

Private Vehicle HIC Rescue Policy

Insurance Product Information Document



Company: Trinity Lane Insurance Company Limited

Product: HIC Rescue

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This document provides a summary of the key information relating to this HIC Rescue insurance policy and should be read in conjunction with your policy wording and policy schedule to ensure you understand the full terms and conditions that apply.

What is this type of insurance?

Insurance to cover up to £3500 worth of roadside assistance including a home service for the insured vehicle



What is insured?

- ✓ Roadside assistance and recovery
- ✓ Onward journey recovery
- ✓ Home service: assistance at your home address
- ✓ Emergency accommodation costs in the UK
- ✓ Vehicle hire benefit
- ✓ Message service
- ✓ Trailer/caravan service
- ✓ Foreign use. For up to 60 days cover in any one insurance year with additional benefits
- ✓ Any driver of the vehicle specified on the policy



What is not insured?

- ✗ Vehicles aged over 10 years old except if the vehicle make is Volkswagen
- ✗ Cost of parts or non-emergency repair work.
- ✗ Breakdowns due to lack of fuel, oil, water or frost damage
- ✗ Any request for service if the vehicle has been used (from the time you bought it) for private hire, public hire, racing, pace making or in any contest or speed trial or and rigorous reliability testing
- ✗ The cost of spare parts or emergency windscreens
- ✗ Loss or damage to the vehicle or its contents, or any valuable carried in or on the vehicle
- ✗ Damage or costs incurred as a direct result of gaining access to the vehicle following your request for assistance
- ✗ Any costs or expenses for any service which is not arranged by the breakdown control centre
- ✗ Any request for service if the vehicle is off road or cannot be reached due to snow, mud, sand or flood
- ✗ Any request for service if the vehicle is considered to be dangerous or illegal to repair to transport
- ✗ The repair or recovery of your vehicle if it breaks down at the premises of a motor trader or repairer
- ✗ Any results of war, invasion, act of foreign enemy, hostilities (whether war it declared or not), civil war, rebellion, revolution, military or usurped power
- ✗ Claims totalling more than £3500 in any year
- ✗ Direct or indirect loss, damage or liability caused by, contributed to or arising from: ionising radiation or contamination from any radioactive nuclear fuel, or from any nuclear assembly or nuclear part of that assembly; the radioactive, toxic, explosive or other dangerous property of any explosive nuclear assembly or nuclear part of that assembly; pressure waves caused by aircraft or other flying objects
- ✗ If a claim is made which you or anyone acting on your behalf knows is false, fraudulent or exaggerated
- ✗ Any costs or expenses other than roadside assistance and/or recovery to the nearest available garage where breakdown occurs within the first 24 hours of the policy commencing.



Are there any restrictions on cover?

- ! Recovery is limited to any one place you choose per incident
- ! Emergency accommodation costs of up to £200 for one night's stay (room costs only, other food and drinks, newspapers or telephone calls excluded) apply if your vehicle breaks down whilst it is more than 25 miles from your home and it cannot be repaired that day, and is not recovered to your home or destination (before you arrange accommodation you must call the breakdown control centre for their agreement, valid receipts and invoices will be required).
OR
Vehicle hire costs of up to £100 for one days hire apply if your vehicle breaks down whilst it is more than 25 miles from your home and it cannot be repaired that day and is not recovered to your home or destination (engine size not to exceed 1600cc and you are responsible for returning the hire vehicle and collecting your vehicle – before you arrange vehicle hire you must call the breakdown control centre for their agreement, valid receipts and invoices will be required).
- ! Roadside help or recovery will only be provided if you or the driver stays with the vehicle until a rescue vehicle arrives



Where am I covered?

You are covered in:

- ✓ Within the mainland of England, Scotland, Wales, Isle of Man, Channel Islands and Northern Ireland
- ✓ Andorra, Austria, Belgium, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Republic of Ireland, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Poland, Portugal, San Marino, Slovakia, Slovenia, Spain (including Balearics), Sweden, Switzerland and the Vatican City



What are my obligations?

- At the start of the policy you must give true and complete answers to any questions we may ask you
- To pay your premium on time
- To keep the vehicle roadworthy and in good working order with a current MOT (unless exempt), taxed, insured and registered in the UK



When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

The policy is valid for a period of one year. Cover will start on the date specified on the Policy Schedule.



How do I cancel the contract?

You can cancel this insurance policy at any time by sending us written notice and returning the schedule.

If you cancel your policy within the 14- day withdrawal period, and before the commencement of the policy, we will refund the full premium.
If you cancel your policy within the 14-day withdrawal period, but after your policy has commenced, we will refund the part of the premium you have not used subject to a minimum premium of £15 plus IPT.

After the 14-day withdrawal period, no return of premium is allowable irrespective of circumstances.