

Breakdown Insurance

Insurance Product Information Document

Company: Financial & Legal Insurance Company Limited

Product: Breakdown Insurance

The insurance provided by this cover is underwritten by Financial & Legal Insurance Company Limited, who are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under firm reference number 202915. Registered in England and Wales under company number 03034220

This document will tell you some key information about your Emergency Assist Breakdown Cover. For full details, please see your Cover Details and Breakdown Terms and Conditions.

What is this type of insurance?

This Breakdown Cover is for people who want to make sure they are reimbursed for services authorised if their vehicle breaks down. Additional cover is there to help you in other territories, such as Europe.



What is insured?

Tyre breakdowns

- ✓ Reimbursement of up to £40.00 towards the call out charge should a mobile tyre fitter attend to repair or replace a tyre at the roadside

Onward travel in the UK

- ✓ Reimbursement for onward travel for the driver and up to 6 passengers should Your Vehicle not be able to be repaired on the same calendar day as recovery taking place.

Roadside in Europe

- ✓ Help at the roadside in Europe 24 hours a day 365 days a year
- ✓ Recovery to a suitable local garage
- ✓ Maximum amount per breakdown is the lower of £5,000 or vehicle market value.

Onward travel in Europe

- ✓ Reimbursement for onward travel for the driver and up to 6 passengers should Your Vehicle not be able to be repaired on the same calendar day as recovery taking place.



What is not insured?

Tyre breakdowns

- ✗ The cost any repair or replacement tyre

Onward travel in the UK

- ✗ Any reimbursement for a service not approved by Emergency Assist
- ✗ The cost of any fuel, incurred charges, delivery or excess payable as the result of hiring a car

Roadside in Europe

- ✗ Faults that existed before purchasing cover
- ✗ Any Service Request which occurred before Your bought this cover or within 24 hours of the Inception date
- ✗ If an excess applies this will be shown on your Cover Details. You'll need to pay us this by debit or credit card before every Service Request
- ✗ Repeat call outs for the same issue where you have not followed our advice or that of the cover.
- ✗ The cost of any specialist recovery equipment
- ✗ Vehicles which don't have valid tax, insurance, or MOT (unless exempt)
- ✗ Any campervan or motorhome, or vehicle that is used for courier or taxi purposes – even if you aren't using it for business at the time, unless you have purchased the appropriate cover type as stated on your Cover Details document.
- ✗ Any breakdown where you have exceed 90 days in Europe during the term of your cover or 30 consecutive days in a single trip

Onward Travel in Europe

- ✗ Any reimbursement for a service not approved by Emergency Assist
- ✗ The cost of any fuel, incurred charges, delivery or excess payable as the result of hiring a car



Are there any restrictions on cover?

- ! There are limits on the maximum dimensions of Your Vehicle depending on Your Cover Type. Please see Your Breakdown Terms and Conditions.
- ! For personal-based cover: all people listed on the cover must live at the same address. A named Cover Holder must be with the Vehicle at the time of Breakdown.
- ! For vehicle-based covers: Your Vehicle must be registered at Your address



Where am I covered?

You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man. Where Complete cover has been purchased, You are also covered in Europe. For a full list of countries in which You are covered in please see Your Breakdown Terms and Conditions.



What are my obligations?

- It is important You check that this Cover meets Your needs and you make sure the information You have given Us is correct.
- You must tell Us if this information is wrong, or if it changes. You have responsibility to take reasonable care not to make a misrepresentation. Should You be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately make a misrepresentation then it may be that this affects Our decision to attend a Service Request.
- For cover to be in place You must pay the agreed premium as shown on Your Cover Details document
- In the event of a Service Request You must notify us as soon as possible and provide all the information requested by the call handler.
- You must make sure Your Vehicle is in a Roadworthy Condition
- You must follow the requirements of the Cover on repairs following a breakdown attendance



When and how do I pay?

- We'll need payment when You buy, renew or on the agreed date/s set out on Your Cover Details document
- If your Cover comes with an excess You must pay this each time You want to make a Service Request
- You can pay by debit card, credit card or direct debit



When does the cover start and end?

- Your start and end dates are shown on Your Cover Details document



How do I cancel the contract?

If You choose to cancel Your Cover call **01945 586200** or email enquiries@emergencyassistltd.co.uk.

If You cancel within 14 days from the day you bought it or the date you received all of the documents (whichever date is later) You will receive a full refund of premium less our administration fee of £10.00.

If You have made a Service Request during this period there will be no refund of premium..

If You cancel after 14 days You will not receive any refund of premium.