

Insurance Product Information Document

Company: Newline Insurance Company Ltd

Product: Private Car Roadside Assistance Insurance

Newline Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference No. 435028).

This document provides a summary of the key information relating to this Private Car Roadside Assistance Insurance Policy. The full terms, conditions, limitations, and exclusions of your insurance can be found in the policy document, which is available on request from [Bettersafe.com](https://www.bettersafe.com). The level of cover (European or European Plus) is detailed on the policy schedule. Other pre-contractual information is also available from [Bettersafe.com](https://www.bettersafe.com).

What is this type of Insurance?

This insurance is designed to help you out if your vehicle breaks down. We provide a 24-hour, 365 day a year service through our network of recovery operators. Having Roadside Assistance insurance means that if your vehicle stops working and needs repairs, you can call your breakdown provider to help fix the problem.

This policy provides cover as listed below for the individual or individuals named on the policy schedule whilst traveling in any eligible vehicle that this policy covers.

**What is Insured?****European Cover**

- ✓ Includes Roadside Assistance abroad and Nationwide Recovery – cover within the territorial limits (UK)
- ✓ Pre-Departure Cover, Alternative Travel Cover, or Overnight Accommodation as an alternative to recovery
- ✓ Caravan & Trailer cover
- ✓ Key Cover and Misfuelling Assist
- ✓ Redelivery Cover
- ✓ Driver Illness or Injury Cover
- ✓ Message Services
- ✓ Six Callouts per insured vehicle in any one period of insurance.
- ✓ Shipping of Spare Parts
- ✓ European Cover for up to 90 days per trip.

European Plus

- ✓ Same benefits as European Cover above
- ✓ Home Assist - Cover within 1 mile of your home address.

**What is not Insured?**

- ✗ Any fault that was present before the inception of the policy.
- ✗ Any breakdown caused by your failure to maintain your vehicle in a roadworthy condition.
- ✗ Any claim where the vehicle is deemed to be illegal or untaxed or uninsured or dangerous to transport.
- ✗ Claims relating to a previous fault where a full repair has not been undertaken.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ The cost of fuel, oil, or any insurance/excess in relation to a claim for a hire vehicle.
- ✗ Specialist equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
- ✗ Assistance following an accident, theft, fire or vandalism.

**Are there any restrictions on cover?**

- ! You must be a permanent resident of the UK and be 18+ years of age on the date of purchase of your policy.
- ! Vehicles must be registered to and ordinarily kept at an address within the UK.
- ! All breakdowns must occur within the territorial limits shown in your policy schedule.
- ! Any claim within 24 hours of the time the policy is purchased.
- ! Excluded vehicles:
 - ! Any caravan/trailer where the total length exceeds 7 metres/23 feet.
 - ! Breakdowns or accidents to the caravan or trailer itself.
- ! The transportation of livestock (including dogs) will be at the discretion of the recovery operator.

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Where am I covered?






European Cover/European Cover Plus

This insurance covers you in the United Kingdom of Great Britain and Northern Ireland, and the Isle of Man, plus cover in Europe for up to 90 days per trip. Full details can be found in the policy wording under Section 5: What is Covered – Europe.



What are my obligations?

Your obligations include, but are not limited to:

-  You are required to abide by the terms and conditions in your policy documentation.
-  You must answer any questions to the best of your knowledge or belief as this could affect the cover under your policy or any claim you might make.
-  You must first pay the excess and any associated costs, fees or charges as the first part of your claim.
-  Contact our Rescue-Coordinator as soon as possible in case of an incident or breakdown.
-  If you make a claim, you must adhere to Section 9: General Conditions in the policy wording.



When and how do I pay?

You will need to pay for your insurance at the time of purchase of your policy. Payment is accepted via credit/debit card.






When does the cover start and end?

The cover lasts for one year, the dates of cover are specified on your policy schedule. Your policy is renewable each year for another 12 months.



How do I cancel the contract?

-  If this cover does not meet your needs, please contact [Bettersafe.com](https://www.bettersafe.com).
-  You may cancel your policy inside the cooling-off period (within 14-days of purchasing your policy) and receive a full refund of your premium as long as you have not made a claim and do not intend to make a claim.
-  If you want to cancel your policy after the 14-day cooling-off period, you will receive a proportionate refund based on the amount of time left before the expiry of your policy. You will also be charged a £5 administration fee. No refund will be given if you have made a claim in the current period of insurance.