

Motor Breakdown Insurance

Insurance Product Information Document



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Company: Inter Partner Assistance S.A.

Product: AXA Essential (Local)

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?

Vehicle Motor Breakdown Insurance is insurance that is intended to cover your vehicle in the event of a breakdown.

Personal, Joint and Family Motor Breakdown Insurance is insurance that is intended to cover any vehicle the insured persons are in which meets the policy terms.



What is insured?

- ✓ The specific vehicle(s) shown on your policy schedule or the person(s) named on the policy schedule if personal cover is purchased
- ✓ Attempted repair at the roadside for up to one hour if your vehicle breaks down more than one mile from your home
- ✓ Recovery within 20 miles to a suitable local garage, original destination or departure point
- ✓ Mis-fuelling
- ✓ No fuel – recovery to a local garage should you run out of fuel
- ✓ Recovery of an electric vehicle to the nearest suitable charge point if it runs out of charge

Optional cover – Home Start

- ✓ Breakdown at your home or within one mile from it



What is not insured?

- ✗ Breakdown at your home or within one mile of it unless you have purchased Home Start
- ✗ Labour costs over one hour at the roadside
- ✗ Travel outside the UK
- ✗ Vans, trikes, quad bikes, ATVs, caravans and trailers
- ✗ Cost of fuel and any spare parts
- ✗ Repair costs at the garage, including parts and labour
- ✗ Cost of a spare wheel or tyre
- ✗ Loss or damage to personal possessions



Are there any restrictions on cover?

- ! During any 12 month period we will not be responsible for more than 2 claims which arise from a common fault on the same vehicle
- ! Recovery or help if the vehicle is heavier than 3,500 kilos, longer than 5.5 metres including tow bar, higher than 3 metres and wider than 2.3 metres including wing mirrors
- ! If you have selected a £40 excess, as shown on your policy schedule, you will need to pay this before we provide assistance



Where am I covered?

- ✓ The cover is provided in the UK: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.



What are my obligations?

- You must check that you do not have any other insurance policies that may cover the same events and costs as these benefits
- Your vehicle should be kept in a good condition and be serviced regularly in line with the manufacturer's recommendations
- Your vehicle should carry a spare tyre unless the vehicle is designed not to carry a spare wheel
- The vehicle must be permanently registered in the UK and, if appropriate, have a current MOT certificate and valid road fund licence
- You must pay the premium on time



When and how do I pay?

You must pay the premium in full at the time of taking out cover.



When does the cover start and end?

The policy will have a duration of 12 months and will start and end on the dates shown in your policy schedule.



How do I cancel the contract?

To cancel your policy, please call **0800 169 0206**.

- If you cancel the policy within 14 days of either the date you purchased your policy or from when you received your policy documents (whichever is later), you will receive a full refund as long as you have not made a claim
- If you cancel the policy outside of the 14 day period, you will receive a refund of your premium for the amount of time left to run on the policy, as long as you have not made a claim
- If you have made a claim, you will not receive any refund