

Breakdown Cover



Insurance Product Information Document

Company: U K Insurance Limited

Product: Commercial Vehicle Breakdown Cover Policy

Registered Insurance Undertaking in England and Wales

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

This document is only intended to provide a summary of the main cover and exclusions and is not personalised to you. Your own specific policy details, including complete pre-contractual and contractual information will be confirmed as you go through the application to buy and will be in other documents sent to you.

What is this type of insurance?

This product meets the demands and needs of those who wish to ensure that they have assistance if their vehicle breaks down. The minimum cover provides help at the roadside if your vehicle is broken down 1/4 mile away or more from home or, if we can't get it going, we'll take you and the vehicle to a local repairer.

You have options to increase your cover at an additional cost:

- Help within 1/4 mile of your home address
- Long distance recovery to a single destination anywhere in the UK if your vehicle can't be fixed locally the same day
- Alternative options to long distance recovery such as hire vehicle, overnight accommodation or alternative transport
- European cover for a maximum of 90 days cover in Europe per policy term
- You can also extend the chosen cover to cover whichever vehicle you, your spouse or partner, when in the UK



What is insured?

Rescue

- ✓ Help at roadside, day or night
- ✓ Recovery to a local repairer

Optional Cover, available at an additional cost

Rescue Plus

- Includes 'Rescue' and also
- Cover within 1/4 mile of your home address

Recovery

- Includes 'Rescue' and also
- Taking the vehicle and passengers to any single destination in the UK

Recovery Plus

- Includes 'Recovery' and also
- Includes roadside assistance, cover at home and national recovery
- Choice of hire car or alternative transport or overnight accommodation instead of national recovery
- The cost of single standard rail fare to collect your vehicle after repair



What is not insured?

- ✗ Faults that you previously called us out for that haven't been fixed
- ✗ Breakdowns where we can't get to the vehicle or where it's being used for motor racing, off road driving, rallies, track days, duration or speed tests
- ✗ Costs not immediately to do with getting your car on the road such as loss of earnings
- ✗ Costs incurred where you didn't contact us when you broke down
- ✗ If your car fails to meet any legal requirements and driving laws that apply



Are there any restrictions on cover?

- ! Roadside assistance is only if your vehicle is broken down a 1/4 mile or more from your home or where you usually keep it (unless you have purchased optional cover)

Rescue, Rescue Plus

- ! If we can't get your vehicle going we can take you somewhere which is not one of our repairers, as long as it's 10 miles or less from where the breakdown happened, or no further away than the repairer we've recommended



What is insured?

Europlus

- Includes 'Recovery Plus'

As well as cover in the UK, up to 90 days cover in Europe per policy term includes:

- Help at the roadside and local recovery
- Onward travel options if you can't use your vehicle
- The cost of bringing you, your passengers and your vehicle back home
- Cost of an emergency driver if the only driver falls ill

Extension available

- Extend chosen cover to cover whichever vehicle you, and your spouse or partner are in, when in the UK



Are there any restrictions on cover?

Recovery Plus

- ! If we can't fix your vehicle on the same day instead of national recovery you have the choice of:
 - Hire vehicle for up to 48 hours while your vehicle's being fixed, up to a hire value of £100; OR
 - Alternative transport up to £100; OR
 - Overnight accommodation up to £150 per person and up to £500 per breakdown including cost of breakfast



Where am I covered?

Rescue, Rescue Plus, Recovery, Recovery Plus

- ✓ You are covered in the United Kingdom
- ✓ If a resident of the Channel Islands you are covered there

Europlus

- ✓ As above plus 90 days of cover in Europe per policy term (refer to countries listed in policy booklet)



What are my obligations?

- Check all documents are correct and ensure all information given to us is correct to the best of your knowledge
- Update us if there are changes to the information provided
- In the event of a claim you must inform us as soon as possible and you must give us any information and help we need



When and how do I pay?

If eligible, you will have an option to pay either annually by direct debit, credit or debit card, or by instalments via direct debit on a date selected by you. If agreed by us, payment by cheque may be accepted at renewal.



When does the cover start and end?

Your cover will start on the date you have selected and will end 12 months later. At this time, we will reassess your policy and your premium is likely to increase.

For new business the only section you can use on the first day on cover is roadside assistance – unless you've broken down already, in which case you won't be able to. All other kinds of cover start at a minute past midnight on the day after your policy starts, or on the day after the start date on your schedule – whichever comes later.



How do I cancel the contract?

You can cancel at any time by telephone or in writing - we'll let you know of any conditions that apply before you buy.