

# Autonational Motor Breakdown Insurance



## Insurance Product Information Document









This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. ERS Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document. This supersedes any information held in the Key Facts document.

### What is this type of insurance?

**UK Breakdown cover** – Covering the vehicle if it breaks down no matter who is driving.

	What is insured?		What is not insured?
✓	<p><b>Roadside Superservice:</b></p> <ul style="list-style-type: none"> <li>Labour costs at the roadside to try and repair the fault.</li> <li>If we can't repair it, we'll take the vehicle, you and up to 4 passengers to the nearest available garage.</li> <li>Phone someone to let them know what has happened.</li> </ul>	✗	<p><b>Roadside Superservice:</b></p> <ul style="list-style-type: none"> <li>If a breakdown is within 1 mile from your home.</li> <li>Labour charges incurred at the repairer's premises.</li> <li>Transportation beyond the nearest garage.</li> </ul>
✓	<p><b>Recovery Superservice:</b></p> <ul style="list-style-type: none"> <li>If we can't repair it, we'll take the vehicle, you and up to 4 passengers to any one place you choose.</li> </ul>	✗	<p><b>Recovery Superservice:</b></p> <ul style="list-style-type: none"> <li>If a breakdown is within 1 mile from your home.</li> </ul> <p><b>Home Superservice:</b></p> <ul style="list-style-type: none"> <li>Any labour charges incurred at the repairer's premises.</li> <li>Transportation beyond the nearest repairer.</li> </ul>
✓	<p><b>Home Superservice:</b></p> <ul style="list-style-type: none"> <li>Labour costs at the roadside or your home address to try and repair the fault.</li> <li>Recovery to the nearest repairer if unrepairable.</li> </ul>	✗	<p><b>Emergency Travel or Accommodation:</b></p> <ul style="list-style-type: none"> <li>Any costs over £100.</li> <li>If a breakdown is within 25 miles from your home.</li> <li>No cover for food and drink.</li> <li>More than one night for you and 4 passengers.</li> </ul>
✓	<p><b>Emergency Travel or Accommodation:</b></p> <ul style="list-style-type: none"> <li>If the vehicle breaks down more than 25 miles from your home the following for you and up to 4 passengers: <ul style="list-style-type: none"> <li>alternative road, rail, air or car hire</li> <li>hotel accommodation</li> </ul> </li> </ul>	✗	<p><b>Caravan and Trailer Superservice:</b></p> <ul style="list-style-type: none"> <li>If not attached by a standard 50 millimetre coupling.</li> <li>If the trailer is more than 3 metres (10 feet) in length and used for non-private purposes.</li> </ul>
✓	<p><b>Caravan and Trailer Superservice:</b></p> <ul style="list-style-type: none"> <li>Same cover as your vehicle for any attached caravan or small trailer.</li> </ul>	✗	<p><b>For All Cover Sections:</b></p> <ul style="list-style-type: none"> <li>Any costs or expenses for any service which is not arranged by the Rescue Control Centre.</li> <li>Any costs or expenses if the vehicle is off road or cannot be reached due to snow, mud, sand or flood.</li> <li>The cost of taking the vehicle and its passengers to more than one address after a breakdown.</li> <li>Loss of or damage to the insured vehicle or its contents, or any valuables carried in it.</li> <li>Any costs or expenses if the breakdown is covered by any other insurance or recovery service.</li> <li>Any ferry or toll fees.</li> </ul>
			<p><b>N.B. Please refer to your policy wording for full terms and conditions.</b></p>

	<b>Are there any restrictions on cover?</b>																
	Cover is for the vehicle and anyone driving it, providing they are legally able.																
	<b>Where am I covered?</b>																
	We will provide the cover for within the mainland of England, Scotland, Wales and Northern Ireland.																
	<b>What are my obligations?</b>																
	<ul style="list-style-type: none"> <li>- Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could result in you not being covered under this policy.</li> <li>- If the vehicle suffers a breakdown, you must immediately tell the Rescue Control Centre.</li> <li>- Where possible you must stay with the vehicle until the Recovery Operator arrives.</li> <li>- Any emergency repairs undertaken at the roadside by recovery agents are temporary, to resolve the immediate breakdown. These repairs cannot be guaranteed and permanent repairs will need to be effected at the earliest opportunity. You are responsible for ensuring any repairs carried out at a repairing garage are to your satisfaction.</li> <li>- You must make sure that the vehicle is in a roadworthy condition at all times and it has been maintained and serviced in accordance with the manufacturer's recommendations.</li> <li>- You must tell us immediately about any changes to the information you have already provided. Please contact your administrator if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.</li> </ul>																
	<b>When and how do I pay?</b>																
	<ul style="list-style-type: none"> <li>- For full details of when and how you pay, you need to contact your administrator directly.</li> </ul>																
	<b>When does the cover start and end?</b>																
	<ul style="list-style-type: none"> <li>- Your insurance is a 12 month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.</li> <li>- Your insurance cover start and end dates will be shown on your policy schedule.</li> </ul>																
	<b>How do I cancel the contract?</b>																
	<ul style="list-style-type: none"> <li>- You may cancel the insurance at any time by informing your administrator.</li> <li>- <b>Within the 14 Days Cooling off Period</b>, You may cancel it, without giving reason, by declaring your requirement to cancel within 14 days of the policy start date or renewal. We will return any premium paid subject to a minimum premium of £15 (plus IPT) for the number of days for which we have provided cover.</li> <li>- <b>Outside 14 Days Cooling Off Period</b>, You may cancel this insurance by declaring your requirement to cancel. If you have not made any claims in the current period of insurance, we will pay you a refund based on our short period rates as shown below:</li> </ul>																
	<table border="1"> <thead> <tr> <th>Period not exceeding</th> <th>Percentage of annual premium retained</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td>25%</td> </tr> <tr> <td>2 months</td> <td>30%</td> </tr> <tr> <td>3 months</td> <td>50%</td> </tr> <tr> <td>4 months</td> <td>60%</td> </tr> <tr> <td>6 months</td> <td>75%</td> </tr> <tr> <td>8 months</td> <td>90%</td> </tr> <tr> <td>Over 8 months</td> <td>Full premium</td> </tr> </tbody> </table>	Period not exceeding	Percentage of annual premium retained	1 month	25%	2 months	30%	3 months	50%	4 months	60%	6 months	75%	8 months	90%	Over 8 months	Full premium
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