

Breakdown Cover



Insurance Product Information Document

Company: ONE Insurance Limited

Product: Gold Breakdown

One Insurance Limited is licensed and based in Gibraltar and is regulated by the Gibraltar Financial Services Commission (company number 123555) 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 any way. 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, home start and breakdown recovery for your vehicle.



What is covered?

- ✓ Home start.
- ✓ Recovery.
- ✓ Roadside assistance.
- ✓ Unlimited call outs.
- ✓ Wheel changes (subject to you having a serviceable spare tyre and wheel and are able to provide a manufacturer's key to remove any locking wheel nuts).
- ✓ Nearest destination service.
- ✓ Any insured driver who is using your vehicle, provided they have received permission from you first.
- ✓ Cars, vans and motorcycles.
- ✓ No call out excess.
- ✓ Recovery to a garage where your breakdown is within a 0.5 mile radius of your home address, up to a maximum distance of 15 miles.



What is not insured? (Key exclusions only)

- ✗ Labour charges in excess of one hour.
- ✗ The cost of replacement parts or materials used in the repair.
- ✗ 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.



Are there any restrictions on cover?

- ⊘ When attending an incident and there is a pet on board, there may be extended wait times.
- ⊘ Cover only applies to cars, vans and motorcycles up to 3.5 tonnes and excludes any vehicle with living accommodation.
- ⊘ The maximum amount we would cover for any claim from any one breakdown is £500.00.



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.
- The vehicle must always be maintained in a roadworthy condition and be regularly serviced with valid MOT and Tax.

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When and how do I pay?

You can pay your premium as a one-off payment annually or in monthly instalments. Payments can be made by Direct Debit or debit /credit card. The instalment plan for any monthly payments is arranged by your broker and not the insurer, using the services of credit finance companies.



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 breakdown service, you need to contact your insurance broker.

You are entitled to cancel your policy up to 14 days from the start of your policy with a full return of your premium. If you have had a claim you will still need to pay the premium in full.

If your cover has not yet started, you will receive a full refund.

If after 14 days you wish to cancel, you can still cancel the breakdown cover; however, no refund is available.