

Breakdown Insurance

Insurance Product Information Document

Company: Wakam UK Limited

Product: Rescuemycar.com

Wakam UK Limited is a company registered in England and Wales Company No.14778827. Registered office: 18th & 19th Floors 100 Bishopsgate, London, EC2N 4AG Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Firm Reference: 995565)

This document provides a summary of the key information relating to this policy. Complete pre-contractual and contractual information on the product can be found in your policy documentation.

What is this type of insurance?

This product provides up to one hour of breakdown assistance in the event of a breakdown that prevents you from driving your vehicle. If the vehicle cannot be repaired within this time it will, depending upon where it is located, be taken either to a local garage or to your address or onward destination, whichever is closest if national recovery is selected. If European cover is selected, roadside assistance with local recovery to the nearest garage is provided in Europe.



What is insured?

- ✓ Unlimited call outs.
- ✓ Vehicle cover (if selected) – covers any vehicle registered with us regardless of who is driving.
- ✓ Personal based cover (if selected) – covers the individual(s) registered with us whether the driver or passenger of a vehicle.
- ✓ Roadside Assistance with Local Recovery – if you are more than a quarter mile radius from your address you will be provided with up to 1 hour breakdown assistance and recovery for the vehicle and transportation for the driver and up to six passengers to a local garage or single destination within 10 miles of the breakdown.
- ✓ National Recovery (if selected) – if you are more than a quarter mile radius from your address you will be provided with up to 1 hour roadside assistance. If the recovery operator cannot remobilise your vehicle on the roadside, we will arrange a local recovery to transport the vehicle, driver and up to six passengers to a garage or single destination. If the vehicle cannot be repaired the same working day or the next working day if the breakdown happened outside of business hours, it will be recovered to your home or onward destination in the UK, whichever is closest. If we agree it is necessary, we will pay for alternative transport or accommodation.
- ✓ European Recovery (if selected) – you will receive the same benefits as National Recovery whilst in the UK plus roadside assistance and recovery in Europe. Including cover for missed motorail or ferry departures.
- ✓ Single trip European Recovery (if selected) – this gives you European Recovery cover for the period of time you choose for your trip.
- ✓ Home Assistance (if selected) – if you are at your address or within a quarter mile radius of your address, you will receive the same cover as Roadside Assistance with Local Recovery.
- ✓ Recovery within 10 miles if you run out of fuel or charge.
- ✓ Within the UK only – misfuelling cover includes the drainage and disposal of incorrect or contaminated fuel, plus up to 10 litres of the correct fuel. Including a recovery of up to 10 miles if needed.

Selected options will be shown on your Schedule



What is not insured?

- ✗ Breakdowns that occurred prior to the start of your cover.
- ✗ Breakdowns that occur due to misfuelling the vehicle in Europe.
- ✗ Repair and labour costs other than the 1 hour of roadside assistance, including the cost of replacement parts.
- ✗ Any costs of further assistance once the vehicle is at a garage able to undertake the repairs within the agreed timescale applicable to your level of cover.
- ✗ Specialist equipment charges including, but not limited to, winches, cranes, dollies and skates used for non standard recoveries.
- ✗ Breakdowns where a permanent repair has not been taken following a previous breakdown or temporary repair, unless in transit immediately following a temporary repair to a repairing garage.
- ✗ Any claim where the vehicle is deemed to be illegal, untaxed, has no valid MOT, un-roadworthy or dangerous to transport.



Are there any restrictions on cover?

- ! Cover starts 24 hours after purchase and is then limited to local recovery (10 miles) for any claims made in the following 24 hours. An additional charge of £40 is payable for a claim made within this period; this does not apply to renewing policies.
- ! Annual European cover – the maximum duration of any single trip cannot exceed 31 calendar days, and your vehicle cannot be outside of the UK for a total period in excess of 90 calendar days in any period of insurance.
- ! Costs of recovery from a European motorway will only be reimbursed up to a maximum of £60.
- ! In the case of punctures or damage to wheels, if we are unable to repair or replace the tyre and/or wheel at the roadside, you will be recovered within 10 miles only.
- ! In the case of any breakdown at your address, you will be recovered within 10 miles only.
- ! Recovery will be limited to 10 miles on local policies and closest destination for national policies, unless an additional payment has been agreed and paid.
- ! Vehicles with a laden weight in excess of 3,500kg (3.5 tonnes) and/or more than 7m long, 2.55m wide and 3m high, unless an additional premium has been agreed and paid.
- ! Vehicles where a serviceable spare wheel, serviceable tyre inflation kit, appropriate jack or the locking wheel nut key is not available, unless an additional premium has been agreed and paid.
- ! The most you can claim is the market value of the vehicle or £10,000, whichever is the lowest.



Where am I covered?

- ✓ UK cover – Great Britain and Northern Ireland
- ✓ European cover - Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Islands, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden and Switzerland.



What are my obligations?

- You must take care to give us complete and accurate answers to any questions we ask when you are taking out, renewing or making changes to your policy.
- If you require our assistance, you must provide us with all the information we need to enable us to provide breakdown assistance and/or recovery.
- You must tell us straight away of any changes required on your policy, including:
 - Change of vehicle on a vehicle based cover
 - Change of a named individual on a personal based cover
 - You change your address
 - You need to change the cover type or level of cover.
- You must maintain your vehicle in a roadworthy condition at all times.
- You must observe and fulfil the terms and conditions of this policy. Failure to do so could affect your cover.



When and how do I pay?

Payment will be required by either credit or debit card when you take out or renew the policy.



When does the cover start and end?

Cover will start and end as specified on your schedule. Your cover will start 24 hours after the start date if you purchased the policy on the same day, this does not apply to renewing policies.



How do I cancel the contract?

You can cancel this policy at any time by contacting us on 01423 535 795, online at www.rescuemycar.com, emailing us at customerserviceonline@rescuemycar.com or write to us at Jigsaw Insurance Services Ltd 59 Copthall Bridge, Station Parade, Harrogate HG1 1TT.

If you cancel within 14 days from the policy start date, we will refund the premium paid minus an administration fee of £7.50, as long as you have not made a claim.

If you cancel after the 14 day cooling off period, you will receive a pro rata refund of your premium, less a £20 cancellation fee.

For a single trip European policy, if cover is cancelled before the policy start date, we will refund the premium paid minus an administration fee of £7.50. No refund will be given if cancelled after the policy start date regardless of if you have made a claim or not.