



## Motor Breakdown Assistance Plus (UK Cover)

Product Brochure and Key Facts Summary



LEGAL PROTECTION GROUP LIMITED



## MOTOR BREAKDOWN ASSISTANCE PLUS

If your vehicle has broken down or is involved in an accident, you will want to get it moving as quickly as possible and continue with your journey. The last thing you want is to be stranded at the roadside and worry about finding a reliable repairer. Even if you can find one, their call-out fee, labour costs and the costs to recover your vehicle to a garage can be very expensive, especially if you are calling out of hours.

### Why do you need Motor Breakdown Assistance Plus?

Our Motor Breakdown Assistance Plus cover ensures that help is on hand day or night for common problems that can occur with your vehicle such as a mechanical or electrical failure, flat battery, puncture or lack of fuel. We can also help if you accidentally put the wrong fuel in your vehicle.

We have access to a network of approved repairers who will attend the scene of the breakdown, or your home, to get your vehicle moving again or, if this is not possible, recover your vehicle to a suitable garage for repairs.

Motor Breakdown Assistance Plus covers the cost of:

- the repairer's call-out fee
- the repairer's labour costs for up to one hour
- taking your vehicle to a garage if it cannot be repaired at the roadside within one hour
- onward travel costs to get you back home or to reach your intended destination if your vehicle cannot be repaired on the same day

### What do we cover?

- Home breakdown
- Roadside repairs
- Vehicle recovery
- Onward travel
- Urgent message service
- Misfuel assistance
- Lost or broken keys
- Driver illness or injury



## LEGAL PROTECTION GROUP

We are a specialist provider of legal expenses insurance, legal services and emergency assistance products.

Legal Protection Group Limited was formed by a team of well-known legal protection insurance professionals with a wealth of knowledge and experience within the industry.

Our largest shareholder is Eldon Insurance Services Limited. Eldon has grown into a market-leading claims operation with diverse teams of dedicated insurance professionals leading the way in claims excellence and cutting edge technology.

Legal Protection Group Limited provides a wide range of products, with innovative features which are specifically designed to avoid some of the common challenges associated with legal protection insurance.

We are absolutely focused upon providing a first class product and claims service. Our management structure means that our clients will always be able to talk to a decision maker and as we are responsible for designing, pricing and servicing our insurance products, we can provide quick and effective decisions on all types of enquiry.

Our products are underwritten by International Insurance Company of Hannover SE (Inter Hannover), rated "AA-" (very strong) by Standard and Poor's and "A+" (superior) by A. M. Best.





## EXAMPLES OF HOW WE CAN HELP

### Home Start Assistance

Your car fails to start due to a flat battery. We send a repairer to your home to jump start your vehicle and get it moving again.

### Roadside Assistance

Your car suffers a puncture whilst you are travelling on a country lane. We send a repairer to attend the scene of the breakdown and fit your spare tyre.

### Local Recovery

Your car will not change gear due to a failure of your clutch cable. As the recovery operator is not able to repair this fault at the roadside, we arrange for you and your vehicle to be taken to a local garage.

### Onward Travel

Your car's alternator fails and needs replacing. As this has happened in the evening and cannot be repaired on the same day, we arrange a hire car for you and your passengers to continue your journey to your intended destination. Our recovery operator also takes your vehicle to a garage for repairs.

### Urgent Message Service

At the scene of the breakdown, you realise you have no mobile phone signal and need to contact work colleagues to let them know you will not be able to attend a meeting that morning. We pass on a message to your colleagues to tell them that you will be delayed.

### Misfuel Assistance

You accidentally put petrol into your diesel-fuelled car and realise the mistake whilst paying for the fuel. We send a repairer to the garage forecourt to drain the contaminated fuel from your tank and top up the tank with 10 litres of the correct fuel which allows you to continue your journey.

### Lost or Broken Keys

Your car is parked in a public car park and you have lost your keys. We arrange for a recovery operator to transport your car back to their base, leaving it safe and secure, whilst you obtain a spare set.

### Driver Illness or Injury

You are suddenly taken ill during a trip to visit relatives and need hospital treatment. As you are declared unfit to drive and none of your passengers are authorised to drive your vehicle, we send a replacement driver to take you and your passengers to your intended destination.

## 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.*

|                                     |  |
|-------------------------------------|--|
| <b>Type of insurance</b>            | 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. |
| <b>Who provides this insurance</b>  | Legal Protection Group Limited, authorised under a binding authority agreement to administer this insurance on behalf of the insurer, International Insurance Company of Hannover SE.  |
| <b>How long does the cover last</b> | 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).   |
| <b>Territorial limit</b>            | The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.   |
| <b>Choice of law</b>                | This insurance is governed by the laws applying to the part of the United Kingdom of Great Britain and Northern Ireland, the Isle of Man or the Channel Islands where your vehicle is registered and normally kept.  |

| 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:<br>3.5 metric tonnes in weight (fully loaded); 5.5 metres in length; 2.3 metres in width; or 3 metres in height. | <b>Meaning of words and terms – insured vehicle</b>   |
|   | A maximum of six passengers are covered.   | <b>Meaning of words and terms – insured person(s)</b>   |
|   | You are covered for a maximum of six breakdowns in any one period of insurance, after which your policy will be cancelled.                     | <b>Information regarding your policy and General conditions applying to the whole policy 7 a)</b>                 |
|   | 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.      | <b>Our obligation to you<br/>Provided that (iii) and<br/>General conditions applying to the whole policy 1 d)</b> |

# POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

| Features and benefits   | Significant exclusions or limitations  | Where to look in the policy wording                                |
|---|--|--|
| <b>Insured incident 1 – Home Start and Roadside Assistance</b>  |  |  |
| Following a breakdown, we will arrange for an authorised repairer to spend up to one hour to try to get your vehicle moving.  |  |  |
| <b>Insured incident 2 – Local Recovery</b>  |  |  |
| <b>This cover only applies if the insured vehicle cannot be fixed within one hour of the authorised repairer's arrival at the scene of the breakdown.</b>   |  |  |
| Taking you, your vehicle and your passengers to a suitable garage within a 20 mile radius of the scene of the breakdown or your home, whichever is nearer.  | You, your vehicle and all passengers will only be taken to a single destination.   | <b>What you are covered for</b><br><i>Please note that</i>         |
| <b>Insured incident 3 – Onward Travel</b>   |  |  |
| <b>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 and the time of day.</b> |  |  |
| <b>a) National recovery</b><br>Taking you, your vehicle and all passengers to a destination(s) within the territorial limit; or   | You and all passengers must be taken to the same destination.  | <b>What you are covered for a) (i)</b>                             |
| <b>b) Temporary car hire</b><br>A suitable hire car up to 1600cc, selected by us, for up to 24 hours to allow you to complete your original journey or to return home; or   | 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. | <b>What you are covered for b)</b><br><i>Please note that</i>      |
| <b>c) Overnight accommodation</b><br>Taking you and all passengers to a hotel or bed and breakfast accommodation for one night's stay. You must pay for transportation and the hotel costs, which will be reimbursed when valid receipts are produced.                          | Overnight accommodation will only be considered if the breakdown has happened at least 20 miles from your home.  | <b>What you are covered for c)</b><br><i>Please note that (i)</i>  |
|   | 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).   | <b>What you are covered for c)</b><br><i>Please note that (ii)</i> |
| In <b>a)</b> , <b>b)</b> or <b>c)</b> , the insurer will also pay up to £150 (including VAT) for one person to collect your vehicle once it has been repaired.  |  | <b>What you are covered for</b>                                    |
| <b>Insured incident 4 – Urgent Message Service</b>  |  |  |
| We will pass on messages to family, friends or work colleagues to let them know about the breakdown.  |  |  |
| <b>Insured incident 5 – Misfuel Assistance</b>  |  |  |
| 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).  | <b>What you are covered for</b>                                    |
|   | Up to 10 litres of the correct fuel will be provided.  |  |

## POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

| Features and benefits   | Significant exclusions or limitations   | Where to look in the policy wording                            |
|---|---|--|
| <b>Insured incident 6 – Lost or Broken Keys</b>   |   |  |
| 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.                             | <b>What you are not covered for</b>                            |
| <b>Insured incident 7 – Driver Illness or Injury</b>  |   |  |
| 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. | <b>What you are covered for</b>                                |
|   | You, your vehicle and all passengers will only be taken to a single destination.    | <b>What you are covered for</b><br><i>Please note that (i)</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). | <b>General exclusions applying to the whole policy 1)</b>   |
| The insurer will not pay any costs incurred before we have accepted your claim or costs which we have not authorised in advance.  | <b>2 a)</b>   |
| 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.  | <b>3)</b>   |
| 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).  | <b>5)</b>   |
| The cost of any spare or replacement parts, components, lubricants or materials needed to fix your vehicle.   | <b>6)</b>   |
| 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.   | <b>11)</b>  |
| Damage caused by an authorised repairer in gaining access to your vehicle or in the course of providing emergency assistance services under this insurance.   | <b>13)</b>  |
| 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.  | <b>General conditions applying to the whole policy 1 f)</b> |

**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.**

# POLICY SUMMARY AND OTHER IMPORTANT INFORMATION

## 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. You will be entitled to a pro-rata 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](http://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](mailto: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:

Email: [complaint.info@financial-ombudsman.org.uk](mailto: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](http://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

Head and Registered Office:

Lysander House, Catbrain Lane, Cribbs Causeway, Bristol BS10 7TQ

Registered in England and Wales, company number 10096688

[www.legalprotectiongroup.co.uk](http://www.legalprotectiongroup.co.uk)

Twitter: @LegalProGroup

