

## Motor Breakdown Cover UK & European Policy Summary

**keyfacts**<sup>®</sup>

### Summary:

The information shown here is only a summary of what is covered. It does not form part of the contract between **You** and us. Please read **Your** policy booklet and schedule for full details of all terms, conditions, endorsements and excesses that apply to **You**

The policy **You** have bought is underwritten by **Inter Partner Assistance SA UK Branch**.

The period of cover is shown on **Your** policy schedule

### Type of Cover:

The cover **You** have chosen is Motor Breakdown Cover. Please read **Your** policy booklet carefully and review it periodically to make sure this cover continues to meet **Your** needs.

### Significant Features and Benefits.

The following table shows the features and benefits of **Your** Breakdown Cover along with Significant Exclusions.

### Claims Limit

During any 12-month period we will not be responsible for more than two claims which arise from a common fault on the same vehicle. We will not be responsible for more than five claims in total.

Significant features and benefits	Significant and unusual exclusions or limits	Relevant section in the policy document
This policy covers breakdown help for the specific vehicle shown on your policy schedule.		
<p><b>Roadside help</b></p> <p>If your vehicle cannot be driven because of a breakdown, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	<p>Transport to a local garage is for the vehicle, driver and up to six passengers. We will not cover a breakdown at or within one mile away from your home.</p>	<b>Section A</b>
<p><b>Nationwide recovery in the UK</b></p> <p>As well as the benefits above, if your vehicle cannot be repaired at the roadside or at a local garage the same day, we will arrange one of the following.</p> <ul style="list-style-type: none"> <li>• For the vehicle, driver and up to six passengers to be taken to your destination or home.</li> <li>• Bed-and-breakfast accommodation for one night.</li> <li>• To hire another vehicle.</li> </ul> <p>An emergency driver is also available under this section.</p> <p>This will only apply if it is shown on your current policy schedule and if you have paid the premium.</p>	<p>Within the UK only. We will not cover a breakdown at or within one mile away from your home.</p> <p>We will pay up to £40 per person for bed and breakfast (£280 in total). The hire vehicle will only be a vehicle of up to 1600cc, and for a period of 24 hours. We will need a medical certificate before an emergency driver is provided.</p>	<b>Section B</b>
<p><b>Homestart in the UK</b></p> <p>If your vehicle cannot be driven because of a breakdown at or within one mile of your home, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p> <p>This will only apply if it is shown on your current policy schedule and if you have paid the premium.</p>	<p>Transport to a local garage is for the vehicle, driver and up to six passengers.</p>	<b>Section C</b>

Signifant features and benefits	Significant and unusual exclusions or limits	Relevant section in the policy document
<p><b>European help</b></p> <p>If your vehicle cannot be driven because of a breakdown in Europe (including the UK part of your journey), we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed, we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes:</p> <ol style="list-style-type: none"> <li>1. delivering replacement parts;</li> <li>2. other travel arrangements;</li> <li>3. emergency car hire;</li> <li>4. emergency accommodation;</li> <li>5. an emergency driver; and</li> <li>6. vehicle recovery to the UK.</li> </ol> <p>This will only apply if it is shown on your current policy schedule and if you have paid the premium.</p>	<p>Transport to a local garage is for the vehicle, driver and up to six passengers.</p> <p>We will include labour charges and parts up to £200 to make your vehicle secure following theft or attempted theft of the vehicle.</p> <ol style="list-style-type: none"> <li>1. The cost of the parts is not covered.</li> <li>2. Limited travel for you and your passengers to your intended destination.</li> <li>3. Car hire up to £70 a day and £750 in total.</li> <li>4. B&amp;B expenses up to £40 per person a day and £500 in total</li> <li>5. We will need a medical certificate before this benefit is provided.</li> <li>6. If your vehicle is not repaired before your planned return to the UK, cover includes transport costs to get you, your passengers and your vehicle home.</li> </ol> <p>Vehicles over 11 years old are not covered for European cover.</p>	<p><b>Section D</b></p>

## Cancellation Rights

If you find that this cover does not meet your needs, please contact us on 0333 043 1299 within 14 days of receiving this document and we will cancel this policy. You will receive a refund of your premium as long as you have not made any claims.

If you cancel the policy outside the 14-day period, you will receive a refund of your premium proportionate to the amount of time left to run on the policy, less an administrative charge of £15 as long as you have not made any claims.

We may cancel this policy by giving you at least seven days' notice at your last-known address. If we cancel the policy, we will refund the premium paid for the rest of the current period of cover, unless a claim has been made. We can refuse to renew any individual policy.

## Making a claim

If you need breakdown help in the UK, please call 01737 334242, or +44 (0)1737 334242 if you need European breakdown help.

You should have the following information available: Vehicle registration number, your name and home postcode, your policy number, vehicle make, model and colour, your location and an idea of the nature of the problem.

## Complaints procedure

If you are not satisfied with any part of this policy or our service, please contact us on 01737 815215 or write to: Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey, UK. RH1 1PR.

If your complaint is not dealt with, you can refer your complaint to the Financial Ombudsman Service.

Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).

## Details about our Regulator

The policy is underwritten by Inter Partner Assistance SA UK Branch (IPA) which is fully owned by the AXA Assistance Group. IPA 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 us on request. Inter Partner Assistance SA firm register number is 202664. You can check this on the Financial Services Register by visiting the Website [www.fca.org.uk/register](http://www.fca.org.uk/register).