

Breakdown Insurance

Insurance Product Information Document

Company: Ping Insure Limited



Product: Breakdown Insurance

This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Road Rescue Personal Breakdown policy provides cover as listed below for the individual or individuals named on the policy schedule whilst traveling in any eligible vehicle that this policy covers.



What is insured?

Bronze Cover

- ✓ Includes Local and Nation Recovery
- ✓ Recovery to a choice of locations
- ✓ Driver Illness or Injury Cover
- ✓ Caravan and Trailer Cover
- ✓ Overnight accommodation or alternative travel as an alternative to recovery

Silver Cover

- ✓ Includes Local and Nation Recovery
- ✓ Recovery to a choice of locations up to 15 miles
- ✓ Driver Illness or Injury Cover
- ✓ Caravan and Trailer Cover
- ✓ Overnight accommodation or alternative travel as an alternative to recovery

Gold Cover

- ✓ Same benefits as Silver Cover
- ✓ Cover within 1 mile of your home address
- ✓ Misfuel Cover

Platinum Cover

- ✓ Same benefits as Gold Cover
- ✓ European Cover for up to 90 days



What is not insured?

- ✗ Any fault that was present before the inception of the policy
- ✗ Any claim within 48 hours of the time the policy is purchased
- ✗ Any Breakdown caused by your failure to maintain your Vehicle in a roadworthy condition
- ✗ Any claim where the vehicle is deemed to be illegal or untaxed or uninsured or dangerous to transport.
- ✗ Claims relating to a previous fault where a full repair has not been undertaken
- ✗ Excluded vehicles:-
 - Minibuses, commercial vehicles, motorhomes, horseboxes, or limousines;
 - Vehicles exceeding 3,500 kg (3.5 tonnes) gross vehicle weight;
 - Vehicles more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high;



Are there any restrictions on cover?

- ! Any vehicle over 15 years for Bronze and Platinum Covers and over 20 years for Silver or Gold at the inception of the policy.
- ! Your vehicle must include a serviceable spare wheel or aerosol repair kit.
- ! All breakdowns must occur within the territorial limits

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Where am I covered?

Bronze, Silver and Gold Covers:

Great Britain and Northern Ireland

Platinum Cover:

Great Britain and Northern Ireland plus cover in Europe for up to 90 days (refer to policy wording for countries)



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the policy administrator.

Your Insurer

This insurance is underwritten by UK General Insurance Limited on behalf of Great Lakes Insurance SE. Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London, EC3M 3AJ.

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Making a claim

If you have broken down and need to notify us of a claim, please call our claim handler National Breakdown on **01274 271 054** or if you breakdown whilst traveling in Europe, please call the claims administrator on **0044 1274 271 054**.