

Bank of Scotland Car Breakdown

Insurance Product Information Document

Company: Inter Partner Assistance S.A.

Product: European

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The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Car Breakdown Insurance is insurance that covers your car in the event of a breakdown.



What is insured?

While you are in the UK

- ✓ Fix at roadside if your car breaks down more than 1 mile from home within the UK
- ✓ Recovery to a local garage if vehicle cannot be fixed at the roadside
- ✓ Nationwide Recovery to either original destination, home address or garage to be repaired or
- ✓ Overnight accommodation for 1 night or
- ✓ 24 hr hire vehicle or alternative travel up to £100
- ✓ Lost or broken keys
- ✓ Recovery of an electric car to the nearest suitable charge point if it runs out of charge

While you are abroad

- ✓ European recovery up to 15 miles to nearest garage to repair vehicle
- ✓ Up to £200 for emergency repairs to make your car secure after theft or attempted theft
- ✓ Up to £100 towards recovery costs if you breakdown on a European motorway and you are towed to safety by the SOS services
- ✓ If repairs take more than 24 hours and your car is unsafe to drive or it is stolen and not recovered within 24 hours we will pay for a hire car up to £70 per day (total limit £750). Or we will move you, your passengers and luggage to where you were travelling to and bring your car to you/take you back to it or, pay bed and breakfast costs of £60 per person per day up to a total cost of £500
- ✓ Reasonable transport costs to get you, your passengers and your luggage back to the UK whilst your vehicle is being repaired abroad



What is not insured?

- ✗ Labour costs for more than an hour's roadside help
- ✗ Call out or recovery costs where police or emergency services arrange for the removal of the vehicle and any subsequent fees or storage costs
- ✗ Actual cost of repairs, replacement parts and any customs duty
- ✗ Any costs you would have paid anyway for travelling home
- ✗ Any insurance you have to pay to the hire-car company
- ✗ Vehicle repatriation to the UK if the costs are greater than the market value of your vehicle in the UK or if your car can be repaired locally
- ✗ Travel outside the countries covered



Are there any restrictions on cover?

- ! Your car must be permanently registered in the UK with a current MOT certificate
- ! During any 12 month period we will not be responsible for more than 2 claims which arise from a common fault on the same car
- ! You can only make 7 claims in total in any 12 month period
- ! This policy covers breakdown assistance for the specific vehicle shown on your policy schedule only
- ! If you break down in the first 24 hours of cover you are only entitled to local 15 mile recovery and must not be within 1 mile from your home



Where am I covered?

- ✓ The cover is provided in the UK, Channel Islands, any member of the European Union, Andorra, Iceland, Liechtenstein, Norway, Serbia, Switzerland, Turkey (west of Bosphorus) and other islands that belong to these countries and that are in Europe



What are my obligations?

- Your car should be serviced regularly in line with the manufacturers recommendations
- Your car, caravan or trailer attached to your car must carry a spare tyre and locking wheel nut unless the car is designed not to carry a spare wheel
- You must pay the premium on time
- You must check that you don't have any other insurance policies that may cover the same events and costs as these benefits



When and how do I pay?

You must pay the premium or instalment on demand.



When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later



How do I cancel the contract?

- A reflection or cooling off period applies, during which you have the right to cancel your policy for any reason back to the start date
- If you cancel within the cooling off period back to the start date you will not have had cover with us and we will refund the premium. We will refund the full premium to you provided no claims have occurred
- If you wish to cancel your policy after these first 14 days we will not refund the premium for this cover
- To cancel this cover please call us on 0330 024 6355