



keyfacts[®]



Breakdown Recovery

Policy Key Facts

Breakdown Cover Policy Summary

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Some important facts about your Breakdown insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule. Please read your policy booklet carefully and review it periodically to make sure this cover continues to meet your needs.

Insurer : Inter Partner Assistance SA

Your cover is valid for one year

Significant Features and Benefits

Significant and unusual exclusions or limitations

Relevant section in the policy document

Roadside Assistance + Local Recovery in the UK

If your vehicle is immobilised by a breakdown we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.

Transport to a local garage is for the vehicle, driver and up to 6 passengers.

Section A

Nationwide Recovery in the UK

If your vehicle cannot be repaired at the roadside or at a local garage the same day we will arrange one of the following:

1. For the vehicle, driver and up to 6 passengers to be taken to your destination or home;
2. Bed and breakfast accommodation for one night;
3. Hire of another vehicle;
4. Emergency driver.

1. Within the UK only.
2. Limited to a maximum of £40 per person (£280 in total).
3. The hire vehicle is only up to 1100cc for a period of 24 hours.
4. A medical certificate is required before this benefit is provided.

Section B

Home Recovery in the UK

If your vehicle is immobilised by a breakdown at or within a one mile radius of your home we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.

Transport to a local garage is for the vehicle, driver and up to 6 passengers.

Section C



Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
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European Assistance

If your vehicle is immobilised by a breakdown in Europe (including the UK part of your journey) we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes:

1. Delivery of replacement parts.
2. Alternative travel arrangements.
3. Emergency car hire.
4. Emergency accommodation.
5. Emergency driver.
6. Vehicle recovery to the UK.

Your vehicle must be under 11 years old at the time of the breakdown for European Assistance cover to apply. Transport to a local garage is for the vehicle, driver and up to 6 passengers. Labour charges and parts up to £200 are included to make your vehicle secure following theft or attempted theft of the vehicle.

1. The cost of the parts is not covered.
2. Travel for you and your passengers to your intended destination
3. Car hire up to £70 per day and £750 in total.
4. B&B expenses up to £30 per person per day and £500 in total
5. A medical certificate is required before this benefit is provided.
6. If your vehicle is not repaired before your planned return to the UK, cover includes transport costs to get you, your passengers and your vehicle home.

Section D

Legal Services and Uninsured Loss Recovery

Legal advice in respect of your motor vehicle and assistance if you are in an accident that is not your fault

Operated by Inter Partner Assistance on behalf of Warranty Direct Limited with an Indemnity Limit of £50,000

Section E,
Section F

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
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Misfuelling in the UK (continued over page)

- Draining and flushing the fuel tank on site using a specialist roadside vehicle or
- You will be responsible for paying any costs in excess of £250 per claim.
- Fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel.
- Where misfuelling occurs outside the UK.

Section G



Breakdown Cover Policy Summary

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
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Misfuelling in the UK (continued)

Section G

- Recovery of the vehicle, the driver and up to six passengers to the nearest repairer to drain and flush the fuel tank.
- Replenishing the fuel tank with 10 litres of the correct fuel.
- Up to a maximum value of £250 per claim.
- Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum;
- Mechanical or component damage to your vehicle whether or not caused as a result of misfuelling or the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained.
- Any defect which is deemed NOT to be a direct result of misfuelling or a defect which existed before the incident of misfuelling.
- Any vehicle or vehicles other than the vehicle or vehicles listed on the policy schedule.
- Anything mentioned in the general exclusions. (Please see section H.)

Cancellation Right

We hope you are happy with the cover this policy provides. If you find that the cover does not meet your needs, contact 0330 123 3971 within 14 days of receipt of this document and Warranty Direct Limited will arrange to cancel your policy and refund your premium. If you wish to cancel this policy after 14 days please contact us and we will do this for you. We will not refund any premiums outside the 14 days initial cancellation period. We may cancel this policy by giving you fourteen days notice by recorded delivery to your last known UK address if you: make or try to make a fraudulent claim under your policy;

are abusive or threatening towards our staff; or repeatedly or seriously break the terms of this policy.

Making a Claim

If you need Breakdown Assistance in the UK, please call: 0330 123 3972 or 00 44 1737 815 031 if you require European Breakdown Assistance. You should have the following information available: Vehicle registration number, Your name and home post code, Your policy number, Vehicle make, model and colour, Your location, An indication of the nature of the problem.

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to;

The Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey. RH1 1PR, UK. Telephone 01737 815215.

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service. Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).

IMPORTANT: for Breakdown Assistance or Legal Advice please call: **0330 123 3972**

Administration: 0330 123 3971 | **Fax:** 0330 123 3505 | **Email:** info@warrantydirect.co.uk | **Web:** www.warrantydirect.co.uk

Warranty Direct Limited, Quadrant House, 20 Broad Street Mall, Reading, RG1 7QE.

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