy
- ! You must carry a serviceable spare type if your vehicle is designed to carry one
- ! You must use the emergency numbers we have provided to contact us



Where am I covered?

- Nationwide Recovery covers you in the United Kingdom of Great Britain, Northern Ireland, Channel Islands and the Isle of Man.



What are my obligations?

- Your car should be kept in a good condition and be serviced regularly in line with the manufacturers recommendations
- Your car, caravan or trailer attached to your car should carry a spare tyre unless the car is designed not to carry a spare wheel
- The vehicle must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence.
- You should call us as soon as you are aware of the emergency
- You must provide receipts for any reimbursement based claims
- You must pay the premium on time



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
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



How do I cancel the contract?

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents: and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim: and
- No incident has occurred which may mean you need to make a claim

Otherwise a proportion of your premium will be returned in line with the amount of time cover was in place, as long as no claims have been made, and if cancelled after 14 days an administration fee will be deducted