

# Personal Breakdown Cover

## Insurance Product Information Document

Company: ETA Services Ltd

Product: ETA Personal Breakdown Cover

ETA Services Ltd is authorised and regulated by the Financial Conduct Authority. Registration Number 313965



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. Personal breakdown covers the policyholder as a driver or passenger in any eligible vehicle.



#### What is covered?

- ✓ One-hour roadside repair
- ✓ National recovery
- ✓ Home rescue
- ✓ Replacement vehicle hire
- ✓ Overnight accommodation
- ✓ Cycle rescue

#### Additional option:

- ✓ 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



#### 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



## 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.



## 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.



## When and how do I pay?

You can pay your premium yearly, or in rolling monthly instalments.



## When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



## How do I cancel the contract?

If you decide for any reason that this policy does not meet your needs, and you notify us within 14 days, you will receive a full refund unless a claim has been made. After 14 days, we will refund you with an amount proportionate to the unexpired period remaining on the policy, unless a claim has been made. We may keep an amount that reflects the administrative costs of arranging and cancelling the policy.