

Total UK & European Breakdown

Insurance Product Information Document

Company: Trinity Lane Insurance Company

Product: UK & European Breakdown

Trinity Lane Insurance Company Limited is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Regulations 2020 to carry on the business of general insurance. Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

This document provides a summary of the key information relating to this insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of Insurance?

This insurance provides 24-hour cover for breakdowns. It will arrange and pay for the services as shown below up to any limits as stated in the policy document.



What is Insured?

Roadside Breakdown

- ✓ A breakdown means mechanical or electrical failures/breakages; flat batteries; punctures; out of fuel; contaminated or wrong fuel used; ignition keys lost, stolen or locked in the vehicle/motorcycle; or damage caused by accident, vandalism, theft or attempted theft which renders the motorcycle immobile.
- ✓ Roadside UK - If the vehicle/motorcycle breaks down more than one mile from the home address, we will arrange service at the scene of the breakdown and pay call-out fees and labour costs in an attempt to repair it. If it cannot be repaired quickly at the scene of the breakdown, we will arrange and pay the cost of taking it, the driver/rider and the passenger(s)/pillion from the scene of the breakdown to the nearest repairer.
- ✓ Recovery UK - If the vehicle/motorcycle breaks down more than one mile from the home address and it cannot be repaired at the scene of the breakdown or the nearest repairer the same day, we will arrange and pay the cost of taking it, the driver/rider and the passenger(s)/pillion from the scene of the breakdown to any place of your choice.
- ✓ Trailer UK - Any attached small general purpose trailer no more than 3 metres/10 feet long (unless previously notified and accepted by us) will be entitled to the same service as the vehicle/motorcycle, as long as it is attached by a standard 50 millimetre/2 inch towing coupling.
- ✓ Messages UK - On request we will pass a message on to family or colleagues to let them know about the breakdown.

Total UK Breakdown - Additionally, if you have selected this level of cover

- ✓ Home UK - If the vehicle/motorcycle breaks down at the home address or within one mile of the home address, we will arrange service at the scene of the breakdown and pay call-out fees and labour costs in an attempt to repair it. If it cannot be repaired at the scene of the breakdown, we will arrange and pay the cost of taking it, the driver/rider and passenger(s)/pillion from the scene of the breakdown to the nearest repairer, up to a maximum of 20 miles.
- Alternative Travel or Overnight Accommodation UK - If the vehicle/motorcycle breaks down more than 25 miles from the home address, and it cannot be repaired the same day, and it cannot be recovered to any one place you choose, we will refund the cost of either alternative travel arrangements or overnight accommodation for the driver/rider and passenger(s)/pillion.

European Cover - (Motorcycle Only) Additionally, if you have selected this level of cover

- ✓ European Cover - This insurance also provides 24-hour cover for motorcycle breakdowns in Europe.



What is not Insured?

- ✗ Any breakdown made in the first 24 hours of this cover commencing. This exception doesn't apply when you renew this contract.
- ✗ Any costs for any service which is not arranged or agreed by the Breakdown Control Centre and/or Complaints/Quality team.
- ✗ Any costs other than recovery of the vehicle/motorcycle as a result of contaminated or wrong fuel used.
- ✗ The cost of any parts, components or materials used to repair the vehicle/motorcycle.
- ✗ Any ferry fares, congestion charges and/or toll fees.
- ✗ Any request for service if the vehicle/motorcycle cannot be reached due to snow, mud, sand, flood or being off road.
- ✗ Any request for service if the vehicle/motorcycle has no traction other than as a result of a breakdown.
- ✗ Claims totalling more than £3,500 in any year.



Are there any restrictions on cover?

- ! If temporary repairs are carried out, such fault must then be immediately rectified before commencing a new journey.
- ! This insurance only covers the vehicle/motorcycle specified in your vehicle/motorcycle insurance policy. You must tell your insurance intermediary about any change of motorcycle immediately.
- ! You must make sure that the vehicle/motorcycle is in a safe and roadworthy condition at all times and it has been regularly maintained and serviced in accordance with the manufacturer's recommendations. You must keep all vouchers, invoices and receipts as evidence.
- ! You must take all reasonable steps to prevent a breakdown, and the vehicle/motorcycle must not be used in an unsafe or unroadworthy condition or until any necessary repairs have been carried out.



Where am I covered?

You are covered for breakdowns which occur within the following:

- ✓ United Kingdom - the mainland of England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
- ✓ Europe - the countries of Andorra, Austria, Belgium, Croatia, Czech Republic, Denmark, France, Germany, Gibraltar, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, San Marino, Slovakia, Slovenia, Spain (including Balearics), Sweden, Switzerland and the Vatican City.



What are my obligations?

- The vehicle/motorcycle must have an MOT (unless exempt), be taxed insured and registered in the UK.
- If a breakdown occurs (whether or not you need assistance), you must immediately call the 24-hour Breakdown Control Centre.
- Breakdown assistance or recovery will only be provided if you or a driver stays with the vehicle/motorcycle until a rescue vehicle arrives.
- If recovery is required, the motorcycle must be accessible.



When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You need to contact your insurance intermediary for full details.



When does the cover start and end?

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. Please refer to your policy schedule for the start and end dates of your insurance. If your motorcycle insurance policy is cancelled all cover under this policy will also end.



How do I cancel the contract?

If you decide to cancel your Breakdown policy, you must contact your insurance Intermediary.

Your right to cancel in the cooling off period

If this is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

After the first 14 days no refund of premium will be payable.