

# AutoAid Membership Breakdown Plan

## Insurance Product Information Document

The Plan provides you with access to a vehicle breakdown service which will entitle you to contact our Service Provider by phone who will arrange a Recovery Agent to attend to you and your vehicle where there has been a breakdown of your vehicle.

The Plan also provides you with an insurance policy which has been designed to pay on your behalf to the Service Provider costs which you are liable to pay when you access the benefits and services provided under the AutoAid Breakdown Service (subject to the terms and conditions of the AutoAid Insurance Policy).



The AutoAid Membership Breakdown Plan is arranged and administered by Right Choice Insurance Brokers, and the AutoAid Insurance Policy is underwritten by Right Cover Insurance Limited. Both companies are owned by Lucida Broking Holdings Limited

Right Cover Insurance Limited is a company registered in the Bailiwick of Guernsey under the Companies (Guernsey) Law 2008 with Company Number 67921 and is regulated under the Insurance Business (Bailiwick of Guernsey) Law, 2002 by the Guernsey Financial Services Commission under licence number 2680868. As a Guernsey licensed insurer, Right Cover Insurance Limited is not party to the UK Financial Services Compensation Scheme.


This document provides a summary of the key information relating to this product. Complete pre-contractual and contractual information is provided in the full Plan/Policy documentation.


## What is this type of insurance?


The AutoAid Insurance Policy has been designed to pay on your behalf the costs which you are liable to pay when you access the benefits and services provided under the AutoAid Breakdown Service (subject to the terms and conditions of the AutoAid Insurance Policy).


	<b>What is covered?</b>		<b>What is not covered?</b>
	<p><b>✓ Roadside Assistance</b> If the vehicle suffers a breakdown more than a ¼ mile from the home address:</p> <ul style="list-style-type: none"><li>✓ up to an hour's labour at the roadside to try and repair the fault</li><li>✓ take the vehicle and you to the nearest available repairer within 20 miles of the breakdown if it cannot be repaired at the roadside</li><li>✓ at your request, phone someone that may need to know about the breakdown</li></ul> <p><b>✓ Misfuelling</b> If the vehicle cannot be driven as a result of using the incorrect type of fuel:</p> <ul style="list-style-type: none"><li>✓ drain and flush the fuel tank at the roadside</li><li>✓ take the vehicle and you to the nearest available repairer for draining and flushing of the fuel tank if it cannot be done at the roadside</li><li>✓ top up the fuel tank with 10 litres of the correct fuel type</li></ul> <p><b>✓ Lost Keys</b> If you lock the keys within the vehicle or lose them:</p> <ul style="list-style-type: none"><li>✓ take the vehicle and you to the nearest available repairer, or</li><li>✓ take you to and from where the spare keys are located, provided it is no further than the nearest available repairer.</li></ul> <p><b>✓ Recovery and Alternative Transport and Overnight Accommodation</b> If the vehicle cannot be repaired by the end of the working day:</p> <ul style="list-style-type: none"><li>✓ arrange to take the vehicle and you to the home address or your preferred destination providing this is closer than the home address and is within the territorial limits, or</li><li>✓ if you are more than 25 miles from the home address:<ul style="list-style-type: none"><li>• provide vehicle hire up to £250 so that you can complete your journey and return to collect the vehicle after repair, or</li><li>• alternative means of public transport up to £150 per party so that you can complete your journey and return to collect the vehicle after repair, or</li><li>• overnight accommodation (on a room only basis) for 1 night of up to £75 per person to a total of £500 per party, close to where the vehicle is being repaired.</li></ul></li></ul> <p><b>✓ Replacement Drivers</b> If the only driver in the vehicle is certified as medically unfit to drive during a journey, we will arrange for a chauffeur to drive or transport the vehicle to a single destination that you choose within the territorial limits.</p>		<p><b>What is not covered?</b> <b>Main exclusions only</b></p> <ul style="list-style-type: none"><li>✗ You will not be entitled to the benefits of the Plan or the AutoAid Insurance Policy if you are not a current member of the Plan at the time a breakdown occurs.</li><li>✗ You or the driver will not be entitled to the benefits of the Plan or the AutoAid Insurance Policy if the driver of the vehicle at the time a breakdown occurs is not shown on the current Membership Schedule.</li><li>✗ Any costs or expenses for any service which is not arranged by the Service Provider.</li><li>✗ Loss of or damage to the vehicle or its contents, or any valuables in it.</li><li>✗ You or the driver will not be entitled to the benefits of the Plan or the AutoAid Insurance Policy if at the time a breakdown occurs the vehicle being driven does not comply with the Eligible Vehicle requirements.</li><li>✗ The cost of any parts, components or materials used to repair the vehicle.</li><li>✗ The cost of any repair not carried out at the scene of the breakdown.</li><li>✗ If you fail to carry a spare tyre where one is standard equipment</li><li>✗ Any costs or expenses covered by any other insurance or breakdown service.</li><li>✗ Claims involving fraud or deception.</li><li>✗ Assistance where the breakdown relates to a recurring fault that has been the cause for a previous request for breakdown assistance.</li><li>✗ Compensation for any delays in providing the service.</li><li>✗ The first £25.00 in respect of a vehicle which is 10 years old and over at the time of the breakdown. This applies to all policies inception or renewed on or after the 1<sup>st</sup> March 2023.</li></ul> <p><b>Roadside Assistance</b></p> <ul style="list-style-type: none"><li>✗ any transportation beyond the nearest available repairer unless previously agreed by the Service Provider</li><li>✗ any breakdown occurring within a ¼ mile of the home address</li><li>✗ any storage of the vehicle</li><li>✗ taking the vehicle and you to separate destinations after a breakdown.</li></ul> <p><b>✗ Misfuelling</b></p> <ul style="list-style-type: none"><li>✗ any transportation beyond the nearest available repairer</li><li>✗ any loss of fuel due to draining and flushing; or</li><li>✗ any resultant damage or failure of any parts caused by incorrect fuel type being used.</li></ul> <p><b>✗ Lost Keys</b></p> <ul style="list-style-type: none"><li>✗ any repairing, replacing, or re-programming of keys.</li></ul>


	<p><b>✓ Home Assistance</b></p> <p>If the vehicle suffers a breakdown within a ¼ mile of the home address:</p> <ul style="list-style-type: none"> <li>✓ provide up to an hour's labour at the roadside or the home address to try and repair the fault; or</li> <li>✓ take the vehicle and you to the nearest available repairer if it cannot be repaired at the scene of the breakdown</li> </ul>	<p><b>✗ Recovery and Alternative Transport and Overnight Accommodation</b></p> <ul style="list-style-type: none"> <li>✗ any breakdown occurring within 25 miles of the home address</li> <li>✗ any costs for food, meals or drinks</li> <li>✗ any fuel and oil costs used in any hire vehicle</li> <li>✗ any costs other than the daily rate of a hire vehicle</li> <li>✗ any costs related to the breakdown of a hire vehicle</li> <li>✗ any ferry fares or toll fees.</li> </ul> <p><b>✗ Home Assistance</b></p> <ul style="list-style-type: none"> <li>✗ any transportation beyond the nearest available repairer.</li> </ul> <p><b>N.B. Please refer to your full Plan/Policy documentation for the full terms and conditions.</b></p>
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	<p><b>Are there any restrictions on cover?</b></p> <ul style="list-style-type: none"> <li>⚠ Cover under the Plan/AutoAid Insurance Policy is only available for drivers shown on the current Membership Schedule</li> <li>⚠ Cover is only available under the Plan/AutoAid Insurance Policy if you are a current member of the AutoAid Membership Breakdown Plan at the time a breakdown occurs</li> <li>⚠ Cover is only available under the Plan/AutoAid Insurance Policy if the vehicle being driven at the time a breakdown occurs complies with the Eligible Vehicle requirements</li> </ul>
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	<p><b>Where am I covered?</b></p> <ul style="list-style-type: none"> <li>✓ Within the mainland of England, Scotland, Wales, Northern Ireland, the Isle of Man, the Channel Islands and the Scottish Isles</li> </ul>
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	<p><b>What are my obligations?</b></p> <ul style="list-style-type: none"> <li>• You must take reasonable care to give us complete and accurate answers to any questions Right Choice Insurance Brokers ask – whether you are taking out a new Plan/AutoAid Insurance Policy or making changes</li> <li>• You have paid or agreed to pay the premium for the current annual period or the monthly premium if you have arranged a monthly Plan/AutoAid Insurance Policy</li> <li>• You are required to maintain your vehicle in a roadworthy condition. This includes having a current MOT Certificate (where required)</li> <li>• You must tell us immediately of any changes that may affect your Plan/AutoAid Insurance Policy, the cover we provide or the premium we charge you</li> <li>• You must comply with all the terms and conditions of the Plan/AutoAid Insurance Policy</li> </ul>
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	<p><b>When and how do I pay?</b></p> <p>This will be agreed between you and Right Choice Insurance Brokers Limited who administer payment of the AutoAid Insurance Policy</p>
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	<p><b>When does the cover start and end?</b></p> <p>From the start date and time we have agreed with you for a period of 12 months unless you, Right Choice Insurance Brokers or Right Cover Insurance Limited cancel the Plan/AutoAid Insurance Policy before the end of that period or if you have arranged a monthly Plan/AutoAid Insurance Period for a continuous period until you, Right Choice Insurance Brokers or Right Cover Insurance Limited cancel the Plan/AutoAid Insurance Policy</p>
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	<p><b>How do I cancel the contract?</b></p> <p>This will depend on when you cancel, whether you have an annual or monthly Plan/AutoAid Insurance Policy and whether you have made use of the Plan breakdown service</p> <p>Please refer to the full Plan/AutoAid Insurance Policy documentation for full details</p>
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