

# Total UK Breakdown

## Insurance Product Information Document

**Company:** Trinity Lane Insurance Company **Product:** National and Home Breakdown

Trinity Lane Insurance Company Limited is authorised and regulated by the Malta Financial Services Authority and subject to limited regulation by the Financial Conduct Authority. Details about the extent of its regulation by the Financial Conduct Authority are available from Trinity Lane Insurance on request. FCA Register number 467067. Trinity Lane Insurance Company Limited is registered in Malta – registration number C40137. Registered office: The Landmark, Level 1, Suite 2, Triq L Iljun, Qormi QRM 3800, Malta.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

### What is this type of Insurance?

This insurance provides 24-hour cover for breakdowns. It will arrange and pay for the services as shown below up to any limits as stated in the policy document.



#### What is Insured?

- ✓ A breakdown means mechanical or electrical failures/breakages; flat batteries; punctures; out of fuel; contaminated or wrong fuel used; ignition keys lost, stolen or locked in the vehicle; or damage caused by accident, vandalism, theft or attempted theft which renders the vehicle immobile.
- ✓ Roadside - If the vehicle breaks down more than one mile from the home address, we will arrange service at the scene of the breakdown and pay call-out fees and labour costs in an attempt to repair it. If it cannot be repaired quickly at the scene of the breakdown, we will arrange and pay the cost of taking it, the driver and the passenger(s) from the scene of the breakdown to the nearest repairer.
- ✓ Recovery - If the vehicle breaks down more than one mile from the home address and it cannot be repaired at the scene of the breakdown or the nearest repairer the same day, we will arrange and pay the cost of taking it, the driver and the passenger(s) from the scene of the breakdown to any one place of your choice.
- ✓ Home - If the vehicle breaks down at the home address or within one mile of the home address, we will arrange service at the scene of the breakdown and pay call-out fees and labour costs in an attempt to repair it. If it cannot be repaired at the scene of the breakdown, we will arrange and pay the cost of taking it, the driver and the passenger(s) from the scene of the breakdown to the nearest repairer, up to a maximum of 20 miles.
- ✓ Alternative Travel or Overnight Accommodation - If the vehicle breaks down more than 25 miles from the home address, and it cannot be repaired the same day, and it cannot be recovered to any one place you choose, we will refund the cost of either alternative travel arrangements or overnight accommodation for the driver and the passenger(s). £50 per day per person, up to a maximum of £300.
- ✓ Caravan or Trailer - Any attached small general purpose trailer no more than 3 metres/10 feet long (unless previously notified and accepted by us) or any attached caravan will be entitled to the same service as the vehicle, as long as it is attached by a standard 50 millimetre/2 inch towing coupling.
- ✓ Messages - On request we will pass a message on to family or colleagues to let them know about the breakdown.



#### What is not Insured?

- ✗ Any breakdown made in the first 24 hours of this cover commencing. This exception doesn't apply when you renew this contract.
- ✗ Any costs for any service which is not arranged or agreed by the Breakdown Control Centre and/or Complaints/Quality team.
- ✗ Any costs other than recovery of the vehicle as a result of contaminated or wrong fuel used.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Any ferry fares, congestion charges and/or toll fees.
- ✗ Any request for service if the vehicle cannot be reached due to snow, mud, sand, flood or being off road.
- ✗ Any request for service if the vehicle has no traction other than as a result of a breakdown.
- ✗ Claims totalling more than £2,000 in any year.



#### Are there any restrictions on cover?

- ! If temporary repairs are carried out, such fault must then be immediately rectified before commencing a new journey.
- ! Passenger(s) means up to a maximum of 7 passenger(s) being transported by the vehicle.
- ! This insurance only covers the vehicle specified in your motor insurance policy. You must tell your insurance intermediary about any change of vehicle immediately.
- ! You must make sure that the vehicle is in a safe and roadworthy condition at all times and it has been regularly maintained and serviced in accordance with the manufacturer's recommendations. You must keep all vouchers, invoices and receipts as evidence.
- ! You must take all reasonable steps to prevent a breakdown, and the vehicle must not be used in an unsafe or unroadworthy condition or until any necessary repairs have been carried out.
- ! You must carry a roadworthy and accessible spare wheel with the vehicle at all times, except where one is not fitted as standard manufacturers equipment. The spare wheel must be fitted with a roadworthy tyre. If locking wheel nuts are fitted you must also carry the key/tool to remove them.



### Where am I covered?

You are covered for breakdowns which occur within the mainland of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.



### What are my obligations?

- The vehicle must have an MOT (unless exempt), be taxed, insured and registered in the UK.
- If a breakdown occurs (whether or not you need assistance), you must immediately call the 24-hour Breakdown Control Centre.
- Breakdown assistance or recovery will only be provided if you or a driver stays with the vehicle until a rescue vehicle arrives.
- If recovery is required, the vehicle must be accessible.



### When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You need to contact your insurance intermediary for full details.



### When does the cover start and end?

This policy will run concurrently with your motor insurance policy for a maximum of 12 months from the start date shown on your schedule, unless it is cancelled by us or you before then.

If your motor insurance policy is cancelled all cover under this policy will also end.



### How do I cancel the contract?

If you decide to cancel your Total UK Breakdown policy, you must contact your insurance intermediary

#### Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

#### Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.