

Breakdown Cover

Insurance Product Information Document



Company:
Automobile Association Insurance Services Limited

**Product: FlexPlus UK & European
Breakdown Assistance Policy**

Automobile Association Insurance Services Limited operate as an insurance intermediary, authorised and regulated by the Financial Conduct Authority. Financial Services Registration Number 310562.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in other policy documents.

What is this type of insurance?

If your vehicle breaks down, breakdown cover can help keep you moving with a roadside repair or get you to a garage if the problem is harder to fix.



What is insured?

For UK Breakdown Assistance

- ✓ Unlimited call-outs
- ✓ Help at the roadside or at your home address
- ✓ Finding/ diagnosing the fault with your vehicle
- ✓ Attempted repair of the fault
- ✓ Recovery to any single UK destination of your choice
- ✓ 48 consecutive hours' car hire or;
- ✓ Public transport costs or;
- ✓ Overnight accommodation
- ✓ Recovery and replacement car in the event of a non-fault accident

For European Breakdown Assistance

- ✓ Locating and dispatching spare parts within Europe
- ✓ Costs towards emergency repairs to locks and windows after attempted theft, up to the value of £200
- ✓ Alternative travel arrangements up to the value of £1,500, with a limit of £120 per day
- ✓ Emergency Accommodation up to £500 per party, with a limit of £60 per person, per night
- ✓ Recovery to the UK or;
- ✓ Recovery to your destination
- ✓ Pre-agreed travel & accommodation costs to collect your vehicle, if you return home and repairs are completed in Europe



What is not insured?

- ✗ The same or similar cause of breakdown attended by us in the previous 28 days (including running out of fuel or charge)
- ✗ Faults due to lack of routine maintenance
- ✗ Recovery of more passengers than the nominated vehicle is legally able to carry (up to a maximum of 8, including the driver)
- ✗ Transportation of animals/livestock
- ✗ For Accident Assist, any accident that occurs outside of England, Wales or mainland Scotland
- ✗ Cost of repairs and replacement parts that are not incurred at the roadside
- ✗ Personal luggage and equipment
- ✗ Additional costs as a result of travelling with pets
- ✗ Costs covered under your nominated vehicle's warranty
- ✗ Non-emergency repairs
- ✗ Rallying, off-road driving or motor sports
- ✗ Non-UK registered vehicles



Are there any restrictions on cover?

- ! Cover is valid for the FlexPlus account holder(s) and their authorised drivers
- ! The vehicle must be roadworthy, within 3.5 tonnes (7.5 tonnes for motorhomes), no wider than 2.55m, and no longer than 8m in Europe
- ! Or an accident where you are at fault
- ! No vehicle recovery to a destination of your choice if we can fix your vehicle
- ! No car hire, public transport costs or hotel accommodation if we can fix your vehicle or arrange a prompt local repair
- ! Vehicles must have a valid MOT and be taxed if required by law
- ! Maximum party size of 8 persons
- ! Your nominated vehicle will not be recovered if it will cost more than its current market value, or if the cost of repairs is £500 or less



Where am I covered?

- ✓ Anywhere in the UK including Channel Islands and Isle of Man (Accident Assist is not provided for an accident that occurs outside England, Wales or mainland Scotland)
- ✓ The EU countries: Albania, Andorra, Austria, Belarus, Belgium, Bosnia-Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Ireland, Isle of Man, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia (west of Urals) San Marino, Serbia, Slovakia, Slovenia, Sweden, Spain (excluding Ceuta and Melilla), Switzerland, Turkey in Europe plus Uskudar, Ukraine, Vatican City. All European Mediterranean Islands



What are my obligations?

- To keep your vehicle roadworthy, ensuring it's taxed, insured, has a valid MOT (where required by law) and has been serviced/maintained in line with manufacturer guidelines
- To ensure that repairs are made on your vehicle following service warnings or after our mechanic has attended your vehicle
- You must give complete and accurate answers to any questions we may ask you
- At the time of breakdown, you (or your authorised driver) must be present and with the vehicle when we arrive
- If we ask you to provide documentary evidence such as your service history, you must provide it. If you fail to do so, we have the right to suspend your cover



When and how do I pay?

Cover is provided as part of your FlexPlus account benefit package, the fee for which Nationwide will have advised you of and will debit from your account each month.



When does the cover start and end?

The insurance cover will start immediately on the date that your FlexPlus account is opened and will continue for the duration that your account remains open for, subject to your eligibility. Cover will end immediately on the date that the FlexPlus Account is closed or cancelled by you or us.



How do I cancel the contract?

The terms and conditions of your FlexPlus account means that it is not possible to cancel any of the individual account benefits. If you want to end any of the FlexPlus benefits you will need to close your FlexPlus account at which point all account benefits, including insurance policies, will cease.