

Rural Motor Breakdown Insurance

Insurance Product Information Document

Company : Rural Insurance Group

Product: Vehicle Breakdown

Rural Insurance Group is a trading name of Geo Underwriting Services Limited which is authorised and regulated by the Financial Conduct Authority. FCA Register Number 308400. This insurance is underwritten by UK General Insurance Limited on behalf of Watford Insurance Company Europe Limited who is authorised a regulated by the Gibraltar Financial Services Commission under incorporation number 112869. UK General Insurance Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 310101.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This cover will arrange and pay for the costs for a Vehicle Recovery or other appropriate operator to attend roadside where your vehicle is immobilised or rendered unroadworthy as a result of mechanical or electrical breakdown and, if necessary, transport the vehicle and passengers to the nearest suitable repairer or, depending upon the cover level purchased, to your intended destination or home or base address.



What is insured?

- ✓ Roadside assistance and base call within the UK
- ✓ Message relay – two telephone messages to work, family or friends
- ✓ Recovery within the UK
- ✓ Emergency driver within the UK in the event of sudden illness or accidental bodily injury to the driver
- ✓ Tyres – roadside assistance if the vehicle suffers a tyre failure or puncture
- ✓ **Optional** – For an additional premium cover can be extended to Europe which includes the cost of replacement parts being dispatched to the location of the vehicle; the costs of transporting you to your onward destination in the event the vehicle is lost or rendered un-roadworthy; an alternative driver to complete the journey in the event of the driver having to return early due to a medical or other urgent reason and also repatriation.



What is not insured?

- ✗ The incident excess
- ✗ Any incident occurring during the first 24 hours or long distance recovery within the first 48 hours of the policy start date
- ✗ Where a pre-existing condition existed prior to joining.
- ✗ Assistance or recover while the insured vehicle is partly or completely buried in snow, mud, sand or water or when the insured vehicle has uncontrollably left the highway
- ✗ Damage or costs incurred as a direct result of gaining access to the insured vehicle following your request for assistance
- ✗ Any amount recoverable under any other policy of insurance or motoring organisation
- ✗ Any deliberately careless or negligent act or omission by you
- ✗ Assistance as a result of a) running out of fuel b) frost damage c) rust or corrosion, d) unroadworthy wheels or tyres e) use of incorrect or contaminated fuel or f) refrigeration equipment failure.
- ✗ The first £35 if the vehicle exceeds 3.5 tonnes.



Are there any restrictions on cover?

- The insured vehicle must not exceed 4400kgs GVW
- Journey must fall within the geographical limits of the policy
- Each trip must commence and end in the UK
- You must hold the relevant driving licence and satisfy any age restrictions
- The Insured vehicle must have a current MOT certificate and road fund licence and necessary insurance certificate



Where am I covered?

- ✓ This insurance product provides cover within the United Kingdom. Optional cover can be purchased for an additional premium to cover Europe.



What are my obligations?

You must take reasonable care to supply accurate and complete answers to all the questions you are asked when you take out, or make changes to, this policy.

You must notify your administrator as soon as possible if any of the information in your policy documents is incorrect or if you wish to make a change to your policy.

If you do not provide accurate and complete answers to the questions you are asked, or you fail to notify your Administrator of any incorrect information or changes you wish to make, your policy may not operate in the event of a claim. We may not pay any claim in full or your policy could be invalid.

You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

You can pay your premium as a one-off payment or in monthly instalments



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?

We hope that You are happy with the cover this policy provides. However, you have the right to cancel it during a period of 14 days after either the day of purchase of the contract, or 14 days after the day on which You receive Your Policy documentation whichever is later. If You do wish to do so and the policy cover has not yet commenced, you will be entitled to a full refund of the premium paid.

If You wish to cancel the insurance cover and it has already commenced, as long as no claim has been made, You will be entitled to a refund of the premium paid for which a deduction will apply for the time for which You have been covered. This will be calculated as a proportion of the time for which you received cover.

To cancel your policy please contact your insurance broker

We do not charge any cancellation fees