

Breakdown Cover



Insurance Product Information Document

Company: **ONE Insurance Limited**

Product: **Basic Breakdown**

This policy is underwritten by ONE Insurance Limited, Suite 913, Europort, Europort Road, Gibraltar, GX11 1AA, company number 123555.

One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and the Prudential Regulation Authority in respect of underwriting business in the UK (998980)

This Insurance Product Information Document is only intended to provide a summary of the main cover and exclusions and is not personalised to your specific individual needs in anyway. The complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance? This breakdown membership covers breakdown recovery for your vehicle.



What is covered?

- ✓ Recovery.
- ✓ Roadside assistance.
- ✓ Two claims per policy.
- ✓ Onward destination service within a ten-mile radius (£3.00 per mile thereafter).
- ✓ Any insured driver who is using your vehicle, provided they have received permission from you first.
- ✓ Cars, vans and motorcycles.
- ✓ Wheel changes, burst tyres and puncture assistance, a further £35.00 excess is applicable for these claims. (Excluded if there is no manufacturer's key for any locking wheel nut)



Are there any restrictions on cover?

- ⊘ When attending an incident and there is a pet on board, there may be extended wait times.
- ⊘ Recovery is provided within a ten-mile radius of the intended recovery location. There is a £3.00 per mile charge thereafter.
- ⊘ Cover only applies to cars, vans and motorcycles up to 3.5 tonnes and excludes any vehicle with living accommodation.
- ⊘ The maximum payable for any claim from any one breakdown is £500.00.
- ⊘ There is a £20 excess applied to all call outs.



What is not insured? (Key exclusions only)

- ✗ Labour charges in excess of one hour.
- ✗ Assistance at your home or within 0.5 miles of your home address.
- ✗ The cost of replacement parts or materials used in the repair.
- ✗ More than two call outs during the period of service.
- ✗ Storage charges incurred as a result of the breakdown.
- ✗ Vehicles immersed in mud, snow, sand or water, or any fault arising from these.
- ✗ Any campervan or any other vehicle modified to provide living accommodation.
- ✗ Putting incorrect fuel in your vehicle.



Where am I covered?

Except where we say otherwise your insurance applies in Great Britain and Northern Ireland.



What are my obligations?

- If requested, you must provide evidence of the servicing of your vehicle or receipts for replacement parts.
- You must ensure your vehicle has been regularly serviced and has not had inadequate repairs or unsuccessful DIY performed on it.
- Remedial action must be taken to correct any fault picked up by our recovery agents (any further breakdown claims for the same issue may not be covered).
- The vehicle must not be used for motor racing, rallies, speed or endurance tests nor used for hire or reward.
- Your vehicle must be in a roadworthy condition and be regularly serviced with valid MOT and tax.

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When and how do I pay?

This Basic Breakdown Membership is provided to you free of charge to run alongside your private motor insurance policy. The £20.00 call out excess is payable on notification of the breakdown and must be paid prior to recovery being instructed.



When does the cover start and end?

For your cover start and end date please refer to your policy documents.



How do I cancel the contract?

If you want to cancel your insurance, you need to contact your insurance broker.

You are entitled to cancel this cover at any point during the term of your insurance policy. As this benefit is given to you at no cost there would be no return premium available.