

## Product Description

Motor breakdown memberships and policies, as standard do not typically cover accidents or vandalism. This addition to your breakdown membership or policy shall extend the core cover to provide assistance in such events. These events can be minor in nature, however they are still deemed as accidents. Examples of these common events are; hitting a kerb, hitting a pot-hole and major windscreen damage.

This product extension shall cover you in any circumstance, and in event of a major accident where you need to claim from your motor insurance, for the damages sustained to your vehicle, we can manage the full accident with your Insurer and look to provide assistance with hire vehicles and uninsured losses.

## Definition Of An Accident

**Definition of Accident:** Source: The Dictionary of Insurance, Second Edition, published 2004 sets out the following:

Accident: A sudden, unplanned and unlooked for mishap or untoward event, not under the control of the insured, resulting in injury or damage. There must be an element of fortuity.

Accidental damage: In the absence of a precise policy definition, the terms will be construed as a matter of ordinary English language usage. Accidental damage usually means; unintended and unexpected damage caused by sudden and external means subject to certain exclusions, e.g. electrical and mechanical derangement, inherent vice and action of insects, moths, vermin and the like'. A common wording, also subject to exclusions to put certain matters beyond doubt, is 'visible damage not caused on purpose'. 'Damage' includes accidental destruction but not necessarily; accidental loss' although where the loss is of an integral part of an item, e.g. covers on a settee, the resultant 'impairment' is likely to be regarded as 'accidental damage'.

Accidental means: Appears in some personal accident policies and means an unexpected and unintended cause of an accident involving at least an element of fortuity.

Accidental occurrence: An event or series of events happening fortuitously or unexpectedly that causes injury or damage. An occurrence can be the result of continuous or repeated e.g. harmful conditions, with no single event causing the injury.

## What We Shall Do In Event Of An Accident

- (1) In event of an accident or vandalism incident which renders your vehicle immobile or not safe to drive; but where no Insurance claim is intended to be made from your Motor Insurance for the damages we shall attend to and recover the vehicle to one location and provide the benefits within your motor breakdown membership. This is where the service ends.
- (2) Where there is an accident or vandalism incident which renders your vehicle immobile or not safe to drive; but you intend to make a claim from your Motor Insurance for the damages we shall attend to, and recover the vehicle to a secure approved storage location. We shall liaise with your Insurer to manage your claim. Additionally, we shall work with our industry partners to provide a hire vehicle and manage your uninsured losses where criteria allows.

To make a request for assistance under this cover please call 01945 586228.