

# Breakdown Cover

## Insurance Product Information Document

# AA

**Company:**

Automobile Association Developments Limited

**Product:**

Roadside Assistance

Automobile Association Developments Limited is exempt from Financial Conduct Authority authorisation and regulation. The selling of this policy is the responsibility of Chase, the trading name of J.P. Morgan Europe Limited which is an insurance intermediary authorised and regulated by Financial Conduct Authority. Financial registration number 124579.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided to you in your policy documents.

### What is this type of insurance?

24/7 emergency assistance in the event an eligible vehicle suffers a mechanical or electrical fault that prevents it from being driven or continuing a journey safely at the roadside, in which the named member(s) are drivers or passengers.



#### What is insured?

- ✓ Finding/diagnosing the fault with your vehicle
- ✓ Attempted repair of the fault
- ✓ Parts to repair the fault, up to the value of £5
- ✓ Recovery to a local repairer
- ✓ Recovery and replacement car in the event of a non-fault accident



#### What is not insured?

- ✗ The same or similar cause of breakdown attended by us in the previous 28 days (including running out of fuel or charge)
- ✗ Known faults that existed before you purchased cover
- ✗ Faults where you have failed to seek a permanent repair following a temporary repair carried out by us
- ✗ Faults due to lack of routine maintenance
- ✗ Recovery of more passengers than the eligible vehicle is legally able to carry (up to a maximum of 7)
- ✗ Transportation of livestock
- ✗ Any accident that occurs outside of mainland England, Wales, Scotland and Northern Ireland
- ✗ Any vehicle that is used at any time for any commercial purpose, such as carrying items/people for money, delivery or collection of goods, transporting people, or carrying equipment, tools or materials for commercial purposes (or any combination of private, domestic and commercial use).
- ✗ Routine servicing, maintenance or repairs, or faults caused by actions or omissions of the driver



#### Are there any restrictions on cover?

- ! The named person(s) must be with the eligible vehicle at the point of breakdown and when assistance arrives
- ! The vehicle must be roadworthy within 3.5 tonnes and no wider than 2.55m
- ! No vehicle recovery following vandalism or an accident where you are at fault
- ! Maximum of 4 call-outs per year



### Where am I covered?

- ✓ Anywhere in the UK, at least 1/4 mile away from your home address



### What are my obligations?

- To keep your vehicle roadworthy and road-legal, ensuring it's taxed, insured and with a valid MOT certificate
- To ensure that throughout the life of the policy, the vehicle is serviced and maintained according to manufacturer guidelines, is in good condition and is safe to be driven on the road
- To ensure that permanent repairs are made on your vehicle following service warnings or after any temporary repair carried out by us



### When and how do I pay?

- Payments will be taken on a monthly basis by Chase until you decide to cancel your Chase Protect insurance package



### When does the cover start and end?

- Your cover starts when you buy your Chase Protect insurance package through your Chase account



### How do I cancel the contract?

- The contract can be cancelled through your Chase account. You will have to cancel your whole Chase Protect insurance package in order to cancel your breakdown cover
- You have the right to cancel your Chase Protect insurance package at any time