

# Breakdown Cover



## Insurance Product Information Document

Company: ONE Insurance Limited

Product: Basic Breakdown

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in anyway. The complete pre-contractual and contractual information on the product is provided in your policy documentation.

**What is this type of insurance?** This breakdown membership covers for breakdown and breakdown recovery for your vehicle.



### What is covered?

- ✓ Recovery
- ✓ Roadside Assistance
- ✓ 2 Claims per policy
- ✓ Onward destination service within a 10 mile radius (£3.00 per mile thereafter)
- ✓ Any insured driver that is using your vehicle, provided they have received permission from you first
- ✓ Cars, vans and motorcycles



### What is not insured? (Key exclusions only)

- ✗ Labour charges in excess of one hour
- ✗ Home start or breakdown within 0.5 miles of your home
- ✗ Wheel changes
- ✗ In the event you have a pet within your vehicle, we would not be able to assist
- ✗ The cost of replacement parts or materials used in the repair
- ✗ More than two call outs during the period of service
- ✗ Storage charges incurred as a result of the breakdown
- ✗ Vehicles immersed in mud, snow, sand or water; or any fault arising from these
- ✗ Any campervan or any other vehicle modified to provide living accommodation
- ✗ Putting incorrect fuel in your vehicle



### Are there any restrictions on cover?

- ⊘ Recovery is provided within a 10 mile radius of the intended recovery location. There is a £3.00 per mile charge thereafter
- ⊘ Cover only applies to Cars, Vans and Motorcycles up to 3.5 tonnes, and excludes any vehicle with living accommodation.
- ⊘ The maximum payable for any claim from any one breakdown is £500.00



### Where am I covered?

Your cover applies anywhere in Territorial Limit: Sub-Section A (The United Kingdom, including Northern Ireland, the Isle of Man and The Channel Islands).



### What are my obligations?

- If requested you must provide evidence of the servicing of your vehicle or receipts for replacement parts.
- You must ensure your vehicle has been regularly serviced and has not had inadequate repairs or unsuccessful DIY performed on it.
- Remedial action must be taken to correct any fault picked up by our recovery agents (any further breakdown claims for the same issue may not be covered).
- The vehicle must not be used for motor racing, rallies, speed or endurance tests nor used for hire or reward.
- Your vehicle must be in a roadworthy condition

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### When and how do I pay?

The Basic Breakdown Membership is provided to you free of charge to run alongside your private motor insurance policy. The £20.00 call out excess is payable on notification of the breakdown and must be paid prior to recovery being instructed.



### When does the cover start and end?

Your cover will start «INCDT4» and end «RENDT4».



### How do I cancel the contract?

If you want to cancel your insurance you need to contact your insurance broker.

You are entitled to cancel this cover at any point of your insurance policy. As this benefit is given to you at no cost there would be no return premium available.