

Motor Breakdown Insurance

Insurance Product Information Document



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Company: Inter Partner Assistance S.A.

Product: AXA Premier (UK & European)

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 in the UK only
- ✓ Nationwide recovery in the UK to either your original destination or home address OR
- ✓ Overnight accommodation, up to £80 for each person and up to £500 per event OR
- ✓ Hire vehicle for up to 24 hours and up to £100
- ✓ Delivery of replacement parts should you breakdown in Europe and the part is not available locally
- ✓ Vehicle recovery in Europe to a local garage usually within 20 miles
- ✓ Hire car up to £70 a day and £750 in total OR
- ✓ Bed-and-breakfast in Europe, up to £80 per person for each day and £500 in total as long as you have already paid for your original accommodation and you can't get your money back
- ✓ Reasonable alternative transport to get you home
- ✓ Up to £150 towards other travel costs in the UK while your vehicle is being repaired
- ✓ Storage charges up to £100
- ✓ Vehicle repatriation to your home or your chosen repairer OR
- ✓ Costs of one rail or sea ticket for you to collect your vehicle once it has been repaired
- ✓ Mis-fuelling (UK only) – assistance should you put the wrong fuel into your vehicle
- ✓ 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



What is not insured?

- ✗ Any breakdown that happens during the first 24 hours after you take out cover for the first time, except for benefits shown under section A (AXA Essential) of the policy, which are available immediately
- ✗ Labour costs over one hour at the roadside
- ✗ 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
- ✗ Any amounts for making the vehicle secure once you're back in the UK
- ✗ Travel outside the countries covered
- ✗ The costs of repatriating your vehicle to the UK if repairs can be done locally
- ✗ Actual cost of replacement parts and any customs duty
- ✗ Delivery of replacement parts if these are available locally
- ✗ Any insurance you have to pay to the hire-car company
- ✗ Vehicle repatriation to the UK if the costs are greater than the market value of your vehicle in the UK



Are there any restrictions on cover?

- ! The European trip must not be longer than 31 days in a row, or not more than 90 days in total during the period of 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
- ! We will choose the most appropriate solution and if you don't accept our decision, we will not pay more than £100 for the breakdown



Where am I covered?

- ✓ The cover is provided in the UK (Great Britain, Northern Ireland, the Isle of Man and the Channel Islands) and Europe. Territorial limits: Andorra, Austria, Belgium, Bulgaria, Croatia, Czech Republic, Cyprus, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, the Vatican City, and other islands that belong to these countries and that are in Europe.



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