

# EuroBreak 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 the full policy documents.

### What is this type of insurance?

**European Motor Breakdown cover** – Covering the vehicle if it breaks down whilst in Europe excluding the UK.

	What is insured?		What is not insured?
<ul style="list-style-type: none"> <li>✓</li> <li>✓</li> </ul>	<p><b>Vehicle breakdown recovery:</b></p> <ul style="list-style-type: none"> <li>• Emergency assistance following a breakdown, which enables the vehicle to be repaired and the journey continued.</li> <li>• Refund of certain costs and expenses as long as they are as a direct result of the breakdown or illness and are paid immediately after the breakdown or illness. Such as:               <ul style="list-style-type: none"> <li>○ The cost of recovery of the vehicle to the nearest garage or railway.</li> <li>○ The cost of storage of the vehicle at a garage.</li> <li>○ Freight costs to obtain any replacement part which is not available locally.</li> <li>○ The cost of one of the following:                   <ul style="list-style-type: none"> <li>○ hiring one equivalent vehicle;</li> <li>○ hiring one chauffeur in the event of a serious illness of the only available driver in your party;</li> <li>○ standard-class rail fares so that you and your party can finish your journey or return home.</li> </ul> </li> <li>○ Extra hotel accommodation costs for you and each member of your party, incurred during the journey to and from the holiday location.</li> <li>○ The cost of recovering the vehicle to your home if it cannot be repaired before your planned return date or costs incurred in travelling from your home or holiday location to the scene of the breakdown to collect the vehicle after repair.</li> <li>○ The cost of emergency repairs to secure the vehicle in the event that it is damaged by attempted theft or break-in.</li> <li>○ Extra hotel accommodation or tent hire costs in the event that your own tent is stolen or damaged (excluding weather damage).</li> <li>○ The cost of hiring an equivalent vehicle, if your vehicle is still out of use when you return to the UK.</li> <li>○ The cost of necessary telephone calls.</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>✗</li> <li>✗</li> <li>✗</li> <li>✗</li> <li>✗</li> <li>✗</li> <li>✗</li> <li>✗</li> <li>✗</li> <li>✗</li> </ul>	<p>Any costs (including labour) incurred for any repairs carried out other than at the scene of the breakdown.</p> <p>Breakdowns due to lack of petrol, oil, water or frost damage or the use of the vehicle for racing, pace-making, or being in any contest or speed trial or any rigorous reliability testing.</p> <p>Costs greater than the following:</p> <ul style="list-style-type: none"> <li>• £100 for roadside assistance / garage repairs</li> <li>• £100 for spare parts location / freight costs</li> <li>• £100 for garage storage costs</li> <li>• £50 per day or £150 in total for any hire car</li> <li>• £25 per person for any emergency accommodation</li> <li>• £100 per day or £300 in total for a replacement driver if sole available driver becomes ill</li> <li>• £1,000 for rail or coach fares to continue the holiday and return journey</li> </ul> <p>Any hire vehicle costs (including fuel &amp; oil) other than the daily rate of a hire vehicle.</p> <p>Any costs or expenses for any service which is not arranged by the Rescue Control Centre.</p> <p>Any costs or expenses if the breakdown is covered by any other insurance or recovery service.</p> <p>Loss of / damage to the vehicle, its contents including any valuables in it and The cost of any food / drink.</p> <p>Any request for service if the vehicle is off road or cannot be reached due to snow, mud, sand or flood.</p> <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, anyone driving it providing they are legally able, and any passengers.
	<b>Where am I covered?</b>
	A breakdown must occur within the continent of Europe, including Andorra, Austria, Belgium, Croatia, Czech Republic, Denmark, France, Germany, Gibraltar, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Slovakia, Slovenia, Spain (including Balearics), Sweden or Switzerland.
	<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>- If the vehicle is fitted with locking wheel nuts you must carry the key/tool to remove them.</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>- This will be agreed between you and Right Choice Insurance Brokers Limited who administer this policy on our behalf.</li> </ul>
	<b>When does the cover start and end?</b>
	<ul style="list-style-type: none"> <li>- The period of cover is shown in the schedule and will start from the time you leave home to begin your travel period and will end when you arrive back home after your journey.</li> </ul>
	<b>How do I cancel the contract?</b>
	<ul style="list-style-type: none"> <li>- Once your journey has commenced and the cover under this insurance begins you will not be entitled to any refund of premium.</li> </ul>