

Motor Vehicle Assistance

Insurance Product Information Document

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Product: Allianz Assistance Motor Breakdown Cover

This document provides a summary of key information about the Allianz Assistance Motor Breakdown product and doesn't take into consideration your specific demands and needs. Full pre-contractual and contractual information are provided in the documents relating to the insurance contract.

What is this type of Insurance?

This policy provides motor breakdown cover. Roadside assistance is provided in the event of an emergency when the vehicle is immobilised to ensure immediate repairs or towing to the nearest authorised garage. Further benefits may apply depending on the level of cover purchased. The level of cover chosen is shown on your confirmation of cover.



What is insured?

Cover in the UK

- ✓ **Roadside assistance** if the vehicle is more than 1 mile from your home address.
- ✓ **Local recovery** to the nearest suitable repairer.

The following benefits may apply depending on the level of cover that you chose.

Homestart assistance at your home address.

National recovery if the vehicle is not repairable within 4 hours.

Vehicle collection expenses.

Onward travel options - a choice of public transport or hire car to complete your journey, or overnight accommodation.

Cover in Europe

Roadside assistance.

Local recovery to the nearest suitable repairer.

Onward travel options if the vehicle cannot be repaired within 8 hours of recovery.

A choice of public transport, hire car or hotel accommodation.

Storage costs.

Spare parts delivery.

Vehicle repatriation to the UK if the vehicle cannot be repaired before your scheduled return home.

Repaired vehicle collection expenses.

Loss or damage to tent.

Replacement driver or vehicle repatriation due to driver illness.

Courtesy vehicle if your vehicle has not been repaired before your return to the UK.



What is not insured?

- ✗ Vehicles exceeding size or age limits.
- ✗ Motorhomes.
- ✗ Any costs that we have not authorised.
- ✗ More than the maximum benefit limits shown in the policy.
- ✗ Claim circumstances that you were aware of before your policy was issued.
- ✗ Vehicles that are not roadworthy, non-compliant with the relevant legislation and that do not have a valid MOT.



Are there any restrictions on cover?

- ! Cover is only available for persons using the vehicle for their own personal use, and who are not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.
- ! The policy contains exclusions relating to specific circumstances.
- ! The breakdown of a caravan or trailer is not covered. However if the towing vehicle has a breakdown we will recover the caravan or trailer if it does not exceed the size limit.
- ! There are general conditions that you have to meet for the cover to apply.



Where am I covered?

Your vehicle is covered in the UK. If European cover has been selected please refer to the policy wording for a full list of countries covered.



What are my obligations?

- Answer any pre-sale questions as truthfully and accurately as possible.
- Read your policy carefully to ensure you have the cover you need.
- Tell us as soon as possible if there are any changes to your circumstances that may affect your cover, or if it is likely you will need to make a claim.
- If you need to make a claim, always contact us first before making arrangements on your own.



When and how do I pay?

Premiums are paid at the beginning of the insurance period.

The premium can be paid using one of the payment options given to you by the seller of this insurance.



When does the cover start and end?

Your policy provides cover during the period shown on your confirmation of cover.



How do I cancel the contract?

To ensure the cover meets your requirements, you have 14 days from the date of receiving your documentation to cancel your policy.

If you wish to cancel the contract during this period, you should contact Allianz Assistance, 102 George Street, Croydon, CR9 6HD or telephone 0345 600 2385.

Your premium will be refunded in full, although if you have asked us to perform or provide any of the services given under the policy we will recover the costs for providing these services.

You may still cancel the contract after this 14 day period but no refund will be made.