

# UK & EU Motor Vehicle Assistance

## Insurance Product Information Document

Company: AWP P&C SA and is administered in the United Kingdom by Allianz Global Assistance, a trading name of AWP Assistance UK Ltd

Registered office in England: PO Box 74005, 60, Gracechurch Street, London, EC3P 3DS.

Registration No: 1710361, authorised in France and the UK and subject to limited regulation by the Prudential Regulation Authority and the Financial Conduct Authority.

Product: Platinum Voyager UK Breakdown Cover

**This document only provides a basic summary of policy cover. The full terms and conditions of the contract are shown on the policy document, which you should read carefully to ensure you have the cover you need.**

### What is this type of insurance?

This policy provides motor breakdown cover. Roadside Assistance is provided in the event of an emergency when the vehicle is immobilized to ensure immediate repairs or towing to the nearest authorized garage.



#### What is insured?

##### Cover in the UK:

- ✓ **Roadside Assistance** if the vehicle is more than 1 mile from your home address
- ✓ **Local Recovery** to the nearest appropriate repairer
- ✓ **National Recovery** if the vehicle is not repairable within a 4 hour period
- ✓ **Message Relay Service** to family, business or friend if journey delayed due to breakdown
- ✓ **Homestart** Assistance at your home address
- ✓ **Onward Travel** options. A choice of public transport or hire car to complete your journey, or overnight accommodation

##### Cover in Europe:

- ✓ **Roadside Assistance** emergency repairs at the roadside
- ✓ **Local Recovery** to the nearest suitable repairer
- ✓ **Onward Travel options** (if the vehicle cannot be repaired within 8 hours of recovery). A choice of public transport, hire car or hotel accommodation
- ✓ **Storage Costs** before and after the repair has been done until vehicle can be collected or returned to UK
- ✓ **Spare parts delivery** essential to the running of the vehicle and not available locally
- ✓ **Vehicle Repatriation** to the UK if the vehicle cannot be repaired before your scheduled return home
- ✓ **Repaired Vehicle Collection Expenses** for reasonable transport costs to travel from the UK to collect & bring vehicle back to home address



#### What is not insured?

- ✗ Vehicles exceeding size or age limits in the policy wording
- ✗ Any costs that we have not authorized
- ✗ More than the maximum benefit limits shown in the policy
- ✗ Claim circumstances that you were aware of before your policy was issued
- ✗ Vehicles that are not roadworthy, non-compliant with the relevant legislation and that do not have a valid MOT



#### Are there any restrictions on cover?

- ! Cover is only available for persons using the vehicle for their own personal use, and who is not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles
- ! The policy contains exclusion relating to specific circumstances
- ! The breakdown of a caravan or trailer is not covered. However if the towing vehicle has a breakdown we will recover the caravan or trailer if it does not exceed the size limit in the policy wording
- ! There are general conditions that you have to meet for cover to apply



### Where am I covered?

The vehicle is covered in the UK. If European cover has been selected please refer to the policy wording for a full list of countries covered.



### What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim, always contact us first before making arrangements of your own.



### When and how do I pay?

You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



### When does the cover start and end?

The cover starts at the date indicated in the policy.



### How do I cancel the contract?

You have 14 days from the date of receiving your policy documents, to ensure that they meet your requirements. If you wish to cancel the contract during this period, you should contact Voyager Insurance Services Ltd.

Your premium will be refunded in full, although if you have asked us to perform or provide the services given under the policy, we will recover the costs for providing these services.

You may still cancel the contract after this 14 day cancellation period but no refund will be made.