

Mechanical Breakdown Insurance

Insurance Product Information Document



Company: This Policy is underwritten and insured by Bastion Insurance Company Limited (BICL) (ROC Company ID C 37545) of 4th Floor, Development House, St Anne Street, Floriana, FRN 9010, Malta. BICL is a company authorised under the Insurance Business Act 1998 to carry out General Business of Insurance and is authorised and regulated by the Malta Financial Services Authority. As of 1st January 2021 Bastion Insurance Company Limited has entered into the UK Temporary Permissions Regime.

Administrator: Autoguard Warranties trading as Best4

Product: Best4 Auto Caravan Warranty Policy

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

Subject to the policy terms and conditions, this policy covers the mechanical breakdown of mechanical and electrical components in your vehicle.



What is insured?

Subject to the terms and conditions of the policy:

- ✓ Cover is provided under the policy if internal mechanical breakdown occurs to a warranted mechanical or electrical component in the vehicle.
- ✓ We will cover the cost of the warranted components, as outlined in the WHAT IS COVERED section of the Policy, and the associated labour rates to carry out the repair, up to the claim limit specified on the policy schedule.
- ✓ Cover is extended for your vehicle whilst it is being driven in the EU for a maximum of 60 days in any one policy year.



What is not insured?

Significant circumstances where no cover is provided:

- ✗ Any mechanical breakdown arising as a result of any external cause, overheating, freezing, corrosion or foreign matter.
- ✗ For any claim arising due to a lack of servicing in accordance with the manufacturers recommendations, or a lack of maintenance.
- ✗ For any loss arising from wilful neglect, abuse or reckless acts or acts involving imposition of abnormal loads to the vehicle.
- ✗ Resulting from any modification of the vehicle not approved by us.
- ✗ If the vehicle is used or you or any driver use the vehicle in contravention of relevant motor vehicle and driving legislation.
- ✗ Any claim if you do not follow the Warranty Claim procedure laid out in the policy.



Are there any restrictions on cover?

- ! Certain repairs are excluded as listed in the policy wording.
- ! Certain vehicles and the certain use of vehicles are excluded as listed in the policy wording.
- ! In the event of a claim you must follow the Warranty Claim Procedure laid out in the policy. If you do not follow that procedure no cover will apply.
- ! You must disclose any other insurance or indemnity granting the cover provided under this policy in which event we will not be liable for more than our rateable proportion of any loss.



Where am I covered?

- ✓ England, Scotland, Northern Ireland, Wales, Isle of Man and the Channel Islands. The vehicle is also covered in the European Union for a maximum of 60 days in any 12 months of cover.



What are my obligations?

- You must be truthful and honest with us at all times and must not conceal from us or misrepresent any information likely to influence our issuing of cover or our consideration of any claim.
- You must comply with the servicing requirements section of this policy and otherwise properly take care of the vehicle so as to maintain it in a fully useable roadworthy condition.
- You must reasonably co-operate with us and anyone instructed by us if you make a claim and provide us with all such information as we might reasonably request.
- You must report any potential claim to us immediately and in any event within a maximum of seven days.
- It is your responsibility to inform us in writing of any changes or modifications to the vehicle or your personal circumstances, such as a change of address, email or contact details.



When and how do I pay?

You must pay our premium prior to commencement of cover under this policy or by monthly instalments if so agreed with you. Please note all payments are handled by Bumper International Limited except for Direct Debits which fall under the Direct Debit Guarantee.



When does the cover start and end?

The period of insurance is stated in the policy schedule.



How do I cancel the contract?

Requests for cancellation should be made in writing to us. If the policy does not meet your requirements, please return it to us within 14 days of issue and we will refund your full premium provided you have not made a claim. Thereafter, you may cancel your policy in writing at any time, provided You have not made a claim and receive a pro rata refund of your premium based on the number of whole months remaining but subject to the deduction of an administration fee of £35.

We shall not be bound to accept renewal of any insurance and may at any time cancel this Policy by giving 14 days' notice in writing where there is a valid reason for us so doing. If we cancel the policy you will receive a refund of any premium you have paid, less a proportionate deduction for the period we have provided cover.