

M/C Assist Breakdown Insurance

Insurance Product Information Document

Company: ARAG plc

Product: M/C Assist Breakdown Insurance

ARAG plc is authorised and regulated by the Financial Conduct Authority (FRN452369). Registered Address: Unit 4a, Greenway Court, Bedwas, Caerphilly CF83 8DW. Registered in England. Company Number 02585818.

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

What is this type of insurance?

M/C Assist Breakdown Insurance provides a 24/7 helpline for roadside rescue and recovery services if your vehicle is immobilised or becomes unsafe to drive due to a breakdown, lack of fuel or misfuelling, a puncture or is damaged in an accident. You are insured against costs incurred for help arranged by us up to the policy limits.



What is insured?

Roadside rescue and recovery

- ✓ Help at the scene of the breakdown and if it's not possible to get you back on the road within an hour.
- ✓ You, your vehicle and passengers will be recovered to a suitable garage to carry out a repair.
- ✓ If a repair is not possible the same day you, your vehicle and passengers will be transported to your home or your original destination if you prefer and it is nearer.

Alternative travel

- ✓ If you breakdown at least 20 miles from your home and your vehicle cannot be repaired the same day, or if your vehicle is stolen, we will arrange alternative transport for you and your passengers.

Emergency overnight accommodation

- ✓ Where it is suitable to provide overnight accommodation instead of alternative travel the insurer will pay towards the cost of this.

Misfuelling

- ✓ We can arrange for your vehicle to be drained and flushed if you fill it with the wrong fuel.

Message service

- ✓ We can pass on two messages to your family, friends or work place to let others know of your breakdown.

Home Assist

- ✓ If your vehicle will not start at home, or if it breaks down within a mile from your home, we will arrange for help to get it going but if this is not possible we will recover the vehicle to a suitable garage for repair.



What is not insured?

- ✗ An insured event which occurs within the first 48 hours of the period of insurance.
- ✗ The cost of parts or materials to repair the vehicle.
- ✗ Labour costs, other than at the scene of the breakdown or to drain and flush following a misfuel.
- ✗ The cost of specialist equipment to move your vehicle.
- ✗ Fuel or insurance for a hire vehicle.
- ✗ Costs or charges not authorised by our recovery operator.
- ✗ A breakdown which arises due to your failure to maintain your vehicle in a roadworthy condition, including ensuring correct levels of water and oil.
- ✗ Subsequent call-outs for faults related to a claim which has been made within the last 28 days.



Are there any restrictions on cover?

- ! Alternative transport costs are for up to £300 in the UK or £750 abroad while your vehicle is being repaired. In addition, up to £150 is payable for one person to return to collect the repaired vehicle in the UK (£200 for two people to collect it abroad if applicable).
- ! Emergency accommodation cover is for up to a maximum of £500 per claim in the UK, or £1,000 per claim abroad where European cover applies.
- ! You must pay for alternative travel and emergency accommodation and send your receipts to us to be reimbursed.
- ! You are covered for up to six vehicle breakdowns in the same period of insurance



Where am I covered?

Vehicle breakdown in the UK, Isle of Man, Channel Island, Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Northern Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Vatican City.

For European countries outside of the EEA such as Albania, Bosnia and Herzegovina, North Macedonia, Montenegro, Serbia and Turkey (West of the Bosphorus), services will be offered on a pay/claim basis, which means that you must pay initially, and the insurer will reimburse you when we are in receipt of a valid invoice/receipt. Before arranging these services, authorisation must be obtained from our operator.



What are my obligations?

- You must stay with the vehicle until help arrives.
- You pay for repairs if your vehicle is recovered to a garage.
- Your vehicle must be insured, taxed, regularly serviced and maintained in good repair.
- You must co-operate with us and our recovery operator.



When and how do I pay?

The person who sells your M/C Assist Breakdown Insurance policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your motor insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your motor insurance.



When does cover start and end?

Cover begins 48 hours after the initial start date shown on your policy schedule and will end at the same time as your motor insurance policy.



How do I cancel the contract?

You can cancel this cover within 14 days from the day of purchase or renewal of the contract. If you wish to cancel and the cover has not yet commenced, you will be entitled to a full refund of the premium paid.

If you cancel and the cover has already commenced, you will be entitled to a refund of the premium paid, less a proportionate deduction for the time cover has been provided.

Following the expiry of your 14 day statutory cooling off period, you continue to have the right to cancel this cover at any time during its term. If you do so, you will not be entitled to a refund of the premium paid in respect of the cancelled cover.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this cover.

Please contact them directly for full details of charges.