

# Vehicle Breakdown Insurance

## Insurance Product Information Document

Insurance Company:  
Fortegra Europe Insurance Company SE

Intermediary:  
Reach Financial Services Limited

Product:  
Vehicle Breakdown Insurance

This product is underwritten by Fortegra Europe Insurance Company SE UK Branch, a branch of Fortegra Europe Insurance Company SE (Malta Company Registration Number C 84703; UK Branch registration number BR021916) who is authorised and regulated by the Malta Financial Services Authority.

Together with its UK Branch, Fortegra Europe Insurance Company SE is authorised by the Prudential Regulation Authority, is subject to regulation by the Financial Conduct Authority under registration number 805770 and limited regulation by the Prudential Regulation Authority. Details about the extent of the underwriter's regulation by the Prudential Regulation Authority are available from the underwriter on request.

The product is administered by Reach Financial Services Limited who are authorised and regulated by the Financial Conduct Authority under registration number 302801. Details of the extent of the administrator's regulation by the Financial Conduct Authority are available from the administrator on request.

This is a summary of key information. Full information on this product, including information about the underwriter, how to make a claim, the complaints procedure, and the Financial Services Compensation Scheme (UK), can be found in the policy terms and conditions.

### What is this type of Insurance?

This insurance provides assistance in the event of a vehicle breakdown. The benefits provided vary depending upon the level of cover selected, as detailed below.



#### What is insured?

##### Local Cover

- ✓ Help at the roadside in the UK 24 hours a day 365 days a year.
- ✓ Temporary repair or recovery for up to 4 passengers to a suitable garage within a 25 mile radius of the breakdown.
- ✓ Cover is available when travelling outside a 1 mile radius of your home address.
- ✓ The maximum claim for any one breakdown is £2,000 or the current market value of the vehicle, whichever is lower.

##### Additional cover available at an added cost

##### Home Cover

- Cover is available within 1 mile of your home address
- Temporary repair or recovery to a suitable garage within a 25 mile radius of the breakdown.

##### National Cover includes the benefits of Local cover plus:

- Recovery for the driver, vehicle and up to four passengers to your chosen location if your vehicle cannot be repaired on the same day.

##### Onward travel in the UK

- Onward travel or hotel accommodation for the driver and up to 4 passengers if your vehicle cannot be repaired on the same day.

##### Misfuel

- Reimbursement up to £250 (inc. VAT) if your vehicle is accidentally misfuelled.

##### European Cover (for up to 90 days in any 12-month period)

- Help at the roadside in Europe 24 hours a day 365 days a year
- Temporary repair or recovery for the driver, vehicle and up to four passengers to a suitable garage.

##### Onward travel in the Europe

- Onward travel or hotel accommodation for the driver and up to 4 passengers if your vehicle cannot be repaired on the same day.



#### What is not insured?

- ✗ Breakdowns which occur outside the UK unless you have selected the additional European cover option.
- ✗ Any fault that was present before the policy start date.
- ✗ Any claim which occurred before you purchased this policy or within 46 hours of the policy start date.
- ✗ Any claim involving any vehicle other than that shown on your policy schedule (excluding personal cover).
- ✗ Any payment of more than £2,000 for each claim (or the current market value of the vehicle if this is lower).
- ✗ Any claim where the breakdown occurred as a result of an accident, fire, theft, flood or act of vandalism.
- ✗ Any excess shown in your policy schedule.
- ✗ Any claim where the vehicle is being used for commercial purposes, courier services, or any private or public hire.
- ✗ Any breakdown caused by your failure to maintain your vehicle in a roadworthy condition.
- ✗ Any claim where your vehicle does not have a current MOT certificate (where applicable), valid insurance, road tax and proof of service history.
- ✗ Any costs not pre-approved by the administrator.
- ✗ Any vehicle with a maximum gross weight no greater than 3.5 tonnes.
- ✗ Any vehicle with dimensions that exceed 6.0 meters long and 2.44 meters wide.
- ✗ Claims relating to a previous fault where a full repair has not been undertaken.
- ✗ Campervans or motorhomes.
- ✗ The cost of any parts, components, lubricants or materials required to repair your vehicle.
- ✗ Any toll, ferry, parking or traffic congestion charges incurred as a result of recovering your vehicle.

##### What is not Insured? (Relating to European Cover only)

- Where European cover has been selected you must tell the administrator at least 46 hours before any travel to Europe and provide the dates of travel and intended destination country(s).



## Are there any restrictions on cover?

- ! The vehicle is a car, van or motorbike less than 21 years old, registered in the UK with a current MOT certificate (where applicable), valid insurance, road tax and has been serviced in line with manufacturers guidelines.
- ! The vehicle has a gross vehicle weight of less than 3.5 tonnes.
- ! The vehicle width is less than 2.44 metres and the length is less than 6 metres.



## Where am I covered?

- ✓ Cover is provided for breakdowns which occur in the UK.
- ✓ Where European Cover or Onward Travel in Europe has been purchased, cover is provided for breakdowns in Europe.



## What are my obligations?

- You must take reasonable care to provide us with accurate and complete answers to our questions whether you are at proposal stage or making changes to the policy.
- If you become aware that information you have given us is inaccurate or has changed, you should inform the administrator as soon as possible, as failure to do so may invalidate the policy and claims may not be paid.
- You must advise us if you change your vehicle as this will require changes to the policy.
- You must make us aware of any change in circumstances that affect your eligibility for this policy.
- You must notify the claims handler as soon as possible in the event of a claim and provide all the information requested.
- For cover to be in place you must pay the agreed premium shown on your policy schedule.



## When and how do I pay?

You can pay your premium as a one off payment. Payment can be made by debit/credit card.

## When does the cover start and end?



This policy lasts for the term as detailed on the policy schedule. Please note, the policy will end at the earliest of any of the below:

- You fail to pay your premium when due; or
- The vehicle no longer meets the eligibility criteria; or
- The policy being cancelled by either you or us; or
- The end date as detailed on the policy schedule.

This policy will renew automatically. The administrator will contact you at least 21 days before your policy is due for renewal, you can either cancel your policy or make any changes.



## How do I cancel the contract?

You have the right to cancel the policy at any time.

Please contact the administrator if you wish to cancel within fourteen (14) days of the start date on the policy schedule or receipt of the policy terms, whichever is later.

If you have not made a successful claim and cancel within fourteen (14) days of receiving the policy documents, you will receive a full refund of the premium. If you cancel after fourteen (14) days from the start date or have made a successful claim, no refund of premium will be due.