



Motor Breakdown Assistance Plus (UK Cover)

Key Facts Summary



POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

This is a summary of the cover provided under Motor Breakdown Assistance Plus. It does not contain full details of policy terms, exclusions and conditions. For full details of this insurance please refer to the policy wording, a copy of which is available to you on request.

Please note: the information which follows is a description of the standard covers provided by this insurance which can change due to selection of covers and any endorsements which may be applied.

Type of insurance	Motor Breakdown Assistance Plus is an assistance insurance contract designed to provide emergency assistance if your vehicle cannot be driven or is unsafe to drive following a breakdown, accident, theft, attempted theft, damage, misfuelling or due to driver illness or injury.
Who provides this insurance	Legal Protection Group Limited, who administer and manage this insurance on behalf of the insurer, International Insurance Company of Hannover SE.
How long does the cover last	Unless otherwise agreed, this insurance will remain in force for 12 months from the date of commencement and for any period for which you renew this insurance (as long as the premium is paid).
Territorial limit	The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.
Choice of law	Unless otherwise agreed by us in writing, this insurance is governed by the laws of England and Wales.

Features and benefits	Significant exclusions or limitations	Where to look in the policy wording
Following an insured incident listed below, we will appoint an authorised repairer to attend the scene of the breakdown and the insurer will pay the costs of emergency assistance.	Your vehicle must not exceed: 3.5 metric tonnes in weight (fully loaded); 5.5 metres in length; 2.3 metres in width; or 3 metres in height.	Meaning of words and terms – insured vehicle
	A maximum of six passengers are covered.	Meaning of words and terms – insured person
	You are covered for a maximum of six call-outs in any one period of insurance, after which your policy will be cancelled.	Information regarding your policy and General conditions applying to the whole policy 8 a)
	We will select the authorised repairer and you must agree to our or their decision on the most suitable means to deal with the breakdown.	Our obligation to you Provided that (iii) and General conditions applying to the whole policy 1 d)
Insured incident 1 – Home Start, Roadside Assistance and Recovery		
a) Home Start and Roadside Assistance Following a breakdown, we will arrange for an authorised repairer to spend up to one hour to try to get your vehicle moving.		
b) Recovery If your vehicle cannot be fixed within one hour of the authorised repairer's arrival, taking you, your vehicle and your passengers to the nearest suitable garage or your home, whichever is nearer.	You, your vehicle and all passengers will only be taken to a single destination.	What you are covered for b) Please note that

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Features and benefits	Significant exclusions or limitations	Where to look in the policy wording
Insured incident 2 – Onward Travel		
<p>This cover only applies if the insured vehicle cannot be fixed on the same working day as the breakdown happens. We will decide which one of the following three benefits is the most appropriate, which will depend on the circumstances, location, time of day and which is deemed by us to be the most cost effective option.</p>		
<p>a) Recovery to your home or original destination Taking you, your vehicle and all passengers to your home or, if nearer, your original intended destination within the territorial limit; or</p>	You, your vehicle and all passengers must be taken to the same destination.	What you are covered for a) <i>Please note that</i>
<p>b) Temporary car hire A suitable hire car up to 1600cc, which we deem appropriate for your requirements, for up to 24 hours to allow you to complete your original journey within the territorial limit or to return home; or</p>	You or the authorised driver must comply with the hire company's terms, conditions and licensing requirements and will be responsible for the cost of fuel, insurance and other ancillary charges.	What you are covered for b) <i>Please note that</i>
<p>c) Overnight accommodation Taking you and all passengers to a hotel or bed and breakfast accommodation in the territorial limit for one night's stay.</p>	The most the insurer will pay for overnight accommodation is £75 (including VAT) per person subject to a maximum total amount of £500 (including VAT).	What you are covered for c) <i>Please note that</i>
In respect of b) and c) above, the insurer will also reimburse, where necessary, up to £150 (including VAT) towards the reasonable travel cost for one person to collect your vehicle once it has been repaired.		Additional conditions applying to b) Temporary car hire and c) Overnight accommodation (v)
	Before arranging these services, authorisation must be obtained from us or from the authorised repairer.	(i)
	The breakdown must have happened at least 20 miles from your home and your vehicle must be repaired at the nearest suitable garage to the scene of the breakdown.	(ii) and (iii)
	These services may be offered on a pay/claim basis which means that you will initially need to pay the costs, which will be reimbursed subject to valid invoices, receipts or proof of payment.	(iv)
Insured incident 3 – Urgent Message Service		
We will pass on up to three messages to family, friends or work colleagues to let them know about the breakdown.		
Insured incident 4 – Misfuel Assistance		
The cost of a drain and flush if the insured vehicle is filled with the wrong type of fuel.	Costs are limited to a maximum of £250 (including VAT).	What you are covered for
	Up to 10 litres of the correct fuel will be provided.	

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Features and benefits	Significant exclusions or limitations	Where to look in the policy wording
Insured incident 5 – Lost or Broken Keys		
Taking the insured vehicle to a secure location or your home if the keys are broken, lost or are locked inside the vehicle and there is no immediate access to a spare set.	The cost of repairing or replacing broken or lost keys.	What you are not covered for
Insured incident 6 – Driver Illness or Injury		
If you are taken ill or are injured whilst away from home and cannot complete the journey, we will arrange for you, your vehicle and all passengers to be taken to the intended destination or back to your home.	Cover only applies if there is no other passenger authorised to drive your vehicle.	What you are covered for
	You, your vehicle and all passengers will only be taken to a single destination.	What you are covered for Please note that (i)
Significant general exclusions or limitations		Where to look in the policy wording
We will not cover any event you were aware of before this insurance started or any emergency which happens in the first 24 hours of taking out this policy if this insurance is taken out separately to any other insurance policy (such as motor insurance).		General exclusions applying to the whole policy 1)
The insurer will not pay any costs incurred before we have accepted your claim or costs which we have not authorised in advance.		2 a)
Any breakdown which would have been prevented through routine servicing of your vehicle or where your vehicle has not been maintained in a roadworthy condition, or subsequent call-outs for symptoms related to a claim which was made in the last 28 days.		3)
Vehicles which are overloaded or carrying more than the permitted number of passengers; and vehicles which are not insured or have no valid MOT, vehicle registration documents or vehicle tax.		4)
Labour costs or any other costs to repair your vehicle (other than costs incurred and agreed by us at the scene of the breakdown or in a misfuelling claim) and any storage costs.		5)
The cost of any spare or replacement parts, components, lubricants or materials needed to fix your vehicle.		6)
The cost of specialist recovery vehicles or specialist lifting or winching equipment required to recover your vehicle, or where our authorised repairer is unable to get to your vehicle to recover it.		11)
Damage caused by an authorised repairer in gaining access to your vehicle or in the course of providing emergency assistance services under this insurance.		13)
You must ensure that any fault is fixed as soon as possible following a breakdown to prevent the same fault from recurring and resulting in a further breakdown.		General conditions applying to the whole policy 1 f)

Important note: This policy excludes certain situations and circumstances and it is important that you read the policy wording to ensure you are familiar with its terms and conditions and that it meets your demands and needs. If you have any queries over the suitability of this cover and its terms and conditions, then please contact your insurance adviser.

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Cancellation rights

You can cancel this insurance within 14 days of taking it out, or within 14 days of receiving your policy documents, whichever is later. You will be entitled to a full refund of premium paid as long as no claims have been made. At all other times you or we can cancel this insurance subject to 7 days' notice. Subject to the terms of business between you and the person who sold you this insurance, you may be entitled to a partial refund as long as no claims have been made in the current period of insurance.

If there is evidence of a fraudulent or exaggerated claim, we can cancel this insurance from the date of the alleged claim and can recover any sums paid in respect of that fraudulent or exaggerated claim. No refund of premium will be payable.

Full details of cancellation rights can be found in the policy wording.

What to do if you need to make a claim

If your vehicle breaks down, you must contact our claims reporting line immediately on the number specified in your policy wording.

Under no circumstances should you instruct a contractor or incur any costs before we have accepted a claim as the insurer will not pay any costs incurred without our agreement.

Full details of the claims procedure can be found in the policy wording.

The insurer

This insurance is underwritten by International Insurance Company of Hannover SE who are registered in Germany, registration number HRB 211924.

Registered Office: Roderbruchstraße 26, 30655 Hannover, Germany, acting through its UK branch whose office is located at: 10 Fenchurch Street, London EC3M 3BE, United Kingdom.

Authorised by the Bundesanstalt für Finanzdienstleistungsaufsicht and authorised and subject to limited regulation by the Financial Conduct Authority (FCA No. 659331).

Financial Services Compensation Scheme

The insurer is covered by the Financial Services Compensation Scheme (FSCS) and you may be entitled to compensation from the scheme if they cannot meet their obligations. This will depend on the circumstances of the claim.

Further information about the compensation scheme arrangements can be found on the FSCS website at www.fscs.org.uk

What to do if you have a complaint

We will at all times endeavour to provide you with a high level of service. However, if things go wrong and you are not happy with our standard of service, please let us know:

Email: complaints@legalprotectiongroup.co.uk

Phone: **0333 700 1040**

Post: **Customer Service Department,
Legal Protection Group Limited,
Lysander House,
Catbrain Lane,
Cribbs Causeway,
Bristol BS10 7TQ**

If we are not able to resolve your complaint to your satisfaction, then you can contact the Financial Ombudsman Service as long as you are eligible to complain:

Email: complaint.info@financial-ombudsman.org.uk

Phone: **0800 023 4567** (free from a landline) or **0300 123 9123** (free from some mobile phones)

Post: **Financial Ombudsman Service,
Exchange Tower, London E14 9SR**

You can also visit their website

www.financial-ombudsman.org.uk

and follow the guidelines on how to complain.

Using the Financial Ombudsman Service does not affect your legal rights.

Full details of the complaints process can be found in the policy wording.

LEGAL PROTECTION GROUP LIMITED

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