

Insurance Product Information Document

24|7 HOME RESCUE

Product: Car Breakdown

247 Home Rescue is a trading name of 247 Home Assist Ltd which is authorised and regulated by the Financial Conduct Authority, and registered in England and Wales (No. 09438900).

Registered office: Parkhill Business Centre, Padiham Road, Burnley, England, BB12 6TG

This document provides a summary of the key information relating to this Car Breakdown insurance policy. Complete pre-contractual and contractual information on the product is provided in the terms and conditions document.

What is this type of insurance?

Car Breakdown provides for roadside repairs or roadside recovery, for up to two vehicles registered and ordinarily kept at the same address, in the event of a breakdown which leaves your vehicle immobilised or unsafe to drive.



What is insured?

This is a summary of the cover and limits of the available products. Your selected product will be shown on your policy schedule

Home Start

- ✓ At or within a 1 mile radius of your home address, roadside repair or recovery to your home address or suitable garage, if your vehicle suffers a breakdown

Local Recovery

- ✓ Home Start, and
- ✓ Between a 1-to-20-mile radius from your home address, roadside repair or recovery to your home address or suitable garage, if your vehicle suffers a breakdown

Nationwide Recovery

- ✓ Local Recovery, and
- ✓ Over a 20-mile radius from your home address, roadside repair or recovery to your home address, onwards destination or suitable garage, if your vehicle suffers a breakdown

Nationwide Recovery Plus

- ✓ Nationwide Recovery, and
- ✓ A contribution of up to a maximum of £75 per breakdown for either hire car, overnight accommodation or alternative transport (subject to terms & conditions)



What is not insured?

This is a summary of what is not insured. For full details please see the terms and conditions

- ✗ The recovery of you and your vehicle if roadside repairs can be carried out at or near the scene of the breakdown within the same working day
- ✗ Costs associated with the use of specialist equipment required to recover your vehicle
- ✗ The cost of draining or removing contaminated fuel or any claim due to misfuelling where the vehicle has been driven
- ✗ Breakdowns caused by failure to maintain the vehicle in a legal and roadworthy condition or if the vehicle is without valid tax, MOT and insurance
- ✗ Breakdowns resulting from a road traffic accident, whether including another vehicle or not
- ✗ Fines, penalties, ferry/toll fees, storage charges, costs or expenses not authorised by our rescue controllers, the cost of food, drinks, telephone calls or incidentals
- ✗ Additional costs relating to a hire car, such as the cost of fuel, oil or insurance
- ✗ Consequential losses or costs covered by or recoverable under other insurance that you may have



Are there any restrictions on cover?

- ! Your policy provides cover for 6 claims each year, and 1 hour roadside labour per claim
- ! Your vehicle must not be over 15 years old when taking out a policy
- ! Your vehicle must be used for social, domestic, pleasure or commuting, and not for commercial usage, motor racing, track days or similar
- ! Caravans, trailers, non-standard vehicles (limousines, minibuses etc) are not covered by this policy
- ! Anything that happens within the first 48 hours of the product start date
- ! If an excess applies you will need to pay this for each roadside repair or recovery



Where am I covered?

- ✓ Vehicles ordinarily kept at your home address within territorial limits and breakdowns occurring within territorial limits, i.e. mainland England, Scotland and Wales



What are my obligations?

- You must take reasonable care to provide complete and accurate answers to questions we may ask you when you take out, make changes to, make a claim on or renew this policy
- You must keep us informed of any changes to your contact details, change of address and, so that we can check continued eligibility and that cover remains right for your needs, if you change your vehicle
- You should ensure your vehicle is serviced and maintained in a roadworthy and legal condition, in line with manufacturer guidelines
- You are responsible to pay for all parts used in a roadside repair. If a roadside repair is not possible and your vehicle is recovered to your home address, onwards destination or suitable garage, you are responsible for all subsequent labour and parts costs to repair your vehicle
- You must take reasonable steps to ensure that your vehicle has its locking wheel nut key, an accessible and serviceable spare or space saver wheel and/or its manufacturer approved emergency tyre inflation kit where relevant
- If your vehicle requires permanent repairs, it is your responsibility to ensure these are completed otherwise we may not be able to assist should a subsequent breakdown arise due to the same underlying cause



When and how do I pay?

- You can pay for your policy by 12 monthly instalments. Payment can only be made by Direct Debit



When does the cover start and end?

- Your cover starts on the policy start date shown on your welcome letter and continues for a period of 12 months



How do I cancel the contract?

- You may cancel your product by contacting 24|7 Home Rescue on 0345 3192 247 or in writing at Cancellations department, 24|7 Home Rescue Ltd, Parkhill Business Centre, Padiham Road, Burnley, BB12 6TG
- If you cancel within your cooling off period you will get a full refund of your insurance premiums paid
- Our policies are annual contracts. This means that if you cancel after 14 days and you have made a claim, you may have to pay cancellation fees. See the full policy terms and conditions for more details