

Private Car Breakdown Insurance



Insurance Product Information Document

Company: 1ST CENTRAL

Product: UK Plus European Cover

1ST CENTRAL is a business name used by First Central Insurance Management Ltd which is authorised and regulated by the Financial Conduct Authority (firm reference number: 483296). Registered in England and Wales (number: 6489797).

This insurance is underwritten by AmTrust International Underwriters DAC, registered address: 40 Westland Row, Dublin 2, Co Dublin, Ireland. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 203014

This document only provides a summary of this policy. Please read your Policy Wording for full details.

What is this type of insurance?

This vehicle breakdown insurance cover is an insurance policy that provides roadside assistance and recovery when your vehicle unexpectedly suffers a breakdown in the United Kingdom or Europe.



What is insured?

- ✓ Roadside Assistance.
- ✓ Nationwide Recovery.
- ✓ Home Assist.
- ✓ European Assistance.
- ✓ An electrical or mechanical failure, lack of fuel, misfuel, puncture, flat battery, accident, vandalism, fire, theft, or attempted theft to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Emergency Overnight Accommodation.
- ✓ Alternative Transport.
- ✓ Key Assist (the callout and mileage charges back to the recovery operator's base or your home address if closer).
- ✓ Message Assist.



What's not insured?

- ✗ Any assistance following an accident outside the United Kingdom.
- ✗ A trip which is planned to or subsequently exceeds 31 consecutive days.
- ✗ Ferry and toll fees outside the United Kingdom.
- ✗ Repatriation, alternative transport, vehicle hire and accommodation costs if your vehicle is more than 10 years old.
- ✗ Vehicle not listed on your policy schedule as being eligible for breakdown cover.
- ✗ Cost of Specialist Equipment.
- ✗ Breakdowns caused by a failure to maintain the vehicle in a roadworthy condition.



Are there any restrictions on cover?

- ! 48 Hour Inception Period (unless cover was purchased at the same time as the associated motor insurance policy).
- ! Claims totalling more than £15,000 in any one period of cover.
- ! Maximum of four (4) callouts in any one period of cover.
- ! Recovery must take place at the same time as the initial callout.



Where am I covered?

- ✓ United Kingdom, the Isle of Man and (for residents only) Jersey and Guernsey, as well as most of Europe. For full list of European countries covered, please refer to the Policy Wording.



What are my obligations?

- The vehicle must be maintained in a roadworthy manner and if required, have a valid MOT certificate and valid car tax.
- Should your policy details change, e.g. vehicle, you will notify us as soon as possible.
- To reveal the full facts to us, and not to carelessly misrepresent facts.



When and how do I pay?

You can pay in instalments or in full with a credit or debit card. However, if you are 17 we will not be able to offer you monthly instalments and you will have to pay for your policy in full.



When does the cover start and end?

Cover will run concurrently with the associated motor insurance policy and will not exceed 12 months.



How do I cancel the contract?

Call us on 0333 043 2066 (Mon-Fri: 8-8, Sat: 9-5, Sun: 10-2) to cancel, providing no claim has been made.