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Breakdown Cover

Insurance Product Information Document

Company:

Automobile Association Insurance Services Limited

Product:

Roadside, National Recovery and Onward Travel

Automobile Association Insurance Services Limited operate as an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Financial Services Registration Number 310562

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided to you in your policy documents.

What is this type of insurance?

24/7 cover in the event your nominated vehicle breaks down at the roadside.



What is insured?

- Unlimited call-outs
- Finding/diagnosing the fault with your vehicle
- Attempted repair of the fault
- Parts to repair the fault, up to the value of £5
- Recovery to any single UK destination of your choice
- 72 consecutive hours' car hire or;
- Public transport costs or;
- Overnight accommodation



What is not insured?

- ★ The same or similar cause of breakdown attended by us in the previous 28 days (including running out of fuel or charge)
- × Faults due to lack of routine maintenance
- Recovery of more passengers than the nominated vehicle is legally able to carry (up to a maximum of 7)
- ★ Transportation of livestock



Are there any restrictions on cover?

- A valid membership card must be shown when your mechanic arrives
- ! The vehicle must be roadworthy, within 3.5 tonnes and no wider than 2.55m
- ! No vehicle recovery following vandalism
- ! No vehicle recovery to a destination of your choice if we can fix your vehicle
- ! No car hire, public transport costs or hotel accommodation if we can fix your vehicle or arrange a prompt local repair
- ! 3 claims per membership year for either; car hire, public transport costs or hotel accommodation



Where am I covered?

Anywhere in the UK, at least ¼ mile away from your home address



What are my obligations?

- To keep your vehicle roadworthy, ensuring it's taxed, insured and with a valid MOT
- To ensure that repairs are made on your vehicle following service warnings or after our mechanic has attended your vehicle



When and how do I pay?

Payment will be taken automatically, on an annual basis



When does the cover start and end?

• Your cover lasts for one year and the dates of cover are specified on your Membership Statement



How do I cancel the contract?

The contract can be cancelled at any time by calling us on 0343 316 4444 however, you will not receive a refund for any unused period of cover