

# Vehicle Breakdown Insurance Cover

## Insurance Product Information Document



Company: [startrescue.co.uk](http://startrescue.co.uk)

Product: 5 Star Vehicle Breakdown Cover

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This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. For full and complete terms and conditions, please refer to your Policy Documentation.

### What is this type of insurance?

This vehicle breakdown insurance cover is an insurance policy that provides roadside assistance and recovery when your vehicle unexpectedly suffers a breakdown in the Territorial Limits (UK) or Territorial Limits (Europe).



#### What is insured?

- ✓ Roadside Assistance.
- ✓ Nationwide Recovery.
- ✓ Home Assistance:
  - assistance at your home address or assistance within a quarter of a mile radius/straight line of your registered home address.
- ✓ European Assistance.
- ✓ Breakdowns following an electrical or mechanical failure, lack of fuel, lack of charge, misfuel, flat battery, puncture to the vehicle or accident which immediately renders the vehicle immobilised.
- ✓ Alternative Transport:
  - Territorial Limits (UK) - up to £250 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc; up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
  - Territorial Limits (Europe) - up to £500 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc; up to £200 towards the reasonable cost of alternative transport for two people to return and collect the repaired vehicle.
- ✓ Emergency Overnight Accommodation:
  - Territorial Limits (UK) - a maximum of £150 for a lone traveller or £75 per person. The maximum payment per incident is £500.
  - Territorial Limits (Europe) - up to £150 per person. The maximum payment per incident is £1000.
- ✓ Misfuel Assist:
  - Up to £250 for a recovery operator to either recover your vehicle and the passengers to the recovery operator's base where a drain and flush to your vehicle's fuel tank can be conducted, or to conduct the fuel drain and flush at the roadside.
- ✓ Caravans and Trailers:
  - maximum length 7 metres/23 feet (not including the length of the A-frame and hitch) recovered with the vehicle if the vehicle cannot be repaired roadside.
- ✓ Key Assist:
  - if you lose, break, or lock your keys within your vehicle, callout and mileage back to the recovery operator's base or home address if closer.
- ✓ Message Service:
  - two messages to your home or place of work.



#### What is not insured?

- ✗ Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ Vans.
- ✗ Vehicles over 10 years old (within territorial limits (Europe)).
- ✗ Any trip which is planned to or subsequently exceeds 90 days (within territorial limits (Europe)).
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ Minibuses, limousines, motorhomes, horseboxes and any other vehicle not detailed in the definition of vehicle.
- ✗ Cost of Specialist Equipment.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Vehicles being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
- ✗ Repatriation if the vehicle can be repaired but you do not have adequate funds for the repair.
- ✗ Costs or expenses not authorised by rescue co-ordinators.
- ✗ Any excess payable on a claim.



#### Are there any restrictions on cover?

- ! Claims totalling more than £15,000 in any one period of insurance.
- ! Subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless the vehicle has been fully repaired at a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage.
- ! Any claim within 24 hours of the time the policy is purchased.
- ! Recovery must take place at the same time as the initial callout.
- ! The cost of recovery from a European motorway exceeding £150.

- ✓ Vandalism or Theft Recovery.
- ✓ Driver Illness/Injury Cover:
  - an alternative driver to return the vehicle to your nominated destination within the Territorial Limits (UK).
- ✓ Pre-Departure Cover
  - up to £500 towards the rental of a hire vehicle appropriate for the purpose of carrying out your original trip within the Territorial Limits (Europe); or
  - up to £500 towards the cost of rebooking your original sea or motorail crossing to the nearest available date once your vehicle has been repaired.
- ✓ Arranging the shipping of spare parts.
- ✓ Recovery and Repatriation in the Territorial Limits (Europe):
  - if the vehicle cannot be repaired within 48 hours or by your intended return, whichever is due to occur last, we will arrange and pay for the vehicle, you and the passengers to be transported either to your home address, or if you would prefer and it is closer, your original destination within the territorial limits (Europe).
- ✓ Theft/Break In Benefit.

- ! Repatriation to the UK within 48 hours of the original breakdown.
- ! Cost of ferry and toll fees within the confines of the territorial limits (UK) only.



## Where am I covered?

- ✓ Great Britain, Northern Ireland and for non-residents the Isle of Man.
- ✓ The following European Countries:
  - Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey, Hungary, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Vatican City.



## What are my obligations?

- The vehicle must be maintained in a roadworthy manner and if required, have a valid MOT certificate and valid car tax.
- Should your policy details change, e.g. vehicle, you will notify us as soon as possible.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and / or initiate criminal proceedings.
- Guard your safety at all times but you must be with or near the vehicle at the time the recovery operator arrives and be able to provide photographic identification if this is requested.
- If your vehicle requires recovery, you must immediately inform us of the address you would like the vehicle taken to.
- It is your responsibility to ensure personal possessions are removed prior to your vehicle being recovered.
- Ensure you carry your V5C registration document and drivers license with you during your journey to the Territorial Limits (Europe).



## When and how do I pay?

A one-off payment each year, either online through [startrescue.co.uk](http://startrescue.co.uk) or via the telephone on 01206 655000, prior to the commencement of the contract.



## When does the cover start and end?

For your period of cover, please refer to your Policy Schedule.



## **How do I cancel the contract?**

Cancellation of your policy can occur at any time during the policy term. However, refunds are only applicable within the first 14 days of the policy start date or the date you receive your policy documents, whichever is later, providing that no claim has been made.

You can cancel your contract by calling us on 01206 655000.