

# Motor Breakdown and Accident Assistance



FIRST FOR JUSTICE

## Insurance Product Information Document

Company: DAS Legal Expenses Insurance Company Ltd

Product: BIBU Farmcare Motor Assistance Gold

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 and 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?

BIBU Farmcare Motor Assistance Gold (Breakdown) provides you with access to helpline services and breakdown assistance in the UK, 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 and anyone in it to a suitable repairer or your home or business 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 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 category A vehicle so you can continue your journey

#### Emergency Message Service

- ✓ 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 same time as another insurance policy
- ✗ Costs that exceed your policy limit of £300 for any one breakdown
- ✗ More than:
  - six breakdowns in one period of cover if your vehicle weighs up to 3.5 tonnes gross vehicle mass; or
  - four breakdowns in one period of cover if your vehicle weighs between 3.5 tonnes and 44 tonnes gross vehicle mass
- ✗ 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
- ✗ Breakdown of a vehicle which has resulted from the incorrect fuel being placed into the fuel tank
- ✗ 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 vehicle weighing more than 3.5 tonnes gross vehicle mass which is over 15 years old
- ✗ Replacing a wheel if your vehicle does not have a serviceable spare wheel
- ✗ Agricultural vehicles and any vehicle designed primarily as a tool and not for the carriage of goods or passengers



### Are there any restrictions on cover?

You are not covered for:

- ! **Vehicle recovery** claims:
  - if your vehicle can be repaired at the scene within one hour of the repairer's arrival
  - to multiple destinations
- ! **Getting you to your destination** claims:
  - if your vehicle can be repaired on the same day as the breakdown
  - if you or anyone in the vehicle want to go to different destinations
  - relating to the reimbursement of hotel accommodation:
    - above £50 per person, per night, subject to the limit of £300 for any one breakdown
    - where you are unable to provide the relevant invoice(s)



## Where am I covered?

- ✓ The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands



## 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?

This contract is valid subject to payment of the full annual premium. You will be advised regarding renewal prior to the expiry date. The premium for this insurance is paid by you to your insurance broker.



## When does the cover start and end?

The start and end dates of your policy will be shown in your policy schedule.



## How do I cancel the contract?

You may cancel this contract at any time by contacting the insurance broker you purchased the policy with. If you are an individual/sole trader (including a partnership in England and Wales) buying a policy which provides cover for you in both a private and business capacity, you have the right to cancel your policy during a period of 14 days either from the day of purchase of the contract or the day on which you receive policy documentation, whichever is the later. A full explanation of the cancellation rights can be found in the policy documentation.