

Co-op European Motor Breakdown Assistance

Insurance Product Information Document

European Breakdown Assistance is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

Company: Inter Partner Assistance S.A. UK Branch **Product:** Motor Breakdown Cover

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 covers your vehicle in the event of a breakdown.



What is Insured?

- ✓ Attempted repair at the roadside or at your home for up to one hour if your vehicle breaks down.
- ✓ Recovery to a suitable garage within 15 miles of the incident should you breakdown at home.
- ✓ If your vehicle cannot be repaired in the UK the same day:
 - ✓ Recovery of you, your vehicle and up to 8 passengers to your original destination or home address or
 - ✓ Overnight accommodation, up to £80 per person and £500 in total whilst your vehicle is repaired at a local garage or
 - ✓ Emergency car hire for up to 24 hours whilst your vehicle is repaired at a local garage.
- ✓ Emergency repairs following the theft or attempted theft to make your vehicle secure (only applies when vehicle is abroad).
- ✓ Costs of recovery from a European motorway, up to £250.
- ✓ If your vehicle is immobilised for more than 8 hrs, & cannot be repaired locally in the EU
 - ✓ Recovery of you and up to 8 passengers to your original destination, or
 - ✓ Overnight accommodation, up to £80 per person and £500 in total providing original accommodation has been prepaid or
 - ✓ Emergency car hire for up to £80 per day and £800 in total.
- ✓ Vehicle recovery to the UK from Europe.
- ✓ Reasonable transport to get you back to the UK whilst your vehicle is being repaired.
- ✓ Storage charges, up to £100, while your vehicle is waiting to be repaired, collected or taken to the UK.



What is not Insured?

- ✗ The provision of rental motorcycles.
- ✗ Costs of a spare wheel or tyre.
- ✗ Garage costs, including parts and labour.
- ✗ Travel outside the countries covered.
- ✗ Any amounts for making the vehicle secure once you're back in the UK.
- ✗ The costs of repatriating your vehicle to the UK if repairs can be done locally.
- ✗ Actual cost of replacement parts and any customs duty.
- ✗ Delivery of replacement parts in the EU if these are available locally.
- ✗ Additional costs relating to hire car, such as insurance or fuel.
- ✗ Medical repatriation of the driver and/or other passengers.
- ✗ Any costs you would have paid anyway for travelling home.
- ✗ Vehicle repatriation to the UK if the costs are greater than the market value of your vehicle in the UK.



Are there any restrictions on cover?

- ! Your vehicle must be permanently registered in the UK with a current MOT certificate.
- ! During any 12 month period we will not be responsible for more than 2 claims which arise from a common fault on the same vehicle.
- ! You are covered for the first 31 days of any European trip, subject to a maximum 90 days in total during the period of cover.



Where am I covered?



The cover is provided in UK (Great Britain, Northern Ireland, the Isle of Man and Channel Islands) & Europe. Territorial limits: Andorra, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, Malta, the Republic of Cyprus, the Vatican City and other islands that belong to these countries and that are in Europe.



What are my obligations?

- Your car should be kept in a good condition and be serviced regularly in line with the manufacturer's recommendations.
- Your vehicle, caravan or trailer attached to your vehicle should carry a spare tyre, unless designed not to carry a spare wheel, and a locking wheel nut key, if required.
- You must pay the premium on time.



When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments.



When does the cover start and end?

The contract will start on the policy commencement date as stated in your policy schedule.



How do I cancel the contract?

You can cancel the policy at any time by contacting Co-op.

If you cancel within 14 days of receiving your policy documentation, you will be entitled to a full refund providing you have not made any claims. If you cancel your policy after the 14-day period, as long as you have not made any claims, you will receive a refund of your premium for time left to run on the policy.