

Motor Vehicle Breakdown Cover



Insurance Product Information Document

Company: Protect Insurance PCC Ltd – Cell Universal **Product: Motor Vehicle Breakdown**

Protect Insurance PCC Ltd is established as a Protected Cell Company for the purposes of the Protected Cell Companies Act 2011 of Gibraltar (as amended) and is authorised as an insurance company under the Financial Services Act 2019 of Gibraltar by the Gibraltar Financial Services Commission. Cell Universal is a separate protected cell of Protect Insurance PCC Ltd.
Registered Office: 5/5 Crutchett's Ramp, Gibraltar GX11 1AA

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in any way. Full information on the product is provided in the policy wording document, which should be read alongside your policy schedule.

What is this type of insurance?

This insurance policy provides for Roadside Assistance if you breakdown whilst driving your motor vehicle away from your home address, and recovery of the vehicle if needed. If you purchase the additional Home Cover, then assistance can also be provided at your home.

If you purchase Personal Cover, then you will also be covered whilst driving any other vehicle or as a passenger.



What is insured?

1a – Local Recovery:

- ✓ Within the UK, we will instruct a motor specialist to attend your motor vehicle and provide 60 minutes of assistance to affect a repair if possible.
- ✓ If a repair is not possible on the same day, then we will arrange to move your vehicle and passengers within a 15-mile radius to a single destination – e.g. a garage or your home address.
- ✓ We will also recover a trailer or caravan with your vehicle, providing the trailer or caravan is fitted to our specification (see our policy wording for full details).
- ✓ Payment up to £250 to drain and flush your vehicle's fuel in the event the fuel tank is filled with the incorrect type of fuel.
- ✓ A wheel change if you have a spare wheel or tyre available, or recovery to a garage if a spare is not available.
- ✓ In the event of lost, broken or keys locked within your vehicle, you will be recovered to a local garage.

1b – National Recovery:

- ✓ All Local Recovery product benefits, plus:
- ✓ If a repair is not possible on the same day, then we will arrange to move your vehicle and passengers to a single destination – e.g. a garage or your home address within the UK.
- ✓ Combined benefits offered up to £500 to cover either car hire, and/or onward travel, and/or emergency overnight accommodation.

1c – UK & European Recovery:

- ✓ All Local and National Recovery product benefits, plus:
- ✓ Within Europe, we will instruct a motor specialist to attend your motor vehicle and provide 60 minutes of assistance to affect a repair if possible.
- ✓ If a repair is not possible on the same day, then we will arrange to move your vehicle and passengers to a single destination – e.g. a suitable garage.
- ✓ Combined benefits offered up to £600 to cover either car hire, and/or onward travel, and/or emergency overnight accommodation.
- ✓ Repatriation of you, your vehicle, passengers, and luggage to the UK if your vehicle cannot be repaired by your intended return.

1d – Home Cover:

- ✓ Breakdown assistance at or within a quarter of a mile of your home address.



What is not insured?

All levels of cover:

- ✗ Repairs exceeding 60 minutes at the roadside.
- ✗ Costs of any parts or labour incurred at the garage to repair your vehicle.
- ✗ Breakdowns or accidents to a caravan or trailer.
- ✗ The cost of supplying a spare wheel or tyre if you don't have one.
- ✗ Claims arising out of the use of the insured vehicle in connection with racing, rallies, trials, competitions of any kind, hire, public hire, private hire, courier, or delivery services, unless agreed in advance with us.
- ✗ Any costs or expenses not authorised by us prior to being incurred.
- ✗ Subsequent callouts for any symptoms related to a claim which has been made within the last 28 days unless your vehicle has been fully repaired at a suitable garage.

1a – Local Recovery:

- ✗ Claims outside of the UK.
- ✗ Any breakdown occurring at or within a quarter of a mile radius/straight line from your home address.
- ✗ Recovery of your vehicle and passengers to a destination 16 miles or more from the scene of the breakdown.

1b – National Recovery:

- ✗ Claims outside of the UK.
- ✗ Any breakdown occurring at or within a quarter of a mile radius/straight line from your home address.
- ✗ Car hire, public transport or accommodation claims exceeding the limit of £500 inclusive of VAT.

1c – UK & European Recovery:

- ✗ Claims outside of Europe.
- ✗ Where the vehicle has been outside of the UK for 91 days or more in any period of insurance, or single trips of 32 days or more.
- ✗ Car hire, public transport or accommodation claims exceeding the limit of £600 inclusive of VAT.

1d – Home Cover:

- ✗ Recovery of you and your vehicle to a destination 16 miles or more from the scene of the breakdown.



Are there any restrictions on cover?

- ! Recovery of the vehicle outside the territorial limits purchased.
- ! No cover is provided within three hours of the effective time and date of the policy, except where the policy was purchased at least 24 hours before the effective time and date.
- ! Total claims costs exceeding £10,000 during the period of insurance will not be covered.
- ! There is no cover for any insured incident which happens outside the period of insurance.
- ! Any claim or liability under the policy will be met from the cellular assets attributable to Cell Universal. However, the non-cellular assets of Protect Insurance PCC Ltd may also be used to satisfy any claim or liability of Cell Universal in the event of the exhaustion of the assets attributable to Cell Universal.



Where am I covered?

- ✓ This policy will provide cover for vehicle breakdowns in the United Kingdom - Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.
- ✓ If you have purchased European Recovery, you are also covered in the following countries: the following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland.



What are my obligations?

- The insurer will be entitled to take over and conduct at their expense in your name, legal proceedings to recover for the insurer's own benefit any payment made under this policy. You must give the insurer all the reasonable help and information they need.
- All claims must be reported to us immediately.
- The driver of the vehicle must remain with or nearby the vehicle until help arrives.
- You must provide accurate vehicle location details.



When and how do I pay?

You must pay the premium to your insurance intermediary on demand.



When does the cover start and end?

Cover starts and ends from and to the time and date shown on your policy schedule.



How do I cancel the contract?

You can cancel this policy within 14 days (the Cooling-off Period) from the date you receive the policy. If cancellation is before the start of the period of insurance, then a full refund will be made. Where the period of insurance is more than 30 days, if cancellation is requested after the period of insurance has begun, then a full return of the premium will be given, providing there has been no claim during the cover period that you are aware of.

If you wish to cancel the policy after the 14-day cooling-off period, then a refund will be calculated based on the number of days cover remaining on your policy.

To cancel your policy, you must get in touch with your insurance intermediary, where you purchased this policy, or with us.