

European Motor Breakdown Insurance

Insurance Product Information Document



Company:

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Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority.

Product: Vacation Rentals (UK) Ltd - Single Trip European Motor Breakdown Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

What is this type of insurance?

This is European motor breakdown insurance which covers you while motoring in Europe, for various events such as: roadside repairs; vehicle recovery; continuing your journey; collecting the vehicle and legal protection.



What is insured?

- ✓ **Cover before you leave** - Assistance to repair or recover the vehicle following breakdown up to 7 days before your journey starts.
- ✓ **Emergency repairs / recovery** - Assistance to repair or recover the vehicle following breakdown during your journey.
- ✓ **Continuing your journey / getting you home** - Extra transport and accommodation costs if repairs will take longer than 8 hours.
- ✓ **Spare parts delivery** - Arranging and paying for the delivery of spare parts needed to repair your vehicle if unavailable locally.
- ✓ **Personal possessions** - Repairing or replacing possessions that are lost, stolen or damaged following forced entry or theft of your vehicle.
- ✓ **Getting the vehicle back** - Costs to get the vehicle back home (including storage costs).
- ✓ **Collecting the vehicle from Europe** - Transport costs for someone to collect the vehicle once repaired and storage costs until it is collected.
- ✓ **No qualified driver** - Accommodation and transport costs for the vehicle and occupants and chauffeur hire if the only qualified driver is prevented from driving.
- ✓ **Customs duty** - Vehicle disposal costs outside the UK if vehicle deemed beyond economical repair and duty costs incurred on imported vehicles.
- ✓ **Spanish bail bond** - Guarantees provided to Spanish authorities following an accident involving your vehicle.
- ✓ **Legal expenses** - Legal costs and representation, to pursue a compensation claim against a negligent third party responsible for your death or injury or damage to your vehicle or for similar claims made against you.
- ✓ **Loss or damage to your tent** - When being used as your main accommodation, a replacement or Bed & Breakfast will be arranged.
- ✓ **Home car hire** - if your vehicle is unusable on your return home following a breakdown.
- ✓ **Essential telephone costs** - for calls made as a result of a breakdown during your journey.
- ✓ **Missed Motorail connection** - extra accommodation and transport costs if you are delayed due to failure of public transport or your vehicle is in an accident or breaks down and you do not get to your departure point on schedule.
- ✓ **General average indemnity** - contribution to charges incurred.



What is not insured?

- ✗ Any costs that we have not authorised.
- ✗ The cost of replacement parts.
- ✗ More than the maximum benefit limits (and sub limits when these apply) shown in each section.
- ✗ Claims where your vehicle has not been serviced or maintained according to the manufacturers recommendations.
- ✗ Pre-existing vehicle faults.
- ✗ Claims where you cannot provide sufficient supporting evidence.
- ✗ Claims that are caused as a direct or indirect result of something you are claiming for such as loss of earnings as a result of being delayed in returning.
- ✗ Any journey solely in the UK.
- ✗ Claims arising from filling the insured vehicle with the incorrect or contaminated fuel.



Are there any restrictions on cover?

- ! Cover is only available to residents of the UK, Channel Islands or Isle of Man.
- ! Certain aspects of cover may be restricted according to the age of the driver.
- ! Your policy may contain a limit on the vehicle type, age, seating capacity, size and weight of the vehicle.
- ! There is a limit on the length of the journey that can be covered.
- ! There are General Conditions that you have to meet for cover to apply.
- ! General exclusions apply to the whole policy and each section contains exclusions specific to that section.



Where am I covered?

Cover only applies for journeys to Continental Europe. Cover in the UK only applies up to 7 days prior to departure or while in transit to or returning from, Continental Europe.



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim, always contact us first before making arrangements of your own.
- You should take reasonable care to protect yourself and your vehicle against accident, injury, loss and damage and to minimise any claim.



When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you at the time of purchase of this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



How do I cancel the Contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, please use the contact details provided in the policy.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.