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SPECTRUM – UK & EUROPEAN MOTOR BREAKDOWN POLICY SUMMARY

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INTRODUCTION

This document contains a summary of the main policy terms and conditions. The full terms can be found in the policy document which you can request now or which will be made available when you pay the premium.

TYPE OF INSURANCE AND COVER PROVIDED

Motor breakdown insurance providing roadside assistance and vehicle recovery services in the United Kingdom and continental Europe.

SIGNIFICANT FEATURES AND BENEFITS

- Dedicated 24 hour telephone number for assistance 365 days a year
- Call out and up to one hour's assistance at your home or the roadside, and if necessary, transportation of you and your vehicle to the nearest suitable repairer
- If the vehicle can not be repaired the same day, transportation of you and your vehicle to your home or your original destination or a repairer of your choice, or up to £100 for; a hire car for 24 hours or public transport or overnight bed and breakfast accommodation
- Up to £750 for a hire car for your trip abroad should your vehicle breakdown and not be repaired within seven days prior to your departure.
- Up to £250 for roadside assistance abroad and if necessary, transportation of you and your vehicle to the nearest suitable repairer
- If the vehicle can not be repaired the same day whilst abroad, transportation of you and your vehicle to your original destination or a hire car to enable you to continue your trip
- Repatriation of you and your vehicle to your home if the vehicle can not be repaired by the end of your trip
- Up to £175 to secure your vehicle if broken in to

SIGNIFICANT EXCLUSIONS OR LIMITATIONS

Words in **bold** below refer to the relevant sections found in the full Policy Wording.

Cover only applies to:

- Vehicles under 15 years old – see **Eligible Vehicles**
- Vehicles up to 3500kg, length 7m, height 3m, width 2.25m – see **Eligible Vehicles**
- Vehicles carrying not more than the number of seats in the vehicle up to a maximum of 8 persons including the driver – see **Eligible Vehicles**
- A maximum of six assistances in any one year – see **Insured Incident**
- Countries within the specified geographical limits of the policy – see **Geographical Limits**

Cover does **not** include:

- The cost of replacement parts or other materials used in the repair – **Section 1 What Is Not Covered – Item C**
- Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased - **Section 13 Item 13.1**
- The use of specialist off-highway-recovery equipment or winching costs – **Section 13 Item 16**
- For continental cover each individual trip made must not exceed 31 days. The total number of days abroad in any one 12 month period must not exceed 90 days – see definition of **Trip**

DURATION OF COVER

Please see the policy schedule for the duration of cover. The policy benefits come in to force a minimum of 24 hours after you purchase your policy.

REVIEWING COVER

You should review the cover provided by this policy of insurance on a regular basis to ensure it remains adequate for your needs.

YOUR RIGHTS TO CANCEL

You have the right to cancel this policy of insurance within 14 days of the date of issue and you are entitled to a full return of your premium. This applies even if you have made a claim. After 14 days no part of your premium will be returned or

