

# Breakdown Insurance

## Insurance Product Information Document

### Company: Mulsanne Insurance Company Limited

Licensed by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services (Insurance Companies Act) 1987.

### Product: Mulsanne Motor Assistance UK & Europe

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

#### What is this type of Insurance

This Motor Assistance insurance policy provides breakdown and recovery services for your vehicle in the United Kingdom (UK) and specified countries in Europe. Call Assist provide these services on behalf of Mulsanne Insurance Company Limited.



#### What is Insured?

- ✓ Roadside assistance and recovery services in the United Kingdom (UK) and Europe.
  - ✓ Alternative Driver: if the only driver is declared medically unfit to drive we will pay for a qualified driver to drive your vehicle and passengers to your home address.
- COVER IN THE UNITED KINGDOM (UK) only**
- ✓ Homecall: assistance and recovery from your home address.
  - ✓ Alternative travel over 50 miles from home: If we cannot get your vehicle going on the day we have been contacted:
    - car hire up to 1600cc for 48 hours; **OR**
    - pay up to £100 for one night bed and breakfast accommodation plus up to £40 travel expenses to collect your vehicle the following day.
  - ✓ Accident Hospitalisation: up to £1000 for family members to visit if you are hospitalised following an accident over 50 miles from your home address.
  - ✓ Misfuelling: recover your vehicle to a place where your tank can be drained and flushed and pay for 10 litres of correct fuel, and also pay for mechanical damage as a direct result of the misfuelling.
- COVER IN EUROPE**
- ✓ Pre-booked trips to Europe: if your vehicle cannot be repaired prior to departure date, pay up to £750 to either hire a car or for re-booking costs for sea-crossings.
  - ✓ Trips to Europe: costs to transport you, your luggage and vehicle back to the UK, and pay for replacement parts from the UK if cannot be repaired or sourced locally.



#### What is Not Insured?

- ✗ Cost of parts, oil, keys or other material to repair your vehicle or for any additional labour other than at the scene of the incident.
- ✗ Any vehicle whose registration number we are not aware of.
- ✗ Major repairs including but not limited to faulty brakes, steering, or where the vehicle has not been correctly maintained.
- ✗ Fines, penalties, tolls, unclamping charges.
- ✗ If vehicle is immobilised by floods, snow, sand or mud or where we have no rights of access.
- ✗ Misfuelling if outside of the United Kingdom.
- ✗ Trips to Europe – if you have purchased the policy less than 10 days before the start of your planned trip.
- ✗ Vehicle recovery if it would be dangerous or illegal.
- ✗ Vehicles over 20 years old.
- ✗ Vehicles used for hire and reward purposes.



#### Are there any restrictions on cover?

- ! This policy covers SIX call outs for assistance or recovery.
- ! Misfuelling (UK only): up to £250 to drain/flush tank and up to £2500 for mechanical damage as a direct result of misfuelling.
- ! Assistance in Europe: roadside assistance costs up to £250 OR if the vehicle cannot be repaired on the same day then costs up to £750 for additional transport costs, hire or equivalent vehicle or overnight accommodation costs.
- ! Vehicles must be owned by you, or a member of your family and kept at your home address.



#### Where am I covered?

- ✓ Countries within the United Kingdom (UK), and countries within the European Union (EU) and Andorra, Bosnia Herzegovina, Macedonia, Norway, Serbia, Switzerland, Turkey in Europe and Uskudar.



#### What are my obligations?

- To provide correct and up to date vehicle and home address information, and that all information provided is correct and complete to the best of your knowledge
- Take reasonable steps to prevent or minimise the risk of any breakdown, and to make repairs to your vehicle where necessary.



#### When and how do I pay?

To the Insurance Broker, Agent or Intermediary who acting on your behalf has placed this insurance with us.



#### When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your policy schedule



#### How do I cancel the contract?

Contact us or the Insurance Broker, Agent or Intermediary who acting on your behalf placed this insurance with us. If you cancel your policy within the first 14 days we will refund your premium as long as no claim has been made. If you decide to cancel your policy after 14 days then no refund of premium is due.