

ACORN INSURANCE UK MOTOR BREAKDOWN INSURANCE

Insurance Product Information Document

Company: Astrenska Insurance Limited. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Number 202846

Product: UK Motor Breakdown Cover

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and schedule. It is important that you read all these documents carefully.

What is this type of insurance?

This is vehicle breakdown insurance providing roadside assistance and vehicle recovery services in the United Kingdom



What is insured?

- ✓ Call out and up to one hour's assistance at the roadside, and if necessary, transportation of you and your vehicle to a repairer nearest breakdown
- ✓ Onward Travel- If the vehicle cannot be repaired the same day, transportation of you and your vehicle to your home or your original destination or repairer of your choice, or up to £100 for; a hire car for 24 hours or public transport or overnight bed and breakfast accommodation



What is not insured?

- ✗ The cost of replacement parts or other materials used in the repair
- ✗ Vehicles which have not been maintained or are not in a roadworthy condition when cover is purchased
- ✗ Vehicles being used for hire and reward, for the carriage of passengers for reward, or for the provision of courier services
- ✗ The use of specialist off-highway-recovery equipment or winching costs
- ✗ Vehicles over 15 years old
- ✗ Any Insured Incident occurring within 48 hours of your initial purchase of this policy



Are there any restrictions on cover?

- ! Cover only applies to the vehicle(s) shown in your policy schedule which are under 15 years old and do not exceed the following gross vehicle weight and dimensions: weight 3,500kg; length 7m, height 3m; width 2.25m; or carrying more than 8 persons including the driver
- ! You are not covered for any incident which occurs during the first 48 hours of your initial purchase of this policy
- ! You are only covered for a maximum of six assistances in any period of insurance



Where am I covered?

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



What are my obligations?

You are required to:

- Take reasonable care to answer all questions carefully and accurately and not doing so could invalidate your insurance and ability to claim.
- Contact us as soon as possible when an incident arises which may be the subject of a claim and before incurring expenses.
- Contact Acorn Insurance if anything you have told them when you have taken out this insurance changes.



When and how do I pay?

You will need to pay your premium to Acorn Insurance before taking out or renewing the insurance monthly/annually by credit card/Direct Debit.

If you do not pay your premium when it becomes due, cover will not be provided.



When does the cover start and end?

The 12 month period starting from the commencement date shown on Your policy schedule and on the confirmation letter.



How do I cancel the contract?

You can cancel your policy within 14 days from the date you receive the policy documentation at the start of your insurance or the renewal policy documentation for subsequent periods of insurance by contacting Acorn Insurance on 01704 270027.

Should you decide to exercise this cancellation right, you will be entitled to a refund of premium as long as you have not made any claims. Should any claim occur prior to the exercise of the cancellation right where the claim terminates the insurance cover, you may not receive a refund of any of the premium paid. To exercise this cancellation right, please call Acorn Insurance.