

BREAKDOWN COVER POLICY SUMMARY



Some important facts about your Breakdown insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. When reviewing your policy it should be read in conjunction with your Policy Schedule.

Insurer : Inter Partner Assistance SA
Your cover is valid for one year

Significant Features and Benefits	Significant and unusual exclusions or limitations	Relevant section in the policy document
<p>Roadside Assistance + Local Recovery in the UK If your vehicle is immobilised by a breakdown we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	Transport to a local garage is for the vehicle, driver and up to 6 passengers.	Section 5.1
<p>Nationwide Recovery in the UK If your vehicle cannot be repaired at the roadside or at a local garage the same day we will arrange one of the following:</p> <ol style="list-style-type: none"> 1. For the vehicle, driver and up to 6 passengers to be taken to your destination or home; 2. Bed and breakfast accommodation for one night; 3. Hire of another vehicle; 4. Emergency driver. 	<ol style="list-style-type: none"> 1. Within the UK only. 2. Limited to a maximum of £40 per person (£160 in total). 3. The hire vehicle is only up to 1100cc for a period of 24 hours. 4. A medical certificate is required before this benefit is provided. 	Section 5.2
<p>Home Recovery in the UK If your vehicle is immobilised by a breakdown at or within one mile of your home we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.</p>	Transport to a local garage is for the vehicle, driver and up to 6 passengers.	Section 5.3
<p>European Assistance (Not available with commercial vehicle cover) If your vehicle is immobilised by a breakdown in Europe (including the UK part of your journey) we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes:</p> <ol style="list-style-type: none"> 1. Delivery of replacement parts. 2. Alternative travel arrangements. 3. Emergency car hire. 4. Emergency accommodation. 5. Emergency driver. 6. Vehicle recovery to the UK. 	<p>Vehicle must be less than 11 years of age for private vehicle/motorcycle. Transport to a local garage is for the vehicle, driver and up to 6 passengers. Labour charges and parts up to £200 are included to make your vehicle secure following theft or attempted theft of the vehicle.</p> <ol style="list-style-type: none"> 1. The cost of the parts is not covered. 2. Travel for you and your passengers to your intended destination 3. Car hire up to £70 per day and £750 in total. 4. B&B expenses up to £30 per person per day and £500 in total 5. A medical certificate is required before this benefit is provided. 6. If your vehicle is not repaired before your planned return to the UK, cover includes transport costs to get you, your passengers and your vehicle home. 	Section 6

Cancellation Right

We hope you are happy with the cover this policy provides. If you find that the cover does not meet your needs, contact 01224 656 656 within 14 days of receipt of this document and **Central Insurance Services Limited** will arrange to cancel your policy.

Making a Claim

If you need Breakdown Assistance in the UK, please call: **0800 023 2161** or **00 44 1737 815 186** if you require European Breakdown Assistance. **(Not available with commercial vehicle cover)**

You should have the following information available: Vehicle registration number, Your name and home post code, Your policy number, Vehicle make, model and colour, Your location, An indication of the nature of the problem

Complaints Procedure

If you are not satisfied with any aspect of this policy or our service, you should in the first instance direct your complaint to; The Quality Manager, Inter Partner Assistance SA, 106-118 Station Road, Redhill, Surrey. RH1 1PR.
Telephone 0870 609 0023

If your complaint is not resolved you can refer your complaint to the Financial Ombudsman Service.
Inter Partner Assistance SA is a member of the Financial Services Compensation Scheme (FSCS).