

Co-op Local & Nationwide Motor Breakdown Assistance

Insurance Product Information Document

Local and Nationwide 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 for up to one hour if your vehicle breaks down more than 1 mile from your home.
- ✓ Recovery to a suitable garage within 15 miles of the incident.
- ✓ 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 in a garage near to the location of the breakdown or
 - ✓ Emergency car hire for up to 24 hours whilst your vehicle is repaired in a garage near to the location of the breakdown.



What is not Insured?

- ✗ Breakdowns at or within 1 mile from your home.
- ✗ The provision of rental motorcycles.
- ✗ Costs of a spare wheel or tyre.
- ✗ Garage costs, including parts and labour
- ✗ Travel outside of the UK.
- ✗ Any insurance you have to pay to the hire-car company.
- ✗ Labour costs of more than one hour at the roadside.
- ✗ Help or recovery if your vehicle is partly or completely buried in snow, mud, sand or water.



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.



Where am I covered?

- ✓ The cover is provided in UK (Great Britain, Northern Ireland, the Isle of Man and Channel Islands).



What are my obligations?

- Your vehicle 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 less an administrative charge.

Full details relating to your cancellation rights can be found on page 10 of your policy booklet.