

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: UK Local Home Start 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 local roadside assistance and vehicle recovery services in the United Kingdom, including at your home address



What is insured?

- ✓ **Roadside Assistance** - Up to 1 hour
Call out and up to one hour's assistance at the roadside, and if necessary, transportation of you and your vehicle to the nearest suitable repairer
- ✓ **Message relay** – 2 messages
If We have been contacted in connection with an Insured Incident, We will relay up to two telephone messages to Your family members, friends, or business associates to advise of unforeseen travel delays
- ✓ **Vehicle Recovery and Onward Travel** – Transport to home or destination
We will arrange and pay for local vehicle recovery where this is required as part of an insured incident where it is apparent repairs cannot be effected by the end of the working day, or in the event of Theft & non-recovery of vehicle; OR one of the following
 - Alternative travel – Up to £100
 - Hire car – Up to £100
 - Overnight accommodation – Up to £100



What is not insured?

- ✗ Any incident within 48 hours of purchase
- ✗ Attendance at any location exceeding 30 miles of Your Home Address
- ✗ 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
- ✗ Vehicles used for Hire and Reward

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
- ! Cover does not apply outside of a 30-mile radius of the Home Address



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



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.



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