

European Breakdown Assistance

Insurance Product Information Document

European Breakdown Assistance cover is underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Inter Partner Assistance on request. FCA Register number 202664. Registered in the United Kingdom.

Company: Inter Partner Assistance

Product: Motor Breakdown

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 is intended to cover your car in the event of a breakdown.



What is Insured?

- ✓ Attempted repair at the roadside or your home address for up to one hour in the UK
- ✓ Nationwide UK recovery to a garage within 15 miles of the incident
- ✓ If your vehicle cannot be repaired in the UK the same day:
 - ✓ Recovery of you and up to 8 passengers to your home address, or original destination or
 - ✓ Overnight accommodation, up to £80 per person and £500 in total or
 - ✓ Emergency car hire for up to 24 hours
- ✓ Emergency repairs following the theft or attempted theft to make your vehicle secure
- ✓ Costs of recovery from a European motorway, up to £250
- ✓ If your vehicle is immobilised for more than 8 hours, and 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 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?

- ✗ Motorcycles and 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 car 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 car



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 manufacturers recommendations
- Your car, caravan or trailer attached to your car should carry a spare tyre unless the car is designed not to carry a spare wheel
- The vehicle must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence.
- You must pay the premium on time



When and how do I pay?

You must pay the premium or instalment on demand.



When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later, as stated in your policy schedule
- A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



How do I cancel the contract?

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents: and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim: and
- No incident has occurred which may mean you need to make a claim

Otherwise a proportion of your premium will be returned in line with the amount of time cover was in place, as long as no claims have been made, and if cancelled after 14 days an administration fee will be deducted