

# Breakdown Insurance

## Insurance Product Information Document

Company: Bettersafe.com

Product: Roadside Assistance Breakdown Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

### What is this type of Insurance?

This Road Rescue Personal Breakdown 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?

##### Economy Cover

- ✓ Includes Roadside assistance and Local Recovery
- ✓ Alternative Travel Cover
- ✓ Overnight accommodation or alternative travel as an alternative to recovery
- ✓ Caravan & Trailer cover
- ✓ Key Cover
- ✓ Misfuelling Assist
- ✓ Redelivery Cover
- ✓ Driver Illness or Injury Cover
- ✓ Message Services

##### Economy Plus- UK

- ✓ Same benefits as Economy Cover
- ✓ Home Assist - Cover within 1 mile of your home address

##### Nationwide Cover-UK

- ✓ Same benefits as Economy Cover
- ✓ Nationwide Recovery – cover within the territorial limits (UK)

##### Nationwide Plus Cover – UK

- ✓ Same benefits as Nationwide Cover
- ✓ Home Assist – Cover within 1 mile of your home address

##### European Cover

- ✓ Same benefits as Nationwide Cover
- ✓ Pre-Departure Cover
- ✓ Alternative Transport Abroad
- ✓ Emergency Overnight Accommodation Abroad
- ✓ Shipping of Spare Parts
- ✓ European Cover for up to 90 days

##### European Plus Cover

- ✓ Same benefits as European Cover
- ✓ 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
- ✗ More than six **callouts** per insured **vehicle** in any one **period of insurance**. Should **you** change **your vehicle** midterm, the number of **callouts** provided to the previous **vehicle(s)** will be carried forward.
- ✗ Any claim within 24 hours of the time the policy is purchased
- ✗ Any false or fraudulent claims.
- ✗ Excluded vehicles: -
  - A) Any caravan/trailer where the total length exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the vehicle with a standard 50mm tow ball-coupling hitch.
  - B) Breakdowns or accidents to the caravan or trailer itself



#### Are there any restrictions on cover?

- ✗ Vehicles must be registered to and ordinarily kept an address within the **territorial limits (UK)**, and you must be a permanent resident within the **territorial limits (UK)**
- ✗ All breakdowns must occur within the territorial limits
- ✗ The transportation of livestock (including dogs) will be at the discretion of the recovery operator. We will endeavour to help arrange alternative transport, but you will need to pay for this service immediately by credit or debit card.

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The full details of the cover and exclusions are explained in the policy Document.



### Where am I covered?

#### Economy Cover/ Economy Cover Plus/Nationwide Cover/ Nationwide Plus Cover

The United Kingdom, the Isle of Man and the Channel Islands

#### European Cover/ European Plus Cover

The United Kingdom, the Isle of Man and the Channel Islands plus cover in Europe for up to 90 days (refer to policy wording for countries)



### 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.



### When and how do I pay?

- Payment for your insurance must be made before cover commences and is paid annually.
- You pay via credit/debit card.



### When does the cover start and end?

The cover lasts for one year and the dates of cover are specified in your policy schedule.



### How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date 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. You can cancel at any time after the 14-day cooling off period however, no refund will be issued.

### Your Insurer

This insurance is arranged by [Bettersafe](https://www.bettersafe.com) and [Bettersafe.com](https://www.bettersafe.com) a trading name of Commercial and General Limited & underwritten by Newline Insurance Company Ltd registered in England and Wales under Company registration number 04409827 and whose registered office is Corn Exchange, 55 Mark Lane, London, EC3R 7NE. We are also authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm reference number 435028). You can visit the Financial Services Register, which is a register of all authorised financial services firms in the UK, at [www.fca.org.uk/register](https://www.fca.org.uk/register)

### Making a Claim

If you have broken down and need to notify us of a claim, please call our claim handler Call Assist on 0800 206 2631 or if you breakdown whilst traveling in Europe, please call the claims administrator on 0044 1206714356.