

Vehicle Breakdown Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited Product: Vehicle Breakdown Insurance

The insurance provided by this policy is underwritten by Financial & Legal Insurance Company Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England and Wales under company number 03034220

This Insurance Product Information Document only gives a summary of the main cover and exclusions, and is not personalised to your specific individual needs in any way. The complete terms and conditions are given in your policy wording and schedule.

What is this Insurance?

This Breakdown Insurance policy provides cover for the vehicle stated on the schedule of cover. It provides help at the roadside if your vehicle has broken. If a temporary repair is not possible, your vehicle will be taken to a local garage.



What is insured?

Roadside in the UK

- ✓ Help at the roadside in the UK 24 hours a day 365 days a year
- ✓ Recovery to a suitable local garage
- ✓ Maximum claim per breakdown is the lower of £2,000 or vehicle market value.

Homestart in the UK

- ✓ Help at the roadside 24 hours a day 365 days a year
- ✓ Recovery to a garage chosen by you within a 25 mile radius of the breakdown
- ✓ Maximum claim per breakdown is the lower of £2,000 or vehicle market value
- ✓ Cover within 1 mile of your home address

Onward travel in the UK

- ✓ onward travel for the driver and up to 6 passengers should Your Insured Vehicle not be able to be repaired on the same calendar day as recovery taking place.

Roadside in the Europe

- ✓ Help at the roadside in Europe 24 hours a day 365 days a year
- ✓ Recovery to a suitable local garage
- ✓ Maximum claim per breakdown is the lower of £2,000 or vehicle market value.

Onward travel in the Europe

- ✓ onward travel for the driver and up to 6 passengers should Your Insured Vehicle not be able to be repaired on the same calendar day as recovery taking place.



What is not insured?

- ✗ Any fault that was present before the inception of the policy
- ✗ Any claim which occurred before You bought this policy or within 46 hours of the Inception date
- ✗ Any claim involving any Vehicle other than that shown on Your current Policy Schedule
- ✗ Any payment of more than £2,000 for each Claim (or the current market value of the Vehicle if this is lower)
- ✗ Any Claim where the Breakdown occurred as a result of an accident, fire, theft, flood or act of vandalism
- ✗ Any excess shown in your policy schedule
- ✗ Any Claim where the Insured Vehicle is being used for commercial travelling, courier services, hire or reward or any other commercial Use
- ✗ Any Breakdown caused by Your failure to maintain Your Vehicle in a roadworthy condition
- ✗ Any claim where the Vehicle is deemed to be illegal or untaxed or uninsured or dangerous to transport.
- ✗ Any costs not approved
- ✗ Any vehicle with a laden weight in excess of 3,500kg
- ✗ Any vehicle with dimensions that exceed 6 metres long, 2.3 metres wide
- ✗ Claims relating to a previous fault where a full repair has not been undertaken
- ✗ Refer to your policy wording for a full list of exclusions relating to Repair
- ✗ Where European cover has been selected you must tell us at least 48 hours before any travel to Europe and provide the dates of travel and intended country(s) of destination
- ✗ More than one hour of labour at the scene of the breakdown
- ✗ The cost of any specialist recovery equipment



Are there any restrictions on cover?

- ! The vehicle is a car, van or motorcycle
- ! The vehicle has a gross vehicle weight of less than 3.5 tonnes
- ! The vehicle width is less than 2.3 metres and the vehicle length is less than 6.0 metres



Where am I covered?

This policy provides cover in the UK and Europe



What are my obligations?

- It is important you check that this policy meets your needs and you make sure the information you have given us is correct.
- You must tell us if this information is wrong, or if it changes. You have responsibility to take reasonable care not to make a misrepresentation. Should you be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately make a misrepresentation then it may be that this affects our decision to pay a claim.
- For cover to be in place you must pay the agreed premium as shown on your schedule
- In the event of a claim you must notify us as soon as possible and provide all the information requested by the claim handler.



When and how do I pay?

You pay your premium as a one off payment each year. Payment can be made by debit/credit card



When does the cover start and end?

Cover lasts for one year and the dates of cover are shown on your policy schedule.



How do I cancel the contract?

If you choose to cancel your insurance, simply notify 2gether motor breakdown at enquiries@emergencyassistltd.co.uk or call **01945 586200**.

If you cancel within 14 days from the day you bought it or the date you received all of the documents (whichever date is later) you will receive a full refund of premium less our administration fee of 10.00

If you have made a claim during this period there will be no refund of premium..

If you cancel after 14 days You will not receive any refund of premium.