

DAS BREAKDOWN AND ACCIDENT ASSISTANCE

Insurance Product Information Document

Company: DAS Legal Expenses Insurance Company Limited

Product: European Motor Assistance Plus

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority. Registered in England & Wales.

This document is a summary of the insurance cover and restrictions. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

European Motor Assistance Plus provides you with access to helpline services and breakdown assistance in the UK and Europe, 24 hours a day, 365 days a year. If your vehicle breaks down or you are involved in an accident we will cover the call out charge and labour costs for assistance and repairs at the roadside or at your home. We will also cover the cost of recovering the vehicle and alternative transport to get you to your destination.



What is insured?

Emergency Roadside Repairs and Home Breakdown

- ✓ We will arrange and pay for an approved repairer to attend the scene of the breakdown and carry out emergency repairs to your vehicle if you are unable to drive it

Vehicle Recovery

- ✓ Recovery of your vehicle, you and anyone in or on it to a suitable repairer or if the breakdown happens in the UK, your home address if this is nearer

Getting You To Your Destination

We will arrange and pay for one of the following:

- ✓ to transport your vehicle, you and anyone in or on your vehicle to a destination, or
- ✓ to transport you and anyone in your vehicle to a hotel and reimburse the cost of your overnight accommodation, or
- ✓ the hire of a vehicle so you can continue your journey

Emergency Message Service

- ✓ If you breakdown in the UK, we will forward a message to friends, family or a work colleague



What is not insured?

- ✗ Claims within the first 48 hours after taking this cover out unless taken out at the start or renewal of the insurance policy to which this cover is attached.
- ✗ Costs that exceed your policy limit of £300 for any one breakdown in the UK and £3,000 for any one breakdown in Europe
- ✗ More than six breakdowns in one period of cover
- ✗ Breakdown of an unsafe or unroadworthy vehicle if you knowingly drive your vehicle in this condition
- ✗ Breakdown of a vehicle which has not been routinely serviced
- ✗ Any breakdown relating to running out of oil, fuel or water
- ✗ The cost of spare or replacement parts, fuel or repair materials, replacement of broken windows or keys
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Any vehicles weighing more than 3.5 tonnes gross vehicle mass or over 5.5 metres in length or 2.3 metres wide
- ✗ Any trailers on tow that exceed 7.6 metres in length
- ✗ Any vehicle that can't be recovered on a standard trailer or transporter



Are there any restrictions on cover?

You are not covered in the UK and Europe for:

- ! **Vehicle recovery** claims
 - if your vehicle can be repaired at the scene within one hour of the repairers arrival
 - to multiple destinations
- ! **Getting you to your destination** claims if your vehicle can be repaired on the same day as the breakdown. You and anyone in or on the vehicle must all go to the same destination

In addition, you are not covered in the UK for:

- ! **Getting you to your destination** claim costs relating to reimbursement of hotel accommodation:
 - above £50 per person, per night, subject to the policy limit of £300 for any one breakdown
 - where you are unable to provide the relevant invoice(s)

In addition, you are not covered in Europe for:

- ! **Getting you to your destination** claim costs relating to:
 - transportation which exceed the value of the vehicle
 - reimbursement of hotel accommodation:
 - above £50 per person, per night subject to a maximum of £500 for any one breakdown
 - where you are unable to provide the relevant invoice(s)
 - vehicle hire above £750 for any one breakdown



Where am I covered?

- ✓ The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus)



What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the appointed repairer
- Keep to the terms and conditions of the policy
- Keep the vehicle maintained, in a roadworthy condition and regularly serviced
- Be present with the vehicle when the appointed repairer arrives



When and how do I pay?

You can usually pay your premium as a one-off payment or in monthly instalments. You will need to contact your insurance intermediary for full details.



When does the cover start and end?

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. Please refer to your policy schedule for the start and end dates of your insurance. If your motorcycle insurance policy is cancelled all cover under this policy will also end.



How do I cancel the contract?

To cancel your policy within the 14 day cooling off period, being the date you receive your policy documents or the date you enter into this insurance (whichever is the later), you can cancel this policy and receive a refund (unless you have made a claim). You can also cancel your policy after the 14 day cooling off period however no refund will apply. To cancel your policy please contact your insurance intermediary.