

# Motor Emergency Breakdown

## Insurance Product Information Document

Company: Castle Cover

Product: Castle Cover Emergency Breakdown - Recovery Plus

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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.



### What is Insured?

- ✓ 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, and if necessary;
  - ✓ the transportation of your vehicle, you and any passengers to the nearest garage
- ✓ If the vehicle cannot be repaired on the same day we will either:
  - ✓ pay the cost of transporting the vehicle and passengers to a destination of your choice, or;
  - ✓ arrange and pay for a hire car for 24 hours, or;
  - ✓ pay up to £300 for overnight emergency accommodation
- ✓ We can also pass on a message to your family or colleagues to let them know of the situation



### 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
- ✗ Long-distance transport of the insured vehicle to the premises where the insured vehicle was purchased or previously repaired, solely to claim under a warranty scheme, when a suitable alternative repairer is nearer



### 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



### Where am I covered?

- ✓ UK, Channel Islands and the Isle of Man



### 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](mailto: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