Vehicle Breakdown Cover

Insurance Product Information Document

Company: ETA Services
Product: ETA Vehicle Breakdown

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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. This policy offers several different options of cover. Please refer to your schedule for confirmation of which cover options you have chosen.

What is covered?

✓ One-hour roadside repair

✓ If it is not possible to repair your vehicle we will take you, your passengers and your vehicle to a suitable garage within 15 miles

Additional options:

- National recovery
- Home rescue
- Replacement vehicle hire
- Overnight accommodation
- Cycle rescue
- 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

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

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

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

Edition Date: November 2026

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.

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.

When and how do I pay?

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

When does the cover start and end?

- Your cover starts and ends 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 at any time by calling 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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