

Insurance Product Information Document

Haven Insurance Company Limited (Haven Insurance) is established in Gibraltar (registration number 85914) and authorised by the Gibraltar Financial Services Commission.



Product: Private Car Breakdown Cover – UK & Europe

Full Terms and Conditions of the policy can be found in the policy booklet on our website www.haven.gi, this document should be read in conjunction with your policy schedule and endorsements.

This is a summary of what you can expect from your Private Car Breakdown Policy underwritten by Haven Insurance, should you proceed to purchase the policy.

What is this type of Insurance?

This is a consumer contract providing a breakdown insurance policy for your car. This means your car is covered for mechanical breakdown, accidental damage, vandalism, fire, theft or attempted theft, flat battery and accidental damage to tyres within territorial limits and the European area.



What is insured?

Trips within territorial limits:

Doorstep and roadside assistance

- ✓ Up to six (6) callouts during the period of insurance.
- ✓ Up to one hour's labour for assistance at your home or at the roadside if your car is immobilised or rendered unroadworthy as the result of an insured incident.
- ✓ Transportation for you and your passengers to the nearest repairer.

Vehicle recovery / onward transportation

- ✓ If you are unable to use your car and the repairs can't be done locally by the end of the working day, we will arrange transportation for you, your passengers and your car to your home address, your original destination within territorial limits or to a nearby repairer. Or;
- ✓ In the event of theft, when your car is not recovered by the end of the working day, we will arrange for yours and your passenger's transport, by one direct journey, to your home address or original destination within the territorial limits.
- ✓ If we are unable to arrange transportation, we will cover up to a maximum of £100 for a replacement hire vehicle, public transport or overnight accommodation.

Message relay

- ✓ Up to two telephone messages to your family members, friends or business associates to advise of unforeseen travel delays.

Trips to European area:

Cover prior to departure

- ✓ Up to a maximum of £750 in total for you and your passengers to continue your originally planned trip, if, within 7 days prior to your departure, your car is lost or rendered unroadworthy as a result of an insured incident and cannot be repaired or recovered prior to your departure date.

Roadside assistance

- ✓ Roadside assistance and transportation of you, your passengers and your car to the nearest repairer in the European area, up to a maximum value of £250.

Missed outward motorail connection

- ✓ Storage of your car for the period of your trip, a standard second-class return rail ticket to enable you to continue the trip and up to a maximum of £450 in total to hire a replacement vehicle.

Replacement parts despatch

- ✓ Delivery charges up to a maximum of £600 to despatch required replacement parts that are not available locally.

Break in

- ✓ Immediate emergency repairs in the European area which are necessary to continue the trip, up to a maximum of £175 in total.

Vehicle out of use

- ✓ Up to a maximum of £750 in total for additional transport costs, hire vehicle or overnight accommodation if your car is lost, immobilised or rendered unroadworthy during a trip as a result of an insured incident, and repairs cannot be effected locally in the European area within 24 hours.

Alternative driver

- ✓ Returning your car to your home address within territorial limits if you are medically unfit to drive and must return home early.

Repatriation

- ✓ Repatriation of you and your car if your car is lost, immobilised or rendered unroadworthy during a trip as a result of an insured incident.

Customs regulations

- ✓ If your car is beyond economic repair, we may arrange for its disposal and we will deal with the necessary customs formalities.



What is not insured?

- ✗ Roadside labour assistance in excess of one hour within territorial limits.
- ✗ Roadside labour assistance costing in excess of £50 in the European area.
- ✗ Any labour assistance carried out at the repairer's premises.
- ✗ Replacement parts, toll or sea transit charges for your car.
- ✗ Damage to paintwork or other cosmetic items.
- ✗ Winching or the use of specialist off-highway recovery equipment.
- ✗ Any claim when actual or imminent breakdown is discovered during a service that is carried out less than ten (10) days prior to your trip.
- ✗ More than 6 call-outs during any period of insurance.
- ✗ Any costs which would have been incurred in the course of a journey, if the incident giving rise to a claim had not occurred.
- ✗ Long-distance transport of your car solely to claim under a warranty scheme.
- ✗ Fines, parking charges, any congestion charges or fuel costs arising from use of a replacement vehicle.
- ✗ Any insured incident occurring within 48 hours following your initial purchase of this policy.
- ✗ Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations, a previous inadequate repair, unsuccessful DIY dismantling and/or reassembly or kit cars.
- ✗ Any recurring claim due to the same cause within the last 28 days, where a permanent repair has not been undertaken to correct the fault.
- ✗ Vehicles not in a roadworthy condition at the time cover is effected.
- ✗ Any deliberately careless or deliberately negligent act or omission by you.
- ✗ Draining or removing contaminated fuel or other fluids.
- ✗ Any additional work required as a result of not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available.
- ✗ Any work carried out by locksmiths, glass replacement or tyre specialists.
- ✗ If you use your car for racing, rallies, speed trial, endurance tests, hire or reward.
- ✗ Repatriation costs in excess of the market value of your car.
- ✗ Keys (or other form of entry device) locked inside your car.



Are there any restrictions on cover?

- ! This insurance operates on the basis that you have had your car properly serviced and maintained in accordance with the manufacturer's specifications.
- ! There is no cover for any insured incident occurring within 48 hours following your initial purchase of this policy.
- ! In the event of an insured incident the choice of transportation and repairer will be at our discretion.
- ! We do not cover undamaged tyres which have been allowed to run flat or those which are below the legal tread limit and we do not cover punctures where no serviceable spare or locking wheel nut key is available.
- ! You must have a valid motor insurance policy covering your car at all times during the period of insurance under this policy.
- ! Cover prior to departure is only applicable if you have purchased this policy more than 10 days prior to your departure date.
- ! Whilst on a trip, you will be covered for social, domestic and pleasure use only.



Where am I covered?

- ✓ You have breakdown cover for your car within territorial limits, including Great Britain and Northern Ireland. Isle of Man, Jersey and Guernsey are covered for residents only.
- ✓ You are also covered for trips to the European area up to a maximum of 30 consecutive days per trip and up to a maximum of 60 days in total during the period of insurance. European area comprises of the following countries: Andorra, Austria, Belgium, Bulgaria, Channel Islands, Isle of Man (Channel Islands and Isle of Man are not covered as a destination for local residents), Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, San Marino, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe.



What are my obligations?

Before cover starts

- Disclose all facts accurately and in full.
- Ensure the cover offered is right for you and take note of any significant or unusual policy conditions or exclusions.

Once you have purchased the policy

- Check your schedule is correct.

During the policy

- Let us know if you make any changes that may affect the policy. This may include your name, your address or your vehicle.
- Pay your insurance premium.
- Have your car properly serviced and maintained in accordance with the manufacturer's specifications.
- Keep proof of regular servicing in your car.
- Ensure you have a valid motor insurance policy covering your car at all times.

In the event of a claim

- Check the circumstances are covered by this policy.
- Call our breakdown line stating your name and policy details.
- In the event of a breakdown on a motorway where you have no means of contacting us or are unaware of your location, please use the nearest SOS box and advise the Emergency Services of our breakdown line telephone number.
- You must contact us before incurring any expenses in order to obtain our prior authorisation. If the local police call for a recovery vehicle to tow you from the motorway, and you are asked to pay on the spot for this service, you should send us the original receipt.



When and how do I pay?

The premium can be paid in full by cash, credit or debit card as a one off payment. Your insurance broker may be able to offer you a payment plan by monthly direct debit.



When does my policy start and end?

Your insurance policy will start on DD/MM/YYYY at 00:00 and end on DD/MM/YYYY at 00:00.



How do I cancel the contract?

You can cancel the policy at any time by contacting your insurance broker.

If no claims have been made on the policy and there are no open claims at the point of cancellation, you will receive a refund for the remaining days of cover. If you cancel your policy outside of the 'cooling off' period, you may be subject to broker administration fees.

If any claims have been made or we have incurred costs, no premium refund will be made, and the remainder of the full annual premium will be due.