

Vehicle Breakdown Cover Insurance

Insurance product information document



Company: ARAG Legal Expenses Insurance Company Ltd

Product: Roadside Assistance and Nationwide Recovery Cover- UK

This insurance is underwritten by ARAG Legal Expenses Insurance Company Ltd. Registered in England and Wales. Registered Company Number: 103274. Registered office address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202106.

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. For full and complete terms and conditions, please refer to your Optional Extras Policy Schedule.

What is this type of insurance?

This vehicle breakdown insurance cover is an insurance policy that provides roadside assistance and recovery when your vehicle unexpectedly suffers a breakdown in the Territorial Limits (UK).



What is insured?

- ✓ Roadside Assistance:
 - up to 60 minutes roadside labour.
- ✓ Breakdowns following an electrical or mechanical failure, flat battery, misfuel lack of fuel or puncture to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Nationwide Recovery.
- ✓ Alternative Transport:
 - up to £250 towards the reasonable cost of alternative transport or hire an 'economy' class vehicle;
 - up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
- ✓ Emergency Overnight Accommodation:
 - up to £150 for a lone traveller or £75 per person for one night for you and your passengers. The maximum payment per incident is £500.
- ✓ Key Assist:
 - if you lose, break, or lock your keys within your vehicle, callout and mileage back to recovery operator's base or your proffered destination if closer.
- ✓ Message Service:
 - two messages to your home or place of work.
- ✓ Caravans and Trailers:
 - maximum length 7 metres/23 feet (not including the length of the A-frame and hitch) recovered with the vehicle at no extra cost.



What is not insured?

- ✗ Vehicle not listed on your Optional Extra Policy Schedule as being eligible for breakdown cover.
- ✗ Home Assist:
 - assistance at registered home address or a quarter (1/4) mile radius from registered home address.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ Assistance following an accident, theft, fire, or vandalism.
- ✗ Cost of specialist equipment.
- ✗ Vehicles used for motor racing, rallies, rental, hire, courier services or any contest or speed trial or practice for any of these activities.
- ✗ Vehicles used for public or private hire.
- ✗ Faults with electrical windows/windcreens or locks not working.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ The cost of draining or removing contaminated fuel.
- ✗ Claims not notified and authorised prior to expenses being incurred.



Are there any restrictions on cover?

- ! Claims totalling more than £15,000 in any one period of cover.
- ! Recovery must take place at the same time as the initial callout.
- ! Subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless the vehicle has been fully repaired at a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage.
- ! Any claim within 24 hours of the time the policy is purchased.
- ! The transportation of livestock (including dogs) will be at the discretion of the recovery operator.



Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.



What are my obligations?

- The vehicle must be maintained in a roadworthy manner and if required, have a valid MOT certificate and valid car tax.
- Should your policy details change, e.g. vehicle, you will notify us as soon as possible.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and/or initiate criminal proceedings.
- Guard your safety at all times but remain with or nearby the vehicle until the recovery operator arrives.
- If your vehicle requires recovery, you must immediately inform us of the address you would like the vehicle taken to.
- It is your responsibility to ensure personal possessions are removed prior to your vehicle being recovered.
- Ensure your mobile phone is available to accept calls at all times in case we need to contact you.



When and how do I pay?

Policy Expert will advise you the methods by which you can pay your premium



When does the cover start and end?

For your period of cover, please refer to your Optional Extra Policy Schedule.



How do I cancel the contract?

Cancellation of your policy can occur at any time during the policy term. However, refunds are only applicable within the first 14 days, providing no claim has been made. You can cancel your contract by calling Policy Expert on 0330 0600 602.