

# ACORN INSURANCE UK & EUROPEAN MOTOR BREAKDOWN INSURANCE FOR TAXI'S

## 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 and European Taxi 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 and Europe



### What is insured?

#### UK COVER

##### ✓ Roadside Assistance

Call out and up to one hour's assistance at the roadside, and if necessary, transportation of you and your vehicle to the nearest suitable repairer

##### ✓ Doorstep Assistance

Call out and up to one hour's assistance at your home, and if necessary, transportation of you and your vehicle to the nearest suitable repairer

##### ✓ Vehicle Recovery/Onward Transportation/Vehicle Out of Use Whilst Being Repaired

If the vehicle cannot be repaired the same day whilst in the UK Area, transportation of you and your vehicle to your home or your original destination within the UK Area or a repairer of your choice within the UK Area, or up to £100 for; a hire car for 24 hours or public transport or overnight bed and breakfast accommodation

#### EUROPEAN COVER

##### ✓ Cover 7 days prior to departure - 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

##### ✓ Roadside Assistance – up to £250

For roadside assistance abroad and if necessary, transportation of you and your vehicle to the nearest suitable repairer

##### ✓ Recovery

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 – up to the current market value of your vehicle in the UK

Repatriation of you and your vehicle to your home if the vehicle cannot be repaired by the end of your trip

##### ✓ Vehicle Break In – up to £175

To secure your vehicle if broken in to



### What is not insured?

#### GENERAL

- ✗ Prior to departure benefits when the policy is purchased less than 10 days before your planned departure date
- ✗ Roadside labour charges in excess of one hour
- ✗ 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
- ✗ The use of specialist off-highway-recovery equipment or winching costs
- ✗ The provision of an alternative vehicle fitted with a Tow Bar is subject to availability and therefore cannot be guaranteed
- ✗ Any Insured Incident occurring within 48 hours of your initial purchase of this policy
- ✗ Vehicles over 10 years old

#### EUROPEAN COVER

- ✗ For continental cover each individual trip made must not exceed 30 days. The total number of days abroad in any one 12 month period must not exceed 60 days

**Please note** for a temporary replacement vehicle, drivers must produce a full UK/Irish Driving Licence with no endorsements held for at least one year. When collecting the car you will need a valid credit card, which must be in the name of the driver.



## Are there any restrictions on cover?

- ! Cover only applies to the vehicle(s) shown in your policy schedule which are under 10 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?

- ✓ UK Cover applies in: Great Britain, Northern Ireland and the Isle of Man. For Channel Islands residents, the Channel Islands are included in the UK Area for cover under Part A.
- ✓ European Cover applies in: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands (not covered as a destination for Channel Islands residents), 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, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.



## 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 your Acorn Insurance before taking out or renewing the insurance monthly/annually by creditcard/DirectDebit If you do not pay your premium when it becomes due, cover will not be provided.



## When does the cover start and end?

All benefits will start and end on the dates specified in your policy schedule.



## 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.