

HGV Assist Roadside & Recovery Motor Breakdown Insurance



Insurance Product Information Document

Company: HGV Assist

Product: Roadside & Recovery Motor Breakdown Insurance

This insurance is underwritten by ERS (Syndicate 218 at Lloyd's) which is registered in the UK. IQUW Syndicate Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registered number: 204851.

This document provides a summary of the key information. It does not contain the full terms and conditions; these can be found in your policy document. You can find your policy document at www.ers.com.

What is this type of insurance?

Roadside & Recovery Motor Breakdown cover - your policy covers the insured vehicle if it breaks down at the roadside, more than 1 mile from the operating centre, no matter who is driving.



What is Insured?

Roadside Assistance

We will:

- ✓ Provide up to 3 hours of labour costs at the roadside to try & repair the fault.
- ✓ If we can't repair it, we'll take the insured vehicle & you to the nearest available repairer within 50 miles of the breakdown
- ✓ Phone someone to let them know what's happened

Lost Keys cover

- ✓ Either taking the insured vehicle & you to a repairer or to & from where the spare keys are located

Replacement Driver cover

- ✓ If the only driver in the insured vehicle is medically unfit to drive during the trip, we will arrange & pay the cost for a chauffeur

Roadside & Recovery

If the insured vehicle can't be repaired at the scene of the breakdown or at the nearest available repairer by the end of the working day we will:

- ✓ Take the insured vehicle and you to any one place within the UK that you choose or;
- ✓ Take the insured vehicle to the nearest available repairer to the breakdown and also cover one of the following:
 - Vehicle hire up to £250 to complete journey and collect insured vehicle after repair; or
 - Alternative public transport up to £150 to complete journey and collect insured vehicle after repair; or
 - Overnight accommodation (room only basis) for 1 night, up to £75 per person, near where the insured vehicle is being repaired



What is not insured?

Roadside Assistance

- ✗ Any costs (including labour) incurred for repairs carried out other than at the breakdown)

Lost Keys cover

- ✗ Any repairing, replacing, or re-programming of keys

Roadside & Recovery

- ✗ Any breakdown occurring within 1 mile of the operating centre
- ✗ Any cost for food, meals, or drinks
- ✗ Any fuel & oil costs used in any hire vehicle
- ✗ Any costs other than the daily rate of a hire vehicle
- ✗ Any ferry fares or toll fees

For all cover sections

- ✗ Any legal responsibility, loss or damage or any costs that are covered by any other insurance or breakdown organisation
- ✗ The cost of any parts, components or materials used to repair or remobilise the insured vehicle
- ✗ Any penalty, parking, congestion or emission charges or any fines
- ✗ Loss of or damage to the insured vehicle or its contents, or any valuables carried in it
- ✗ Breakdowns due to frost damage or failure to maintain the insured vehicle which leads to insufficient oil, coolant, or other fluids (excluding fuel)
- ✗ More than 4 callouts during any period of insurance (this limit may be lower for vehicles added mid-term. Please see the policy wording for full details)
- ✗ More than £3,000 per incident



Are there any restrictions on cover?

- ! Any claim within the first 24 hours after either the policy start date, a mid-term addition of a vehicle or the level of cover being increased. This does not apply to any renewing policies.
- ! Cover is for the insured vehicle and anyone driving it, providing they are legally able.



Where am I covered?

We will provide the cover within the mainland of England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands and the Scottish Isles.



What are my obligations?

Your premium is based on the information you gave at the start of the insurance and when it is renewed. If you have failed to give us complete and accurate information, this could result in you not being covered under this policy.

If the insured vehicle suffers a breakdown, you must immediately tell the Rescue Control Centre.

If the insured vehicle is fitted with locking wheel nuts you must carry the key/tool to remove them.

Where possible you must stay with the insured vehicle when the Recovery Operator arrives.

Any emergency repairs undertaken at the roadside by recovery agents are temporary, to resolve the immediate breakdown. These repairs cannot be guaranteed and permanent repairs will need to be effected at the earliest opportunity. You are responsible for ensuring any repairs carried out at a repairing garage are to your satisfaction.

You must make sure that the insured vehicle is in a roadworthy condition at all times and it has been maintained and serviced in accordance with the manufacturer's recommendations.

You must tell us immediately about any changes to the information you have already provided. Please contact HGV Assist if you are not sure if information is relevant. If you don't tell us about relevant changes, your insurance may not cover you fully, or at all.



When and how do I pay?

For full details of when and how you pay, you need to contact your administrator directly.



When does the cover start and end?

Your insurance is a 12-month contract which may be renewed each year. Renewal will be subject to the terms and conditions that apply at the time of renewal.

Your insurance cover start and end dates will be shown on your policy schedule.



How do I cancel the contract?

You may cancel the insurance at any time by informing your administrator.

If you change your mind about this insurance, you must advise us within 14 days of the start date. We will return any premium paid by you, unless a claim(s) has been made.

After the 14-day period, you may cancel this insurance by contacting your administrator and telling them of your wish to cancel. There will be no refund of premium.