

# CBC Breakdown Cover

## Insurance Product Information Document



**Product:** CBC Breakdown Cover with assistance by National Breakdown.

**Company:** Underwritten by UK General Insurance Ltd on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Firm Reference No. 310101. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of their regulation by the Financial Conduct Authority and Prudential Regulation Authority are available on request.

**This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown in the policy wording, which you should read carefully to ensure you have the cover you need.**

### What is this type of insurance?

This policy provides motor breakdown cover. Roadside Assistance is provided in the event of an emergency when the vehicle is immobilized to ensure immediate repairs or towing to the nearest authorized garage. Further benefits may apply depending on the level of cover purchased. The level of cover chosen is shown on your certificate of insurance.

### What is insured?

#### Cover Level A: Bronze (UK only):

- ✓ Roadside Assistance
- ✓ Recovery to a local garage within 10 miles
- ✓ Replacement vehicle hire
- ✓ Overnight accommodation
- ✓ Onward public transport

#### Cover Level B: Silver (UK only):

- ✓ Roadside Assistance
- ✓ Recovery to a local garage within 10 miles
- ✓ Replacement vehicle hire
- ✓ Overnight accommodation
- ✓ Onward public transport
- ✓ Recovery to your home or original destination

#### Cover Level C: Gold (UK only):

- ✓ Roadside Assistance
- ✓ Recovery to a local garage within 10 miles
- ✓ Replacement vehicle hire
- ✓ Overnight accommodation
- ✓ Onward public transport
- ✓ Recovery to your home or original destination
- ✓ Assistance at your home address

#### Cover Level D: Europe (UK & Europe):

- ✓ Roadside Assistance
- ✓ Recovery to a local garage within 10 miles
- ✓ Replacement vehicle hire
- ✓ Overnight accommodation
- ✓ Onward public transport
- ✓ Assistance at your home address
- ✓ Extends cover to include countries in Europe (*please refer to the policy wording for a full list of countries*)
- ✓ Repatriation from Europe to a single destination in the UK.

#### Cover Level E: Platinum (UK Only):

- ✓ Includes Cover Levels A, B & C
- ✓ Misfuelling Cover (*draining incorrect fuel & repair of affected engine parts*)

### What is not insured?

- ✗ Vehicles exceeding size or age limits in the policy wording.
- ✗ Vehicles not in the category shown on your certificate of insurance.
- ✗ Any excess as shown on your certificate of insurance.
- ✗ Any costs that we have not authorised.
- ✗ More than the maximum benefit limits shown in the policy
- ✗ Claim circumstances that you were aware of before your policy was issued.
- ✗ Vehicles that are not roadworthy, non-compliant with the relevant legislation and that do not have a valid MOT.

### Are there any restrictions on cover?

- ! Cover is only available for persons using the vehicle for their own personal use, and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.
- ! Cover is contingent on you taking all reasonable steps to safeguard the vehicle against breakdown or immobilization and/or electrical or mechanical failure.
- ! Overnight hotel accommodation only applies if the breakdown of the vehicle occurs more than 20 miles from the home address.
- ! The Temporary replacement vehicle requires you to be able to satisfy the requirements of the vehicle hire company. You will be responsible for fuel and other ancillary charges. The temporary replacement vehicle will only be provided where we have arranged the recovery of the vehicle to an authorised repairer.
- ! General conditions and exclusions apply, for further details please refer to the policy wording



## Where am I covered?

- ✓ The vehicle is covered in the UK and Europe, depending on the level of cover selected. Please refer to the policy wording for a full definition of the UK and the European countries covered.



## What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim, always contact us first before making arrangements of your own.



## When and how do I pay?

- You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.
- The premium can be paid using one of the payment options given to you by the seller of this insurance.



## When does the cover start and end?

- The cover begins on the start date on your policy schedule and ends on the date on your policy schedule, the period of cover cannot exceed twelve months.



## How do I cancel the contract?

- You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements.
- If you wish to cancel the contract during this period, you should contact Eversure Limited.
- Your premium will be refunded in full providing the period of insurance is not less than one month, although if you have asked us to perform or provide the services given under the policy, we will recover the costs for providing these services.
- You may still cancel the contract after this 14-day cancellation period, but no refund will be made.

## Important Information

### Complaints

It is the intention to give you the best possible service but if you do have any questions or concerns about this insurance or the handling of a claim you should follow the complaints procedure below:

#### **Complaints regarding the SALE OF THE POLICY:**

In the first instance, please contact CompareBreakdownCover, a trading name of Eversure Limited, directly. Registered address:

*Eversure Limited, Bury House, 1-3 Bury Street, Guildford, Surrey, GU2 4AW*  
email: [complaints@eversure.com](mailto:complaints@eversure.com)

Registered in England no.6751893. Authorised and regulated by the Financial Conduct Authority.

#### **Complaints regarding CLAIMS:**

If you have a complaint regarding the service offered by National Breakdown, please contact:

*National Breakdown, 1st Floor Trust House, New Augustus Street, Bradford BD1 5LL*  
Telephone: 01274 288 488

Please supply us with your name, address, policy number and claim number where applicable and provide copies of any relevant documentation in order to help us to process your complaint.

If your complaint about either your policy or claim cannot be resolved before the end of the third working day it will be passed to:

*Customer Relations Department, UK General Insurance Limited, Cast House,  
Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ*  
Telephone: 0345 218 2685  
Email: [customerrelations@ukgeneral.co.uk](mailto:customerrelations@ukgeneral.co.uk)

If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. This also applies if you are insured in a business capacity and have an annual turnover of less than €2million and fewer than ten staff. You may contact the Financial Ombudsman Service at:

*The Financial Ombudsman Service, Exchange Tower, London, E14 9SR.*  
Tel: 0300 123 9 123  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

The above complaints procedure is in addition to your statutory rights as a consumer. For further information about your statutory rights contact your local Citizens Advice Bureau.

If you have purchased the insurance policy online, you may also raise your complaint via the EU Online Dispute Resolution Portal at <http://ec.europa.eu/consumers/odr/>. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. However, this may be a slower route for handling your complaint than if you contact the Financial Ombudsman Service directly.

#### **What happens if we can't meet our liabilities?**

Great Lakes Insurance SE is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if it cannot meet its obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim with no upper limit. You can get more information about compensation scheme arrangements from the FSCS or visit [www.fscs.org.uk](http://www.fscs.org.uk).