

# Motor Breakdown Insurance

## Insurance Product Information Document

Company: Policy Excess Insure Ltd Product: Motor Breakdown Insurance

Policy Excess Insure Ltd trading as Nova Direct (Financial Services Register No 836031). Policy Excess Insure Ltd is a company registered in England and Wales with company number 10706852, and registered address 3 Redwing Court Business Centre, Ashton Road, Romford, Essex, RM3 8QQ

This document provides a summary of the key information relating to this Motor Breakdown Insurance Policy. It should be read together with the Document of Insurance, Policy Schedule and Certificate of Insurance. Please refer to the Document of Insurance for how to claim, how to make a complaint, details of any fees or charges that we may apply and details of the Financial Services Compensation Scheme (FSCS).

## What is this type of insurance?

This Policy Cover is designed to provide vehicle breakdown assistance.



### What is insured?

#### ✓ Basic Cover

- Unlimited unique roadside assistances (for up to 60 minutes per unique callout) or roadside recoveries to a nearest suitable garage, within the territorial limits.
- Up to 4 passengers recovered with the vehicle.
- Misfuel and Out Of Fuel cover, with recovery to a local garage or fuel station

#### ✓ Bronze Cover

- Unlimited unique roadside assistances (for up to 60 minutes per unique callout) or roadside recoveries to a nearest suitable garage, within the territorial limits.
- Up to 4 passengers recovered with the vehicle.
- Misfuel and Out Of Fuel cover, with recovery to a local garage or fuel station

#### ✓ Silver Cover

- Unlimited unique roadside assistances (for up to 60 minutes per unique callout) or roadside recoveries to a nearest suitable garage, within the territorial limits.
- Up to 4 passengers recovered with the vehicle.
- Misfuel and Out Of Fuel cover, with recovery to a local garage or fuel station
- If you are further than 50 miles from your home address, within the territorial limits, we may assist with travel costs, overnight accommodation and or hire vehicle charges up to the value specified within your policy.

#### ✓ Gold Cover

- Unlimited unique roadside assistances (for up to 60 minutes per unique callout) or roadside recoveries to a nearest suitable garage, within the territorial limits.
- Up to 4 passengers recovered with the vehicle.
- Misfuel and Out Of Fuel cover, with recovery to a local garage or fuel station
- If you are further than 50 miles from your home address, within the territorial limits, we may assist with travel costs, overnight accommodation and or hire vehicle charges up to the value specified within your policy.



### What is not insured?

- × The repair costs of your vehicle including parts and labour.
- × Breakdowns within the first 48 hours of purchase.
- × Electrical or non-starter issues within the first 30 days.
- × Any claims within 30 days where proof that the vehicle has been used in that time period cannot be provided.
- × Vehicles not registered with Us.
- × Vehicles over 3.5 tonnes in weight and/ or 5.5 meters long and/or 2.3 meters wide and/or 3 meters high.
- × Breakdown caused by a motor accident, theft or vandalism
- × Breakdowns attributed to the wheel where no spare wheel or locking mechanism is left with the vehicle.
- × Repatriation from Europe.
- × Claims which fail the mobility test.
- × Subsequent call outs for the same event unless you can prove repair of the original fault on your vehicle.
- × Electric vehicles.



### Are there any restrictions on cover?

- ! This policy will not apply if you are already covered underneath another form of insurance policy.
- ! If you cancel an agent mid-route, we reserve the right to deny any repeat calls for assistance and a charge may be applicable.
- ! If your vehicle is found to be unroadworthy we reserve the right to cancel your policy.
- ! Where assistance is provided to your vehicle, you must affect permanent repairs to your vehicle. Failure to do so may result in further services to your vehicle being denied.
- ! If your vehicle is beyond economical repair, we have the option to offer the market value of the vehicle rather than recover it.
- ! If you are on a 1 call product, your call outs during the policy period are reduced to 1 call out only. You will therefore only be entitled to 1 unique roadside assistance or roadside recovery during the policy period.



## Where am I covered?

- ✓ Basic, Bronze & Silver Cover – England, Scotland, Wales, Northern and Southern Ireland.
- ✓ Gold Cover - England, Scotland, Wales, Northern Ireland, Southern Ireland and Europe.



## What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you.
- Premiums must be paid on time.
- Breakdown claims must be notified to us within 6 hours of the Breakdown occurring.
- In the event of a claim, a liability stance must be provided to PEX Insure.
- In the event of a claim, you may be required to provide us with supporting documentary evidence of your Breakdown claim.



## When and how do I pay?

The premium for this annual policy must be paid in one single amount to your broker. Payment can be made by bank transfer, direct debit or debit/ credit card.



## When does the cover start and end?

- The policy is for a period of one year and cover begins and ends as detailed within your Policy Schedule and Certificate.
- The policy is renewable each year.



## How do I cancel the contract?

When you receive your policy, you have 14 days in which to consider the cover provided. If the cover does not meet your needs, you have the right to cancel the Policy.

Call your broker who provided you with your insurance policy. If you cancel:

- Within 14 days of receiving your documents we will refund your premium unless we have made a payment under the policy where upon no refund will be given.
- After 14 days we will not refund your premium if you chose to cancel your policy.
- There is a charge totaling £9.98, combined, to cancel your insurance policy. This is an administration charge and is not a cancellation fee. The charge is payable regardless of time on cover. There is no charge to opt out of auto renewal.