

# Mechanical Breakdown Insurance

## Insurance Product Information Document (IPID)

**COMPANY** Red Sands Insurance Company (Europe) Limited, registered in England and Wales number 87598. Registered office Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority register number 231635

**PRODUCT:** Drive Easy



**Protect4Sure** is a trading name of Future 45 Limited registered in the U.K and authorised and regulated by the Financial Conduct Authority (461102) to undertake insurance mediation. Protect4Sure acts on behalf of Red Sands Insurance Company (Europe) Limited. The IPID is a summary of the policy coverages and exclusions, complete contractual information is provided on our website and in the policy terms

## What is this type of Insurance?

This insurance covers the failure of a covered component causing a sudden stoppage of its function for a reason other than deterioration or negligence.



### What is insured?

Cover starts day one

- ✓ This policy will pay for parts, labour and Value Added Tax (VAT) of covered components up to the chosen duration and claims limit (refer to proposal/policy schedule for coverage level) due to
  - sudden mechanical failure
  - identified as likely to suffer imminent breakdown by a suitably qualified engineer
- ✓ Unlimited number of claims up to amount of the claims limit as specified in your Policy Schedule
- ✓ £30 per day contribution for up to seven days towards vehicle replacement on a valid claim.
- ✓ Up to £100 towards the cost of towing the vehicle to the nearest repairer on a valid claim
- ✓ Up to £60 towards overnight accommodation or a return rail fare if you are unable to return home on a valid claim.
- ✓ Consequential damage caused by an insured part to an insured part
- ✓ Up to 60 days in any one year driving in the Republic of Ireland and mainland Europe

#### Parts covered within these headings

*Not all parts are covered under this policy. For a full itemised list of insured parts see the policy document.*

- ✓ Engine
- ✓ Manual gearbox
- ✓ Automatic gearbox
- ✓ Torque converter
- ✓ Differential
- ✓ Clutch
- ✓ Front wheel drive
- ✓ Rear wheel drive
- ✓ Wheel bearings
- ✓ Fuel injection system
- ✓ Engine cooling system
- ✓ Steering [including power assisted steering]
- ✓ Turbo charger [factory fitted]
- ✓ Front and rear suspension
- ✓ Brakes
- ✓ Anti locking brake system [ABS] [factory fitted]
- ✓ Electrical system
- ✓ Engine management [ECU]
- ✓ Casings
- ✓ Working materials

#### Optional cover if selected by you and premium paid

- ✓ Catalytic Converters & Diesel Particulate Filters
- ✓ Multimedia Pack inclusions
- ✓ Turbo Wear & Tear for vehicles up to 10 years, 100,000 miles



### What is not insured?

**General exclusions only** (see policy document for full details)

- ✗ Any parts not listed in the "What Is Covered" section
- ✗ Ineligible vehicles: There are certain vehicles we can't cover such as vehicles used for hire or reward [for example, taxis, self-drive hire or driving schools. Any vehicle used for, racing, pace making, speed testing, reliability trials, rallying, or vehicles used for any other timed or competitive event.
- ✗ Abarth, All American, Australian and Canadian vehicles, stretched limousines, Aston Martin, Bentley, Bristol, Bugatti, Caterham, Daimler 12 cylinder models, De Tomaso, Ferrari, Ford Cosworth, Honda NSX, Hummer, Kit Cars, Lamborghini, Lancia Delta Integrale/8.32, LCC Rocket, Mercedes AMG, Lotus, Marcos, Maserati, McLaren F1, Mitsubishi 3000 GT, Morgan, Nissan 300ZX/Skyline, Noble, Panther, Porsche, Rolls Royce, Mazda RX7 and RX8, Subaru WRX, TVR, Venturi, Westfield
- ✗ Damage caused by neglect, corrosion, lack of servicing or deterioration
- ✗ Faults at point of sale and manufacturer defects
- ✗ The effects of poor repairs, faults or defects at the time of the sale.
- ✗ Paintwork, bodywork, key locks, wheels, tyres, fuses, hoses, shock absorbers, parts not fitted as standard or optional extra by the manufacturer, unless cover for such items is agreed beforehand.
- ✗ Parts which have been fitted incorrectly or parts which are of faulty manufacture or design.
- ✗ The cost of diagnosis or testing.
- ✗ Non-standard, customised or modified vehicles.
- ✗ Damage caused by wear and tear
- ✗ Burnt or worn-out clutch parts, build-up of carbon deposits
- ✗ Routine adjustments, replacements & service items including but not limited to air filters, antifreeze, batteries, belts, brake discs and drums, brake pads, brake shoes, bulbs, wiper blades
- ✗ LPG, Electric or Hybrid powered vehicles
- ✗ Vehicles with a gross weight exceeding 3,500kg
- ✗ Any loss if the vehicle
  - has not been serviced in line with the conditions of the policy during cover
  - identified by a qualified independent engineer as faulty before policy start
  - was not stopped at earliest opportunity after fault apparent to driver
  - covered by any other warranty, guarantee or goodwill settlement
  - caused by overheating, corrosion, frost, the use of incorrect fuel, oil, lubricant or coolant
- ✗ Any loss as a result of breakdown that occurs after any unpaid monthly payment was due and before the monthly payment is paid



## Are there any restrictions on cover?

- ! Vehicles must be under 10 years old/100,000 miles at the start date. (No age or mileage limit once cover starts)
- ! The maximum amount payable per claim will be subject to the claim limit selected by you and in aggregate the value of your vehicle
- ! If you prefer to use your own repairer, the labour content will be commensurate with the labour rate of our approved repairer
- ! Any loss as a result of breakdown that occurs after any unpaid monthly payment was due and before the monthly payment is paid
- ! Authority must be sought prior to commencing any repairs including additional benefits.
- ! The amount of time allowed for labour will be in line with the manufacturer's / Glass's guide standard repair times.
- ! Excess
  - The policy excess is zero.
- ! Consequential Damage
  - Damage to an insured part caused by another insured part is covered by the policy
  - Damage to an insured part caused by an uninsured part is not covered



## Where am I covered?

- ✓ The policy is effective while the vehicle is used in the United Kingdom
- ✓ For up to 60 days per annum in member countries of the European Community and any other country for which an International Motor Insurance Green Card in respect of the vehicle is effective



## What are my obligations?

- Your vehicle must have a minimum of 28 days valid MOT at time of policy purchase.
- Throughout the policy term your vehicle must be taxed, legal for use on a public highway with a valid MOT
- You must provide us with accurate information that is true to the best of your knowledge and declare any material facts that may affect our decision to accept your vehicle for cover
- You are responsible for any loss suffered as a result of breakdown of parts listed that occur after any unpaid monthly payment was due and before the monthly payment is paid.
- You must notify the claims administrator of any possible claim as soon as reasonably possible but within a maximum of 14 days
- You must take reasonable care to give us and your retailer complete and accurate answers to any questions we ask – whether you're taking out, or making changes to your policy
- You must pay any premium when due otherwise cover will cease from the premium due date.
- You should notify us immediately of any changes to your vehicle
- **Service and maintenance**
  - all maintenance must be completed by a vat registered garage
  - your vehicle is not required to have any service history to qualify for purchase
  - if your vehicle has not been serviced by a vat registered garage in the 12 months prior to policy purchase, a manufacturers service as detailed in the policy must be completed within 21 days/750 miles and your vehicle will be covered once this is done.
  - throughout the policy term your vehicle must be serviced in accordance with the manufacturers service schedule



## When and how do I pay?

You can pay your premium all at once by debit or credit card, there is no additional card fee

If you prefer to pay by monthly instalments we offer a unique facility which allows you to pay a 20% deposit followed by 9 monthly payments, which include a small transaction fee, that are applied to the credit/debit card used to pay your deposit. This is not a credit agreement so is not subject to interest charges and we will not search the information a credit reference agency holds about you. You do not need to schedule payment, payments are automatically applied on the 1<sup>st</sup> of each month



## When does cover start and end?

From the start date you select for 1, 2 or 3 years depending on the coverage duration you chose. Your policy will not renew automatically



## How do I cancel the contract?

You have 21 days to cancel with full refund\*, outside the 21 day cooling off period, you will only be required to pay the premium as calculated on a pro-rata daily basis for the time your policy has been in force plus an administration fee\*

To cancel call 0208 404 0004 (option 0) or [email@protect4sure.co.uk](mailto:email@protect4sure.co.uk).

*\*unless of course costs have been incurred or the policy administrator has been consulted about a failure or possible failure.*