

Breakdown Insurance

Insurance Product Information Document

Company: Wakam UK Limited

Product: Fish rescue

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 fault or failure 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 home address or preferred destination if it is closer.



What is insured?

- ✓ Unlimited call outs.
- ✓ **Vehicle cover** – covers the vehicle insured with us regardless of who is driving.
- ✓ **Roadside Assistance with Local Recovery** - you will be provided with up to 1 hour breakdown assistance. If the recovery operator cannot repair your vehicle on the roadside, we will arrange to transport the vehicle, and up to 8 passengers (including the driver) to a local garage or destination within 20 miles of the incident.
- ✓ **National Recovery** – you will be provided with up to 1 hour breakdown assistance. If the recovery operator cannot repair your vehicle on the roadside, we will arrange to transport the vehicle, and up to 8 passengers (including the driver) to a garage or destination within 20 miles. If the vehicle cannot be repaired the same working day, it will be recovered to your home address or preferred destination in the UK, whichever is closest.
- ✓ **Emergency Overnight Accommodation** - If agreed we will pay for emergency overnight accommodation up to £150 per passenger (including the driver) up to a maximum of £500 per incident.
- ✓ **Alternative Travel** – If agreed we will pay up to £250 towards alternative transport or car hire for up to 8 passengers (including the driver) to continue your journey.
- ✓ **At Home Assistance** – if you are at home or within a quarter mile radius of your home address, if we are unable to repair your vehicle, we will recover it to a local garage.
- ✓ Recovery within 20 miles if you run out of fuel or charge.
- ✓ **Misfuelling** – If you are within the UK and the incorrect fuel has been added to your vehicle, we will arrange for the drainage and disposal of the fuel, plus provide up to 10 litres of the correct fuel. If this does not resolve the incident, we will recover your vehicle up to 20 miles.



What is not insured?

- ✗ Faults that occurred prior to the commencement of your cover unless a permanent repair has been completed.
- ✗ 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.
- ✗ Any winching costs or the use of specialist recovery equipment including winches, cranes, dollies and skates.
- ✗ Service 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?

- ! In the case of any breakdown incident at home, you will be recovered within 20 miles only.



Where am I covered?



The United Kingdom (England, Scotland, Wales, Northern Ireland)



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 if you change the vehicle(s) registered with us.
- 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?

The Fish Rescue Breakdown policy is automatically included in the sum you pay for your Motor insurance policy.



When does the cover start and end?

Your policy will start and end on the dates shown on the policy schedule unless the policy is cancelled mid-term.



How do I cancel the contract?

Where the premium for your Fish Rescue Breakdown policy has been included within your Motor insurance premium, it cannot be cancelled independently from your Motor insurance policy.