

Motor Rescue

Insurance Product Information Document

Company: MSL Legal Expenses Limited



Product: Motor Breakdown

MSL Legal Expenses Limited is an intermediary registered in England and authorised and regulated by the Financial Conduct Authority (311676). MSL Legal Expenses Limited act on behalf of Financial & Legal Insurance Company Limited who are registered in England and authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (202915). This document provides a summary of the main policy cover and exclusions and is not personalised to your specific needs.

What is this type of insurance?

This is a claims made, Motor Breakdown Insurance Policy which is designed to assist You in the event Your vehicle breaks down on a public highway.



What is insured?

- ✓ **Roadside Assistance and Local Recovery** – Cover for roadside assistance if Your vehicle is immobilised or rendered unroadworthy.
- ✓ **(Optional) Homestart Assistance** – Cover for roadside assistance if Your vehicle is immobilised or rendered unroadworthy within one mile of Your home address.
- ✓ **Nationwide Recovery/Onward Travel** – Cover to take Your vehicle to Your destination or a local garage if Your vehicle can not be repaired on the same day as a result of Your vehicle being immobilised or rendered unroadworthy.
- ✓ **Misfuelling** – Covers the costs of rectifying a misfuel of Your vehicle.
- ✓ **Keys** – If You lose, break, or lock Your keys within Your Vehicle, We will pay the Callout and mileage charges back to the Recovery Operator's base or Your Home Address if closer.
- ✓ **(Optional) European Cover** Homestart Assistance, Roadside Assistance and Local Recovery plus EU cover.

Please refer to Your Policy Wording for full terms and conditions.



What is not insured?

- ✗ **Replacement Parts** – The cost of replacement parts or other materials used in a repair.
- ✗ **Unroadworthy Vehicles** – Any vehicle which is considered unroadworthy at the time of the breakdown.
- ✗ **Deliberate Acts** – Any act by You which is careless or deliberately negligent.



Are there any restrictions on cover?

- ! **Vehicle Size and Age** - Private vehicles and commercial vehicles up to 3.5t and under 21 years old. Commercial vehicles over 3.5t and under 13 years old. Taxis under 16 years old.
- ! **Permanent Repairs not Effected** – Temporary roadside repairs must be fixed before another claim can be made for the same underlying condition.



Where am I covered?

- ✓ United Kingdom, Channel Islands and Isle of Man.
Optional Motor Rescue Premier - European.
Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland and Vatican City.



What are my obligations

- **Cooperation** - You must cooperate fully with Us and provide within a reasonable time, any requested information and documentation we ask for.



When and how do I pay?

- You should make payment to your Broker, this may be by making a one off payment or your Broker may be able to arrange credit facilities if required.



When does the cover start and end?

- Your Policy covers you for a maximum of 12 months from the date you request your Policy to be started. The dates will be shown on your Certificate of Insurance.



How do I cancel the contract?

- You have the right to cancel this Policy;
 - Within 14 days of its inception without any premium charge provided that there have been no claims.
 - At any other time, however no refund of premium will be available.