

# Breakdown Cover



## Insurance Product Information Document

Company: ONE Insurance Limited

Product: Gold 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, home start and breakdown recovery for your vehicle.



### What is covered?

- ✓ Home start
- ✓ Recovery
- ✓ Roadside Assistance
- ✓ Unlimited call outs
- ✓ Wheel changes (subject to you having a serviceable spare tyre and wheel and are able to provide manufacturers key to remove any locking wheel nuts)
- ✓ Onward destination service
- ✓ Any insured driver that is using your vehicle, provided they have received permission from you first
- ✓ Cars, vans and motorcycles
- ✓ No call out excess



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

- ✗ Labour charges in excess of one hour
- ✗ 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
- ✗ 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?

- ⊘ Cars, Vans and motorcycles up to 3.5 tonnes (excluding 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?

You can pay your premium as a one off payment annually or in monthly instalments. Payments can be made by direct debit or debit /credit card. The instalment plan for any monthly payments is arranged by your broker and not the insurer using the services of credit finance companies.



### When does the cover start and end?

For your cover start and end date please refer to your policy documents.



### How do I cancel the contract?

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

You are entitled to cancel your policy up to 14 days from the start of your policy with a full return of your premium. If you have had a claim you will still need to pay the premium in full.

If your cover has not yet started you will receive a full refund.

After 14 days and you wish to cancel you can still cancel the breakdown cover however no refund is available.