

# 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 - European Single Trip

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?

- ✓ Attempted repair at the roadside for up to one hour in the UK
- ✓ If you have a breakdown or accident on your way to the port of departure to the continent and it will take at least 8 hours to repair you will be offered either: transport to your destination or, the cost of hiring an alternative car up to £70 per day (£750 in total) or, Accommodation expenses (B&B up to £30 per person, £500 in total).
- ✓ We will arrange for a breakdown operator to come out and try to get your vehicle going again. If this isn't possible (within one hour) we will arrange and pay for it together with the driver and up to six passengers to be taken to a suitable garage where you can get repairs made.
- ✓ In the event of attempted theft of your vehicle or its contents, we will pay labour charges and/or replacement parts up to £200 which are required to make it secure.
- ✓ If replacement parts to repair your vehicle are not available locally, we will arrange and pay **to have them delivered** as soon as reasonably possible.
- ✓ If there is nobody else with you who can drive, we will pay for a qualified driver to bring you, your passengers and your vehicle home. (Medical proof required) If, following a breakdown or accident, your vehicle isn't roadworthy by the time you are due to return home, we will pay for suitable transport to get you, your passengers and luggage home.
- ✓ We will pay up to £150 towards alternative travel costs in the UK while you wait for your own vehicle.
- ✓ We will provide cover towards the replacement of car or house keys in the event of them being lost or stolen.
- ✓ 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
- ✗ Policies that start whilst away from your country of resident or end before you return
- ✗ Commercial Vehicles
- ✗ Help or recovery if your vehicle is partly or completely buried in snow, mud, sand or water
- ✗ Misfuelling
- ✗ 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?

- European single trip covers you in the UK and Europe for your selected dates.



## 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 policy starts and ends on your selected dates
- 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