

# European Motor Breakdown Cover Insurance

## Insurance Product Information Document

Company: Automobile Association Insurance Services Limited operate as an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Financial Services Registration Number 310562.

Product: Eurotunnel European Motor Breakdown Cover Insurance Policy

This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.

### What is this type of Insurance?

Emergency roadside cover in Europe, available on a single trip, annual multi-trip or one way trip basis, which covers you in the event of a motor breakdown or accident.



#### What is insured?

- ✓ Roadside cover or recovery to a local repairer.
- ✓ Locating and despatching spare parts within Europe.
- ✓ Costs towards emergency repairs to locks and windows after attempted theft, up to the value of £175.
- ✓ Alternative travel arrangements or car hire up to the value of £1,000, with a limit of £100 per day.
- ✓ Emergency accommodation up to £400 per party, with a limit of £40 per person, per night.
- ✓ Legal costs up to the value of £10,000.
- ✓ Recovery to the UK or recovery to your destination.
- ✓ Pre-agreed travel & accommodation costs to collect your vehicle, if you return home and repairs are completed in Europe.
- ✓ Camping Trips up to £400 per party, with a limit of £40 per person, per night.

**Optional cover** - If you have purchased the additional PLUS (Parts and labour) benefit, we will pay the costs of repair work (parts and labour), up to the maximum claim limit of £500 per trip.



#### What is not insured?

- ✗ Cost of repairs and replacement parts that are not incurred at the roadside.
- ✗ Personal luggage and equipment.
- ✗ Additional costs as a result of travelling with pets.
- ✗ Costs covered under your nominated vehicle's warranty.
- ✗ Non-emergency repairs.
- ✗ Rallying, off-road driving or motor sports.



#### Are there any restrictions on cover?

- ! The nominated vehicle must be roadworthy, within 3.5 tonnes, no longer than 7m, no wider than 2.3m and no higher than 3m.
- ! The tow to local repairer may not be within opening hours.
- ! A maximum £100 garage labour costs.
- ! A maximum of £2,000 overall claim limit per party per trip (excluding unaccompanied vehicle recovery, legal benefit and, if purchased, optional parts and labour benefits).
- ! Maximum party size of 8 persons.
- ! Your nominated vehicle will not be recovered if it will cost more than its current market value.



#### Where am I covered?

Cover only applies to travel within Europe as defined on the policy and Terms and Conditions booklet. Travel to certain islands belonging to European countries may not be covered.



## What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Cover must be purchased prior to travelling overseas.
- To show your driving licence if you need to use the vehicle hire benefit.
- Carry a warning triangle and a high visibility vest as legally required.
- To supply your vehicle insurance details if you have an accident and report the accident to your insurer.
- To keep the vehicle regularly serviced and you mustn't be aware of any electrical or mechanical or other vehicle problem which may interrupt your trip.
- To keep the nominated vehicle roadworthy, taxed, insured and with a valid MOT.
- To let us know if your nominated vehicle is specially adapted.
- To let us know if you intend to tow a caravan or trailer.



## When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



## When does the cover start and end?

Your policy provides cover during the period shown on your insurance confirmation.



## How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.

If you wish to cancel the contract during this period, you should call Eurotunnel Le Shuttle on **03457 35 35 35**.

Your premium will be refunded in full, although if you have travelled, made a claim or intend to make a claim, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.