

Motor Emergency Breakdown

Insurance Product Information Document

Company: Castle Cover

Product: Castle Cover Emergency Breakdown - Gold (European)

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This document provides a summary of the key information for this product. Full information is provided in the policy documentation.

What is this type of insurance?

This is a motor breakdown policy which offers cover to customers who require assistance in event that their car suffers a breakdown and needs roadside assistance and recovery home or to a garage of your choice. This policy also covers you if your car won't start at home and you are also covered for trips to Europe.



What is Insured?

✓ UK Cover

If your vehicle breaks down anywhere within the UK, we will arrange and pay for:

- ✓ Callout and up to one hour's labour for assistance at the roadside or at your home, and if necessary;
 - ✓ The transportation of your vehicle and up to 7 passengers to your home address or the nearest garage
- ✓ Additionally, if it is clear your vehicle cannot be repaired the same day:
- ✓ Transportation of you and your vehicle, and up to 7 passengers to your home or your original destination or repairer of your choice, or a hire car for 24 hours or up to £300 for overnight bed and breakfast accommodation

✓ European Cover

Up to £750 to allow you to continue your trip if your vehicle breaks down within 7 days of your planned trip and it cannot be repaired before you are due to leave

- ✓ Roadside assistance and transportation of you and the vehicle to the nearest repairer. If the vehicle cannot be repaired the same day, you are covered up to £750 for alternative transport to your destination, or a temporary hire car or up to £500 for overnight accommodation whilst your vehicle is being repaired
- ✓ If your vehicle cannot be repaired before you are due to return home, we will also pay up to the value of your vehicle for you and your vehicle to be transported back to the UK



What is not Insured?

- ✗ The cost of any replacement parts or materials
- ✗ Any recovery charges apart from recovery to the nearest garage
- ✗ Specialist equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice, or a flood
- ✗ Costs incurred in addition to a standard callout where service cannot be undertaken at the roadside because the vehicle is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels
- ✗ The use of specialist off-highway recovery equipment or winching costs
- ✗ Any claim for cover before a trip to Europe if this policy was purchased, or if the fault was discovered during a service within 10 days of the start of the planned trip



Are there any restrictions on cover?

- ! Any labour charges other than up to one hour at the roadside
- ! More than six callouts per year
- ! If your vehicle breaks down within 48 hours of purchasing the breakdown policy
- ! Vehicles exceeding (including any load carried) 3500kg, length 7.6m, height 3m, width 2.3m
- ! Vehicles used by you for hire or reward or in a provision of courier services
- ! The cost of draining or removing contaminated fuel or other fluids
- ! Vehicles over 10 years old
- ! The most we will pay for all claims arising from any one breakdown is £3,000



Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man

- ✓ Overseas The European Union - Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents), Hungary, Iceland, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.



What are my obligations?

- The vehicle must be in a roadworthy condition and continue to be maintained as per the manufacturers recommendations
- You must provide us with honest, accurate and complete information, and inform us without delay of any changes in your situation In the event of a claim, you must notify us as soon as possible
- You'll need to let us negotiate, defend or settle any disputes or claims on your behalf. You'll also need to let us take legal action in your name to get back any payment we've made under this policy
- It's really important that you're honest with us when you're buying a policy or making a claim. Providing wrong or misleading information that you know could either help you gain financially, or us suffer a financial loss, is fraud and pushes up the cost of insurance for all customers



When and how do I pay?

- Annually by credit/debit card, Direct Debit or cheque, or;
- Monthly by Direct Debit



When does the cover start and end?

This policy will run from the date you have chosen to add the cover until your core policy falls due for renewal



How do I cancel the contract?

You can cancel your policy by calling 0800 183 3512 or by writing to Castle Cover, Deansleigh House, Deansleigh Road, Bournemouth, BH7 7DU.

You can cancel your policy by e-mailing help@castlecover.co.uk

Cancellation within 14 days

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will receive a full refund

Cancellation after 14 days

- You can cancel the policy any time after the 14 days. Providing no claim has been made you will only have to pay for the number of days you were covered