

Personal Breakdown Cover

Insurance Product Information Document



The **Ethical**
Choice

Company: ETA Services

Product: ETA Personal Breakdown

ETA and ETA Services are trading names of Twothreebird UK Ltd. Twothreebird UK Ltd does not provide advice and is an intermediary registered in the UK and authorised and regulated by the Financial Conduct Authority (FCA 313965). ETA Services acts on behalf of ARAG Legal Expenses Insurance Company Ltd who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (registered no. 202106).

We have produced this document to present you with a summary of cover. To understand exactly what you will be covered for, please read your policy wording and personalised schedule in full as you may not be covered for everything included in the summary.

What is this type of Cover

This breakdown cover is intended to provide assistance in the event of your vehicle being rendered unroadworthy. Personal breakdown covers the policyholder as a driver or passenger in any eligible vehicle.



What is covered?

- ✓ One-hour roadside repair
- ✓ National recovery
- ✓ Home rescue
- ✓ Replacement vehicle hire
- ✓ Overnight accommodation
- ✓ Cycle rescue

Additional option:

- ✓ European cover



What is not covered?

- ✗ Taxis or private hire vehicles
- ✗ Any repair costs
- ✗ Additional costs if the vehicle cannot be repaired due to missing or unroadworthy spare wheels, repair kits, jacks or wheel locks unless the vehicle is designed not to carry such items
- ✗ Breakdowns on run flat tyres
- ✗ Claims arising from the vehicle being driven over unsuitable terrain (mud, sand, water, ice or flood)
- ✗ Claims that exceed the market value of the vehicle
- ✗ Costs that you would have occurred as part of the journey and costs that we have not agreed including incidental expenses
- ✗ Any reclaimable costs where you cannot provide evidence of your expenditure



Are there any restrictions on cover?

- ! Your vehicle must be maintained in a safe and roadworthy condition
- ! You must take steps to permanently repair your vehicle following a breakdown
- ! The most we will pay for overnight accommodation is £60 per person
- ! The most we will pay for car hire is £40 per day
- ! The most we will pay for one claim in total is £2,000
- ! Your vehicle must be less than 20 years old to be covered in the rest of Europe
- ! The waiting period to seek assistance is 24 hours from the purchase date of the policy



Where am I covered?

Cover is offered for your vehicle within Britain, or if you have selected the appropriate cover within the European Union including Norway and Switzerland.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

You can pay your premium yearly, or in monthly instalments.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy document



How do I cancel the contract?

You have the right to cancel this policy within 14 days of the start date of the policy or when you received the policy documents, if this is later, without giving any reasons, and you will receive a full refund unless a valid claim has been made.

For annual policies, should you cancel after 14 days we will refund you with an amount proportionate to the unexpired period remaining on the policy, unless a valid claim has been made.

For monthly policies should you cancel after 14 days no refund will be due and we will stop any future monthly payments being taken