

Breakdown Insurance

Insurance Product Information Document

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Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 202189.

Product: NCI Roadside Assistance

This document provides a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

This product provides up to one hour of breakdown assistance in the event of a fault or failure that prevents you from driving your vehicle. If the vehicle cannot be repaired within this time it will, depending upon where it is located be taken either to a local garage or to a destination of your choice. Cover can also be extended to Europe, if purchased in addition to UK breakdown.



What is insured?

- ✓ Unlimited call outs.
- ✓ Vehicle cover (if selected) – covers any vehicle registered with us regardless of who is driving.
- ✓ Personal cover (if selected) – covers the person(s) registered with us as a driver or passenger in any vehicle.
- ✓ Roadside Assistance with Local Recovery – if you are more than a 1 mile radius from your home you will be provided with up to 1 hour breakdown assistance and recovery for up to 7 passengers including the driver to a local garage or destination within 10 miles of the incident.
- ✓ National Recovery (if selected) – you will receive the same benefits as above, plus if the local garage is unable to repair the vehicle the same working day, it will be recovered to your choice of destination or alternative transport or accommodation will be provided.
- ✓ European Recovery (if selected) – you will receive the same benefits as National Recovery whilst in Europe.
- ✓ At Home Assistance (if selected) – if you are at home or within a 1 mile radius of your home, you will be provided with up to 1 hour breakdown assistance and recovery to a local garage if the vehicle cannot be repaired.



What is not insured?

- ✗ Faults that occurred prior to the commencement of your cover.
- ✗ Cost of replacement parts.
- ✗ Repair and labour costs other than the 1 hour of roadside assistance.
- ✗ Any costs of further assistance once the vehicle is at a garage able to undertake the repairs.
- ✗ Running out of fuel (unless caused by a mechanical or electrical failure).
- ✗ Winching or specialist equipment charges.



Are there any restrictions on cover?

- ! Any claim arising out of a deliberate or careless act or any claim which is found to be fraudulent or false in nature.
- ! Any claim where the vehicle has not been maintained correctly or is in an un-roadworthy condition.
- ! In the cases of punctures or damage to wheels, if we are unable to repair or replace the tyre and/or wheel at the roadside, you will be recovered within 10 miles only.
- ! If we are able to carry out a temporary repair at the roadside, you must accept the assistance being provided and immediately pay the recovery operator for any parts supplied and fitted by credit or debit card.
- ! The repair must be carried out if the vehicle is recovered to a garage and the garage can repair the vehicle. You must have adequate funds to pay for the repair immediately or any further service related to the claim will be denied.
- ! Vehicles with a laden weight in excess of 3,500kg (3.5 tonnes), unless an additional premium has been agreed and paid.
- ! Vehicles more than 6m long, 2.3m wide and 3m high, unless an additional premium has been agreed and paid.
- ! Vehicles with modifications which affect our ability to assist in the normal roadside repair and recovery of your vehicle, unless declared and agreed with us.
- ! Vehicles where a serviceable spare wheel, aerosol repair kit, appropriate jack or the locking mechanism for the wheels is not available, unless an additional premium has been agreed and paid.
- ! European Recovery – maximum duration of any single trip cannot exceed 31 days and your vehicle cannot be outside of the UK for a total period in excess of 90 days in any membership year.



Where am I covered?

- ✓ UK cover – Great Britain, Northern Ireland, Isle of Man and the Channel Islands (for residents of the Channel Islands only)
- ✓ European cover – Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden and Switzerland.



What are my obligations?

- You must take care to give us complete and accurate answers to any questions we ask when you are taking out, renewing or making changes to your policy.
- If you require our assistance, you must provide us with all the information we need to enable us to provide breakdown assistance and/or recovery.
- You must tell us if you change the vehicle(s) registered with us.
- You must maintain your vehicle in a roadworthy condition at all times.
- You must observe and fulfil the terms and conditions of this policy. Failure to do so could affect your cover.



When and how do I pay?

Payment will be required by either credit or debit card when you take out or renew the policy.



When does the cover start and end?

Cover will start and end as specified on your policy schedule.



How do I cancel the contract?

You can cancel this policy at any time by contacting your insurance broker.

If you cancel within 14 days from the policy start date, we will refund the premium paid, as long as you have not made a claim.