

# 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 Local

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 at the roadside for up to one hour
- ✓ Recovery within 20 miles to a suitable local garage, original destination or departure point
- ✓ Mis-fuelling – 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?

- ✗ Breakdown at or within one mile from your home
- ✗ 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
- ✗ Travel outside the UK
- ✗ Cost of fuel and any spare parts
- ✗ Garage costs, including parts and labour
- ✗ Cost of a spare wheel or tyre
- ✗ Loss or damage to personal possessions



### Are there any restrictions on cover?

- ! 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
- ! 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
- ! 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 the UK: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands



## 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

Otherwise a proportion of your premium will be returned in 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.