

Coverwise Motor Breakdown Assistance



Insurance Product Information Document

Motor Breakdown cover is underwritten by Inter Partner Assistance SA UK Branch. Inter Partner Assistance SA is a Belgian firm authorised by the National Bank of Belgium and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Inter Partner Assistance on request. Financial Services Register number 202664. Registered in the United Kingdom.

Company: Inter Partner Assistance

Product: Coverwise European with Homestart

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Vehicle Motor Breakdown Insurance is insurance that covers your vehicle in the event of a breakdown.



What is Insured?

- ✓ Attempted repair anywhere at or within one mile of your home
- ✓ Nationwide recovery in the UK to either your original destination or home address OR
- ✓ Overnight UK accommodation, up to £80 for each person and up to £500 per event OR
- ✓ Hire vehicle in the UK for up to 24 hours and up to £100
- ✓ Delivery of replacement parts should you breakdown in Europe and the part not be available
- ✓ Vehicle recovery in Europe to a local garage usually within 20 miles
- ✓ Hire car up to £70 a day and £750 in total OR
- ✓ Bed-and-breakfast in Europe, up to £80 per person for each day and £500 in total as long as you have already paid for your original accommodation and you can't get your money back
- ✓ Reasonable alternative transport to get you home
- ✓ Up to £150 towards other travel costs in the UK while your vehicle is being repaired
- ✓ Storage charges up to £100
- ✓ Vehicle repatriation to your home or your chosen repairer OR
- ✓ Costs of one rail or sea ticket for you to collect your vehicle once it has been repaired
- ✓ Mis-fuelling (UK only) – assistance should you put the wrong fuel into your vehicle
- ✓ No fuel – recovery to a local garage should you run out of fuel



What is not Insured?

- ✗ Any breakdown that happens during the first 24 hours after you take out cover for the first time
- ✗ Labour costs for more than one hour at the roadside
- ✗ Cost of fuel and any spare parts
- ✗ Cost of a spare wheel or tyre
- ✗ Garage costs, including parts and labour
- ✗ Loss or damage to personal possessions
- ✗ Any amounts for making the vehicle secure once you're back in the UK
- ✗ Travel outside the countries covered
- ✗ The costs of repatriating your vehicle to the UK if repairs can be done locally
- ✗ Vehicle repatriation to the UK if the costs are greater than the market value of your vehicle in the UK
- ✗ Actual cost of replacement parts and any customs duty
- ✗ Delivery of replacement parts if these are available locally
- ✗ Any insurance you have to pay to the hire-car company



Are there any restrictions on cover?

- ! The European trip must not be longer than 31 days in a row, or not more than 90 days in total during the period of cover
- ! Maximum amount payable under this policy in any 12 month period is £2,500
- ! During any 12 month period we will not be responsible for more than 5 claims in total

- ! During any 12 month period we will not be responsible for more than 2 claims which arise from a common fault on the same car
- ! Recovery or help if the vehicle is heavier than 3,500 kilos, longer than 5.5 meters including tow bar, higher than 3 meters and wider than 2.3 meters including wing mirrors



Where am I covered?

- ✓ The cover is provided in UK (Great Britain, Northern Ireland, the Isle of Man and Channel Islands) & Europe. Territorial limits: Andorra, Austria, Belgium, Bulgaria, Croatia, Denmark, Finland, France, Germany, Greece, Iceland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, Romania, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, the Vatican City, Malta, the Republic of Cyprus, and other islands that belong to these countries and that are in Europe.



What are my obligations?

- Your car should be kept in a good condition and be serviced regularly in line with the manufacturers recommendations
- Your car, caravan or trailer attached to your car should carry a spare tyre and locking wheel nut key unless the car is designed not to carry a spare wheel
- The vehicle must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence.



When and how do I pay?

You must pay the premium in full at the time of taking out cover.



When does the cover start and end?

The contract is for a duration of one year and will start on policy commencement date and will end one year later, as stated in your policy schedule

A cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date



How do I cancel the contract?

A full refund will be made if:

- You contact us within 14 days of receiving your policy documents: and
- You cancel to the start of the policy
- You have not made, and do not intend to make a claim: and
- No incident has occurred which may mean you need to make a claim: and
- The insured vehicle has not departed on a European trip

Otherwise a proportion of your premium will be returned in line with the amount of time cover was in place, as long as no claims have been made, and if cancelled after 14 days an administration fee will be deducted.