

Vehicle Breakdown Insurance Cover

Insurance Product Information Document

Company: Lifesure Group Ltd

Product: UK & European Breakdown Policy

Lifesure Group Limited is Authorised and Regulated by the Financial Conduct Authority No. 305038. Registered in England and Wales No. 977416. Registered office: 3 Fenice Court, Phoenix Park, Eaton Socon, Cambs, PE19 8EW

This document provides a summary of the key information relating to the **Lifesure UK & European Breakdown insurance policy**. This insurance is arranged by Lifesure Group Limited and is underwritten by Ageas Insurance Ltd. The service is provided by Call Assist Ltd. For full details of the insurance terms and conditions, please refer to the **Policy Wording**. You may have received a **Policy Schedule** that shows specific details of your policy and the cover(s) you have selected. Please take time to read and check all of the policy documents when you receive them. The full policy documentation provides complete pre-contractual and contractual information on the product. 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 cover provides you with roadside assistance and recovery when your vehicle breaks down in the UK and in Europe.



What is insured?

We will cover your vehicle as follows:

- ✓ Up to 60 minutes roadside assistance
- ✓ Recovery of your vehicle, you and your passengers to the nearest suitable garage
- ✓ Cover at your home address
- ✓ Cover for an electrical or mechanical failure, flat battery or puncture, which immediately leaves your vehicle unusable
- ✓ Emergency overnight accommodation for you and your passengers
- ✓ If you lose, break or lock your vehicle keys inside, we will pay the call-out and mileage charges to and from the operator's recovery base
- ✓ Cover if you fill your vehicle with the wrong fuel including 10 litres of the correct fuel
- ✓ Repatriation costs for you and your passengers



What is not insured?

- ✗ Assistance following accidents, fire, vandalism or theft
- ✗ Any vehicle not listed on the schedule
- ✗ The cost of any replacement parts or materials
- ✗ Use of specialist equipment



Are there any restrictions on cover?

- ! Maximum six claims per period of insurance
- ! Claims totalling more than £15,000 in any one period of insurance
- ! You will not be able to make a claim within 24 hours of the time the policy is purchased
- ! Any subsequent call outs for any symptoms related to a claim which has been made within the last 28 days where a permanent repair has not been carried out



Where am I covered?

Cover is offered for your vehicle in the United Kingdom of Great Britain and Northern Ireland and the Isle of Man. Residents of the Channel Islands are also covered. Cover in Europe is included for trips less than 90 days in total.



What are my obligations?

- The vehicle must be maintained in a roadworthy manner and if required, have a valid MOT certificate and valid car tax.
- Should your policy details change, you will notify us as soon as possible.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and/or initiate criminal proceedings.



When and how do I pay?

You may pay your premium as an annual payment by debit or credit card.

Alternatively, you can arrange to spread your payments into monthly instalments. These would be set up as a credit agreement and paid by direct debit.

We also accept cheques and BACS payments.



When does the cover start and end?

This insurance starts on 25/04/2021 and runs until 24/04/2022 .



How do I cancel the contract?

If you decide that, for any reason, this policy does not meet your insurance needs then please contact us on 01480 402 460 or write to us at: Lifesure Group, 3 Fenice Court, Phoenix Park, Eaton Socon, Cambs, PE19 8EW.

If you cancel within 14 days of your policy start date, we will give you a full refund as long as there hasn't been a claim (or an incident that might lead to a claim).

If you would like to cancel after the 14 days cooling off period, please contact us on 01480 402 460.