

Road Rescue Vehicle Breakdown Insurance



Insurance Product Information Document

Company: Coplus

Product: Road Rescue Vehicle Breakdown Insurance

Coplus is a trading name of Motorplus Limited. Registered in England and Wales with Company No. 03092837.
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This document is a summary of cover highlighting the main features and benefits as well as the general conditions and exclusions of this policy. Full terms and conditions can be found in the policy wording. You will also receive a policy schedule showing the specific details of your policy and the cover(s) you have selected. Please take some time to read the policy documents when you receive them. It is important that you tell us as soon as possible if any of the information is incorrect.

What is this type of insurance?

This Road Rescue Vehicle Breakdown policy provides cover as listed below for the person or company named on the policy schedule as the holder of this policy in respect of the car, motorcycle, motor-trike, van (not exceeding 3.5 tonnes), kit car, driving school vehicle, towed caravan and trailers also shown on your policy schedule.



What is insured?

Your policy schedule will state which optional level of cover applies.

- ✓ Cover A – Local Recovery & Roadside Assistance; or
- ✓ Cover B – Local Recovery, Roadside Assistance and Nationwide Recovery; or
- ✓ Cover C - Local Recovery, Roadside Assistance, Nationwide Recovery and Home Assist; or
- ✓ Cover D – Local Recovery, Roadside Assistance, Nationwide Recovery, Home Assist and European assistance.



What is not insured?

- ✗ vehicles aged over 15 years old from date of first registration;
- ✗ Vehicles that exceed 3.5 tonnes;
- ✗ Vehicles more than 8.5M long, 2.5m wide and 3.5 metres high;
- ✗ Minibuses, Commercial vehicles over 3.5t tonne, Motorhomes, horseboxes or limousines are not covered;
- ✗ Claims within the first 24hrs of policy cover are excluded unless previous continual cover has been in place:
- ✗ the transportation of horses or livestock;
- ✗ costs incurred in respect of specialist equipment which is not normally covered by a recovery agent to complete repairs or carry out a recovery;
- ✗ more than 6 callouts in any period of insurance;
- ✗ claims costing more than £15,000 in any one period of insurance;
- ✗ the cost of any parts, components or materials used to repair the vehicle;
- ✗ caravans or trailers where the total length exceeds 7 metres (23 feet) which is not attached to the vehicle with a standard towing hitch;
- ✗ breakdowns to the caravan or trailer itself when not attached to the vehicle;
- ✗ breakdowns following the use of the vehicle for motor racing, rallies, rental or hire use, public or private hire use, courier services or off road driving, rallies, track days or speed trials.
- ✗ Cost of recovery from European Motorway exceeds £150) if European cover is selected.
- ✗ Repatriation to UK from Europe within 48hrs of the original breakdown.



Are there any restrictions on cover?

- ! All breakdowns must occur within the territorial limits;
- ! The vehicle must be maintained in a roadworthy condition including normal maintenance and the proper levels of oil and water;
- ! This policy cannot be transferred to another person;
- ! We will not be able to provide assistance if the vehicle breaks down in a place our claims handler cannot access or if it will be dangerous or illegal to transport.



Where am I covered?

You are covered in respect of breakdowns occurring within the United Kingdom, Channel Islands and the Isle of Man. If you have selected European Breakdown cover, you are also covered within Europe provided the maximum duration of any single trip does not exceed 90 or 120 days in any one consecutive 12 month period, depending upon the option you select. Your policy schedule will state which option applies.



What are my obligations?

You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.



When and how do I pay?

The company from whom you have purchased this insurance will advise you the methods by which you can pay your premium.



When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents.



How do I cancel the contract?

If you decide that for any reason, this policy does not meet your insurance needs then please return it within 14 days from the date of purchase or the day on which you receive your policy documentation, whichever is the later. On the condition that no claims have been made or are pending, the premium will be refunded in full. If you wish to cancel after the 14 day cooling off period, please contact the organisation from whom you bought your policy.