Single Trip European Breakdown Cover

Insurance Product Information Document

Company: ETA Services
Product: ETA European 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 in Europe.

What is covered?

- ✓ **Cover in Britain:** assistance to repair your vehicle if it breaks down more than ¼ mile from your home or, if it is not possible to repair your vehicle we will offer:
- ✓ To take your vehicle to any British destination or;
- ✓ The cost of one night's accommodation or;
- ✓ The cost of public transport for you and your passengers to reach your destination and for the driver to return and collect the vehicle or;
- ✓ Car hire for up to 5 days
- ✓ **Cover in the rest of Europe:** includes all the features and benefits offered in Britain with the following extensions to the cover:
- ✓ Car hire for up to 14 days
- ✓ Repatriation for your vehicle if it cannot be repaired
- ✓ Transportation costs for you and your passengers to return home

What is not covered?

- ✗ Journeys that do not start and end in Britain
- ✗ Taxis or private hire vehicles
- ✗ 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)
- ✗ Repatriation 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 claim if your vehicle has broken down where it has been left unlawfully
- ✗ 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 one claim in total is £2,000
- ! Your vehicle must be less than 20 years old

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

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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 the 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 and the European Union including Norway and Switzerland.

When and how do I pay?

- You can pay your premium as a one-off payment using any major debit or credit card.

When does the cover start and end?

- Your cover will start and end on the dates stated on your policy schedule.

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 this policy or when you received the policy documents, if this is later, without giving any reasons, and you will receive a full refund unless you have already travelled or made a valid claim, in which case no refund will be due.
- Should you cancel after 14 days, no refund of premium will be due regardless of the scheduled trip date.

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