

# Personal Breakdown Insurance Cover

## Insurance Product Information Document

Company: GEM Motoring Assist

Product: Recovery RECLAIM



Authorised and regulated by the Financial Conduct Authority, registered number: 312480.

The policy is underwritten by Collinson Insurance. Collinson Insurance (a trading name of Astrenska Insurance Limited) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom, under Firm Reference Number 202846. Registered in England number 01708613

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. For full and complete terms and conditions, please refer to your policy documentation.

### What is this type of insurance?

This personal breakdown insurance provides reimbursement of costs you have incurred following roadside assistance and recovery when your car, motorcycle, van or a motorhome/campervan unexpectedly suffers a breakdown within the Territorial Limits.



#### What is insured?

- ✓ Roadside Assistance & Recovery
- ✓ Home Assistance - which includes assistance within a quarter of a mile radius of your registered home address
- ✓ Alternative Travel or Emergency Overnight Accommodation
- ✓ Recovery following a collision, vandalism or theft
- ✓ Driver Illness
- ✓ Caravan/Trailer Recovery Service
- ✓ Running out of fuel or charge
- ✓ Keys lost, stolen or locked within the vehicle
- ✓ Misfuel Assist - we provide up to £250 towards a fuel drain and flush
- ✓ Punctures
- ✓ Flat Battery
- ✓ Toll Authority Fees
- ✓ Any named member on the policy is covered as a driver or passenger in any eligible vehicle



#### What is not insured?

- ✗ The cost of any parts, components or materials used to repair the vehicle
- ✗ Assistance outside of the Territorial Limits
- ✗ Any costs or expenses for Alternative Travel or Emergency Overnight Accommodation not authorised by the Rescue Control Centre prior to being incurred
- ✗ Repair and labour costs other than an hour's labour at the breakdown location
- ✗ Assistance to any breakdown which has occurred prior to purchase
- ✗ If the vehicle has been used (from the time you purchased it) for private hire, public hire, hire, courier, racing, rallying, off-roading, pace making or in any contest/ speed trial/ practice
- ✗ The cost of any specialist equipment, specialist recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if the vehicle is immobilised due to snow, mud, sand, water, ice or a flood



#### Are there any restrictions on cover?

- ! This insurance only applies to you and cannot be transferred to anyone else
- ! Any subsequent call-outs for any symptoms related to a claim which has been made within the last 28 days, unless the vehicle has been fully repaired at a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage
- ! Claims totalling more than £15,000 in any one period of insurance
- ! Vans – with a gross vehicle weight (GVW) over 3,500kgs
- ! Motorhomes/Campervans – with a gross vehicle weight (GVW) over 3,500 kgs



## Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man



## What are my obligations?

- The vehicle must have a valid MOT, be taxed (unless either are exempt), insured and registered in the UK
- Should details pertaining to the policy change, you will notify GEM Motoring Assist as soon as possible. For example, home address or who is covered
- It is your responsibility to ensure personal possessions are removed prior to the vehicle being recovered
- You must keep your vehicle properly maintained and serviced in accordance with the manufacturer's specifications, including the maintenance of proper levels of oil and water
- You can call our 24-hour Rescue Control Centre or you can make your own arrangements for assistance to your broken down vehicle, however, you must pay the recovery operator's costs and expenses and then send us the invoice(s) together with any receipts and a completed claim form. We will then reimburse the appropriate costs shown.



## When and how do I pay?

- A single payment will be required prior to the commencement of the policy
- You can pay by debit or credit card



## When does the cover start and end?

Your cover will take effect on the date and time stated on your schedule



## How do I cancel the policy?

Cancellation of your policy can occur at any time during the policy term. However, refunds are only applicable within the first 14 days of the policy start date or the date you receive your policy documentation, whichever is later, providing that no claim has been made.

You can cancel your policy by writing to:

GEM Motoring Assist, Station Road, Forest Row, East Sussex, RH18 5EN.

Or by email to: [cancellations@motoringassist.com](mailto:cancellations@motoringassist.com)