

# Motor Breakdown

## Insurance Product Information Document

Company: Ageas Retail Limited

Product: Motor Breakdown - UK and European

Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468.

This document provides a summary of the key information for this product. The full information is provided in the policy wording and Terms of Business Agreement. It is important that you read these documents carefully.

### What is this type of insurance?

This is a motor breakdown policy which offers cover to customers who require assistance in the event that their car suffers a breakdown and needs roadside assistance and/or recovery home or to a garage of their choice. This policy also covers breakdowns at home and trips of up to 31 days to Europe.



#### What is Insured?

##### UK Cover

- ✓ If your vehicle breaks down anywhere in the UK we will arrange and pay for:
  - ✓ Callout and up to one hour's labour for assistance at the roadside or at your home, and if your vehicle cannot be repaired the same day;
  - ✓ Transportation of you and your vehicle, and up to 7 passengers to your home or your original destination or repairer of your choice, or up to £100 for; a hire car for up to 24 hours or public transport or overnight bed and breakfast accommodation (if more than 25 miles away from home).

##### European Cover

- ✓ Up to £250 for roadside assistance and transportation of you and the vehicle to the nearest repairer. If the vehicle cannot be repaired you are covered up to £800 for alternative transport or for overnight accommodation.
- ✓ If your vehicle cannot be repaired before your planned return date we will pay the costs of recovering the vehicle home (up to the vehicles current market value) or the costs incurred by you travelling from home back to the holiday destination to collect the repaired vehicle. We will also pay the cost of repatriating you, your passengers and your luggage.
- ✓ If you become unwell whilst abroad and declared medically unfit to drive and there is no other insured person who is able to drive, we can provide a qualified driver to get you home.
- ✓ We can also pass on a message to your family or colleagues to let them know of the situation.



#### What is not Insured?

- ✗ The cost of any replacement parts or materials, or labour charges at the repairers.
- ✗ The cost of any reoccurring claim due to the same cause within 28 days where a permanent repair has not been undertaken to repair the fault.
- ✗ Specialist equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if the insured vehicle is immobilised due to floods, snow-affected roads, sand or mud.
- ✗ Any costs incurred in addition to a standard callout where service cannot be undertaken at the roadside because the vehicle is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels.
- ✗ Any damage or costs incurred as a direct result of gaining access to the vehicle following your request for assistance.
- ✗ Trips abroad that exceed 31 consecutive days and a total of 180 days per year.
- ✗ We will not cover the cost of draining or removing contaminated fuel or other fluids.



#### Are there any restrictions on cover?

- ! We will not provide service if your vehicle has been used for private hire, public hire, racing, rallying, pacemaking or in any contest or speed trial or any rigorous reliability testing.
- ! Vehicles exceeding the following dimensions (including any load carried) are not covered; 3500kg, length 7m, height 3m, width 2.25m.



#### Where am I covered?

- ✓ UK and the Isle of Man.
- ✓ Overseas cover for European Area. European Motoring cover is provided in the following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey, Hungary, Iceland, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Vatican City



#### **What are my obligations?**

- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation.
- The vehicle must be in a roadworthy condition
- You will be required to reimburse us, within seven days of our request, for any expenses or costs we have paid on your behalf which are not covered under this policy.
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy.
- In the event of a claim, you must notify us as soon as possible.



#### **When and how do I pay?**

- Annually by credit/debit card, cheque, or postal order, or;
- Monthly by Direct Debit



#### **When does the cover start and end?**

This policy starts from the date you have chosen to add the cover and will run concurrently with your motor insurance.



#### **How do I cancel the contract?**

You can cancel your policy by calling 0345 128 7917 or by writing to Age Co Insurance Services, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA.

You can cancel the policy at any time. Providing no claims have been made, you will only have to pay for the number of days you were covered.