

# MOTOR BREAKDOWN AND ACCIDENT ASSISTANCE



FIRST FOR JUSTICE

## INSURANCE PRODUCT INFORMATION DOCUMENT

Company: DAS Legal Expenses Insurance Company Ltd

Product: European Motor Assistance Gold

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England and Wales.

This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.

### WHAT IS THIS TYPE OF INSURANCE?

European Motor Assistance Gold provides you with access to helpline services and breakdown assistance in the UK and Europe, 24 hours a day, 365 days a year. If your vehicle breaks down or you are involved in an accident we will cover the call out charge and labour costs for assistance and repairs at the roadside or at your home. We will also cover the cost of recovering the vehicle and alternative transport to get you to your destination.



#### WHAT IS INSURED?

##### Emergency Roadside Repairs and Home Breakdown

- ✓ We will arrange and pay for an approved repairer to attend the scene of the breakdown and carry out emergency repairs to your vehicle if you are unable to drive it

##### Vehicle Recovery

- ✓ Recovery of your vehicle and anyone in it to a suitable repairer or if the breakdown happens in the UK, your home address if this is nearer

##### Getting You To Your Destination

We will arrange and pay for one of the following:

- ✓ to transport your vehicle, you and anyone in your vehicle to a destination; or
- ✓ to transport you and anyone in your vehicle to a hotel and reimburse the cost of your overnight accommodation; or
- ✓ the hire of a vehicle so you can continue your journey

##### Emergency Message Service

- ✓ If you breakdown in the UK, we will forward a message to friends, family or a work colleague



#### WHAT IS NOT INSURED?

- ✗ Claims within the first 48 hours after taking this cover out unless taken out at the same time as another insurance policy
- ✗ Costs that exceed your policy limit of £300 for any one breakdown in the UK and £5,000 for any one breakdown in Europe
- ✗ More than six breakdowns in one period of cover
- ✗ Breakdown of an unsafe or unroadworthy vehicle if you knowingly drive your vehicle in this condition
- ✗ Breakdown of a vehicle which has not been routinely serviced
- ✗ Any breakdown relating to running out of oil, fuel or water
- ✗ The cost of spare or replacement parts, fuel or repair materials, replacement of broken windows or keys
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Any vehicle that can't be recovered on a standard trailer or transporter
- ✗ Any caravans or trailers on tow that exceed 7.6 metres in length
- ✗ Any vehicles weighing more than 20 tonnes gross vehicle mass or which are over 12 metres in length, or over 2.69 metres wide
- ✗ Replacing a wheel if your vehicle does not have a serviceable spare wheel



#### ARE THERE ANY RESTRICTIONS ON COVER?

You are not covered in the UK and Europe for:

- ! **Vehicle recovery** claims
  - if your vehicle can be repaired at the scene within one hour of the repairer's arrival
  - to multiple destinations
- ! **Getting you to your destination** claims if your vehicle can be repaired on the same day as the breakdown. You and anyone in the vehicle must all go to the same destination

In addition, you are not covered in the UK for:

- ! **Getting you to your destination** claim costs relating to reimbursement of hotel accommodation:
  - above £50 per person, per night, subject to the policy limit of £300 for any one breakdown
  - where you are unable to provide the relevant invoice(s)

In addition, you are not covered in Europe for:

- ! **Getting you to your destination** claim costs relating to transportation which exceed the value of your vehicle
  - reimbursement of hotel accommodation:
    - above £50 per person, per night subject to a maximum of £500 for any one breakdown
    - where you are unable to provide the relevant invoice(s)
  - vehicle hire above £750 for any one breakdown



## WHERE AM I COVERED?

- ✓ The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus)



## WHAT ARE MY OBLIGATIONS?

It is your responsibility to:

- Co-operate fully with us and the appointed repairer
- Keep to the terms and conditions of the policy
- Keep the vehicle maintained, in a roadworthy condition and regularly serviced
- Be present with the vehicle when the appointed repairer arrives



## WHEN AND HOW DO I PAY?

Payment options will be subject to the contractual terms between you and the person who is selling you this policy.



## WHEN DOES THE COVER START AND END?

This cover will last for one year and the dates of cover will be included in your policy documentation. If in any doubt, please speak to the person who sold you this policy.



## HOW DO I CANCEL THE CONTRACT?

You can cancel this policy by telling us within the cooling off period which lasts for 14 days after taking it out. After the cooling off period you may also cancel this policy by providing 14 days' notice. Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.