

# 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 Policy Wording, Policy Schedule and Certificate of Insurance. Please refer to the Policy Wording 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 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 Assistance or Local Recovery to a nearest **Suitable Garage**, within the **UK**.
- Up to 6 passengers recovered with the **Vehicle**.
- Misfuel and Out Of Fuel cover
- Replacement Driver 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 **UK**.

#### ✓ Ruby & Ruby XS Cover

- Cover as outlined in Bronze Cover plus :
- Home Assistance : Cover provides Roadside Assistance or Local Recovery if **Your** 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 **UK**, **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/Trailer cover : whilst in the **UK**.

#### ✓ 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 47 hours following purchase, reduced to 24 hours if **You** have Emerald or Emerald XS cover.
- ✗ Electrical or non-starter issues within the first 30 days.
- ✗ **Vehicles** not registered with **Us**, unless **You** have Personal cover.
- ✗ **Vehicles** over 3.5 tonnes in weight and/or 5.5 meters long and/or 2.3 meters wide, including mirrors
- ✗ Minibuses, limousines, horseboxes, motor homes, campervans or converted **Vehicles** providing living accommodation.
- ✗ **Vehicles** used for any business purposes unless optional Business Use cover has been purchased.
- ✗ Repatriation from **Europe**
- ✗ Subsequent claims for the same event unless **You** can evidence repair of the original fault on **Your Vehicle**.
- ✗ Any payment or claim of more than £5,000 in the **Policy** period, increased to £10,000 for Gold and Gold XS cover.



### 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 not **Roadworthy** **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** claim will, or likely to, exceed **Your Vehicles** market value **We** reserve the right to offer the market value of the **Your 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 **Us**
- 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 European** 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. **Short Term European** policies are not renewable.



## 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](http://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.