

# Vehicle Breakdown Insurance Cover

## Insurance Product Information Document



Company: Smart-Cover

Product: Motor Breakdown Cover

Smart-Cover is a trading name of Smart-Cover Direct Limited, an Appointed Representative of Asurit Limited who is authorised and regulated by the Financial Conduct Authority (FCA) Smart-Cover Direct Limited Reference Number: 600428

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 in any way. For full and complete terms and conditions, please refer to your Policy Documentation.

### What is this type of insurance?

This vehicle breakdown insurance cover is an insurance policy that provides roadside assistance and recovery when your vehicle unexpectedly suffers a breakdown in the Territorial Limits (UK) or Territorial Limits (Europe).



#### What is insured?

- ✓ Roadside Assistance.
- ✓ An electrical or mechanical failure, lack of fuel, misfuel, flat battery, accident or puncture to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Alternative Transport:
  - Territorial Limits (UK): up to £250 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc to allow you to complete your original journey; also
  - up to £150 towards the cost of alternative transport for one person to return and collect the repaired vehicle.
  - up to £200 towards the cost of alternative transport for two people to return and collect the repaired vehicle.
- ✓ Emergency Overnight Accommodation:
  - Territorial Limits (UK): up to £150 for a lone traveller or £75 per person towards the cost of overnight accommodation including breakfast for the passengers whilst your vehicle is being repaired. The maximum payment per incident is £500.
- ✓ Caravan and Trailers:
  - fitted with a standard 50mm tow ball coupling hitch and does not exceed 7 metres/23 feet in length (not including the length of the A-frame and hitch), your caravan/trailer will be recovered with your vehicle at no extra cost.
- ✓ Key Assist:
  - if you lose, break, or lock your keys within your vehicle, callout and mileage back to the recovery operator's base or home address if closer.



#### What is not insured?

- ✗ Alternative Travel or Overnight Accommodation within the Territorial Limits (UK) if the breakdown occurs within 20 miles of your registered home address.
- ✗ Any trip which is planned to or subsequently exceeds 90 days (within territorial limits Europe).
- ✗ Service where repatriation costs exceed the market value of the vehicle.
- ✗ The cost of privately arranged towing from a European motorway exceeding £150.
- ✗ Storage charges unless incurred whilst we organise repatriation from the territorial limits (Europe).
- ✗ The cost of food (apart from breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ The cost of draining or removing contaminated fuel.
- ✗ Specialist Equipment.
- ✗ 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.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ Vehicles being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
- ✗ Repatriation if the vehicle can be repaired but you do not have adequate funds for the repair.
- ✗ Costs or expenses not authorised by rescue co-ordinators.

- ✓ Message Assist:
  - Two messages to your home or place of work.

### **National Cover - UK**

If you have purchased National Cover – UK Cover, it includes all of the same benefits as Local Cover - UK Cover, in addition to Home Assist and Nationwide Recovery..

- ✓ Home Assist:
  - assistance at your registered home address or within a one (1) mile radius/ straight line of your home address.
- ✓ Nationwide Recovery.

### **European Cover**

If you have purchased European Cover, it includes all of the same benefits as National Cover -UK Cover, in addition to European Assistance, Pre-Departure Cover, increased hire car and accommodation costs and shipping of spare parts.

- ✓ Recovery and Repatriation in Territorial Limits (Europe):
  - if the vehicle cannot be repaired within 48 hours or by your intended return, whichever is due to occur last, we will arrange and pay for the vehicle, you and the passengers to be transported either to your home address, or if you would prefer and it is closer, your original destination within the territorial limits (Europe)
- ✓ Territorial Limits (Europe): up to £500 towards the cost of alternative transport or a hire vehicle up to 1600cc to allow you to continue your trip whilst your vehicle remains unroadworthy; also
- ✓ Territorial Limits (Europe): up to £150 per person for one night towards the cost of overnight accommodation including breakfast for you and your passengers. The maximum Emergency Overnight Accommodation Abroad payment per incident is £1000.
- ✓ Pre-Departure Cover:
  - in the event of a breakdown within the Territorial Limits (UK) which occurs no more than seven days prior to a pre-booked trip to the Territorial Limits (Europe), then providing your vehicle cannot be repaired by your intended departure and we are immediately notified of the breakdown, we will reimburse up to £500 towards one of the following:
    - the rental of a hire vehicle which we deem is appropriate for your requirements for the purpose of carrying out your original trip within the Territorial Limits (Europe).
    - the cost of rebooking your original sea or motorail crossing to the nearest available date once your vehicle has been repaired.
- ✓ Arranging the shipping of spare parts:
  - where it is more efficient and cost effective to do so, we will pay the cost of shipping replacement parts to the repairing garage within Europe.



### **Are there any restrictions on cover?**

- ! Maximum six (6) claims per period of insurance.
- ! Claims totalling more than £15,000 in any one period of insurance.
- ! Any subsequent call outs for any symptoms related to a claim which has been made within the last 28 days where a permanent repair has not been carried out.
- ! Any claim within 24 hours of the time the policy is purchased.
- ! The vehicle must be registered to and ordinarily kept at an address within the
- ! Territorial Limits (UK) and you must be a permanent resident within the Territorial
- ! Any recovery must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.
- ! Vehicles must be located within the territorial limits (UK) when cover is purchased and commences.
- ! Repatriation to the Territorial Limits (UK) with in 48 hours of the original breakdown, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments you have made within the Territorial Limits (UK).



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey.
- ✓ The following European Countries:
  - Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.



## What are my obligations?

- The vehicle must be maintained in a roadworthy manner and if required, have a valid MOT certificate and valid car tax.
- Should your policy details change, e.g. vehicle, you will notify us as soon as possible.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and /or initiate criminal proceedings.
- If your vehicle requires recovery, you must immediately inform our Rescue Co-ordinator of the address you would like the vehicle taken to.
- It is your responsibility to ensure personal possessions are removed prior to your vehicle being transported.
- The driver of the vehicle must remain with or nearby the vehicle until help arrives.
- Emergency Overnight Accommodation and Alternative Transport will be offered on a pay/claim basis, which means that you must pay initially and we will send you a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from our Rescue Co-ordinator. The policy will only pay for a hire vehicle which we deem is appropriate for your requirements and is available at the time assistance is provided. We will only reimburse claims when we are in receipt of a valid invoice or receipt.
- Ensure you carry your V5C registration document and driver's license with you during your journey to the Territorial Limits (Europe).



## When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



## When does the cover start and end?

Your cover will take effect on the date stated in your Policy Documentation.



## How do I cancel the contract?

If you find this policy unsuitable, you can cancel this policy anytime by contacting us on 03333449559, you can also choose to send an email at [enquiries@smart-cover.co.uk](mailto:enquiries@smart-cover.co.uk) and if you wish to write to us, then please refer to the below address:

1st Floor, AGF House 3-5  
Rickmansworth Road, Watford, WD18 OGX.

Should you choose to cancel the policy within 14 days of receiving the policy documents or the start date of your policy (whichever is later), you will receive a full refund of any premiums paid and the cancellation will be effective immediate. This Policy will be cancelled on request once any outstanding payments have been received. If you have made a claim during the policy period, we reserve the right to deduct the cost of that claim from any refund of premium which is due to you. We will tell you if we are making this deduction.