

# 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