

# Private Car & Van Breakdown Insurance

## Insurance Product Information Document

**Company:** AmTrust Europe Ltd  
Registered in England & Wales  
Authorised by the Financial Conduct Authority  
Financial Services Register Number: 202189

**Product:** SilverKnight Rescue Plus

This document summarises the key features of your insurance policy. It is not tailored to individual needs and so may not provide all the information relevant to your cover requirements. Complete pre-contractual and contractual information is provided in other documents.

### What is this type of insurance?

This insurance policy provides cover for the cost of roadside assistance should your vehicle become immobilised or rendered unroadworthy at the roadside.



#### What is insured?

##### You will be covered for:

- ✓ **Roadside Assistance:**  
If your vehicle is immobilised or rendered unroadworthy at the roadside as a result of one of the following incidents, we will arrange for roadside assistance and if necessary, towing to a suitable repairer:
  - Mechanical Breakdown
  - Road Traffic Accident
  - Vandalism, Theft or Attempted Theft
  - Fire
  - Flat Battery
  - Lack of Fuel
  - Damage to Tyres
  - Loss or Breakage of Keys
  
- ✓ **Homestart:**  
If your vehicle is immobilised or rendered unroadworthy at your home address as the result of one of the aforementioned incidents we will arrange for roadside assistance and if necessary, towing to an appropriate repairer.
  
- ✓ **Vehicle Recovery & Onward Transportation:**  
If it becomes apparent that repairs cannot be made to the insured vehicle by the end of the working day in which assistance was requested we will arrange and pay for:
  - The transport of you, and if appropriate the insured vehicle, to your home address, original destination, or a repairer in the vicinity of either of the aforementioned locations.OR
  - An equivalent self-drive vehicle for a maximum of 24 hours and £100 to enable you to return home or continue your journey.OR
  - The reasonable cost of onward travel to an agreed destination via public transport.OR
  - The reasonable cost for 1 nights' accommodation, up to £60 for a single person or £40 per person for a group of up to 8 passengers, whilst you are waiting for repairs to your vehicle.
  
- ✓ **UK Medical Recoveries:**  
Should you be hospitalised away from your home we will cover the following up to a maximum of £2500:
  - Provision of a car or private ambulance to transfer you to a hospital near your home.
  - Provision of chauffeur to bring the insured vehicle back to your home (Excluding motor insurance and fuel costs).



#### What is not insured?

##### You will not be covered for:

- ✗ Labour Charges in Excess of 1 Hour.
  
- ✗ Assistance following an incident that is not mentioned under 'You will be covered for:'
  
- ✗ The cost of replacement parts or materials used in the repair of your vehicle.
  
- ✗ Vehicles that have not been maintained and operated in accordance with manufacturer's recommendations.
  
- ✗ Any claim which arises due to a previous inadequate repair or a recurring fault where action has not been taken to correct the fault.



#### Are there any restrictions on cover?

- ! Any costs incurred relating to onward transportation that would have been incurred had the vehicle not broken down will not be considered.
  
- ! We will not consider cover for 'UK Medical Recoveries' whilst you are travelling between home and your regular place of work.
  
- ! You are limited to 2 claims of any one type during any one Period of Insurance OR 4 claims in total during this period of insurance.



### Where am I covered?

- ✓ You are covered for claims which arise within the United Kingdom, Isle of Man or Channel Islands.



### What are my obligations?

- You must take all precautions to prevent or minimise any loss, damage or breakdown covered under this policy.
- You will be responsible to pay the repairer for the cost of any parts used in the repair of your vehicle.
- You must ensure that the vehicle holds a valid MOT certificate and is in a roadworthy condition at all times.



### When and how do I pay?

You can pay for your insurance in one lump sum with a debit / credit card or in monthly instalments by direct debit. If you pay by instalments, a credit charge will be applied.



### When does the cover start and end?

Your cover will start and end at the time and date stated in your main insurance policy schedule. Your policy may be renewed and payment taken unless you contact us to stop it before the renewal date. We will contact you before your renewal date and before taking payment to confirm your renewal terms.



### How do I cancel the policy?

You can cancel the policy at any time by calling or writing to your insurance broker using the contact details stated in their Terms of Business. More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.