Breakdown Recovery Insurance

Insurance Product Information Document

Company: International Breakdown Ltd trading as National Breakdown

Product: Domestic Policy: Level 4 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

national breakdown

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. If a repair is not possible the same day (when in the UK), transport to the nearer of your intended destination or home address. Cover is included when in Europe.

What is insured?

- ✓ Assistance at the roadside or home address where we will attempt to repair or mobilise your vehicle where this is deemed possible UK and Europe.
- ✓ When in the UK 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 not exceeding 3,500 kgs, length 7 metres; height 3 metres and width 2.25 metres.
- ✓ Where a repair cannot be made the same day and you are more than 1 mile from your home, either:

  Nationwide recovery when in the UK to your home or intended destination, whichever is nearer. Or, where you are more than 25 miles from home
  - Up to £100 for a 48-hour replacement vehicle, taxi, or public transport UK (up to £500 in Europe). Or, where the incident occurs after business hours
  - 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.
- ✓ Mis-fuel cover when in the UK.
- ✓ Recovery in Europe up to 100km to a maximum of £500 including roadside labour maximum of £100.
- ✓ Repatriation of the vehicle and passengers 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 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 or £100 when in Europe.
- ✗ Claims as a result of lost, broken or locked-in keys.
- ✗ Cover in Europe where evidence of pre-booked outbound and inbound travel arrangements is not available.

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 5 claims in total (6 claims in total for multiple vehicle policies) with a maximum of 2 for the same fault in a 12 month period to a maximum of £10,000 per incident. Repatriation will only be undertaken where the value of the vehicle after repair costs exceeds the cost of repatriation and the £10,000 per incident limit also applies.
- ! Cover does not extend to vehicles used for business or 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.
- ! We will not provide assistance in Europe where the vehicle has been in Europe for more than 90 days during the policy term.

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 £10. 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.