Breakdown Recovery Insurance

Insurance Product Information Document

Company: International Breakdown Ltd trading as National Breakdown.

Product: Business Policy: Level A Cover

Underwritten by Novus Underwriting Ltd on behalf of Collinson Insurance

International Breakdown Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 313459

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will arrange and pay for the costs for a Vehicle Recovery or other appropriate operator to attend roadside where your vehicle is immobilised or rendered unroadworthy as a result of mechanical or electrical breakdown and, if necessary, transport the vehicle and passengers to the nearest suitable repairer.

What is insured?

- ✓ Assistance at the roadside where we will attempt to repair or mobilise your vehicle where this is deemed possible.
- ✓ Roadside assistance of 1 hour for vehicles up to 3,500kg GVW and 3 hours for vehicles over 3,500 kg GVW.
- ✓ Cover at your home and base address.
- ✓ Recovery to an appropriate repairer or your home within 25 miles if a repair is not possible at roadside.
- ✓ Message relay to family, friends or associates.
- ✓ Assistance for caravans or trailers accompanying the vehicle at the time of incident:
    - Vehicles up to 3500kg GVW trailer not exceeding 3500kg, length 7m, height 3m and width 2.25m.
    - Minibus over 7m long 3501 to 7500kg GVW trailer not exceeding 3500kg, length 9m, height 3m and width 2.25m
    - HGV up to 44T GVW trailer up to legal maximum.

What is not insured?

- ✗ Assistance outside of the UK.
- ✗ Any incident pre-existing the policy or that occurs within the first 2 calendar days of the policy purchase date.
- ✗ Incidents caused by a road traffic collision or accidental damage.
- ✗ Incidents where the vehicle is illegal or unroadworthy or does not have current road tax or MOT certificate.
- ✗ Faults that are not mechanical or electrical or that do not prevent the vehicle being driven safely.
- ✗ The excess amount payable in relation to each approved incident as detailed on the policy schedule.
- ✗ The cost of replacement fuel or spare parts.
- ✗ The cost, authorisation, or management, of any repairs where the vehicle is taken to a garage.
- ✗ Assistance or recovery where the vehicle is not readily and safely accessible, is partly buried in snow, mud or sand, or has left the highway.
- ✗ Any incident attributable to a lack of maintenance to the vehicle.
- ✗ Recovery where the vehicle can be made roadworthy local to the incident.
- ✗ Any incident caused by a deliberately careless or negligent act by you.
- ✗ Punctures where the manufacturer's equipment and/or replacement is not serviceable and available.
- ✗ Assistance at the roadside in excess of 1 hour (3 hours if the vehicle is over 3500kg GVW).
- ✗ Claims as a result of lost, broken or locked-in keys.

Are there any restrictions on cover?

- ! Any temporary repair made at roadside must be made permanent by you. We will only pay once for an incident.
- ! We will only cover 4 claims in total per vehicle with a maximum of 2 for the same fault in a 12 month period to a maximum of £10,000 per incident.
- ! Cover does not extend to vehicles used for hire and reward such as taxi or minicab.
- ! We will not recover a vehicle or trailer where the height when loaded to a recovery vehicle exceeds 4.9m.

Where am I covered?

- ✓ Cover is offered for locations within the UK geographical limits: The mainland of England including the Isle of Man and the Isle of Wight, Wales including Anglesey, Scotland including Orkney, Shetland, Mull, Skye, Bute, Lewis and Harris, Islay and Jura, Northern Ireland.

What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process, obtain authorisation where required and keep valid receipts. Diagnosis, storage, repairs, parts, fuel, tolls and ferries may remain your responsibility unless covered and authorised.

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When and how do I pay?

Your premium is a one-off payment. Payment must be made in advance of the policy start date. Payment may be made by debit or credit card, PayPal, or bank transfer.

When does the cover start and end?

Your policy will start at 00:00:01 (1 second past midnight) on the day following the purchase and arrangement of your policy, unless a later date is requested and arranged, and will be detailed on your policy schedule. Incidents occurring prior to, or anytime within, the first 2 calendar days following the policy purchase date will not be covered under a new policy. The policy end date is detailed on your policy schedule.

How do I cancel the contract?

For policies of one month's duration or longer return your policy to the selling agent within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full less a cancellation fee of £25. Thereafter, you may cancel cover at any time by writing to us, however no refund of premium will be payable. Policies of less than one month's duration can be cancelled at any time with no refund of premium.