

Insurance Product Information Document

Product: Trusted Bear Breakdown Recovery Insurance - Annual Policy

Company: This insurance is sold & administered by Trusted Bear on behalf of Voyager Insurance Services who are authorised and regulated by the Financial Conduct Authority, FRN 305814. Registered Office: Bankside, 300 Peachman Way, Broadlands Business Park, Norwich NR7 0LB. Registered in England number 03251842.

Insurer: Novus Underwriting Ltd on behalf of Helvetia Schweizerische Versicherungsgesellschaft in Liechtenstein AG.

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

What is this type of Insurance?

This cover will arrange and pay for the costs for a Vehicle Recovery or other appropriate operator to attend roadside where your vehicle is immobilised or rendered unroadworthy as a result of mechanical or electrical breakdown and, if necessary, transport the vehicle and passengers to the nearest suitable repairer or, depending upon the cover level purchased, to your intended destination or home address.

What is insured?

- Assistance at the roadside where we will attempt to repair or mobilise your vehicle.
- When in the UK, recovery to an appropriate repairer or your home within 25 miles if a repair is not possible at roadside. Where a local repair cannot be made, recovery of your vehicle and passengers to your intended destination or home address whichever is nearer, providing the appropriate premium has been paid.
- Recovery to an appropriate local repairer when in Europe to a maximum of 100km where a roadside repair is not possible and where European cover has been arranged.
- Message relay to family, friends or associates.
- Cover throughout specified European territories where this cover is purchased.
- Service available at your home or base address where this cover level is selected.
- Alternative transport or emergency accommodation.
- Mis-fuel cover in the UK.
- Assistance for caravans or trailers accompanying the vehicle at the time of incident.
- Repatriation of passengers and/or the vehicle where this option has been purchased.

What is not insured?



- Any incident pre-existing the policy or that occurs within the first 2 calendar days of the policy purchase date
- Incidents caused by a road traffic collision or accidental damage
- The cost of replacement fuel or spare parts
- The cost of any repairs where the vehicle is taken to a garage
- Assistance or recovery where the vehicle is not readily and safely accessible, is partly buried in snow, mud or sand, or has left the highway
- Any incident attributable to a lack of maintenance to the vehicle
- Long distance recovery or repatriation where the vehicle can be made roadworthy local to the incident
- Assistance in the event of a puncture unless you have a serviceable spare wheel and tyre (and locking nut removal key) and/or other equipment as specified by the vehicle manufacturer (such as puncture repair aerosol kit)
- Any incident caused by a deliberately careless or negligent act by you
- Assistance at the roadside in excess of 1 hour.
- Claims as a result of lost, broken or locked-in keys

Are there any restrictions on cover?

- Any temporary repair made at roadside must be made permanent by you. We will only pay once for an incident.
- We will only cover 5 claims in total (6 claims in total for multiple vehicle policies) with a maximum of 2 for the same fault in a 12 month period to a maximum of £2,000 per incident.
- Cover does not extend to vehicles used for business or hire and reward such as taxi or minicab.

Where am I covered?

Cover is offered for your home address and within the UK and European geographical limits where the appropriate premium has been paid.

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.

You must follow our claims process which can be found in your policy documentation.



When and how do I pay?

Your premium is a one-off payment. Payment may be made by debit or credit card, PayPal or bank transfer

When does the cover start and end?

Your cover will start and end on the dates stated in your policy documents. No claims can be made within the first 2 calendar days of the policy start date

How do I cancel the contract?

Return your policy to the selling agent within 14 days from the day 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 less a cancellation fee of £10.

Thereafter you may cancel cover at any time by writing to us, however no refund of premium will be payable.

