

AutoAid Motor Breakdown Insurance



Insurance Product Information Document









This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. ERS Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document. This supersedes any information held in the Key Facts document.

What is this type of insurance?

UK Breakdown cover – Covering any eligible vehicle when being driven by the policyholder or anyone named on the policy schedule.

	What is insured?		What is not insured?
<ul style="list-style-type: none"> ✓ ✓ ✓ ✓ ✓ ✓ ✓ ✓ 	<p>Emergency roadside repairs:</p> <ul style="list-style-type: none"> • Labour costs at the roadside to try and repair the fault. • If we can't repair it, we'll take the vehicle, you and up to 5 passengers to the nearest available garage. • Phone someone to let them know what has happened. <p>Recovery of the vehicle and its passengers:</p> <ul style="list-style-type: none"> • If we can't repair it, we'll take the vehicle, you and up to 5 passengers to any one place you choose. <p>Alternative travel or Emergency overnight hotel accommodation:</p> <ul style="list-style-type: none"> • If the vehicle breaks down more than 25 miles from your home the following for you and up to 5 passengers: <ul style="list-style-type: none"> • alternative travel (by road or rail) • hotel accommodation <p>Home breakdowns:</p> <ul style="list-style-type: none"> • Labour costs at the roadside or your home address to try and repair the fault. • Recovery to the nearest repairer if unrepairable. <p>Theft of vandalism:</p> <ul style="list-style-type: none"> • If the vehicle is stolen and recovered, or cannot be driven as a result of damage caused by vandalism, we will arrange and pay the cost of taking the vehicle to your home address or to a repairer of your choice. <p>Caravan and trailers:</p> <ul style="list-style-type: none"> • Same cover as your vehicle for any attached caravan or small trailer. <p>Toll authority fees:</p> <ul style="list-style-type: none"> • If the breakdown occurs in a Toll authority area, we will arrange and pay the cost of any Toll authority vehicle used to recover the vehicle. 	<ul style="list-style-type: none"> ✗ ✗ ✗ ✗ ✗ ✗ 	<p>Emergency roadside repairs:</p> <ul style="list-style-type: none"> • If a breakdown is within 1 mile from your home. • Any labour charges incurred at the repairer's premises. • Transportation beyond the nearest garage. <p>Recovery of the vehicle and its passengers:</p> <ul style="list-style-type: none"> • If a breakdown is within 1 mile from your home. <p>Alternative travel or Emergency overnight hotel accommodation:</p> <ul style="list-style-type: none"> • If a breakdown is within 25 miles from your home. • No cover for food and drink. • More than one night for you and 5 passengers. <p>Home breakdowns:</p> <ul style="list-style-type: none"> • Any labour charges incurred at the repairer's premises. • Transportation beyond the nearest repairer. <p>For All Cover Sections:</p> <ul style="list-style-type: none"> • Any costs or expenses for any service which is not arranged by the Rescue Control Centre. • Any costs or expenses if the vehicle is off road or cannot be reached due to snow, mud, sand or flood. • Any cost of taking the vehicle and its passengers to more than one address after a breakdown. • Loss of or damage to the insured vehicle or its contents, or any valuables carried in it. • Any costs or expenses if the breakdown is covered by any other insurance or recovery service. • The cost of any parts, components or material used to repair the vehicle. • Any cost of any repair not carried out at the roadside. <p>N.B. Please refer to your policy wording for full terms and conditions.</p>

	Are there any restrictions on cover?																
	Cover is for the vehicle and anyone driving it, providing they are legally able.																
	Where am I covered?																
	We will provide the cover for within the mainland of England, Scotland, Wales and Northern Ireland.																
	What are my obligations?																
-	Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could result in you not being covered under this policy.																
-	If the vehicle suffers a breakdown, you must immediately tell the Rescue Control Centre.																
-	If the vehicle is fitted with locking wheel nuts you must carry the key/tool to remove them.																
-	If the vehicle is involved in a road traffic accident, you must supply us with your motor insurance details when we ask for this information. You must also report the incident to your insurer immediately.																
-	Any emergency repairs undertaken at the roadside by recovery agents are temporary, to resolve the immediate breakdown. These repairs cannot be guaranteed and permanent repairs will need to be effected at the earliest opportunity. You are responsible for ensuring any repairs carried out at a repairing garage are to your satisfaction.																
-	You must make sure that the vehicle is in a roadworthy condition at all times and it has been maintained and serviced in accordance with the manufacturer's recommendations.																
-	You must tell us immediately about any changes to the information you have already provided. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.																
	When and how do I pay?																
-	For full details of when and how you pay, you need to contact your administrator directly.																
	When does the cover start and end?																
-	Your insurance is a 12 month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.																
-	Your insurance cover start and end dates will be shown on your policy schedule.																
	How do I cancel the contract?																
-	You may cancel the insurance at any time by informing your administrator.																
-	Within the 14 Days Cooling off Period, You may cancel it, without giving reason, by declaring your requirement to cancel within 14 days of the policy start date. We will return any premium paid subject to a minimum premium of £15 (plus IPT) for the number of days for which we have provided cover. The 14-day period applies to new policies and the renewing of existing policies.																
-	Outside 14 Days Cooling Off Period, You may cancel this insurance by declaring your requirement to cancel. If you have not made any claims in the current period of insurance, we will pay you a refund based on our short period rates as shown below.																
	<table border="1"> <thead> <tr> <th>Period not exceeding</th> <th>Percentage of annual premium retained</th> </tr> </thead> <tbody> <tr> <td>1 month</td> <td>25%</td> </tr> <tr> <td>2 months</td> <td>30%</td> </tr> <tr> <td>3 months</td> <td>50%</td> </tr> <tr> <td>4 months</td> <td>60%</td> </tr> <tr> <td>6 months</td> <td>75%</td> </tr> <tr> <td>8 months</td> <td>90%</td> </tr> <tr> <td>Over 8 months</td> <td>Full premium</td> </tr> </tbody> </table>	Period not exceeding	Percentage of annual premium retained	1 month	25%	2 months	30%	3 months	50%	4 months	60%	6 months	75%	8 months	90%	Over 8 months	Full premium
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