

## VEHICLE BREAKDOWN INSURANCE PRODUCT INFORMATION DOCUMENT

(This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. For full and complete terms and conditions, please refer to your Policy Schedule.)

### WHAT IS THIS TYPE OF INSURANCE?

This vehicle breakdown insurance cover is an insurance policy that provides roadside assistance and recovery when your vehicle unexpectedly suffers a breakdown in the Territorial Limits (UK).



#### WHAT IS INSURED?

- ✓ Roadside Assistance.
- ✓ Nationwide Recovery.
- ✓ Home Assist:
  - assistance at your registered home address or within a one mile radius from your registered home address. An electrical or mechanical failure to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Message Service:
  - two messages to your home or place of work.
- ✓ Keys:
  - if you lose, break, or lock your keys within your vehicle we will pay the callout and mileage back to the recovery operators base or your home address if closer.
- ✓ Caravans and Trailers:
  - fitted with a standard towing hitch and does not exceed 7 metres/23 feet (not including the length of the A-frame and hitch) in length, your caravan/trailer will be recovered with Your vehicle at no extra cost.



#### WHAT IS NOT INSURED?

- ✗ Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Assistance following an accident, theft, fire or vandalism.
- ✗ The cost of draining or removing contaminated fuel.
- ✗ The cost of specialist equipment.
- ✗ Any request for service if the vehicle is being used for motor racing, rallies, rental, hire, courier services or any contest or speed trial or practice for any of these activities. Any costs or expenses not authorised by our rescue controllers.
- ✗ Vehicles older than 15 years old.
- ✗ Service if the vehicle cannot be reached or is immobilised due to snow, mud, sand or flood or where the vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ Service where glass or windscreens have been damaged.
- ✗ Breakdowns caused by insufficient fuel.
- ✗ Motorhomes, horseboxes, or limousines.
- ✗ Storage Charges.



#### ARE THERE ANY RESTRICTIONS ON COVER?

- ! Maximum six (6) claims per period of insurance.
- ! Claims totalling more than £15,000 in any one period of insurance.
- ! Recovery must take place at the same time as the initial callout.
- ! Subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless the vehicle has been fully repaired at a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage.
- ! Any claim within 24 hours of the time the policy is purchased.



### WHERE AM I COVERED?

Great Britain and Northern Ireland.



- The vehicle must be maintained in a roadworthy manner and if required, have a valid MOT certificate and valid car tax.
- Your vehicle must carry a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanism for the wheels to be removed.
- Should your policy details change, e.g. vehicle, you will notify us as soon as possible.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and / or initiate criminal proceedings.
- Guard your safety at all times but remain with or nearby the vehicle until the recovery operator arrives.
- If your vehicle requires recovery, you must immediately inform us of the address you would like the vehicle taken to.
- It is your responsibility to ensure personal possessions are removed prior to your vehicle being recovered.
- You must advise when you phone for assistance if your vehicle is fitted with alloy wheels.
- Your vehicle must be registered to and ordinarily kept at an address within the Territorial Limits (UK).
- Vehicles must be located within the Territorial Limits (UK) when cover is purchased and commences.



### WHEN AND HOW DO I PAY?

The person who sells your Proximo Breakdown policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your motor insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your motor insurance.



### WHEN DOES COVER START AND END?

Your cover will take effect on the date stated in your Policy Documents.



### HOW DO I CANCEL THE CONTRACT?

Where your premium for Proximo Breakdown has been included within your motor insurance premium, it cannot be cancelled independently from your motor insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for Proximo Breakdown, you can cancel within the first 14 days of receiving your policy and obtain a refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days.