

Motor Breakdown Assistance Insurance

Insurance Product Information Document



Company: BDElite Ltd, which is registered in England, No. 7636844. Authorised and regulated by the Financial Conduct Authority for insurance distribution and claims management activities. Our firm's reference number is 797920.

Product: Breakdown Assistance

This insurance is underwritten by Financial & Legal Insurance Company Limited, on whose behalf we act.

Financial & Legal Insurance Company Limited is registered in England, No. 03034220. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under number 202915.

This document provides a summary of the key information covered by this policy. It does not contain the full terms and conditions of the policy which can be found in the BDElite Motor Breakdown Assistance Insurance Policy Wording and obtained from your insurance broker.

What is this type of insurance?

This is a Breakdown Assistance Insurance policy which is designed to assist you in the event of a breakdown of the insured vehicle.



What is insured?

This policy provides cover for:

- ✓ **Roadside Assistance and Local Recovery:** If your vehicle breaks down more than one mile from home we will arrange for assistance at the roadside to attempt to repair your vehicle. If the vehicle cannot be repaired we will recover the vehicle to the nearest suitable garage.
- ✓ **Homestart Assistance: (if chosen)** If your vehicle breaks down at or within one mile of your home we will arrange for assistance at the roadside to attempt to repair the vehicle. If the vehicle cannot be repaired we will recover the vehicle to the nearest suitable garage.
- ✓ **Nationwide Recovery/Onward Travel:** If your vehicle cannot be repaired the same day we will recover you, the vehicle and up to 7 passengers to your home or original destination within the UK, or to a garage near to either of these destinations, or a hire car up to 1600cc for up to 24 hours, or public transport to their home or their original destination, or one nights Bed & Breakfast accommodation.
- ✓ **Misfuelling:** if you put the wrong fuel in your vehicle we will arrange a specialist contractor to drain and flush the tank. We will also replenish the tank with 10 litres of fuel. If the misfuel has damaged the engine we will arrange recovery to a repairer and once repairs have been agreed we will settle the repair bill up to £2,500.
- ✓ **Lost or Broken Keys:** In the event of assistance being provided under Roadside Assistance or Homestart Assistance, where the key to your vehicle has been lost, stolen or broken, or a lock has been damaged, we will organise to access your Vehicle and attempt to start it or at your request and your cost, arrange for new keys to be cut or programmed or broken lock repaired. If this is not possible, we will take your vehicle to a main dealer to facilitate. We will contribute (upon production of an original receipt for payment) towards the cost of repair to or the replacement of a key or lock.



What is not insured?

- ✗ **Claims reported outside the Period of Insurance.**
- ✗ **Replacement Parts:** The cost of replacement parts or other materials used in a repair.
- ✗ **Unroadworthy Vehicles:** Any vehicle which is considered to have been unroadworthy at the time of the breakdown.
- ✗ **Prior Faults:** Claims arising from faults which were known to You at the time of applying for this insurance or at any time prior to the commencement of the Period of Insurance.
- ✗ **Permanent repairs not effected:** Any recurring claim due to the same cause within the last 28 days, where a permanent repair has not been undertaken to correct the fault.
- ✗ **Punctures:** Any incident as a result of punctures where no serviceable spare is available. Except for those insured vehicles that have not been designed and built by the manufacturer to support the carriage of a serviceable spare tyre.
- ✗ **Waiting Period:** Any claim which occurs within 24 (twenty four) hours following the inception date of this insurance policy unless:
 - you have held similar insurance immediately prior to commencement of this policy or
 - this is a renewal of an existing BDElite motor breakdown assistance insurance policy.



Are there any restrictions on cover?

- ! **Vehicle weights and age limits:** Private vehicles and commercial vehicles up to 3.5t must be under 21 years old. Taxis must be under 16 years old and the responsibility of you.
- ! **Number of Call Outs:** A maximum of 6 call outs is allowed in the period of insurance.
- ! **Roadside Assistance and Local Recovery:** Assistance at the roadside is limited to one hour. Local recovery is within 15 miles of the location of the breakdown.
- ! **Lost or Broken Keys:** The maximum we will contribute towards the cost of repair or replacement of a key or lock is £100.



Where am I covered?

- ✓ United Kingdom, Channel Islands and Isle of Man.



What are my obligations?

- **Claims Reporting:** You must report a claim during the Period of Insurance and immediately you become aware of circumstances which may give rise to a claim.
- **Advice:** You must follow the advice of the advice line.
- **Cooperation:** You must cooperate fully with us and provide within a reasonable time and at your own expense, any requested information and documentation we ask for.



When and how do I pay?

You should make payment to your Broker, this may be by making a one off payment or your Broker may be able to arrange credit facilities if required.



When does the cover start and end?

Your policy covers you for up to 12 months from the date you request your policy to be started. The dates will be referenced on your Certificate of Insurance.



How do I cancel the contract?

- You have the right to cancel this policy:
- With a full premium refund within 14 days of it starting, provided that there have been no claims.
 - No refund of premium will be available after 14 days of it starting.

MOTOR BREAKDOWN ASSISTANCE INSURANCE POLICY

Customer Information



Company: BDElite Ltd. is authorised and regulated by the Financial Conduct Authority (firm reference number 797920)

Making a claim

If you require assistance please call the 24 hour Breakdown Assistance helpline number **01204 567 497** and provide your name, policy details, policy number, contact number, vehicle details, the vehicle fault, registration number and location.

Complaints process

If you feel that we have let You down and you wish to raise a complaint, please contact us on 01204 567 480 or in writing to Financial & Legal Insurance Company Limited, No. 1 Lakeside, Cheadle Royal Business Park, Cheadle, Cheshire SK8 3GW.

If we are unable to resolve the complaint to your satisfaction (and if eligible), you can ask the Financial Ombudsman to review your case. This is a free and unbiased service.

Telephone: 0800 023 4567 (Landlines) 0300 123 9123 (Mobile)

Email: enquiries@financial-ombudsman.org.uk

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR.

Financial Services Compensation Scheme

Financial & Legal Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS) which means that you may be entitled to compensation if we are unable to meet our obligations to you. Further information is available at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.