

# Breakdown Cover

## Insurance Product Information Document

Company: U K Insurance Limited



Product: Single Trip EU Policy

Registered insurance Undertaking in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents sent to you.

### What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that they have assistance if their vehicle breaks down and they are not in the UK.

This cover provides help at the roadside if your vehicle is broken down when you are travelling in Europe.



### What is insured?

- ✓ You are covered at the roadside, day or night in Europe (not the UK)
- ✓ Pre-departure protection before you leave, up to £1,500
- ✓ No call out charges
- ✓ Roadside assistance and tow to local repairer, up to £250
- ✓ Replacement car if yours is out of use, up to £2,000
- ✓ Overnight accommodation if your vehicle is out of use, up to £2,000
- ✓ If the driver is taken ill or injured then we'll get you home
- ✓ We'll pay to get you, your vehicle and your passengers back to the UK

### Optional Cover, available at an additional cost

#### Caravan and Trailer cover

- Any standard caravan or trailer (must be connected using an ordinary 50mm tow-ball) that is being towed by the Insured vehicle at the time of breakdown



### What is not insured?

- ✗ Faults that you previously called us out for that haven't been fixed
- ✗ Breakdowns where we can't get to the vehicle or have no legal access to the vehicle or where it's being used for motor racing, off road driving, rallies, track days, duration or speed tests
- ✗ Costs not immediately to do with getting your car on the road such as loss of earnings
- ✗ Costs incurred where you didn't contact us when you broke down
- ✗ Breakdowns if your car fails to meet any legal requirements and driving laws that apply including having valid Road Tax, Insurance and an MOT
- ✗ Any vehicle weighing more than 4.25 Tonnes
- ✗ 5th Wheelers



### Are there any restrictions on cover?

- ! Pre-departure cover only applies if cover is bought 7 or more days before you leave
- ! Returning your vehicle to the UK. The most we will pay to repatriate the vehicle is its current market value in the UK
- ! Accommodation includes a daily meal but no alcohol



## Where am I covered?

- ✓ You are covered in the countries listed in the policy booklet



## What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



## When and how do I pay?

You can only pay by credit or debit card.



## When does the cover start and end?

Your cover will start and end on the dates you have selected as shown on your Insurance Plan.



## How do I cancel the contract?

You can cancel at any time by telephone or in writing – we'll let you know of any conditions that apply before you buy.