Breakdown Cover

Insurance Product Information Document

Company: **One Insurance Limited** Product: **Breakdown**

One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission (company number 123555) and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (998980)

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

What is this type of insurance? This breakdown membership covers breakdown recovery for your vehicle.

What is insured?

Basic Breakdown

Up to 2 callouts per year, £20 excess per claim.

- ✓ **Roadside assistance** – Assistance where the vehicle breaks down due to an electrical or mechanical fault.
- ✓ **Recovery** – Recovery to the nearest garage, your home or chosen destination up to 10 miles away. Charged at £3 per mile after 10 miles
- ✓ **Wheel Changes** – Changing wheels at the roadside, burst tyres and puncture assistance with an additional excess of £35
- ✓ **Any Insured Driver** – Any driver who is insured to drive the vehicle is covered. As long as they have your permission

Enhanced Breakdown

Unlimited callouts per year with no excess, all Basic Breakdown cover, with the addition of:

- ✓ **Roadside assistance** – Assistance where the vehicle runs out of fuel or charge
- ✓ **Recover** – Onwards destination cover up to the cover limit of the policy (including all applicable costs)
- ✓ **Wheel Changes** - £0 excess for wheel changes
- ✓ **Home start** – Assistance where your vehicle breaks down within 0.5 miles of your home
- ✓ **Misfuelling** – Recovery to a garage when you put the incorrect or contaminated fuel in the vehicle

Ultimate Breakdown

All the cover of Basic and Enhanced Breakdown with the addition of:

- ✓ **Misfuelling** – We will also cover the cost of repairing the vehicle following a mis-fuel
- ✓ **Loss of Keys** – We will take you to the closest repairer or the location of the spare keys

What is not insured?

- ✗ Labour charges of more than one hour
- ✗ The cost of replacement parts or materials used
- ✗ Broken glass
- ✗ Campervans or vehicles modified to be lived in
- ✗ Loss or damage to the contents of your vehicle
- ✗ Any damage or breakdown found to be intentional or malicious
- ✗ Vehicles used for hire or reward, motor racing, rallies, private hire, speed or endurance testing
- ✗ Any repairing, replacing, or re-programming of keys
- ✗ Storage charges incurred as a result of the breakdown
- ✗ Vehicles over 3.5 tonnes gross laden weight, or 4.25 tonnes for electric vehicles

Are there any restrictions on cover?

- ! **Basic Breakdown** – You must pay a £20 excess per claim
- ! **Basic Breakdown** – We will only cover up to 2 callouts
- ! **Caravan/trailer recovery** – You must pay an additional £80 excess per claim.
- ! You must report your breakdown as soon as possible
- ! The maximum payable for any claim from any one breakdown is £500
- ! When attending an incident and there is a pet on board they may be extended wait times

Where am I covered?

✓ Except where we say otherwise your insurance applies in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

What are my obligations?

- The payments on your insurance policy must be up to date
- You must keep your vehicle serviced and in good condition
- Your vehicle must have a valid MOT and Tax
- You must take action to fix any problem our agents discover
- Where safe to do so, you must stay with your vehicle and be present when the recovery agent arrives

When and how do I pay?

You will pay your insurance broker in full or in monthly instalments. Your insurance broker will explain the payment options available to you.

When does the cover start and end?

For your cover start and end date please refer to your policy documents.

How do I cancel the contract?

If you want to cancel your breakdown service, you need to contact your insurance broker.

You are entitled to cancel your policy up to 14 days from the start of your policy with a full return of your premium. If you have had a claim, you will still need to pay the premium in full.

If your cover has not yet started, you will receive a full refund.

If after 14 days you wish to cancel, you can still cancel the breakdown cover; however, no refund is available.