

# Motor Breakdown Roadside Cover

## Insurance Product Information Document



**Company: Universal Insurance Company (Guernsey) Limited**    **Product: Motor Breakdown Roadside Only**

Universal Insurance Company (Guernsey) Limited is registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law 2008 and is regulated under the Insurance Business (Bailiwick of Guernsey) Law, 2002. As a Guernsey insurance company we cannot be party to the UK Financial Services Compensation Scheme. We have obtained a credit rating with AM Best to confirm our financial strength. Registered Office: PO BOX No: 549, Town Mills, Rue du Pre, St Peter Port, Guernsey, GY1 6HS

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. Full information on the product is provided in the policy document.

### What is this type of Insurance?

This insurance policy provides for roadside assistance only if you breakdown whilst driving your motor vehicle.



#### What is insured?

- ✓ We will instruct a motor specialist to attend your motor vehicle and provide 30 minutes of assistance to affect a repair if possible.
- ✓ If you require, we will pass on two messages to your home or place of work to let them know of your predicament.



#### What is not insured?

- ✗ A breakdown occurring within a quarter of a mile radius/straight line from your home address.
- ✗ Any recovery or movement of the vehicle from the location of the breakdown.
- ✗ Any assistance following theft, fire, or vandalism.
- ✗ Breakdown caused by a failure to maintain the vehicle in a roadworthy condition.
- ✗ Any caravan or trailer being towed by the vehicle.
- ✗ Roadside assistance because the vehicle is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels
- ✗ Subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless your vehicle has been fully repaired at a suitable garage.
- ✗ The cost of draining or removing the incorrect type of any contaminated fuel.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Any charges where you or the Emergency Services arrange assistance or repairs by other means unless previously agreed by us.
- ✗ Claims arising out of the use of the insured vehicle in connection with racing, rallies, trials, competitions of any kind, hire, public hire, private hire, courier or delivery services.
- ✗ Any costs or expenses not authorised by us prior to being incurred.



#### Are there any restrictions on cover?

- ! You must be insured under a valid motor insurance policy purchased at the same time as this policy and for the same duration.
- ! The name of the policyholder under this policy must match the insured person(s) on the certificate of motor insurance.
- ! There is no cover in the first 3 hours of the policy.
- ! The policy provides for 30 minutes attendance by a vehicle specialist at the roadside in an attempt to repair the vehicle.
- ! No more than two callouts per insured vehicle in any one period of insurance.
- ! Claims totalling more than £2,500 in any one period of insurance.
- ! There is no cover for any insured incident which happens outside the period of insurance.



### Where am I covered?

This policy will provide cover in the United Kingdom only.



### What are my obligations?

- The insurer will be entitled to take over and conduct at their expense in your name, legal proceedings to recover for the insurer's own benefit any payment made under this policy. You must give the insurer all the reasonable help and information they need.
- All claims must be reported to us immediately.
- The driver of the vehicle must remain with or nearby the vehicle until help arrives.
- You must provide accurate vehicle location details otherwise we reserve the right to charge you for any costs incurred.



### When and how do I pay?

You must pay your premium as a one-off payment by debit or credit card, at the same time of purchasing your motor insurance policy.



### When does cover start and end?

Cover starts and ends from and to the time and date shown on your policy schedule and matches those of the motor insurance policy purchased at the same time.



### How do I cancel the contract?

You have the right to cancel this contract at any time, however due to the short-term nature of this product, there will be no refund in the event of cancellation.

To cancel, please get in touch with your insurance intermediary where you purchased this policy, or directly with us.