Vehicle Breakdown Insurance

Insurance Product Information Document

Company: Acasta European Insurance Company Limited **Product: Breakdown Insurance**

Acasta European Insurance Company Limited are registered in Gibraltar under Company No. 96218, with its registered office address at Unit 1, 124 Irish Town, Gibraltar, GX11 1AA. Acasta European Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority for the conduct of UK business.

This Insurance Product Information Document provides a summary of the key features of this insurance policy. It does not consider your specific demands and needs. Full details of the cover, including all terms, conditions and exclusions, can be found in the policy wording and schedule.

What is this Insurance?

This Breakdown Insurance policy provides cover based on the level of cover selected, either for the policyholder in any eligible vehicle (Personal Cover) or for a specific vehicle named on the policy (Vehicle Cover).

What is insured?

Types of cover available:

- ✓ **Local Cover –** Provides roadside assistance only
- ✓ **National Cover –** Includes roadside assistance and recovery within the UK
- ✓ **Home Assistance –** Provides assistance at or near your home address
- ✓ **European Cover –** Includes breakdown assistance in Europe
- ✓ **Single Trip Cover –** Provides breakdown cover for a single trip to Europe

Depending on the level of cover selected, your policy may include:

- ✓ Roadside assistance and recovery
- ✓ National recovery if the vehicle cannot be repaired the same day
- ✓ Onward travel (where included) available if the vehicle cannot be repaired the same day
- ✓ Home Assistance (where selected)
- ✓ European breakdown cover (where selected)

Maximum claim per breakdown: up to £2,000 or the vehicle market value, whichever is lower.

What is not insured?

- ✗ Any fault that was present before the inception of the policy
- ✗ Any vehicle more than 15 years old at the policy start date, or more than 10 years old where European Cover has been selected
- ✗ Any driver who is not named on the Policy Schedule.
- ✗ Any claim which occurred before You bought this policy or within 24 hours of the Inception date
- ✗ Any payment exceeding the maximum claim limit as stated in the policy wording
- ✗ An accident, fire, theft, flood or act of vandalism
- ✗ Any excess shown in your policy schedule
- ✗ Any Claim where the Insured Vehicle is being used for commercial travelling, courier services, hire or reward or any other commercial Use
- ✗ Any Breakdown caused by Your failure to maintain Your Vehicle in a roadworthy condition
- ✗ Any claim where the Vehicle is deemed to be illegal or untaxed or uninsured or dangerous to transport.
- ✗ Any costs not approved
- ✗ Any vehicle with a laden weight in excess of 3,500kg
- ✗ Any vehicle with dimensions that exceed 6 metres long, 2.44 metres wide
- ✗ Claims relating to a previous fault where a full repair has not been undertaken
- ✗ Refer to your policy wording for a full list of exclusions relating to Repair
- ✗ More than one hour of labour at the scene of the breakdown
- ✗ The cost of any specialist recovery equipment

Are there any restrictions on cover?

- ! The vehicle is a car, van or motorcycle
- ! The vehicle has a gross vehicle weight of less than 3.5 tonnes
- ! The vehicle width is less than 2.44 metres, and the vehicle length is less than 6.0 metres
- ! The vehicle must be no more than 15 years old at the policy start date, or no more than 10 years old where European Cover has been selected

Where am I covered?

This policy provides cover in the UK and where additional cover has been purchased in Europe

What are my obligations?

- It is important you check that this policy meets your needs, and you make sure the information you have given us is correct.
- You must tell us if this information is wrong, or if it changes. You have a responsibility to take reasonable care not to make a misrepresentation. Should you be careless in answering the questions required to obtain a quotation and subsequently take out cover or deliberately make a misrepresentation, then it may be that this affects our decision to pay a claim.
- For cover to be in place you must pay the agreed premium as shown on your schedule
- In the event of a claim, you must notify us as soon as possible and provide all the information requested by the claim handler.

When and how do I pay?

You pay your premium as a one off payment each year. Payment can be made by debit/credit card

When does the cover start and end?

Cover lasts for one year and the dates of cover are shown on your policy schedule.

How do I cancel the contract?

If you choose to cancel your insurance, simply notify Simply Motor Cover by emailing enquiries@simplymotorcover.com or writing to them- PlanProtect trading as SimplyMotorCover Suite F2, The Annex, Seven Hills Business Centre, South Street, Morley, Leeds, LS27 8AT.

If you cancel within 14 days from the day you purchased the policy, you will receive a full refund of premium less our administration fee of £10.00
If you have made a claim during this period there will be no refund of premium.
If you cancel your policy after the 14-day cooling-off period, you may be entitled to a pro-rata refund for any full remaining months of cover, less an administration fee of £10.00