

Motor Breakdown Solutions

Insurance Product Information Document

Company: ARAG plc

Product: Motor Breakdown Solutions UK and Europe

Please refer to your policy wording for full terms and conditions of your insurance contract.

What is this type of insurance?

Motor Breakdown Solutions provides a 24/7 helpline for roadside rescue and recovery services if your vehicle is immobilised or becomes unsafe to drive due to a breakdown, lack of fuel or misfuelling, a puncture or is damaged in an accident. You are insured against costs incurred for help arranged by us up to the policy limits.



What is insured?

Roadside rescue and recovery

- ✓ Help at the scene of the breakdown and if it's not possible to get you back on the road within an hour.....
- ✓ you, your vehicle and passengers will be recovered to a suitable garage to carry out a repair.
- ✓ If a repair is not possible the same day you, your vehicle and passengers will be transported to your home or your original destination if you prefer and it is nearer.

Alternative travel

- ✓ If you breakdown at least 20 miles from your home and your vehicle cannot be repaired the same day, or if your vehicle is stolen, we will arrange alternative transport for you and your passengers.

Emergency overnight accommodation

- ✓ Where it is suitable to provide overnight accommodation instead of alternative travel the insurer will pay towards the cost of this.

Misfuelling

- ✓ We can arrange for your vehicle to be drained and flushed if you fill it with the wrong fuel.

Message service

- ✓ We can pass on two messages to your family, friends or work place to let others know of your breakdown.

Home Assist

- ✓ If your vehicle will not start at home, or if it breaks down within a mile from your home, we will arrange for help to get it going but if this is not possible we will recover the vehicle to a suitable garage for repair.

Keys

- ✓ If you lock your keys in the vehicle and cannot get hold of a spare set, or if your key breaks, we will get help to retrieve or replace it. If this is not possible we will take your vehicle to your home or a safe place for secure storage.



What is not insured?

- ✗ The cost of parts or materials to repair the vehicle.
- ✗ Labour costs, other than at the scene of the breakdown or to drain and flush following a misfuel.
- ✗ The cost of specialist equipment to move your vehicle.
- ✗ Fuel or insurance for a hire vehicle.
- ✗ Costs or charges not authorised by our recovery operator.
- ✗ A breakdown which arises due to your failure to maintain your vehicle in a roadworthy condition, including ensuring correct levels of water and oil.
- ✗ Subsequent call-outs for faults related to a claim which has been made within the last 28 days.



Are there any restrictions on cover?

- ! Alternative transport costs are for up to £250 in the UK (£500 abroad if applicable) or a hire vehicle up to 1600cc while your vehicle is being repaired. In addition, up to £150 is payable for one person to return to collect the repaired vehicle in the UK (£200 for two people to collect it abroad if applicable).
- ! Emergency accommodation cover is for up to £150 for a lone traveller or £75 per person up to a maximum of £500 per claim in the UK, or £1,000 per claim abroad where European cover applies.
- ! You must pay for alternative travel and emergency accommodation and send your receipts to us to be reimbursed.
- ! The cost of recovery from a European motorway is limited to £150.
- ! European cover is not available for vehicles 10 years or older at the time the policy is taken out (or renewed).
- ! You are covered for up to six vehicle breakdowns in the same period of insurance.

If you have European breakdown cover:

Repatriation

- ✓ We can arrange to repatriate you and your passengers if your vehicle cannot be repaired within 48 hours or your intended return date if that is later.

Shipping of spare parts

- ✓ Where necessary the insurer will pay the cost of shipping replacement parts to the suitable garage.



Where am I covered?

Vehicle breakdown in the UK, Isle of Man and Channel Island is covered. If European breakdown cover applies you are also covered for trips up to 90 days in the EU, Andorra, Cyprus, Gibraltar, Liechtenstein, Monaco, Norway, Sam Marino and Switzerland.



What are my obligations?

- You must stay with the vehicle until help arrives.
- You pay for repairs if your vehicle is recovered to a garage.
- Your vehicle must be insured, taxed, regularly serviced and maintained in good repair.
- You must co-operate with us and our recovery operator.



When and how do I pay?

The person who sells your Motor Breakdown Solutions 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?

Cover starts and ends at the same time as your motor insurance policy, unless you have paid a separate premium for Motor Breakdown Solutions and wish to cancel your cover at any other time.



How do I cancel the contract?

Where your premium for Motor Breakdown Solutions 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 Motor Breakdown Solutions, you can cancel within the first 14 days of receiving your policy and obtain a full 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.