# Motor Vehicle Breakdown Cover

Insurance Product Information Document

Company: Twothreebird UK Ltd t/a ETA Services
Product: Motor Vehicle Breakdown Cover

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This document is only intended to provide a summary of the main policy coverages and exclusions and is not personalised to your specific needs in any way. Complete pre-contractual and contractual information on the product or the insurer is provided on our website and in your policy documentation.

## What is this type of Insurance?

ETA motor vehicle breakdown cover is intended to provide assistance in the event of your vehicle being rendered unroadworthy. This policy offers several different options of cover. Please refer to your policy schedule for confirmation of which cover options you have chosen.

## What is insured?

The cover available depends on the level selected:

**Bronze**

- ✓ One-hour roadside repair
- ✓ Recovery up to 15 miles if the vehicle cannot be repaired at the roadside
- ✓ Alternative travel costs up to £250 or one night's accommodation up to £500 if you opt for a local repair instead of a long-distance recovery
- ✓ Misfuel Assistance up to £250
- ✓ Driver Illness

**Silver**

- ✓ Bronze Cover
- ✓ Home Assist – if a breakdown occurs within a ¼ mile of your home

**Gold**

- ✓ Bronze Cover
- ✓ National Recovery – recovery to any destination within Britain

Platinum

- ✓ Bronze Cover
- ✓ Silver Cover
- ✓ Gold Cover

**European**

- ✓ Gold Cover
- ✓ Pre-departure cover (within 7 days of travel) up to £500
- ✓ Alternative travel abroad up to £500
- ✓ Overnight Accommodation abroad up to £150 per person (£1,000 maximum per claim)
- ✓ Vehicle repatriation to the UK
- ✓ Spare Parts dispatch and shipping costs

**European Plus**

- ✓ Platinum Cover
- ✓ European Cover

## What is not insured?

- ✗ Recovery beyond 15 miles unless Gold Cover or above is purchased
- ✗ Assistance within a 1/4 mile of the home address, unless Silver or Platinum is purchased
- ✗ Any vehicle not listed on the policy schedule (unless Personal Cover applies)
- ✗ Repeat callouts for the same fault within 28 days unless your vehicle has been fully repaired
- ✗ Cost of any parts, components or repairs
- ✗ Vehicles used for racing, rallies, hire or reward, courier services or any contest or speed trial
- ✗ Costs not authorised by our claims administrators
- ✗ Claims where the vehicle has no valid MOT, is on trade plates, or has just been imported or bought at auction
- ✗ European cover unless European or European Plus is purchased
- ✗ European trips longer than 90 days

**Please refer to the policy wording for a full list of exclusions.**

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## Are there any restrictions on cover?

! Policy excess may apply (shown in your policy schedule)
! The waiting period to seek assistance is 24 hours from the purchase date of the policy
! Maximum claims limit of £15,000 in any one period of insurance

**Please refer to the policy wording for a full list of coverage restrictions.**

## What are my obligations?

- If a policy excess applies this will show on your policy schedule. You will need to pay us this excess before every claim
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently, we may cancel your policy and / or initiate criminal proceedings
- Tell us about any changes to your circumstances such as a change of vehicle or address
- To maintain your vehicle and ensure it is insured, taxed, holds a valid MOT
- To remove any personal possessions from your vehicle prior to it being transported
- To obtain our authorisation prior to incurring any costs you wish to reclaim under this policy

## Where am I covered?

- **Bronze, Silver Gold and Platinum –**
  Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey
- **European and European Plus –**
  Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey
  Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents), Hungary, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City

## When and how do I pay?

- You can pay your premium annually or monthly, using any major card or Direct Debit.

## When does the cover start and end?

- Your policy will start and end on the dates shown on your policy schedule.
- If you have an annual policy, we will contact you 14 days before your renewal date with your renewal quote. We will automatically renew your policy unless you tell us not to.
- If you have a monthly policy, it will continue month on month for as long as you continue to pay your premium, unless you tell us to cancel it.

## How do I cancel the contract?

- You may cancel this policy by contacting us on 0333 000 1234 or via email at customercare@eta.co.uk
- 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.

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