

3.5T Road Rescue Insurance

Insurance Product Information Document



Company: Auto Legal Protection Services Limited (ALPS).

Authorised and regulated by the Financial Conduct Authority, registered number 300906.

Product: ALPS Road Rescue – up to 3.5T

This policy is underwritten by AmTrust Europe Limited, whose registered address is Market Square House, St James' Street, Nottingham, NG1 6FG, company registration number 01229676. AmTrust Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority, FCA register number 202189.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is vehicle breakdown insurance providing roadside assistance and vehicle recovery services in the United Kingdom.



What is insured?

UK COVER

✓ Roadside Assistance & Local Recovery

If your vehicle is immobilised by a breakdown we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.

✓ Misfuelling – up to £250

If you misfuel your vehicle we will arrange and pay for your vehicle to be drained and flushed of the contaminated fuel and refuelled with up to ten litres of the correct fuel. We will also pay for engine damages caused by misfuelling up to £1500.

✓ Lost or Broken Keys & Locks – up to £50

If you have lost or broken your keys and locks we will pay up to £50 towards the cost of replacing or repairing a lost or damaged key or lock.

OPTIONAL UK COVERS

Nationwide Recovery

As well as the benefits above, if your vehicle cannot be repaired at the roadside or at a local garage the same day we will arrange one of the following:

1. For the vehicle, driver and up to 7 passengers to be taken to your destination or home; or
2. Bed and breakfast accommodation for one night; or
3. Hire of another vehicle;
4. Emergency driver is also available under this section.

Homestart

If your vehicle is immobilised by a breakdown at or within one mile from your home, we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a local garage to be repaired at your cost.

OPTIONAL EUROPEAN COVER

Breakdown Assistance

If your vehicle is immobilised by a breakdown in Europe (including the UK part of your journey) we will arrange for a vehicle rescue operator to spend up to one hour to try to fix it. If it cannot be fixed we will arrange for the vehicle to be taken to a garage to be repaired at your cost. It also includes:

1. Delivery of replacement parts.
2. Alternative travel arrangements.
3. Emergency car hire.
4. Emergency accommodation.
5. Emergency driver.
6. Vehicle recovery to the UK.



What is not insured?

UK COVER

- ✗ Transport to a local garage for the vehicle for more than 7 passengers.
- ✗ A breakdown at or within 1 mile away from your home is not covered unless homestart cover has been selected.
- ✗ Mechanical or component damage to your vehicle whether or not caused as a result of misfuelling.
- ✗ More than three misfuellings or more than one payment towards the cost of engine repairs in any period of insurance.
- ✗ Any costs in respect of replacement batteries for broken keys.
- ✗ Any costs which do not result in a valid claim.

OPTIONAL UK COVERS

Nationwide Recovery

- ✗ Bed and breakfast over £150 per person (£500 in total).
- ✗ Hire vehicle above 1600cc or for a period of more than 24 hours.

Please note for a temporary replacement vehicle, drivers must produce a full UK/Irish Driving Licence with no endorsements held for at least one year. When collecting the car you will need a valid credit card, which must be in the name of the driver.

OPTIONAL EUROPEAN COVER

- ✗ Any breakdown which occurs more than 90 days after the start of the journey.
- ✗ Transport to a local garage for the vehicle for more than 7 passengers.
- ✗ Labour charges and parts up to £200 are included to make your vehicle secure following theft or attempted theft of the vehicle.
 1. The cost of the parts is not covered.
 2. Limited travel for you and your passengers to your intended destination.
 3. Car hire up to £70 per day and £750 in total.
 4. B&B expenses up to £40 per person per day and £500 in total.
 5. A medical certificate is required before this benefit is provided.
 6. If your vehicle is not repaired before your planned return to the UK, cover includes transport costs to get you, your passengers and your vehicle home.



Are there any restrictions on cover?

- ! Cover only applies to the vehicle(s) shown in your policy schedule which are under 16 years old (for European Cover only) and do not exceed the following gross vehicle weight and dimensions: weight 3,500kg; length 7m, height 3m; width 2.25m; or carrying more than 8 persons including the driver (this increases to 17 for minibuses).
- ! You are not covered for any incident which occurs during the first 24 hours of your initial purchase of this policy.
- ! You are only covered for a maximum of two incidents which arise from a common fault on the same vehicle and a maximum of six assistances in total in any period of insurance.



Where am I covered?

- ✓ UK Cover applies in: Great Britain, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ Optional European Cover applies in: Andorra, Austria, Belgium, Denmark, Finland, France, Germany, Greece, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland, San Marino, Spain, Sweden, Switzerland, Estonia, Latvia, Lithuania, Poland, Czech Republic, Slovakia, Hungary, Slovenia, Malta, the Republic of Cyprus, the Vatican City and other islands that belong to these countries and that are in Europe and are considered part of the European mainland.



What are my obligations?

You are required to:

- Take reasonable care to answer all questions carefully and accurately and not doing so could invalidate your insurance and ability to claim.
- Contact us as soon as possible when an incident arises which may be the subject of a claim and before incurring expenses.
- Contact your insurance broker if anything you have told them when you have taken out this insurance changes.



When and how do I pay?

You will need to pay your premium to your insurance broker before taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided.



When does the cover start and end?

All benefits will start and end on the dates specified in your policy schedule. Please note that there is no cover for any incident which occurs within 24 hours following your initial purchase of this policy.



How do I cancel the contract?

You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance.

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium as long as you have not made any claims. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, you may not receive a refund of any of the premium paid. To exercise this cancellation right, please call your insurance broker.