

Personal Breakdown Insurance Cover

Insurance Product Information Document

Company: GEM Motoring Assist

Product: Recovery RECLAIM



Authorised and regulated by the Financial Conduct Authority, registered number: 312480. This insurance is underwritten by DAS Legal Expenses Insurance Company Limited which is registered in the UK. DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202106

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 in any way. For full and complete terms and conditions, please refer to your policy documentation.

What is this type of insurance?

This personal breakdown insurance cover is an insurance policy that provides roadside assistance and recovery when your car, motorcycle, van or a motorhome/campervan unexpectedly suffers a breakdown within the Territorial Limits.



What is insured?

- ✓ Roadside Assistance & Recovery
- ✓ Home Assistance - which includes assistance within a quarter of a mile radius of your registered home address
- ✓ Alternative Travel or Emergency Overnight Accommodation
- ✓ Recovery following an accident, vandalism or theft
- ✓ Driver Illness
- ✓ Caravan/Trailer Recovery Service
- ✓ Running out of fuel
- ✓ Key Faults
- ✓ Misfuel Assist
- ✓ Punctures
- ✓ Flat Battery
- ✓ Toll Authority Fees



What is not insured?

- ✗ The cost of any parts, components or materials used to repair the vehicle
- ✗ Assistance outside of the Territorial Limits
- ✗ Any costs or expenses for Alternative Travel or Emergency Overnight Accommodation not authorised by the Rescue Control Centre prior to being incurred
- ✗ Repair and labour costs other than an hour's labour at the breakdown location
- ✗ Assistance to any breakdown which has occurred prior to purchase
- ✗ If the vehicle has been used (from the time you purchased it) for private hire, public hire, hire, courier, racing, rallying, off-roading, pace making or in any contest/ speed trial/ practice
- ✗ The cost of any specialist equipment, specialist recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if the vehicle is immobilised due to snow, mud, sand, water, ice or a flood



Are there any restrictions on cover?

- ! Recovery following an accident, vandalism or theft is limited to a recovery distance up to 10 miles from the scene of the incident
- ! Recovery following the ignition keys being lost, stolen or locked within the vehicle is limited to a recovery distance up to 10 miles from the scene of the breakdown
- ! Recovery of a caravan or trailer that has broken down is limited to a recovery distance up to 10 miles from the scene of the breakdown
- ! This insurance only applies to you and cannot be transferred to anyone else



- ! Any subsequent call-outs for any symptoms related to a claim which has been made within the last 28 days, unless the vehicle has been fully repaired at a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage
- ! Claims totalling more than £15,000 in any one period of insurance
- ! Assistance following misfuel is limited to a claim cost of up to £70
- ! Vans – with a gross vehicle weight (GVW) over 2,500kgs
- ! Motorhomes/Campervans – with a gross vehicle weight (GVW) over 3,500 kgs and those which exceed 7 metres/ 23 feet in length or 2.3 metres/7 feet 7 inches in width
- ! Assistance at the registered home address or within a quarter of a mile radius of the registered address is limited to a recovery distance up to 10 miles from the scene of the breakdown



Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man



What are my obligations?

- The vehicle must have a valid MOT, be taxed (unless either are exempt), insured and registered in the UK
- Should details pertaining to the policy change, you will notify GEM Motoring Assist as soon as possible. For example, home address or who is covered
- It is your responsibility to ensure personal possessions are removed prior to the vehicle being recovered
- You must keep your vehicle properly maintained and serviced in accordance with the manufacturer's specifications, including the maintenance of proper levels of oil and water



When and how do I pay?

- A single payment will be required prior to the commencement of the policy
- You can pay by debit card or credit card on the GEM Motoring Assist website or over the phone



When does the cover start and end?

Your cover will take effect on the date stated on your schedule



How do I cancel the policy?

Cancellation of your policy can occur at any time during the policy term. However, refunds are only applicable within the first 14 days of the policy start date or the date you receive your policy documentation, whichever is later, providing that no claim has been made.

You can cancel your policy by writing to:

GEM Motoring Assist, Station Road, Forest Row, East Sussex, RH18 5EN.

Or by email to: cancellations@motoringassist.com