

# Mechanical Breakdown Insurance

## Insurance Product Information Document

**Insurance Company:**  
Fortegra Europe Insurance Company Limited

**Intermediary:**  
DEFEND Insurance s.r.o

**Product:**  
Gold Cover

This product is underwritten by Fortegra Europe Insurance Company Limited (Malta Company Registration Number C 84703) who are authorised and regulated by the Malta Financial Services Authority. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority under reference number 805770, and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permission Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website

The product is administered by Defend Insurance s.r.o. who are authorised and regulated by the Czech National Bank under registration number 63478498 and is registered by the Financial Conduct Authority for the conduct of general insurance business under Temporary Permissions Regime for inbound EEA Firms, under the Firm Reference Number 679738. Details of the Temporary Permission Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website

This is a summary of key information. Full information on this product, including information about the underwriter, how to make a claim, the complaints procedure, and the Financial Services Compensation Scheme (UK), can be found in the policy terms and conditions.

### What is this type of Insurance?

This insurance covers the failure of a covered component causing a sudden stoppage of its function for a reason other than deterioration or negligence.



#### What is insured?

- ✓ This policy will pay for parts, labour and Value Added Tax (VAT) of covered components up to the chosen duration and claims limit (refer to proposal/policy schedule for coverage level).
- ✓ £30 per day contribution for up to seven days towards vehicle replacement on a valid claim.
- ✓ Up to £100 towards the cost of towing the vehicle to the nearest repairer on a valid claim
- ✓ Unlimited number of claims up to amount of the claims limit as specified in your Policy Schedule.
- ✓ Up to £60 towards overnight accommodation or a return rail fare if you are unable to return home on a valid claim.
- ✓ Vehicles up to 3,500kg gross weight.
- ✓ PARTS COVERED WITHIN:- Engine, Manual gearbox, Automatic gearbox, Torque converter, Differential, Clutch, Front wheel drive, Wheel bearings, Propshaft, Rear wheel drive, Four wheel drive, Fuel system [diesel and petrol], Fuel injection system, Engine cooling system, Air conditioning [factory fitted], Steering [including power assisted steering], Turbo charger [factory fitted], Front and rear suspension, Brakes, Anti locking brake system [ABS] [factory fitted], Electrical system, Engine management [ECU], Casings, Working Materials.



#### What is not insured?

- ✗ Ineligible Vehicles: There are certain vehicles we can't cover such as vehicles used for hire or reward [for example, taxis, self-drive hire or driving schools. Any vehicle used for, racing, pace making, speed testing, reliability trials, rallying, or vehicles used for any other timed or competitive event.
- ✗ Damage caused by neglect, corrosion, lack of servicing.
- ✗ Manufacturer defects.
- ✗ The effects of poor repairs, faults or defects at the time of the sale.
- ✗ Parts not fitted as standard or optional extra by the manufacturer, unless cover for such items is agreed beforehand.
- ✗ Parts which have been fitted incorrectly or parts which are of faulty manufacture or design.
- ✗ The cost of diagnosis or testing.
- ✗ Non-standard, customised or modified vehicles.
- ✗ Any parts not listed in the "What is Insured section"
- ✗ Any claim within the first 30 days of commencement of the policy.
- ✗ Vehicles which are non standard, customised or modified.
- ✗ Any excess applied to the policy.



#### Are there any restrictions on cover?

- ! Authority must be sought prior to commencing any repairs including additional benefits.
- ! The amount of time allowed for labour will be in line with the manufacturer's/Glass's Guide standard repair times.



## Where am I covered?

- ✓ The policy is effective in Great Britain, Northern Ireland and Channel Islands and is valid for up to an aggregate of 60 days per annum for driving in the Republic of Ireland and mainland Europe .



## What are my obligations?

- You must take reasonable care to provide us with accurate and complete answers to our questions whether you are at proposal stage or making changes to the policy.
- You must pay any premium when due otherwise cover will cease from the premium due date.
- You must notify the claims administrator of any possible claim as soon as reasonably possible but within a maximum of 30 days via the claims line on 0161 451 4803
- You should notify us immediately of any changes to your vehicle via our Customer Services Team on 0161 451 4804



## When and how do I pay?

- You can purchase this policy and pay your premium at the time you purchase your motor vehicle. Payment can be made as a one-off payment to your supplying retailer. This will be explained at the time of purchase and detailed on the policy schedule.



## When does the cover start and end?

The cover will run from the start date, which is detailed on the policy schedule, until the earliest of the following dates:

- You or the vehicle no longer meeting the eligibility criteria; or
- The date on which the vehicle is sold or transferred to a new owner
- The number or value of claims settled having reached the limits; or
- The policy being cancelled by either you or us; or
- The end date as detailed on the policy schedule.

Please note that this insurance policy cannot be renewed.



## How do I cancel the contract?

You may cancel the Policy within 30 days of the Policy start date without financial penalty provided no claim has been submitted. The Policy has no surrender value and no premium paid will be refunded after 30 days of the Policy start date