

# Motor Breakdown Insurance

## 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. FCA Register number 202664. Registered in the United Kingdom.

**Company:** Inter Partner Assistance

**Product:** Road Rescue Ireland – Breakdown Assistance

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?

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



#### What is insured?

- ✓ **Local recovery** - Attempted repair at the roadside for up to one hour if your vehicle breaks down anywhere other than at your home or within a kilometre of your home
- ✓ Recovery of your vehicle, the driver and up to 6 passengers to a suitable local garage if it cannot be repaired at the roadside
- ✓ If your vehicle breaks down whilst towing a caravan or trailer we will recover your vehicle together with the caravan or trailer

The following additional benefits apply if they are shown on your policy schedule:

- ✓ **Nationwide recovery:** If your vehicle cannot be repaired the same day, nationwide Recovery to either your original destination, home address or garage to be repaired
- ✓ Overnight accommodation in the UK and Ireland for 1 night up to €31.75 per person, up to a max of €127 or provision of a hire car for up to 24 hours at equivalent cost
- ✓ **Home assistance:** Attempted repair and/or of your vehicle if it breaks down at or within 1 kilometre of your home
- ✓ **Key protection:** Lock and key replacement if your vehicle or house keys are stolen
- ✓ Up to £30 / day for up to 3 days for pre-authorised vehicle hire if you are by the theft or loss of your vehicle keys
- ✓ **UK / European cover:** If it cannot be repaired, recovery of your vehicle, you and up to 6 passengers, overnight accommodation up to €45 / day (€750 in total) or hiring an alternative vehicle (up to €1050)
- ✓ Returning you to your vehicle in Europe once it has been repaired or returning your vehicle to your home if it cannot be repaired in Europe or before you go home



#### What is not insured?

- ✗ Recovery and assistance services unless they are shown as applicable to your cover by being listed on your policy schedule
- ✗ Labour costs for more than an hour's roadside help
- ✗ Call out or recovery costs where police or emergency services arrange for the removal of the vehicle and any subsequent fees or storage costs
- ✗ Cost of any fuel or parts needed to get your vehicle working again
- ✗ Help or recovery if your vehicle is partly or completely buried in snow, mud, sand or water
- ✗ Misfuelling
- ✗ Vehicles being used for commercial purposes or which are over 16 years of age, exceed 3,500 kg in gross weight, 5.3m in length, 2m in height 2.1m in width
- ✗ Costs in excess of policy limits



#### Are there any restrictions on cover?

- ! Your car must be permanently registered in Ireland with a current MOT certificate;
- ! The maximum number of claims for each vehicle covered is 2 for the same fault and 4 claims in total for a 12 month period;
- ! The Gardaí or Police (as appropriate) must be notified of all lost or stolen keys before a valid claim can be made under this policy
- ! You must carry a serviceable spare type if your vehicle is designed to carry one
- ! You must use the emergency numbers we have provided to contact us



## Where am I covered?

- Road Rescue covers you in the Republic of Ireland, Northern Ireland, UK and/or Europe according to the cover you have bought, as shown in your policy schedule.



## 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 unless the car is designed not to carry a spare wheel
- The vehicle must be permanently registered in Ireland and, if appropriate, have a current MOT certificate and valid road fund licence.
- You should call us as soon as you are aware of the emergency
- You must provide receipts for any reimbursement based claims
- You must pay the premium on time



## When and how do I pay?

You must pay the premium or instalment on demand.



## 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 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