Vehicle Breakdown Insurance

Insurance Product Information Document

Company: Atlas Insurance PCC Limited **Product: Vehicle Breakdown Insurance**

Atlas Insurance PCC Limited whose registered office is Trent House 234, Victoria Road, Stoke on Trent, Fenton, ST4 2LW, United Kingdom registered in England number 040904. Atlas Insurance PCC Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register

This document is a summary of the key information for this product. You can find full terms and conditions in the policy booklet. You will also have a policy schedule showing the specific details of your policy and the cover you have chosen. Please take some time to read these documents. It is important that you tell us as soon as possible if any of the information is not correct.

What is this Insurance?
This breakdown policy covers a specific car, van or motorcycle – it does not matter who is driving it. We pay for the cost of one hour of labour to try to make a temporary repair at the roadside to get the vehicle running if it has broken down. If a temporary repair is not possible, we will arrange to take it to the nearest suitable garage.

What is insured?

- ✓ **Economy cover - roadside in the UK**
  - ✓ help at the roadside in the UK, 24 hours a day 365 days a year.
  - ✓ recovery to a suitable local garage.

If the breakdown is within one mile of your home, we will only cover costs if you have chosen Homestart cover.

Cover choices available on products other than Economy (for an extra cost):

Full UK, Full UK & EU, Personal Cover

Homestart in the UK (Applicable to all products other than Economy)

- ✓ Cost of a recovery operator to attend the breakdown at your home or the roadside within one mile of your home, 24 hours a day 365 days a year.
- ✓ recovery to a garage chosen by you within a 25-mile radius of the breakdown.

National recovery in the UK (Applicable to all products including Economy)

- ✓ if a repair to the vehicle cannot be carried out, we will cover costs to take it, the driver and up to six passengers (and any caravan or trailer you are towing when you break down) to:
  - – the nearest suitable garage;
  - – your planned destination; or
  - – your home.

Onward travel in the UK (Applicable to all products including Economy)

- ✓ onward travel for the driver and up to 6 passengers if your vehicle cannot be repaired on the same day as the recovery takes place. This could be by train, hire-car or taxi. If the breakdown is more than 25 miles from your home, we will pay towards a hotel room.

Roadside in Europe (Applicable only to Full UK & EU)

- ✓ Cost of a recovery operator to attend a breakdown at the roadside in Europe, 24 hours a day 365 days a year.
- ✓ recovery to a suitable local garage.

Onward travel in Europe (Applicable only to Full UK & EU)

- ✓ onward travel for the driver and up to 6 passengers if your vehicle cannot be repaired on the same day as the recovery takes place. This could be by train, hire-car or we'll pay towards a hotel room.
- ✓ if the vehicle cannot be repaired within seven days, we will pay for the costs to transport it back to the UK.

Misfuel extra (Applicable to all products including Economy)

- ✓ if the vehicle is accidentally misfuelled, we will pay for the cost of:
  - – draining and flushing of the fuel tank on site using specialist roadside assistance.
  - – for 10 litres or £20.00 of the correct fuel type (whichever is lower), to put in the fuel tank.

Lockout cover (Applicable to all products including Economy)

- ✓ if the recovery operator cannot get into to a vehicle because the keys or fob are locked inside it, lost, stolen, broken or damaged, we will:
  - – pay for the costs for it to be taken to a suitable place of repair within 25 miles of the breakdown.
  - – pay for the costs for the recovery operator to try to open it with a lockout kit, so you can complete your journey.

What is not insured?

- ✗ any fault that existed before the start of the policy.
- ✗ any breakdown before you bought the policy or within 24 hours of the start date.
- ✗ more than one hour of labour at the scene of the breakdown.
- ✗ any claim if the breakdown was caused by an accident, fire, theft, flood or act of vandalism.
- ✗ any excess amount that you have chosen.
- ✗ any claim if the vehicle is being used for courier or delivery services, hire or reward, private and public hire, removal services or driver instructor vehicles.
- ✗ any campervan or motorhome
- ✗ any breakdown caused by you not keeping the vehicle in a roadworthy condition.
- ✗ any claim if the vehicle is untaxed or uninsured or we consider it to be illegal or dangerous to transport.
- ✗ any claim related to a previous fault which has not been fully repaired.
- ✗ the cost of any specialist recovery equipment.
- ✗ any claim arising from a malicious software-related attack that affects your vehicle and other vehicles at the same time

Are there any restrictions on cover?

- ! The most we will pay for each breakdown is £5,000 or the vehicle's market value, whichever amount is lower.
- ! The vehicle must be a car, van or motorcycle.
- ! The vehicle has a gross vehicle weight of no more than 3.5 tonnes.
- ! The vehicle width is no more than 2.3 metres, and the vehicle length is no more than 6.00 metres.

Where am I covered?

- ✓ In England, Scotland, Wales and Northern Ireland.
- ✓ Europe if you choose European cover.

What are my obligations?

- It is important you check that this policy is right for you.
- You must take care to give us complete and accurate answers to any questions we ask when you buy, renew or make changes to your policy. If you do not, this could affect your cover.
- For cover to be in place you must pay the premium.
- You must keep your vehicle in a roadworthy condition at all times.
- If you claim, you must tell us as soon as possible and give all the information we ask for. In the case of costs covered on a reimbursement basis, you must submit invoices and receipts within thirty (30) days from the day of the breakdown.

When and how do I pay?

- You pay your premium as a one-off payment each year by debit card or credit card.

When does the cover start and end?

- Cover starts 24 hours after the day you buy the policy. It ends 12 months after you buy the policy. If you selected for the policy to renew automatically and changed your mind, or wish for the policy to do so at the end of the policy term, , please email contact@2gi.co.uk or call 01945 425205.

How do I cancel the contract?

To cancel please, contact:

Email: **admin@2gi.co.uk**
Telephone: **01945 465 508**

If you cancel within 14 days from the day you bought it or the date you received all the documents (whichever date is later) you will receive a full refund of premium, minus our administration fee of £10.00.

If you have made a claim during this period, there will be no premium refund.

If you cancel after 14 days, there will be no premium refund.