

# Motor Breakdown - European

## Insurance Product Information Document

Company: Ageas

Product: Motor Breakdown - European

Ageas is a trading name of Ageas Retail Limited. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register no 312468. Registered in the UK.

This document provides a summary of the key information for this product. The full information is provided in the policy documentation.

## What is this type of insurance?

This is a motor breakdown policy which offers cover to customers who require assistance in event that their car suffers a breakdown in the UK and needs roadside assistance and recovery home or to a garage of your choice. This policy also covers you if your car won't start at home and provides cover for trips of up to 31 days in Europe.



### What is Insured?

#### UK Cover

If your vehicle is immobilised or rendered unroadworthy as a result of a breakdown, 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 necessary;
- ✓ The transportation of your vehicle and up to 7 passengers to the nearest suitable garage, or if you prefer and it is closer, your home address.
- ✓ Additionally, if it is clear 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 £250 for; a hire car for 24 hours or public transport or overnight bed and breakfast accommodation (if more than 25 miles away from home).

#### European Cover

- ✓ Up to £750 to allow you to continue your trip if your vehicle breaks down within 7 days of your planned trip and it cannot be repaired before you are due to leave.
- ✓ We will pay up to £250 for roadside assistance and transportation of you, up to 7 passengers and the vehicle to the nearest repairer. If the vehicle cannot be repaired the same day you are covered up to £750 for alternative transport to your destination, or a temporary hire car or overnight accommodation (up to £125 per person) whilst your vehicle is being repaired.
- ✓ If your vehicle cannot be repaired before you are due to return home, we will also pay up to the value of your vehicle for you and your vehicle to be transported back to the UK.

#### Optional Cover

If you have purchased 'personal cover', any car you are travelling in will be covered in the event of a breakdown.



### What is not Insured?

- ✗ The cost of any replacement parts or materials.
- ✗ Any subsequent call outs for any symptoms related to a claim which has been made within the last 28 days where a permanent repair has not been carried out.
- ✗ Breakdowns caused by failure to maintain the vehicle in a roadworthy condition.
- ✗ Specialist Equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
- ✗ 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.
- ✗ Trips within Europe that exceed 31 consecutive days or a total of 60 days per year.
- ✗ Any claim for cover before a trip to Europe if this policy was purchased, or if the fault was discovered during a service within 10 days of the start of the planned trip.



### Are there any restrictions on cover?

- ! Any labour charges other than up to one hour at the roadside.
- ! More than six callouts per year.
- ! If your vehicle breaks down within 24 hours of purchasing the breakdown policy.
- ! Personal cover is only available in the UK and if you are with the car at the time of the Breakdown and when help arrives, You may be asked to provide to provide photographic identification.
- ! Vehicles exceeding (including any load carried) 3500kg, length 7m, height 3m, width 2.25m.
- ! Vehicles used by you for hire or reward or in a provision of courier services.

- ! The cost of draining or removing contaminated fuel or other fluids.
- ! Vehicles over 20 years old.
- ! Claims totalling more than £15,000 in any one period of insurance.



### Where am I covered?

- UK, Channel Islands 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, Channel Islands (not covered as a destination for Channel Islands residents), Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Vatican City.



### What are my obligations?

- The vehicle must be in a roadworthy condition and continue to be maintained as per the manufacturers recommendations.
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation. In the event of a claim, you must notify us as soon as possible.
- 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.
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers.



### When and how do I pay?

- Annually by credit/debit card; or
- Monthly by Direct Debit



### When does the cover start and end?

This policy will run from the date you have chosen to add the cover until your core policy falls due for renewal



### How do I cancel the contract?

You can cancel your policy by calling 0345 165 0570 or by writing to Ageas, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU.

You can cancel your policy by e-mailing [help@ageas.co.uk](mailto:help@ageas.co.uk)

#### Cancellation within 14 days

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will receive a full refund

#### Cancellation after 14 days

- You can cancel the policy any time after the 14 days. Providing no claim has been made you will only have to pay for the number of days you were covered