

Breakdown Insurance

Insurance Product Information Document



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Product: LV= Britannia Rescue Breakdown Insurance Policy

This document summarises key information you need to know about LV= Britannia Rescue Breakdown Insurance. As no advice is given, it should be read together with the Breakdown Policy Document so you understand the full terms and conditions that apply. Please also refer to these documents for how to claim, how to make a complaint, details of any fees or charges that we may apply and your rights under the Financial Services Compensation Scheme (FSCS).

What is this type of insurance?

If your vehicle breaks down, breakdown cover can help keep you moving with a repair or get you to a garage if the problem is harder to fix.



What is insured?

We can offer you three levels of vehicle cover and optional personal cover for you or your partner.

Standard

- ✓ Help at the roadside
- ✓ Recovery to a local garage (within 10 miles)
- ✓ If your vehicle can't be repaired by the end of the working day, recovery to anywhere in the UK

Comprehensive

- ✓ The benefits of Standard
- ✓ Added help to get your vehicle started at home
- ✓ If your vehicle can't be repaired by the end of the working day and you don't wish to be recovered, you can choose either a hire car, alternative transport or overnight accommodation (please refer to the Breakdown Policy Document for further details)

Deluxe

- ✓ The benefits of Comprehensive
- ✓ Added cover for Europe including:
 - ✓ Help at the roadside
 - ✓ Recovery to a local garage within 10 miles (including attached caravans & trailers)
 - ✓ If your vehicle can't be repaired by the end of the working day you can choose either a hire car, alternative transport or overnight accommodation (please refer to the Breakdown Policy Document for further details)
- ✓ If it's not possible to repair your vehicle in time for your return to the UK we'll pay for it to be transported home along with you, your passengers and your luggage

Optional Cover:

- Personal Cover:
Cover for any vehicle you or your spouse/partner are driving or travelling in as non-paying passengers in the UK



What is not insured?

- ✗ The cost of all parts or supplies used or provided to repair your vehicle
- ✗ The costs of repair/attempted repair by a local garage following recovery
- ✗ Caravans and trailers over 8 metres in length (including A-frame)
- ✗ Motorhomes over 8 metres in length or 7.5 tonnes in weight
- ✗ All other vehicles over 7 metres in length, 2.3 metres in width, 3 metres in height or 3.5 tonnes in weight
- ✗ Cover when you knowingly use a vehicle when a fault has been identified
- ✗ Vehicles not registered in the UK
- ✗ The cost of specialist equipment needed to move your vehicle
- ✗ Vehicles being used for hire and reward purposes, sporting events or practice for such events (except where used up to National B status rally in a publicly accessible area)
- ✗ The cost where wheels or tyres need to be supplied because your vehicle is not carrying a legal or serviceable spare wheel or tyre
- ✗ Fines, penalties, tolls or unclamping charges (we will pay toll fees if incurred during recovery by one of our breakdown professionals)
- ✗ Costs if you employ someone else to repair or recover your vehicle



Are there any restrictions on cover?

All

- ! Vehicles must have a valid MOT and be taxed if required by law
- ! You can only reduce your level of cover at renewal and it is not possible to upgrade to Deluxe if you have already left the UK

Standard

- ! Breakdown must have occurred more than ¼ mile from your home



Where am I covered?

IMPORTANT: this will depend on your needs - the cover you chose is shown on your confirmation of cover letter.

- ✓ United Kingdom (UK), Channel Islands, the Isle of Man and the Republic of Ireland
- ✓ Deluxe extends cover to the EU countries listed in section E of the Policy Document



What are my obligations?

- At the start of the policy you must give complete and accurate answers to any questions we may ask you
- You must let us know immediately if you change your vehicle (changes aren't reversible)
- Premiums must be paid on time
- If your vehicle breaks down and you need our assistance, you must be with it when we attend
- If we ask you to provide documentary evidence such as an MOT, Repair or Service invoice you must provide it as if you fail to comply we have the right to cancel your policy
- You must keep your vehicle in a roadworthy condition and/or service and maintain the vehicle in line with manufacturer guidelines
- Following a call out you must ensure that the reason for the breakdown is fixed



When and how do I pay?

The premium for this policy may be paid in one single amount. Payment may be made by credit or debit card, direct debit or cheque.



When does the cover start and end?

The policy is for a period of one year and is renewable each year. Your policy start and end dates will be confirmed in your policy documents.



How do I cancel the contract?

Contact us at: Member Services, LV= Britannia Rescue, Folly Hall Mills, St Thomas Road, Huddersfield, West Yorkshire HD1 3LT. Tel No: **0800 247 1903**. For Text Phone please dial **18001** first. (Opening hours Mon-Fri 8am-8pm, Sat & bank holidays 9am-5pm, Sun 10am-4pm).

Email: member.services@britanniarescue.com

If you inform us:

- Within 14 days of receiving your documents – we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £10. If you cancel before your policy starts, no charges will be made
- After 14 days, if you've not made a claim, we'll refund any money you've paid, less a charge for the cover you've had and a cancellation charge of £10. If you've made a claim no refund will be due
- If you have an annual policy and renew it but then decide to cancel, as long as you tell us before the renewal date we'll refund what you've paid in full. If you cancel after your renewal date has passed you will be charged in line with cancellation rules above