

CBC BREAKDOWN COVER

Insurance Product Information Document

Company: Astrenska Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FCA Register number 202846)

Product: European Breakdown Cover with assistance by Intana.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is vehicle breakdown insurance providing roadside assistance and vehicle recovery services in Europe.



What is insured?

✓ Your journey from the UK

Your direct journeys between Your Home Address and Your port or international rail terminal

If the Insured Vehicle is immobilised or rendered unroadworthy during the Trip as a result of fire, theft, accidental damage or breakdown, We will arrange and pay:

✓ Cover prior to departure - Up to £750

If an Insured Incident occurs during the seven days immediately preceding Your arranged date of departure for a Trip, and it cannot be repaired or is not recovered prior to the arranged date of departure, We will pay up to £750 in total under this Policy to enable You to continue Your originally planned Trip. We will pay for the hire of a suitable replacement vehicle, OR The additional cost of rebooking any sea crossing missed as a result of the incident giving rise to a claim (or, where the original route is unavailable, the nearest suitable alternative sea crossing).

✓ Roadside Assistance – Up to £250

roadside assistance and, if necessary, the transportation of the Insured Person(s) and the Insured Vehicle to the nearest repairer.

✓ Replacement parts despatch – UP to £600

If the Insured Vehicle needs Replacement Parts during a Trip outside the UK Area and these are not available locally, then on receipt of Your instructions We will undertake to obtain them elsewhere, and will pay all freight charges involved in despatching them to the location of the Insured Vehicle.

✓ Break In – Up to £175

In the event of a theft (or attempted theft) of the Insured Vehicle or the contents contained in the Insured Vehicle during the Trip, We will pay up to £175 in total under this Policy, for immediate emergency repairs and/or Replacement Parts, which are necessary to place the Insured Vehicle in a secure condition to continue the Trip

✓ Vehicle out of use – Up to £750

If repairs cannot be effected within 24 hours We will pay up to a maximum of £750 in total under this policy for public transport, or a hire car or local overnight hotel accommodation

✓ Alternative Driver – No limit

In the event of You being declared medically unfit to drive the Insured Vehicle in the course of a Trip, or having to return home early because of what We agree is a serious or urgent reason, and there is no other Insured Person qualified and competent to drive, We will pay all necessary additional costs incurred to return the Insured Vehicle to the home address in the UK Area.

✓ Repatriation – Up to Vehicle Market Value

The cost of transporting You to Your home address in the UK Area if the Insured Vehicle cannot and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the intended time of Your return home.

✓ Customs Regulations – No limit



What is not insured?

- ✗ Any incident within 48 hours of purchase
- ✗ Trips solely within the UK Area.
- ✗ Roadside labour charges in excess of one hour.
- ✗ Any labour charges incurred at the repairer's premises.
- ✗ The cost of Replacement Parts or other materials used in the repair.
- ✗ Toll and sea transit charges for the Insured Vehicle.
- ✗ Any winching costs or the use of specialist off-highway-recovery equipment.
- ✗ More than three call-outs during each Period of Insurance.
- ✗ Anything mentioned in the general exclusions.
- ✗ Repatriation of vehicle occupants injured in an accident involving the Insured Vehicle.

Hire Car, Important Information:

Drivers must produce a full valid EEA driving licence with no endorsements held for at least one year. When collecting Your car, You will need a valid credit card, which must be in the name of the driver. An alternative similar car may be substituted subject to demand. Car hire suppliers may not be open for collection or drop-off on Sundays in some destinations. The provision of an alternative vehicle fitted with a tow bar is subject to availability and therefore cannot be guaranteed. In these circumstances, We will make every effort to ensure Your continued mobility within the financial limits of the policy.



Are there any restrictions on cover?

- ! Cover only applies to the vehicle(s) shown in your policy schedule which are under 16 years old and do not exceed the following gross vehicle weight and dimensions: weight 3,500kg; length 7m, height 3m; width 2.25m; or carrying more than 8 persons including the driver
- ! You are only covered for a maximum of three assistances in any period of insurance
- ! Provision of a hire car if you cannot meet the hirers terms and conditions



Where am I covered?

Cover applies in:

- ✓ the UK Area comprising Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. Excluding Territorial and International waters
- ✓ European Area comprising the following countries: Andorra, Austria, , Belgium, Bulgaria, Channel Islands (not covered as a destination for Channel Islands residents) Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar



What are my obligations?

You are required to:

- Take reasonable care to answer all questions carefully and accurately and not doing so could invalidate your insurance and ability to claim
- Contact us as soon as possible when an incident arises which may be the subject of a claim and before incurring expenses
- Contact CBC if anything you have told them when you have taken out this insurance changes
- You will ensure that your vehicle properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing it for a journey



When and how do I pay?

You will need to pay your premium to CBC before taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided



When does the cover start and end?

Cover is for the 12 month period starting from the commencement date shown on the certificate of insurance. Please note that there is no cover for any incident which occurs within 48 hours following your initial purchase of this policy

Cover under Section 1 begins up to seven days before You start Your Trip. Legal advice continues to apply for up to a week after You return home. Cover for all other sections applies for the length of each journey

Please note: during the annual Period of Insurance You will be covered for journey You undertake in the European Area, on condition that the total period You spend travelling on such journey does not exceed the number of days You purchase



How do I cancel the contract?

You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance. This right of cancellation does not apply for single trip cover that has already commenced or if You intend to make a claim. For annual cover that has already commenced, You will receive a pro-rata refund of the unused cover.

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium as long as you have not made any claims. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, you may not receive a refund of any of the premium paid. To exercise this cancellation right, please contact CBC