

Vehicle Breakdown Insurance

Insurance Product Information Document

Company: Building Block Insurance PCC Limited

Product: Vehicle Breakdown Insurance

Building Block Insurance PCC Limited registered in Malta, licensed and regulated by the Malta Financial Services Authority and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority, reference number 616033

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this Insurance?

This Breakdown Insurance policy provides cover for the vehicle stated on the schedule of cover. As a minimum it provides help at the roadside if your vehicle has broken down 1 or more miles away from home, if a temporary repair is not possible recovery to a local garage.



What is insured?

Roadside in the UK

- ✓ Help at the roadside in the UK 24 hours a day 365 days a year
- ✓ Recovery to a suitable local garage
- ✓ Maximum claim per breakdown is the lower of £1500 or vehicle market value.

Additional cover available at an added cost.

Homestart in the UK

- ✓ Help at the roadside 24 hours a day 365 days a year
- ✓ Recovery to a garage chosen by you within a 25 mile radius of the breakdown
- ✓ Maximum claim per breakdown is the lower of £1500 or vehicle market value
- ✓ Cover within 1 mile of your home address

Onward travel in the UK

- ✓ onward travel for the driver and up to 4 passengers should Your Insured Vehicle not be able to be repaired on the same calendar day as recovery taking place.

Roadside in the Europe

- ✓ Help at the roadside in Europe 24 hours a day 365 days a year
- ✓ Recovery to a suitable local garage
- ✓ Maximum claim per breakdown is the lower of £1500 or vehicle market value.

Onward travel in the Europe

- ✓ onward travel for the driver and up to 4 passengers should Your Insured Vehicle not be able to be repaired on the same calendar day as recovery taking place.



What is not insured?

- ✗ Any fault that was present before the inception of the policy
- ✗ Any claim which occurred before You bought this policy or within two days of the Inception date
- ✗ Any claim involving any Vehicle other than that shown on Your current certificate of insurance, unless you have chosen personal cover.
- ✗ Any payment of more than £1,500 for each Claim (or the current market value of the Vehicle if this is lower)
- ✗ More than six claims in any period of insurance (this exclusion will not apply if You have selected "Unlimited Callouts")
- ✗ Any Claim where the Breakdown occurred as a result of an accident, fire, theft, flood or act of vandalism
- ✗ Any excess shown in your policy schedule
- ✗ Any Claim where the Insured Vehicle is being used for commercial travelling, courier services, hire or reward or any other Non-Commercial Use
- ✗ Any Breakdown caused by Your failure to maintain Your Vehicle in a roadworthy condition
- ✗ Any claim where the Vehicle is deemed to be illegal or untaxed or uninsured or dangerous to transport.
- ✗ Any costs not approved
- ✗ Any vehicle with a laden weight in excess of 3,500kg
- ✗ Any vehicle with dimensions that exceed 5.5 meters long, 2.3 meters wide and 3 meters high
- ✗ Claims relating to a previous fault where a full repair has not been undertaken
- ✗ Refer to your policy wording for a full list of exclusions relating to Repair
- ✗ Where European cover has been selected you must tell us at least 48 hours before any travel to Europe and provide the dates of travel and intended country(s) of destination



Are there any restrictions on cover?

- ! The vehicle is a car or a van
- ! The vehicle has a gross vehicle weight of less than 3.5 tonnes
- ! The vehicle width is less than 2.3 metres and the vehicle length is less than 5.5 metres



Where am I covered?

This policy provides cover in the UK and where additional cover has been purchased in Europe



What are my obligations?

- It is important you check that this policy meets your needs and you make sure the information you have given us is correct.
- You must tell us if this information is wrong, or if it changes. You have responsibility to take reasonable care not to make a misrepresentation. Should you be careless in answering the questions required to obtain a quotation and subsequently take out cover, or deliberately make a misrepresentation then it may be that this affects our decision to pay a claim.
- For cover to be in place you must pay the agreed premium as shown on your schedule
- In the event of a claim you must notify us as soon as possible and provide all the information requested by the claim handler.



When and how do I pay?

You can pay your premium as a one off payment annually. Payment can be made by debit/credit card



When does the cover start and end?

Cover lasts for one year and the dates of cover are specified on your policy schedule.



How do I cancel the contract?

If you choose to cancel your insurance, simply notify CBC Breakdown Cover at www.comparebreakdowncover.co.uk or call **0330 0945243**.