

Breakdown Insurance

Insurance Product Information Document

Company: Mulsanne Insurance Company Limited

Licensed by the Gibraltar Financial Services Commission to carry on insurance business under the Financial Services (Insurance Companies Act) 1987.

Product: Mulsanne Breakdown Public and Private Hire vehicles

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance

This Motor Assistance insurance policy provides breakdown and recovery services for vehicles used for Public and Private Hire purposes in the United Kingdom. Call Assist provide these services on behalf of Mulsanne Insurance Company Limited.



What is Insured?

- ✓ Roadside assistance and recovery services in the United Kingdom (UK)
- ✓ Homecall: assistance and recovery from your home address.
- ✓ If we cannot get your vehicle going on the day we have been contacted: Either
 - Your vehicle, contents, driver and up to 7 passengers transported to your original destination then take your vehicle to a local repairer within 10 miles of your home, destination or base office address: OR
 - Pay up to £40 per person for one night's overnight accommodation for the driver and 7 passengers.
- ✓ Keys – if locked in vehicle or broken in the lock we will attend and for one hour try to rectify the fault or issue. If unable to rectify we will pay up to £350 to replace the keys or locks.
- ✓ Misfuelling – pay up to £250 to recover your vehicle to a place where your tank can be drained and flushed and pay for 10 litres of correct fuel.



What is Not Insured?

- ✗ Cost of parts, oil, keys or other material to repair your vehicle or for any additional labour other than at the scene of the incident.
- ✗ Any vehicle whose registration number we are not aware of.
- ✗ Assistance or recovery outside of the United Kingdom (UK).
- ✗ Major repairs including but not limited to faulty brakes, steering, or where the vehicle has not been correctly maintained.
- ✗ Fines, penalties, tolls, unclamping charges.
- ✗ If vehicle is immobilised by floods, snow, sand or mud or where we have no rights of access.
- ✗ Misfuelling: any mechanical damage to your vehicle as a direct result of misfuelling.
- ✗ Keys if lost or stolen.
- ✗ Vehicle recovery if it would be dangerous or illegal.
- ✗ Vehicles over 15 years old.
- ✗ Vehicles which are not licenced for Public and/or Private Hire use.



Are there any restrictions on cover?

- ! Cover under this policy starts 48 hours after the date that you applied to take out this policy.
- ! This policy covers FOUR call outs for assistance or recovery.



Where am I covered?

- ✓ Countries within the United Kingdom (UK)



What are my obligations?

- To provide correct and up to date vehicle and home address information, and that all information provided is correct and complete to the best of your knowledge
- Take reasonable steps to prevent or minimise the risk of any breakdown, and to make repairs to your vehicle where necessary.



When and how do I pay?

To the Insurance Broker, Agent or Intermediary who acting on your behalf has placed this insurance with us.



When does the cover start and end?

This cover lasts for one year and the dates of cover are specified on your policy schedule.



How do I cancel the contract?

Contact us or the Insurance Broker, Agent or Intermediary who acting on your behalf placed this insurance with us. If you cancel your policy within the first 14 days we will refund your premium as long as no claim has been made. If you decide to cancel your policy after 14 days then no refund of premium is due.