

Motor Breakdown Insurance

Insurance Product Information Document

Company: Stubben Edge (Risk) Limited

Product: Motor Breakdown Policy

This Policy is introduced to you by the Introducer and issued by Stubben Edge (Risk) Limited (company number 09073942) who is authorised and regulated by the Financial Conduct Authority ('FCA') reference number 943286. The Policy is underwritten by Novus Underwriting Limited on behalf of Millennium Insurance Company Limited.

This document provides a summary of the key information relating to Motor Breakdown cover. It highlights the main features as well as the conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take time to read the policy documents when you receive them. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This insurance provides roadside assistance after a vehicle breakdown and includes recovery to a garage if the vehicle cannot be repaired within 60 minutes. The policy can also provide other benefits (as set out below) depending on the level of cover you choose.



What is insured?

There are various cover levels to choose from, each of which provides different benefits as outlined below. The cover level you have chosen will be confirmed on your Policy Schedule:-

Standard Recovery

- ✓ Help to repair your vehicle at the roadside in the UK when you are more than ¾ mile from your home.
- ✓ If your vehicle cannot be repaired within 60 minutes, your vehicle, you, and the passengers will be transported to the nearest garage (within 20 miles).
- ✓ If recovery to the nearest garage is not possible or the repair cannot be made the same day, your vehicle, you and the passengers will be transported to your home or a chosen destination, provided this is 20 miles or less from where the breakdown took place.
- ✓ Recovery of a trailer or caravan if attached to your vehicle.
- ✓ Misfuelling cover – Up to £250 to pay for the cost of draining incorrect fuel, and replacement with up to 10 litres of correct fuel
- ✓ Key cover – To recover you to your home or a garage/dealership if you lose or break your keys or lock your keys in your vehicle

National Recovery

- ✓ Same benefits as Standard Recovery but with nationwide recovery.
- ✓ Recovery of your vehicle if you are medically unfit to drive.
- ✓ Overnight accommodation or alternative travel as an alternative to recover.

National Plus

- ✓ All the same benefits as National plus help to repair your vehicle at home or within ¾ mile from home.

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What is not insured?

Main Exclusions only:

- ✗ Any breakdown which occurs within the first 48 hours from the start date of your policy, or before the vehicle was placed on cover or upgraded from a lower cover level.
- ✗ Any breakdown caused by failure to maintain the vehicle in a roadworthy condition, or assistance if the vehicle is untaxed or uninsured.
- ✗ Costs incurred in respect of a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
- ✗ Costs incurred in respect of a recovery further than 20 miles for Standard Recovery.
- ✗ Faults, or symptoms from faults, which you have not repaired or remedied where you have requested a callout from our roadside agent within the previous 28 days.
- ✗ A breakdown following use of the vehicle for motor racing, rallies, hire and reward, off road driving, track days, duration or contest or speed trials, or practice for any of these activities.
- ✗ Assistance if the vehicle breaks down in a place the roadside agent cannot access, or which will be dangerous or illegal to collect or transport the vehicle from.
- ✗ The cost of any parts, components or materials used to repair the vehicle, or repair and labour costs other than the cost of an hour's roadside labour at the scene of the breakdown.
- ✗ The cost of fuel, oil, or insurance for a hire vehicle.
- ✗ Any damage to your vehicle, or loss of or damage to its contents, or any injury to you or any third party caused by the roadside agent
- ✗ Additional Exclusions Applying to European and European Plus Cover Levels.
- ✗ Repatriation if the vehicle can be repaired but you do not have adequate funds for the repair.

European

- ✓ Assistance provided both within the UK and Europe.
- ✓ Cover/benefits in the UK are the same as those under National.

Cover Benefits in Europe

- ✓ Assistance provided both within the UK and Europe.
- ✓ Help to repair your vehicle at the roadside.
- ✓ Up to £150 towards reimbursement of costs of being towed to a place of safety following a breakdown on a motorway or major public road in France and some other European countries.
- ✓ If your vehicle cannot be repaired within 60 minutes, your vehicle, you, and the passengers will be transported to the nearest garage.
- ✓ If your vehicle cannot be repaired the same day, alternative transport (up to £500) and/or emergency accommodation (up to £1,000 in total per breakdown) cover whilst your vehicle is being repaired.
- ✓ Suitable cover in the event of a breakdown near the end of your trip if there is insufficient time to repair the vehicle. For example, emergency accommodation/alternative transport/transport re-booking fees or repatriation for you/your vehicle.

European Plus

- ✓ Same benefits as European plus help to repair or recover your vehicle at home or within ¾ miles from home.



Are there any restrictions on cover?

- ! Your vehicle must be a private car, a light commercial vehicle or a motorcycle and must be less than 3,500kg gross vehicle weight
- ! The private car or motorcycle detailed within your schedule which is 15 years or less than in age. Light commercial vehicle (excluding couriers and hire and reward) detailed within your schedule which is 10 years or less than in age.
- ! Your vehicle cannot be used for the purpose of providing a courier service or for hire and reward. It cannot be a minibus, motorhome, horsebox or limousine.
- ! Caravans/trailers attached to your vehicle when a breakdown occurs will only be recovered if fitted with a standard towing hitch and if the caravan/trailer does not exceed 7 metres in length (applicable only where the cover level you selected includes caravan/trailer cover).
- ! If you have selected Cover Level European or European Plus, cover will only be provided where the duration of any single European trip does not exceed 90 days.
- ! The policy will not pay for costs in addition to a standard call out if you are not carrying a legal spare wheel and tyre, space saver wheel, aerosol repair kit, appropriate jack, or if the locking mechanisms for the wheels are not immediately available to remove the wheels.



Where am I covered?

- ✓ The United Kingdom, the Channel Islands and the Isle of Man.
- ✓ If you have chosen Cover Levels European or European Plus, cover is provided in the countries listed under the definition of "Territorial Limits (Europe)" which can be found in the Definitions section at the end of the Policy Document.



What are my obligations?

Disclosing important information

(This applies if you are a private individual taking out the insurance wholly or mainly for purposes unrelated to your business, trade or profession) You must take reasonable care to provide complete and accurate answers to questions you are asked when you take out or make any changes to your policy.

Duty of fair presentation

(This applies if you are taking out the insurance contract in any other capacity) Under the Insurance Act 2015, you have a duty to make fair representation of the risk to us before the policy starts, when you make any amendments to your cover and when you renew your policy. This means you must:

- Disclose all material facts which you know or ought to know (A "material fact" is information that would influence our decision as to whether to insure you and, if so, on what terms)
- Make the disclosure in a reasonably clear and accessible way and;
- Ensure that every material representation of fact is substantially correct and made in good faith Full details of what constitutes "fair presentation" and the consequences of breaching this duty are given in the Policy Document



When and how do I pay?

- You pay for your policy in full when you take your policy out.



When does the cover start and end?

- Your cover starts on the policy start date shown on your Policy Schedule and continues for a period 12 months as shown on your Policy Schedule.



How do I cancel the contract?

- You have the right to cancel this policy within 14 days of the date you purchased the policy or when you received the policy documents if this is later. This is known as your cooling off period. You do not need to provide a reason for cancellation, and we will provide a full refund of any premium paid, unless you have made a claim or there has been an incident likely to result in a claim.
- Thereafter you may cancel the insurance cover at any time by informing your administrator however no refund of premium will be payable
- To cancel your cover please contact the administrator by email on enquiries@stubbedge.com