

Insurance Product Information Document

24|7 HOME RESCUE

Product: Motor 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 Motor Breakdown insurance policy. Pre-contractual and contractual information on the product is provided in the terms and conditions document.

What is this type of insurance?

Motor Breakdown insurance provides roadside repairs or recovery for up to two vehicles registered and ordinarily kept at the same address, if a breakdown leaves your vehicle immobilised or unsafe to drive.



What is insured?

Below is a summary of the cover and limits available. Your selected level of cover will be shown on your policy schedule.

Home Start

- ✓ If your vehicle breaks down within 1 mile of, or at, your home address, we will arrange a temporary repair or recovery to your home or a nearby suitable garage.

Local Recovery

- ✓ If your vehicle breaks down within 20 miles of your home address, we will arrange a temporary repair or recovery to your home or a nearby suitable garage.

Nationwide Recovery

- ✓ If your vehicle breaks down within the territorial limits, we will arrange a temporary repair or recovery to your original destination, your home address, or a nearby suitable garage.

Nationwide Recovery Plus

- ✓ All benefits of Nationwide Recovery, plus
- ✓ A contribution of up to £100 (maximum 1 claim per period of insurance) for a hire car, overnight accommodation, or alternative transport (subject to terms and conditions)



What is not insured?

This is a summary only. Please refer to the full terms and conditions for complete details.

- ✗ Breakdowns occurring outside the territorial limits.
- ✗ Recovery to another destination if a temporary repair can be completed at the roadside.
- ✗ Costs for specialist or non-standard recovery equipment.
- ✗ Breakdowns caused by failure to maintain the vehicle in a legal and roadworthy condition, or if the vehicle lacks valid tax, MOT, or insurance.
- ✗ Breakdowns resulting from a road traffic accident.
- ✗ The following costs: fines, penalties, ferry/toll fees, storage charges, unauthorised expenses, food, drinks, telephone calls, or incidental costs.
- ✗ For Nationwide Recovery Plus: additional hire car costs such as fuel, oil, or insurance.
- ✗ Consequential losses or costs covered by other insurance.



Are there any restrictions on cover?

- ! Your policy has a limit of 6 claims per year and covers temporary repairs or recovery when a temporary repair cannot be completed.
- ! Your vehicle must be no more than 15 years old at the start or renewal of the policy.
- ! Your vehicle must be used for social, domestic, pleasure, or commuting purposes only—not commercial use, motor racing, track days, or similar activities.
- ! Caravans, trailers, and non-standard vehicles (e.g., limousines, minibuses) are not covered.
- ! No cover applies within the first 48 hours of the policy start date or after notifying us of a change to your insured vehicle(s).
- ! If an excess applies, it must be paid for each roadside repair or recovery.



Where am I covered?

- ✓ Vehicles ordinarily kept at your home address within the territorial limits, and breakdowns occurring within Great Britain and Northern Ireland.



What are my obligations?

- Provide complete and accurate information when taking out, amending, claiming on, or renewing your policy.
- Inform us of changes to your contact details or address so we can ensure your cover remains suitable.
- Maintain your vehicle in a legal, roadworthy condition and follow manufacturer servicing guidelines.
- Pay for any parts used during a roadside repair.
- If recovery is required, you are responsible for all subsequent labour and parts costs at the garage.
- Ensure your vehicle has a locking wheel nut key, a serviceable spare or space-saver wheel, or a manufacturer-approved tyre inflation kit.
- Complete any permanent repairs required. If you do not, we may not be able to assist with future breakdowns caused by the same issue.



When and how do I pay?

- You can pay for your policy in 12 monthly interest-free instalments by Direct Debit.



When does the cover start and end?

- Your cover begins on the policy start date shown on your welcome letter and continues for 12 months.



How do I cancel the contract?

- You may cancel your policy by contacting 247 Home Rescue:
 - Phone: 0345 3192 247
 - Email: customerservice@247homerescue.co.uk
 - Post: Cancellations Department, 247 Home Rescue Ltd, Parkhill Business Centre, Padiham Road, Burnley, BB12 6TG
- If you cancel within the cooling-off period, you will receive a full refund of premiums paid.
- As policies are annual contracts, if you cancel after 14 days and have made a claim, cancellation fees may apply. Please refer to the full terms and conditions.