

# Section 1 - Motor Breakdown Solutions

## Insurance Product Information Document

**Company: ARAG plc**      **Product: ARAG Motor**

ARAG plc is registered in England (Company No. 02585818). Registered Office: 9 Whiteladies Road, Clifton, Bristol BS8 1NN. ARAG plc is authorised and regulated by the Financial Conduct Authority (FCA registered number is 452369).

Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

### What is this type of insurance?

Section 1 - Motor Breakdown Solutions provides a 24/7 helpline for roadside rescue and recovery services if your vehicle is immobilised or becomes unsafe to drive due to a breakdown or is damaged in an accident.

You are insured against costs incurred for help arranged by us up to the policy limits.



#### What is insured?

##### Roadside assistance

- ✓ Help at the scene of the breakdown provided it is at least 2km away from your home.

##### Recovery

- ✓ If it is not possible to get you back on the road within an hour you, your vehicle and passengers will be recovered to a suitable garage to carry out a repair.

##### Home assist

- ✓ If your vehicle will not start at home, or breaks down within 2 km of your home, we will arrange and pay for recovery to a suitable garage for repair.

##### Alternative travel

- ✓ If your vehicle cannot be repaired the same day, or if your vehicle is stolen, we will arrange alternative transport for you and your passengers to complete your original journey.

##### Emergency overnight accommodation

- ✓ Where it is suitable to provide overnight accommodation instead of alternative travel, the insurer will pay towards the cost of this.

##### Keys

- ✓ If you lock your keys in the vehicle and cannot get hold of a spare set, or if your key breaks, we will get help to retrieve or replace it. If this is not possible we will take your vehicle to your home or a safe place for secure storage.

##### Repatriation

- ✓ We can arrange to repatriate your vehicle, you and your passengers if your vehicle cannot be repaired within 72 hours or your intended return date if that is later.

##### Shipping of spare parts

- ✓ Where necessary the insurer will pay the cost of shipping replacement parts to the suitable garage.



#### What is not insured?

- ✗ The cost of parts or materials to repair the vehicle.
- ✗ Labour costs, other than at the scene of the breakdown.
- ✗ The cost of specialist equipment to move your vehicle.
- ✗ Fuel or insurance for a hire vehicle.
- ✗ Costs or charges not authorised by our recovery operator.
- ✗ A breakdown which arises due to your failure to maintain your vehicle in a roadworthy condition, including ensuring correct levels of water and oil.
- ✗ Subsequent call-outs for faults related to a claim which has been made within the last 28 days.



#### Are there any restrictions on cover?

- ! Alternative transport costs are for a category 'C' substitute hire vehicle or up to £500 while your vehicle is being repaired.
- ! You must pay for alternative travel and emergency accommodation and send your receipts to us to be reimbursed.
- ! The cost of recovery from a motorway is limited to £150 where the local highway authority requires you to use a local private towing service.
- ! Where the vehicle is a car, you and all passengers will be covered. For all other vehicle types, cover will apply to you and a single passenger only.



### Where am I covered?

✓ Gibraltar, Andorra, Morocco, the United Kingdom and any member country of the European Union.



### What are my obligations?

- You must stay with the vehicle until help arrives.
- You pay for repairs if your vehicle is recovered to a garage.
- Your vehicle must be insured, taxed, regularly serviced and maintained in good repair.
- You must co-operate with us and our recovery operator.



### When and how do I pay?

The person who sells your ARAG Motor Breakdown Solutions policy will tell you whether you need to pay a separate premium for this cover or whether it is automatically included in the sum you pay for your motor insurance policy. If you are charged a separate premium it can be paid by the same method at the same time as you pay for your motor insurance.



### When does cover start and end?

Cover starts and ends at the same time as your motor insurance policy, unless you have paid a separate premium for ARAG Motor Breakdown Solutions and wish to cancel your cover at any other time.



### How do I cancel the contract?

Where your premium for ARAG Motor Breakdown Solutions has been included within your motor insurance premium, it cannot be cancelled independently from your motor insurance policy and the contract will run for as long as that policy stays in force. If you have paid an additional premium for ARAG Motor Breakdown Solutions, you can cancel within the first 14 days of receiving your policy and obtain a full refund provided that we have not accepted a claim. Tell the person who sold your policy to you that you wish to cancel. They will decide what refund, if any, is due for the time you have not used if you cancel after the first 14 days.