

# DAS MOTOR BREAKDOWN AND ACCIDENT ASSISTANCE

## Insurance Product Information Document

Company: DAS Legal Expenses Insurance Company Limited

Product: Motor Assistance Gold

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England & Wales.

This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.

## What is this type of insurance?

Motor Assistance Gold provides you with access to helpline services and breakdown assistance in the UK, 24 hours a day, 365 days a year. If your vehicle breaks down or you are involved in an accident we will cover the call out charge and labour costs for assistance and repairs at the roadside or at your home. We will also cover the cost of recovering the vehicle and alternative transport to get you to your destination.



## What is insured?

### Emergency Roadside Repairs and Home Breakdown

- ✓ We will arrange and pay for an approved repairer to attend the scene of the breakdown and carry out emergency repairs to your vehicle if you are unable to drive it

### Vehicle Recovery

- ✓ Recovery of your vehicle and anyone in it to a suitable repairer or your home address if this is nearer

### Getting You To Your Destination

We will arrange and pay for one of the following:

- ✓ to transport your vehicle, you and anyone in your vehicle to a destination, or
- ✓ to transport you and anyone in your vehicle to a hotel and reimburse the cost of your overnight accommodation, or
- ✓ the hire of a vehicle so you can continue your journey

### Emergency Message Service

- ✓ We will forward a message to friends, family or a work colleague



## What is not insured?

- ✗ Claims within the first 48 hours after taking this cover out unless taken out at the start or renewal of the insurance policy to which this cover is attached.
- ✗ Costs that exceed your policy limit of £300 for any one breakdown
- ✗ More than six breakdowns in one period of cover
- ✗ Breakdown of an unsafe or unroadworthy vehicle if you knowingly drive your vehicle in this condition
- ✗ Breakdown of a vehicle which has not been routinely serviced
- ✗ Any breakdown relating to running out of oil, fuel or water
- ✗ The cost of spare or replacement parts, fuel or repair materials, replacement of broken windows or keys
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Any vehicle that can't be recovered on a standard trailer or transporter
- ✗ Any caravans or trailers on tow that exceed 7.6 metres in length
- ✗ Any vehicles weighing more than 3.5 tonnes gross vehicle mass or over 5.5 metres in length or 2.3 metres wide



## Are there any restrictions on cover?

You are not covered for:

- ! **Vehicle recovery** claims
  - if your vehicle can be repaired at the scene within one hour of the repairer's arrival
  - to multiple destinations
- ! **Getting you to your destination** claims
  - if your vehicle can be repaired on the same day as the breakdown
  - If you and anyone in the vehicle want to go to different destinations
  - relating to reimbursement of hotel accommodation:
    - above £50 per person, per night, subject to the policy limit of £300 for any one breakdown
    - where you are unable to provide the relevant invoice(s)



## Where am I covered?

- ✓ The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.



## What are my obligations?

**It is your responsibility to:**

- Co-operate fully with us and the appointed repairer
- Keep to the terms and conditions of the policy
- Keep the vehicle maintained, in a roadworthy condition and regularly serviced
- Be present with the vehicle when the appointed repairer arrives



## When and how do I pay?

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



## When does the cover start and end?

This policy will run concurrently with your motor insurance policy for a maximum of 12 months. Please refer to your policy schedule for the start and end dates of your insurance. If your motor insurance policy is cancelled all cover under this policy will also end.



## How do I cancel the contract?

To cancel your policy within the 14 day cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later), you can cancel this policy and receive a refund (unless you have made a claim). You can also cancel your policy after the 14 day cooling off period however no refund will apply. To cancel your policy please contact your insurance intermediary.