

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 Market House, 25 Market Square, Leighton Buzzard, Bedfordshire, LU7 1EU

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 & Basic XS Cover**

- Assistance 24 hours a day, 365 days a year
- Unlimited unique Roadside Assistances or Local Recovery to a nearest Suitable Garage, within the territorial limits.
- Up to 6 passengers recovered with the Vehicle.
- Misfuel and Out Of Fuel cover

✓ **Bronze & Bronze XS Cover**

- Cover as outlined in Basic Cover plus :
- National Recovery : If Local Recovery is not possible at the time of the Breakdown, or Your Vehicle cannot be repaired same day, We may arrange for You, Your Vehicle and up to 6 passengers to be transported to Your Home or original destination within the Territorial Limits.

✓ **Ruby & Ruby XS Cover**

- Cover as outlined in Bronze Cover plus :
- Home Assistance : Cover provides Roadside Assistance or Local Recovery if you broken down at Your Home.

✓ **Silver & Silver XS Cover**

- Cover as outlined in Ruby Cover plus :
- Onward Travel : If you are further than 50 miles from Your Home address, within the Territorial Limits, We will pay for one of the following benefits, Alternative Travel, Overnight Accommodation or Car Hire Benefit(s).

✓ **Emerald & Emerald XS Cover**

- Cover as outlined in Silver Cover plus :
- Caravan/Tailer cover : whilst in the Territorial Limits.

✓ **Gold & Gold XS Cover**

- Cover as outlined in Silver Cover plus :
- European Cover : Roadside Assistance, Local Recovery and Onward Travel benefits are extended to Europe up to 31 days per trip or for the specified period for Short Term European cover.



What is not insured?

- ✗ Any repair costs of your Vehicle including parts and labour.
- ✗ Breakdowns within the first 46 hours following purchase.
- ✗ Electrical or non-starter issues within the first 30 days.
- ✗ 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.
- ✗ Minibuses, limousines, horseboxes, motor homes, campervans or converted Vehicles providing living accommodation.
- ✗ Any Vehicle used for any business purposes
- ✗ Breakdown caused by or in an Accident, theft or vandalism
- ✗ Repatriation from Europe.
- ✗ Subsequent call outs for the same event unless you can prove repair of the original fault on your vehicle
- ✗ Any payment or claim of more than £5,000 in the Policy period.



Are there any restrictions on cover?

- ! If You cancel assistance after dispatch, We reserve the right to deny any repeat calls for assistance and charge a cancellation charge.
- ! If Your Vehicle is found to be unroadworthy We reserve the right to cancel Your Policy.
- ! If You travel to Europe and do not advise Us of Your travel plans, at least 24-hours prior to departure, any claims assistance will be limited.
- ! If Your Vehicle is mobile then claims assistance will be limited
- ! 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.



Where am I covered?

- ✓ Basic, Basic XS, Bronze, Bronze XS, Ruby, Ruby XS, Emerald, Emerald XS, Silver and Silver XS Cover - England, Scotland, Wales and Northern Ireland
- ✓ Gold and Gold XS Cover - England, Scotland, Wales, Northern 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.
- All 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.



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?

- The Policy is for a period of one year, or for Short Term EU cover the dates detailed on Your Policy Schedule, 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?

Following purchase 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. Please visit My Account (nova-direct.com/login) to request cancellation.

- There is a charge of £9.98 to cancel Your Policy. This is an administration charge and is not a cancellation fee.
- The administration charge is payable regardless of time on cover
- There is no charge to opt out or stop renewal.
- If You cancel within 14 days from the day You purchased the Policy You will receive a full refund of the premium paid
- If You have made a claim, regardless of outcome, during this period there will be no refund - pro-rotta or otherwise.
- If You cancel after 14 days You will not receive any refund of premium.