

Motor Breakdown Assistance

Summary of Cover

The following summary is designed to help you understand the key features, benefits, exclusions and limitations of Motor Breakdown Assistance. Full policy terms and conditions are contained in the policy wording, a copy of which is available on request. This insurance is provided by Temple Legal Protection Limited who are authorised under a binding authority agreement to underwrite and administer this insurance on behalf of Intact Insurance UK Limited.

SIGNIFICANT FEATURES	
Claims reporting basis	This is a claims made insurance. You must report your claim during the period of insurance and as soon as you first become aware of the breakdown.
Limits of indemnity	All claims are limited to the market value of your vehicle, subject to maximum limits of: • £3,000 per breakdown in Europe; • £300 per breakdown in the UK.
Territorial limits	• The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands; and • Member countries of the European Union and: • Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (West of the Bosphorus).
Applicable law	England and Wales
Period of insurance	12 months, or until you have made 6 breakdown claims if this is sooner.

SIGNIFICANT FEATURES	SIGNIFICANT EXCLUSIONS OR LIMITATIONS
The insurer will pay for the cost of repairs, recovery, transport and hotel accommodation following a breakdown up to the limits of indemnity stated above and any inner limits stated under significant exclusions or limitations, for all of the insured events listed below.	Your vehicle must: • Be registered and normally kept in the UK; • Measure less than 5.5 by 2.3 metres; • Weigh less than 3.5 tonnes gross vehicle mass; • Not be contracted for hire, reward or competition; • Be regularly serviced and kept in a roadworthy condition. • The breakdown must occur within the period of insurance and the territorial limits; • The insurer will decide on the best way to provide assistance under this policy; • Cover in Europe is restricted to vehicles under ten years old; • Cover is limited to six breakdown claims during any one period of insurance, after which the policy will be cancelled; • We will not accept claims within the first 48 hours of the period of insurance or within 28 days of a previous claim arising from the same cause.
Roadside and Home Repairs Emergency repairs at the scene of a breakdown.	• Call out charges and up to one hour's labour; • Excludes replacement parts, components, fuel or fluids.
Roadside Recovery • If repairs cannot be completed within one hour, we will transport you and your vehicle home or to a local garage; • If you fall ill and cannot safely continue to drive, we will transport you and your vehicle home or to your original destination.	• Transport will be to the nearest destination.
Onward Transport If repairs cannot be completed within 24 hours, we will supply a hire car or alternative transport to your original destination, home address or a local hotel.	• All destinations must be within the territorial limits; • Vehicle hire costs are limited to £750 outside the UK.
European Repatriation If your vehicle breaks down in Europe less than seven days before your planned return, we will: • transport your vehicle home or to a UK garage; and • transport you home or to a UK hotel, if repairs cannot be completed within 24 hours of your return to the UK.	

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Hotel Expenses If you are transported to a hotel, the insurer will reimburse up to £100 per person for one night's accommodation and up to £50 to collect your vehicle from the repairing garage.	- You must pay these costs and submit your receipts to be reimbursed by the insurer; - All claims under this section are limited to £500.
Key recovery We will recover, repair or replace lost vehicle keys or transport your vehicle to the nearest secure storage facility.	The insurer will pay for call out, labour or recovery charges but you must pay for any replacement keys or storage charges.
Refuelling If you fill your vehicle with the wrong fuel, we will drain and flush your fuel tank and fill it with ten litres of the correct fuel.	All claims under this section are limited to £250.
Message Relay We will relay a telephone message to anyone who may be expecting you, following a breakdown of your vehicle.	

Temple Legal Protection Limited is authorised and regulated by the Financial Conduct Authority.