

Vehicle Breakdown Insurance

Insurance Product Information Document

Company: Administered by Legal Insurance Management Ltd (552983) and underwritten by Royal & Sun Alliance Insurance plc (202323). Both are registered in the UK and authorised and regulated by the Financial Conduct Authority.

Product: Philip Williams Essential Vehicle Breakdown

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

What is this type of Insurance?

The policy is designed to provide assistance in the event of vehicle breakdown subject to the claim limits highlighted within the policy schedule and the terms and conditions outlined within the policy wording.



What is Insured?

Roadside Assistance & Recovery

- ✓ A recovery operator attending the breakdown and spending up to 60 minutes on repairing the vehicle.

Home Assist

- ✓ A recovery operator attending a breakdown at the home address and spending up to 60 minutes repairing the vehicle.

Alternative Travel

- ✓ Alternative travel or a hire vehicle to allow you to complete your original journey.

Emergency Overnight Accommodation

- ✓ Emergency overnight accommodation whilst the vehicle is being repaired within the UK territorial limits.

Key Cover

- ✓ Assistance if you lose, break or lock your vehicle keys within your vehicle.

Misfuel Assist

- ✓ Assistance if your vehicles fuel tank is filled with the incorrect type of fuel.

Message Service

- ✓ Passing on two messages to your home or place of work to let them know of your predicament and ease your worry.



What is not Insured?

- ✗ Assistance following: theft, fire, or vandalism.
- ✗ Breakdowns caused by a failure to maintain the vehicle in a roadworthy condition including the routine servicing of the vehicle in accordance with the manufacturers recommendations or maintaining proper levels of oil and water.
- ✗ Breakdowns caused by overloading of the vehicle or carrying more passengers than it is designed to carry.
- ✗ Assistance if the vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
- ✗ The costs of any parts, components or materials used to repair the vehicle.
- ✗ Repair and labour costs other than an hour's roadside labour at the scene.
- ✗ The use of specialist equipment required because the vehicle is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of assistance.



Are there any restrictions on cover?

- ! The maximum amount payable per period of insurance is £15,000.
- ! The maximum number of call-outs per period of insurance is 6.
- ! The maximum amount payable under Alternative Travel is £250 per claim.
- ! The maximum amount payable under Emergency Overnight Accommodation is £150 for a lone traveller or £75 per person, up to £500 per claim.
- ! The maximum amount payable under Misfuel Assist is £250 per claim.
- ! Caravans/trailers attached to the vehicle must not exceed 7 metre/23 feet in length (not including the length of the A-frame and hitch).
- ! Vehicles exceeding 3,500 kg (3.5 tonnes) gross vehicle weight.



Where am I Covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.



What are my obligations?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must notify us during the period of insurance and within 30 days of any circumstances which may give rise to a claim



When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.