Breakdown Recovery Insurance

Insurance Product Information Document

Product: Business Policy

Company: International Breakdown Ltd trading as National Breakdown

International Breakdown Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 313459

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will arrange and pay for the costs for a Vehicle Recovery or other appropriate operator to attend roadside where your vehicle is immobilised or rendered unroadworthy as a result of mechanical or electrical breakdown and, if necessary, transport the vehicle and passengers to the nearest suitable repairer or, depending upon the cover level purchased, to your intended destination or home or base address.

What is insured?

- ✓ Assistance at the roadside where we will attempt to repair or mobilise your vehicle.
- ✓ Recovery to an appropriate repairer or your home or base within 25 miles if a repair is not possible at roadside.
- ✓ Where a local repair cannot be made, recovery of your vehicle and passengers to your intended destination or home or base address whichever is nearer, providing the appropriate premium has been paid.
- ✓ Message relay to family, friends or associates
- ✓ Cover throughout specified European territories where this extension has been purchased subject to evidence of pre-booked travel arrangements
- ✓ Service available at your home or base address where this extension has been purchased
- ✓ Alternative transport or overnight accommodation, depending upon the cover level purchased
- ✓ Assistance for caravans or trailers accompanying the vehicle at the time of incident

What is not insured?

- ✗ Any incident pre-existing the policy or that occurs within the first 2 calendar days of the policy purchase date
- ✗ Incidents caused by a road traffic collision or accidental damage
- ✗ The Excess amount payable in relation to each approved incident as detailed on the policy schedule
- ✗ The cost of replacement fuel or spare parts
- ✗ The cost of any repairs where the vehicle is taken to a garage
- ✗ Assistance or recovery where the vehicle is not readily and safely accessible, is partly buried in snow, mud or sand, or has left the highway
- ✗ Any incident attributable to a lack of maintenance to the vehicle
- ✗ Long distance recovery or repatriation where the vehicle can be made roadworthy local to the incident
- ✗ Vehicles up to 3500 kg GVW: Assistance in the event of a puncture unless you have a serviceable spare wheel and tyre (and locking nut removal key) and/or other equipment as specified by the vehicle manufacturer (such as puncture repair aerosol kit)
- ✗ Any incident caused by a deliberately careless or negligent act by you
- ✗ Assistance at the roadside in excess of 1 hour (3 hours if vehicle is over 3500 kg GVW).
- ✗ Claims as a result of lost, broken or locked-in keys
- ✗ Repatriation of vehicles over 3500 kgs
- ✗ Use of the vehicle as a taxi or as a private hire vehicle

Are there any restrictions on cover?

- ! Any temporary repair made at roadside must be made permanent by you. We will only pay once for an incident.
- ! We will only cover 4 claims in total per vehicle with a maximum of 2 for the same fault in a 12 month period or 1 claim for a European Single Trip policy, to a maximum of £2,000 per incident.
- ! Evidence of pre-booked travel arrangements will be required in the event of an incident in Europe.

Where am I covered?

- ✓ Cover is offered for your home, base or business address and within the UK and European geographical limits where the appropriate premium has been paid.

What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation

When and how do I pay?

Your premium is a one-off payment. Payment may be made by debit or credit card, PayPal, cheque or bank transfer

When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents. No claims can be made within the first 48 hours of the policy start date

How do I cancel the contract?

Return your policy to the selling agent within 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full less a cancellation fee of £25. Thereafter you may cancel cover at any time by writing to us, however no refund of premium will be payable.

national breakdown