Breakdown Recovery Insurance

Insurance Product Information Document

Company: International Breakdown Ltd trading as National Breakdown.

Product: Business Policy: Level C 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. Cover is included when in Europe.

What is insured?

- ✓ Assistance at the roadside where we will attempt to repair or mobilise your vehicle where this is deemed possible for up to 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.
- ✓ When in the UK recovery to an appropriate repairer or your home within 25 miles if a repair is not possible at roadside (max 100 km when in Europe).
- ✓ Message relay to family, friends or associates.
- ✓ Assistance for caravans or trailers accompanying the vehicle at the time of incident:
  Vehicles up to 3.5t 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.
- ✓ If repairs cannot be completed within 48 hours, either: In the UK and you are over 1 mile from home/base, nationwide recovery to your home/base or intended UK destination, whichever is nearer. Or, if over 25 miles from base: up to £250 for a 48-hour replacement vehicle or onward travel UK (up to £500 in Europe). Or, up to £50 per person (£160 maximum) for one night's bed and breakfast accommodation UK (£150 lone traveller, or max £75 per passenger to £500 Europe).
- ✓ Emergency driver in the UK in the case of incapacity.
- ✓ UK mis-fuel cover vehicle up to 3500kg GVW.
- ✓ Repatriation of the vehicle and driver (and passengers if in a car) to the UK from Europe where a repair cannot be completed in Europe within 14 working days or by the date of your booked return, whichever is the later.

What is not insured?

- ✗ 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 resulting from lost, broken or locked-in keys.
- ✗ Cover in Europe where evidence of pre-booked travel arrangements is not available.
- ✗ Repatriation of vehicles or trailers over 3500kg GVW.

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.
- ! Evidence of pre-booked travel arrangements both outbound and inbound will be required in the event of an incident in Europe.
- ! Roadside assistance and/or Recovery in Europe exceeding £500 or 100km
- ! We will not provide assistance in Europe where the vehicle has been in Europe for more than 90 days during the policy term.
- ! We will not recover a vehicle or trailer where the height when loaded to a recovery vehicle exceeds 4.9m.
- ! We will only repatriate vehicles up to 3,500 kg GVW 7m long, 3m high, and 2.25m wide.

Where am I covered?

- ✓ Cover is offered for locations within the UK and European geographical limits.
- ✓ UK: 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.
- ✓ Europe: The door-to-door benefits will be provided once You begin a pre-booked Trip during Your direct travel between Your Home and the UK port or Euro-tunnel terminal, and in the following countries: Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Northern Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia and Montenegro, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, The Channel Islands, Turkey (west of Bosphorous) and Vatican City.

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.