

Breakdown Insurance

Insurance Product Information Document

Company: AmTrust Specialty Limited

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference: 202189)

Product: NCI INSURANCE

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 fault or failure 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 a destination of your choice.



What is insured?

- ✓ Unlimited call outs.
- ✓ Vehicle cover (if selected) – covers any vehicle registered with us regardless of who is driving.
- ✓ Personal cover (if selected) – covers the person(s) registered with us as a driver or passenger in 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 destination within 10 miles of the incident.
- ✓ National Recovery (if selected) – you will receive the same benefits as above, plus if the vehicle cannot be repaired the same working day, it will be recovered to your home or onward destination, whichever is closest or 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.
- ✓ At 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?

- ✗ Faults that occurred prior to the commencement of your cover.
- ✗ 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.
- ✗ Winching or specialist equipment charges.
- ✗ Service where remedial action 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 commences 24 hours after purchase.
- ! 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 membership year.
- ! 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.
- ! 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, aerosol repair kit, appropriate jack or the locking mechanism for the wheels is not available, unless an additional premium has been agreed and paid.
- ! Service where repatriation costs exceed the market value of the vehicle.



Where am I covered?

- ✓ UK cover – Great Britain, Northern Ireland, Isle of Man and the Channel Islands (for residents of the Channel Islands only)
- ✓ European cover - 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 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, renewing 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 us if you change the vehicle(s) registered with us.
- 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 or renew the policy.



When does the cover start and end?

Cover will start and end as specified on your policy schedule.



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.