

Breakdown Insurance

Insurance Product Information Document

Company: Liverpool Victoria Insurance Company Limited trading as Britannia Rescue
Registered in England and Wales. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, register number 202965.

Product: FlexPlus UK & European Breakdown and Recovery Assistance

This document summarises key information you need to know about FlexPlus UK & European Breakdown and Recovery Assistance. As no advice is given, it should be read together with the current account documentation so you understand the full terms and conditions that apply. Complete pre-contractual and contractual information is provided in other 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?

This policy will cover the Nationwide FlexPlus current account holder(s), and anyone driving a vehicle registered to them with their permission, for:

UK Recovery & Home Assist

- ✓ Help at the roadside or your home address
- ✓ Recovery to a local place of repair (inc attached caravans & trailers)
- ✓ If breakdown occurs at least ¼ mile from your home or normal place of garaging, and can't be repaired by the end of the working day, the choice of:
 - Recovery to anywhere in the UK or
 - A hire car or
 - Alternative transport or
 - Overnight accommodation
- ✓ The cost of one single rail fair to enable the driver to collect the vehicle once repaired
- ✓ A relief driver if the only driver falls ill or suffers an injury that prevents them from driving

UK & European Assist

All the benefits of UK Recovery & Home Assist plus:

- ✓ European Cover (see Where am I covered?)
- ✓ Cover before you travel
- ✓ Missed Motorail connections
- ✓ Loss of use of the vehicle while abroad
- ✓ Transporting your vehicle home



What is not insured?

- ✗ The cost of all parts or supplies used or provided to repair your vehicle
- ✗ The costs of repair/attempted repair by a local garage following recovery
- ✗ Caravans and trailers over 8 metres in length (including A-frame)
- ✗ Motorhomes over 8 metres in length or 7.5 tonnes in weight
- ✗ All other vehicles over 7 metres in length, 2.3 metres in width, 3 metres in height or 3.5 tonnes in weight
- ✗ Cover when you knowingly use a vehicle when a fault has been identified
- ✗ Vehicles not registered in the UK
- ✗ The cost of specialist equipment needed to move your vehicle
- ✗ Vehicles being used for hire and reward purposes, sporting events or practice for such events
- ✗ Any costs associated with the breakdown of vehicles not registered to the account holder(s) unless the account holder(s) are in the vehicle at the time of the breakdown
- ✗ The cost where wheels or tyres need to be supplied because your vehicle is not carrying a legal or serviceable spare wheel or tyre
- ✗ Fines, penalties, tolls or unclamping charges (we will pay toll fees if incurred during recovery by one of our breakdown professionals)
- ✗ Costs if you employ someone else to repair or recover your vehicle



Are there any restrictions on cover?

- ! Vehicles must have a valid MOT and be taxed if required by law
- ! We will only transport your vehicle back home from Europe where repairs cannot be completed by the date of your return journey to the UK
- ! You must notify your motor insurer in the event of accidental damage, theft or vandalism before we agree to provide assistance



Where am I covered?

- ✓ United Kingdom (UK), Channel Islands, and the Isle of Man
- ✓ The EU countries listed below: Albania, Andorra, Austria, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Former Yugoslav Republic of Macedonia, Malta, Moldova, Monaco, Montenegro, the Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Tunisia, Turkey in Europe, Ukraine



What are my obligations?

- You must give complete and accurate answers to any questions we may ask you
- Unless the vehicle is registered to the account holder(s) if your vehicle breaks down and you need our assistance, you must be with it when we attend
- If we ask you to provide documentary evidence such as an MOT, Repair or Service invoice you must provide it as if you fail to do so we have the right to suspend your cover
- You must keep your vehicle in a roadworthy condition and/or service and maintain the vehicle in line with manufacturer guidelines
- Following a call out you must ensure that the reason for the breakdown is fixed



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.