

Breakdown Cover

Insurance Product Information Document

Company: U K Insurance Limited



Product: Breakdown Cover 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 we send 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. The minimum cover available provides help at the roadside if your vehicle is broken down 1/4 mile away or more from home or, if we can't get it going, we'll take you and the vehicle to a local repairer. Long distance recovery to a single destination anywhere in the UK if your vehicle can't be fixed locally the same day.

You have options to increase your cover at an additional cost:

- Help within 1/4 mile of your home address
- Alternative options to long distance recovery such as hire car, overnight accommodation or alternative transport
- Pre-departure Caravan Cover
- You can extend the cover you have chosen so that you and your partner (living at the same address) are covered in any vehicle you are travelling in, when in the UK
- You can also cover more than one vehicle kept at your home



What is insured?

Roadside & Recovery

- ✓ Roadside help and local recovery
- ✓ National recovery to a single destination anywhere in the UK if your vehicle can't be fixed locally the same day
- ✓ Double drop-off – we'll take your caravan or trailer to a different destination if necessary, so long as it is within 75 miles of your home
- ✓ Dual Recovery – we'll get you and your vehicle to a pre-booked campsite, take your vehicle to a local garage, or take you and your vehicle back home after your holiday if it can't be repaired
- ✓ Misfuelling – we'll cover the cost of drainage and disposal if you put the wrong fuel in your vehicle
- ✓ Vehicle collection – If the repairer's closed and you ask to be taken home, we can pick your vehicle up the next day and take it to the repairer
- ✓ Pass a message – we'll contact anyone you need us to, to let them know you're running late
- ✓ Caravans and trailers covered when being towed by the insured vehicle

Optional Cover, available at an additional cost

Premium UK

- Includes Roadside & Recovery and also
- Homecall - cover within 1/4 mile of your home address
- Extra care – If your vehicle can't be fixed locally the same day and you don't opt for a National Recovery, you have a choice of either a Hire car, B&B Accommodation or Alternative travel
- Legal advice line
- Emergency driver – if the driver falls ill and is medically unfit to drive or dies and there is no one who is able to drive the vehicle, we'll arrange a driver to take the vehicle and passengers to a single UK destination



What is not insured?

- ✗ Faults that you previously called us out for that haven't been permanently fixed
- ✗ Fitting of parts by the roadside, not supplied by us
- ✗ Breakdowns where we can't get 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 vehicle on the road such as loss of earnings
- ✗ Costs incurred where you didn't contact us when you broke down
- ✗ If your vehicle fails to meet any legal requirements and driving laws that apply at the time of the breakdown, including having valid Road Tax, Insurance and MOT
- ✗ Labour charges at any garage we take you to



Are there any restrictions on cover?

Roadside & Recovery

- ! Roadside assistance is only if your vehicle is broken down a 1/4 mile or more from your home or where you usually keep it (unless you have purchased optional cover)
- ! Any damage to your vehicle caused by putting the wrong fuel in

Premium UK

- ! If we can't fix your vehicle on the same day instead of national recovery you have the choice of:
 - ! Hire car for up to 72 hours while your vehicle's being fixed, up to a hire value of £100; OR
 - ! Alternative transport up to £100; OR



What is insured?

Premium UK Plus

- Includes Premium UK cover and also
- Enhanced Extra care limits and you can have a combination of the options
- Pre-departure caravan cover

Only applicable to existing customers who already have these cover levels

Recovery

- Local and National Recovery to one destination in the UK
- Double drop-off
- Dual Recovery

Roadside Assistance

- Roadside help when more than 1/4 mile from your home
- Local recovery to our chosen repairer or within 10 miles of the breakdown
- Misfuelling
- Vehicle collection
- Pass-a-message

Optional Cover, available at an additional cost

- Homecall
- Personal cover
- Additional vehicle cover
- Extra care



Are there any restrictions on cover?

- ! Overnight accommodation up to £100 per person and up to £600 per breakdown including cost of breakfast

Premium UK Plus

- ! If we can't fix your vehicle on the same day instead of national recovery you can choose a combination of:
 - ! Hire car for up to 72 hours while your vehicle's being fixed, up to a hire value of £150;
 - ! Alternative transport up to £150;
 - ! Overnight accommodation up to £150 per person and up to £900 per breakdown including cost of breakfast

Personal cover

- ! Vehicles must be privately registered in the UK

Applicable to existing customers who already have these cover levels

Recovery

- ! Breakdowns at your home
- ! Roadside help

Roadside Assistance

- ! Breakdowns at your home
- ! Any damage to your vehicle caused by putting the wrong fuel in



Where am I covered?

- ✓ You are covered in the United Kingdom, and the Channel Islands
- ✓ If a resident of Northern Ireland you are covered in Southern Ireland



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?

If eligible, you will have an option to pay annually by either direct debit, credit or debit card. If agreed by us, payment by cheque may be accepted at renewal.



When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later. At this time, we will reassess your policy and this may result in the premium going up.

For new business the only section you can use on the first day on cover is roadside assistance – unless you've broken down already, in which case you won't be able to. All other kinds of cover start at a minute past midnight on the day after your policy starts, or on the day after the start date on your Breakdown schedule – whichever comes later.



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.