

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: A-Plan Rescue UK, Homestart, Misfuel & European (Under 16 Years)

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 a quarter of a 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 within a 20 mile radius to a local garage in the UK
- ✓ Nationwide Recovery to either your original destination, home address or garage to be repaired
- ✓ Overnight accommodation in the UK for 1 night up to £40 per person, up to a max of £280
- ✓ Hire vehicle with an engine of up to 1600cc for up to 24 hours and up to £100
- ✓ Recovery to our operator's base if you lose or break your vehicle keys
- ✓ European recovery to the nearest suitable and available garage to repair your vehicle
- ✓ If repairs abroad take longer than 8 hours or your vehicle is not safe to drive then we will arrange and pay for the most appropriate solution from one of the following options:
 - Take you, your passengers and luggage to your original destination and back to your vehicle once repaired
 - a hire car up to £70 a day and totalling £750
 - Accommodation costs in Europe up to £40 per person per day up to a total of £500, providing that your accommodation has been prepaid and that you are unable to get your money back

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
- ✗ Mechanical or component damage to your vehicle whether or not caused as a result of misfuelling
- ✗ Any claim resulting from foreign matter entering the fuel system except for diesel or petrol
- ✗ Costs in relation to repair or replacement of your keys
- ✗ Sending you home to the UK within 48 hours of the original breakdown no matter what ferry or tunnel bookings for the homebound journey or pre-arranged appointments you have made within the UK
- ✗ 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
- ✗ The provision of hire motorcycles
- ✗ The costs of returning your vehicle to the UK if repairs can be done locally and you are not willing to allow this to happen

- ✓ Emergency repairs in Europe following the theft or attempted theft to make your vehicle secure up to £200
- ✓ If unable to be repaired abroad before you go home we will recover your vehicle to the UK or pay the cost of one rail or sea ticket for you to go to get your vehicle once it has been repaired
- ✓ Up to £100 towards storage charges while your vehicle is waiting to be repaired, collected or taken to the UK
- ✓ Reasonable transport to get you, your passengers and your luggage back to the UK whilst your vehicle is being repaired abroad
- ✓ Up to £250 per claim for accidental and involuntary filling of the fuel tank with inappropriate fuel (misfuelling) in the UK and replenishing the fuel tank with 10 litres of correct fuel



Are there any restrictions on cover?

- ! Your vehicle must be permanently registered in the UK with a current MOT certificate and road fund licence
- ! This policy covers breakdown assistance for the specific vehicle or vehicles shown on your policy schedule only
- ! Your vehicle cannot be longer than 7 metres, no higher than 3 metres, no wider than 2.5 metres, not exceed more than 3500kg gross weight and not be more 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
- ! We shall not be responsible for more than six claims against the service in the period of cover including one call out for eligible misfuelling
- ! 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?

- ✓ The cover is provided in the UK and Europe



What are my obligations?

- Your vehicle should be serviced regularly in line with the manufacturers recommendations
- Your vehicle, caravan or trailer should carry a serviceable spare tyre and locking wheel nut 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?

- You can cancel your policy within 14 days of receiving your policy documents and receive a refund of your premium if you have not made any claims
- If you wish to cancel your policy after the first 14 days we will not refund the premium for this cover