

# Eversure Breakdown Cover

## Insurance Product Information Document



**Product:** Eversure Breakdown Cover with assistance by National Breakdown.

**Company:** Underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

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

### What is this type of insurance?

This policy provides motor breakdown cover. Roadside Assistance is provided in the event of an emergency when the vehicle is immobilized to ensure immediate repairs or towing to the nearest authorized garage. Further benefits may apply depending on the level of cover purchased. The level of cover chosen is shown on your certificate of insurance.



### What is insured?

#### Cover Level A: Bronze (UK only):

- ✓ Roadside Assistance
- ✓ Recovery to a local garage within 10 miles
- ✓ Replacement vehicle hire
- ✓ Overnight accommodation
- ✓ Onward public transport

#### Cover Level B: Silver (UK only):

- ✓ Roadside Assistance
- ✓ Recovery to a local garage within 10 miles
- ✓ Replacement vehicle hire
- ✓ Overnight accommodation
- ✓ Onward public transport
- ✓ Recovery to your home or original destination

#### Cover Level C: Gold (UK only):

- ✓ Roadside Assistance
- ✓ Recovery to a local garage within 10 miles
- ✓ Replacement vehicle hire
- ✓ Overnight accommodation
- ✓ Onward public transport
- ✓ Recovery to your home or original destination
- ✓ Assistance at your home address

#### Cover Level D: Europe (UK & Europe):

- ✓ Roadside Assistance
- ✓ Recovery to a local garage within 10 miles
- ✓ Replacement vehicle hire
- ✓ Overnight accommodation
- ✓ Onward public transport
- ✓ Assistance at your home address
- ✓ Extends cover to include countries in Europe (*please refer to the policy wording for a full list of countries*)
- ✓ Repatriation from Europe to a single destination in the UK.

#### Cover Level E: Platinum (UK Only):

- ✓ Includes Cover Levels A, B & C
- ✓ Misfuelling Cover (*draining incorrect fuel & repair of affected engine parts*)



### What is not insured?

- ✗ Vehicles exceeding size or age limits in the policy wording.
- ✗ Any costs that we have not authorised.
- ✗ More than the maximum benefit limits shown in the policy
- ✗ Claim circumstances that you were aware of before your policy was issued.
- ✗ Vehicles that are not roadworthy, non-compliant with the relevant legislation and that do not have a valid MOT.



### Are there any restrictions on cover?

- ! Cover is only available for persons using the vehicle for their own personal use, and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.
- ! Cover is contingent on you taking all reasonable steps to safeguard the vehicle against breakdown or immobilization and/or electrical or mechanical failure.
- ! Overnight hotel accommodation only applies if the breakdown of the vehicle occurs more than 20 miles from the home address.
- ! The Temporary replacement vehicle requires you to be able to satisfy the requirements of the vehicle hire company. You will be responsible for fuel and other ancillary charges. The temporary replacement vehicle will only be provided where we have arranged the recovery of the vehicle to an authorised repairer.
- ! General conditions and exclusions apply, for further details please refer to the policy wording



## Where am I covered?

- ✓ The vehicle is covered in the UK and Europe, depending on the level of cover selected. Please refer to the policy wording for a full definition of the UK and the European countries 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.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim, always contact us first before making arrangements of your own.



## 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?

- The cover begins on the start date on your policy schedule and ends on the date on your policy schedule, the period of cover cannot exceed twelve months.



## 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 contact Eversure Limited.
- Your premium will be refunded in full providing the period of insurance is not less than one month, although if you have asked us to perform or provide the services given under the policy, 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.