

# Breakdown Insurance



## Insurance Product Information Document

Company: Wakam UK Limited

Product: NCI Roadside Assistance

Wakam UK Limited is a company registered in England and Wales with company number 14778827, having its registered office at 18th & 19th Floors, 100 Bishopsgate, London, United Kingdom, EC2N 4AG. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Firm Reference Number 995565.

This document provides a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

### What is this type of insurance?

This product provides up to one hour of breakdown assistance in the event of a breakdown that prevents you from driving your vehicle. If the vehicle cannot be repaired within this time it will, depending upon where it is located, be taken either to a local garage or to your home address or onward destination, whichever is closest if national recovery is selected. If European cover is selected, roadside assistance with local recovery to the nearest garage is provided in Europe.



### What is insured?

- ✓ Unlimited call outs.
- ✓ Vehicle based cover (if selected) – covers the vehicle(s) named on the schedule no matter who the driver is.
- ✓ Personal based cover (if selected) – covers the named individual(s) named on the schedule whether the driver or passenger of any vehicle.
- ✓ Roadside Assistance with Local Recovery – if you are more than a quarter mile radius from your home you will be provided with up to 1 hour breakdown assistance and recovery for up to 7 passengers including the driver to a local garage or single destination within 10 miles of the breakdown.
- ✓ National Recovery (if selected) – you will receive the same benefits as above, plus if the vehicle cannot be repaired the same working day (or following working day if the garage is closed), it will be recovered to your home or onward destination, whichever is closest. If we agree it is necessary, alternative transport or accommodation will be provided. See the Terms & Conditions for full details.
- ✓ European Recovery (if selected) – you will receive the same benefits as National Recovery whilst in the UK plus roadside assistance and recovery in Europe. Including cover for missed motorail or ferry departures.
- ✓ Home Assistance (if selected) – if you are at home or within a quarter mile radius of your home, you will receive the same cover as Roadside Assistance with Local Recovery.
- ✓ Recovery within 10 miles if you run out of fuel or charge.
- ✓ Within the UK only – misfuelling cover includes the drainage and disposal of incorrect or contaminated fuel, plus up to 10 litres of the correct fuel, including a recovery of up to 10 miles if needed.

**Selected options will be shown on your Schedule of Cover**



### What is not insured?

- ✗ Breakdowns that occurred prior to the start of your cover.
- ✗ Breakdowns that occur due to misfuelling the vehicle in Europe.
- ✗ Repair and labour costs other than the 1 hour of roadside assistance, including the cost of replacement parts.
- ✗ Any costs of further assistance once the vehicle is at a garage able to undertake the repairs within the agreed timescale applicable to your level of cover.
- ✗ Specialist equipment charges including, but not limited to, winches, cranes, dollies and skates used for non standard recoveries.
- ✗ Breakdowns where a permanent repair has not been taken following a previous breakdown or temporary repair, unless in transit immediately following a temporary repair to a repairing garage.
- ✗ Any claim where the vehicle is deemed to be illegal, untaxed, has no valid MOT, un-roadworthy or dangerous to transport.



### Are there any restrictions on cover?

- ! Cover starts 24 hours after purchase and is then limited to local recovery (10 miles) for any claims made in the following 24 hours. An additional charge of £40 is payable for a claim made within this period.
- ! Annual European cover – the maximum duration of any single trip cannot exceed 31 days, and your vehicle cannot be outside of the UK for a total period in excess of 90 days in any period of insurance.
- ! Costs of recovery from a European motorway will only be reimbursed up to a maximum of £60.
- ! In the cases of punctures or damage to wheels, if we are unable to repair or replace the tyre and/or wheel at the roadside, you will be recovered within 10 miles only.
- ! In the case of any breakdown at your home, you will be recovered within 10 miles only.
- ! Recovery will be limited to 10 miles on local policies and closest destination for national policies, unless an additional payment has been agreed and paid.
- ! Vehicles with a laden weight in excess of 3,500kg (3.5 tonnes) and/or more than 7m long, 2.55m wide and 3m high, unless an additional premium has been agreed and paid.
- ! Vehicles where a serviceable spare wheel, serviceable tyre inflation kit, appropriate jack or the locking wheel nut key is not available, unless an additional premium has been agreed and paid.
- ! The most you can claim is the market value of the vehicle or £10,000, whichever is the lowest.



## Where am I covered?

- ✓ UK cover – England, Scotland, Wales and Northern Ireland (not including residents of the Channel Islands and Isle of Man).
- ✓ European cover - Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Islands, 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 and Switzerland.



## What are my obligations?

- You must take care to give us complete and accurate answers to any questions we ask when you are taking out or making changes to your policy.
- If you require our assistance, you must provide us with all the information we need to enable us to provide breakdown assistance and/or recovery.
- You must tell your insurance broker straight away of any changes required on your policy, including:
  - Change of vehicle on a vehicle based cover
  - Change of a named individual on a personal based cover
  - You change your address
  - You change your contact details
  - Vehicles have been modified or changed
  - You need to change the cover type or level of cover.
- You must maintain your vehicle in a roadworthy condition at all times.
- You must observe and fulfil the terms and conditions of this policy. Failure to do so could affect your cover.



## When and how do I pay?

Payment will be required by either credit or debit card when you take out the policy.



## When does the cover start and end?

Cover will start and end as specified on your policy schedule. Your cover will start 24 hours after the start date if you purchased the policy on the same day.



## How do I cancel the contract?

You can cancel this policy at any time by contacting your insurance broker.

If you cancel within 14 days from the policy start date, we will refund the premium paid, as long as you have not made a claim.

If you cancel after 14 days from the policy start date, no refund of premium will be given.