

# Motor 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 Motor Assistance UK only including Homecall

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 your vehicle 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.
- ✓ Alternative Travel over 50 miles from home: car hire, overnight accommodation if we cannot get your vehicle going on the day we have been contacted.
- ✓ Accident Hospitalisation: costs for family members to visit if you are hospitalised following an accident over 50 miles away from your home address.
- ✓ Alternative Driver: if the only driver is declared medically unfit to drive we will pay for a qualified driver to drive your vehicle and passengers to your home address.
- ✓ Misfuelling – recover your vehicle to a place where your tank can be drained and flushed and pay for 10 litres of correct fuel. Pay for mechanical damage as direct result of misfuelling.



#### 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.
- ✗ Vehicle recovery if it would be dangerous or illegal.
- ✗ Vehicles over 20 years old and used for hire and reward purposes.



#### Are there any restrictions on cover?

- ! This policy covers SIX call outs for assistance or recovery.
- ! Alternative travel: either car hire up to 1600cc vehicle for 48 hours, or up to £100 for road/rail travel or overnight accommodation
- ! Accident Hospitalisation: maximum of £1000 for costs
- ! Misfuelling: up to £250 costs to drain/flush tank & up to £2500 to pay for mechanical damage as a direct result of misfuelling.
- ! Vehicles must be owned by you, or a member of your family and kept at your home address.



#### 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.