

# Motor Breakdown Insurance



## Insurance Product Information Document

Company: Acasta European Insurance Company Limited

Product: Private Car Breakdown Policy

Acasta European Insurance Company Limited Registered Office: 5/5 Crutchett's Ramp, Gibraltar, GX11 1AA. Company reg. 96218. Acasta European Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority for the conduct of UK business.

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. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

### What is this type of insurance?

This insurance provides cover you should your vehicle breakdown and require repair, if possible and recovery if not.



#### What is insured?

**There are three levels of cover available for this insurance - please check your policy schedule for confirmation of which level you have purchased.**

- ✓ If your vehicle breaks down due to an accident or mechanical or electrical failure we will send roadside assistance to repair your vehicle or get it to a garage.
  - Bronze - Cover is provided within the UK only and must be at least one mile from your house.
  - Silver - Cover is provided anywhere in the UK.
  - Gold - Cover is provided anywhere in the UK and Europe.
- ✓ If you break or lose your keys we will pay the call out and mileage to get your vehicle to our operator's base or your home.
- ✓ If the insured vehicle breaks down and your caravan/ trailer is attached, your caravan/trailer will be recovered with your vehicle at no extra cost.



#### What is not insured?

- ✗ Vehicles running out of fuel or being mis fueled.
- ✗ Claims totaling more than £10,000 in any one year.
- ✗ Any request for service if the vehicle is being used for public hire, private hire, motor racing, rallies or any contest or speed trial or practice for any of these activities.
- ✗ Any request for service where remedial action has not been taken within 2 working days following a previous breakdown or temporary repair being made.
- ✗ Any claim that occurs in the first 24 hours of cover beginning or 48 hours for home start.
- ✗ The policy is not transferable.
- ✗ Any costs or services organized by you without our specific authorization.



#### Are there any restrictions on cover?

- ! Your vehicle must be under 15 years old and no more than 3.5t.
- ! Cover is restricted to 6 callouts per year and £10,000 pounds in total per policy year.
- ! The vehicle must be used for personal purposes and the cover can only be used in the territorial limits applicable to your cover limit.
- ! The vehicle must be insured under a main private motor insurance policy.



#### Where am I covered?

- ✓ In the United Kingdom and any country in the EU if you have selected Gold cover. This is outlined in your policy schedule.



#### What are my obligations?

- To supply accurate and complete answers to all the questions we may ask as part of your application for cover under the policy.
- Observe the terms, conditions and exclusions of this policy and make your best efforts to minimize damage and costs where appropriate.
- Notify us of any change to your circumstances, such as changing your vehicle or the registration of the vehicle.

**When and how do I pay?**

You must pay the total premium in one full payment before the policy starts unless your broker has provided you the option of paying for this insurance over time using a credit facility.

**When does the cover start and end?**

This policy will run for a period of one year from the start date listed on your insurance schedule, terminating on the end date listed on your schedule.

**How do I cancel the contract?**

To cancel the policy, you must give notice to the broker who provided you with this insurance. If you are unable to find which broker set this insurance up for you, please contact Acasta Europe Ltd on 0345 040 5975 and we will provide you with the contact details of your selling broker. No refund of premium will be made if you have made a claim or if you cancel the policy after 14 days from receipt of your certificate.