

Motor Breakdown

Insurance Product Information Document



Company: ARAG Legal Expenses Insurance Company Limited

Product: European Motor Assistance Gold

ARAG Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document is a summary of the insurance cover and restrictions.

Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

European Motor Assistance Gold provides you with access to breakdown assistance in the UK and Europe, 24 hours a day, 365 days a year. If your vehicle breaks down we will cover the call out charge and labour costs for assistance and repairs at the roadside or at your home. We will also cover the cost of recovering the vehicle and alternative transport to get you to your destination.



What is insured?

Emergency Roadside Repairs and Home Breakdown

- ✓ We will arrange and pay for an approved repairer to attend the scene of the breakdown and carry out emergency repairs to your vehicle if you are unable to drive it

Vehicle Recovery

- ✓ Recovery of your vehicle and anyone in it to a suitable repairer or if the breakdown happens in the UK, your home address if this is nearer

Misfuelling Service

- ✓ Following misfuelling of the insured vehicle within the United Kingdom only, we will arrange and pay for the removal of the wrong fuel at the place it happened, or if this is not possible, at a suitable repairer (including transportation there)

Getting You To Your Destination

We will arrange and pay for one of the following:

- ✓ to transport your vehicle, you and anyone in your vehicle to a destination; or
- ✓ to transport you and anyone in your vehicle to a hotel and pay the cost of your overnight accommodation; or
- ✓ the hire of a vehicle of 1.2L or equivalent so you can continue your journey

Emergency Message Service

- ✓ If you breakdown in the UK, we will forward a message to friends, family or a work colleague



What is not insured?

- ✗ Claims within the first 48 hours after taking this cover out unless taken out at the same time as another insurance policy
- ✗ Breakdown of an unsafe or unroadworthy vehicle if you knowingly drive your vehicle in this condition
- ✗ Breakdown of a vehicle which has not been routinely serviced
- ✗ Any breakdown relating to running out of oil, fuel or water
- ✗ The cost of spare or replacement parts, repair materials, fuel or electric vehicle charging, replacement of broken windows or keys
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Any vehicle that can't be recovered on a standard trailer or transporter
- ✗ Any caravans or trailers on tow that exceed 7.6 metres in length
- ✗ Any vehicles weighing more than 3.5 tonnes gross vehicle mass or over 5.5 metres in length or 2.3 metres wide
- ✗ Replacing a wheel if your vehicle does not have a serviceable spare wheel
- ✗ Any repair or recovery of a vehicle where it is uninsured, or untaxed or declared SORN (Statutory Off Road Notification)
- ✗ Breakdowns related to issues with the vehicle's self-driving or autonomous features, or from hacking or other cyber attack



Are there any restrictions on cover?

You are not covered in the UK and Europe for:

- ! **Vehicle recovery** claims:
 - if your vehicle can be repaired at the scene within one hour of the repairer's arrival
 - to multiple destinations
- ! **Misfuelling service** claims:
 - for damage to your vehicle if using the wrong fuel has damaged the engine
 - for costs of replacement fuel
 - outside of the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands
- ! **Getting you to your destination** claims:
 - if your vehicle can be repaired on the same day as the breakdown
 - for claims where the vehicle is being transported, transporting you and anyone else in the vehicle to a different destination



Are there any restrictions on cover? *(continued)*

In addition, you are not covered in the UK for:

- ! **Getting you to your destination** claim costs:
 - above £300 for any one breakdown
 - relating to hotel accommodation above £50 per night, subject to the maximum of £300 for any one breakdown

In addition, you are not covered in Europe for:

- ! **Getting you to your destination** claim costs relating to:
 - transportation which exceed the value of your vehicle, or £3,000, whichever is less
 - hotel accommodation above £50 per night, subject to a maximum of £500 for any one breakdown
 - vehicle hire above £750 for any one breakdown



Where am I covered?

- ✓ For the **Misfuelling service**, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands
- ✓ For all other services, the United Kingdom of Great Britain and Northern Ireland, the European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, North Macedonia, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus)



What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the appointed repairer
- Keep to the terms and conditions of the policy
- Keep the vehicle maintained, in a roadworthy condition and regularly serviced
- Be present with the vehicle when the appointed repairer arrives



When and how do I pay?

Payment options will be subject to the contractual terms between you and the person who is selling you this policy.



When does the cover start and end?

This cover will last for one year and the dates of cover will be included in your policy documentation. If in any doubt, please speak to the person who sold you this policy.



How do I cancel the contract?

You can cancel this policy by telling us within the cooling off period which lasts for 14 days after taking it out. After the cooling off period you may also cancel this policy by providing 14 days' notice. Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.