

Shield Breakdown

Insurance Product Information Document

Product: UK and European Cover

Company: Trinity Lane Insurance Company Limited

This document is a summary of cover highlighting the services as well as the main conditions / exclusions of this policy. For the full terms and conditions, please refer to the policy document and schedule. Please take time to read the policy document and schedule when you receive them.

What is this type of insurance?

This insurance provides 24-hour cover for breakdowns. It will arrange and pay for the services as shown below up to any limits as stated in the policy document.



What is insured?

Definition:

- ✓ A breakdown means mechanical or electrical breakdown (failures or breakages), flat batteries, punctures, out of fuel, ignition keys lost or locked in the vehicle or damage that is caused by an accident, vandalism, fire or theft and results in you not being able to drive your vehicle.

Services:

- ✓ **Roadside Assistance**
We will arrange help at the scene of the breakdown and will arrange and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will arrange and pay the cost of taking the vehicle, you and up to 6 passengers from the place where the vehicle has broken down to the nearest available garage.
- ✓ **Vehicle Recovery**
If the vehicle cannot be repaired at the scene of the breakdown and cannot be repaired the same day at a suitable garage, we will arrange and pay the cost of taking the vehicle, you and up to 6 passengers from the place where the vehicle has broken down to any one place you choose.
- ✓ **Home Service**
If the vehicle breaks down at your home or within a quarter of a mile of your home, we will arrange help and pay call-out fees and labour charges needed to start the vehicle. If the vehicle cannot be repaired quickly at the scene of the breakdown, we will pay the cost of taking the vehicle to the nearest available garage (up to a maximum of 20 miles).
- ✓ **Caravan and Trailer Service**
If your vehicle breaks down, any attached caravan or small trailer no more than 3 metres/10 feet long used for private purposes will be entitled to the same service as the vehicle, as long as it is attached to the vehicle by a standard 50 millimetre (2 inch) towing coupling.
- ✓ **Message Service**
If your vehicle breaks down and help is arranged by the Breakdown Control Centre, we can contact your family or colleagues to let them know about the situation.
- ✓ **European Cover**
This insurance also provides 24-hour cover for breakdowns in Europe.



What is not insured?

- ✗ Vehicles which are broken down at the time of and/or the place of purchase.
- ✗ Any costs or expenses for any service, which is not arranged by the Breakdown Control Centre.
- ✗ Any costs or expenses for any specialist charges such as locksmiths, fuel draining and winching.
- ✗ The cost of any parts, emergency windscreens, components or materials used to repair the vehicle.
- ✗ Any ferry fares or toll fees.
- ✗ Any request for service if the vehicle is off road or cannot be reached due to snow, mud, sand or flood.
- ✗ Claims totalling more than £3,500 in any year or the market value of the vehicle, whichever is less, during the period of insurance.



Are there any restrictions on cover?

- ! The vehicle must not be used outside the UK if the Foreign and Commonwealth Office advises against all, or all but essential international travel.
- ! Any costs or expenses other than roadside assistance and/or recovery to the nearest available garage where the breakdown occurs within the first 24 hours of the policy commencing.
- ! Passengers means you and up to 6 passengers.
- ! This insurance only covers the vehicle specified in the schedule.
- ! You must keep a spare set of keys for the vehicle at the home address and when outside the United Kingdom you must take both sets with you.
- ! The vehicle must not be used outside the United Kingdom for more than 60 days in a row or more than 90 days in total during the period of insurance.
- ! You must keep your vehicle properly maintained and serviced.
- ! You must take all reasonable steps to prevent a breakdown, and your vehicle must not be driven in an unsafe or unroadworthy condition or until recommended repairs have been carried out.
- ! You must carry a roadworthy spare tyre or tyre repair/inflation kit with your vehicle (except Motorbikes) at all times. If locking wheel nuts are fitted you must also carry the key/tool to remove them.



Where am I covered?

You are covered for breakdowns which occur within the following:

- United Kingdom – the mainland of England, Scotland, Wales, Isle of Man, Channel Islands and Northern Ireland.
- Europe – the countries of Andorra, Austria, Belgium, Bosnia and Herzegovina, Croatia, Czech Republic, Denmark, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Iceland, Italy (including Vatican City), Liechtenstein, Luxembourg, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, San Marino, Slovakia, Slovenia, Spain (including Balearics), Sweden or Switzerland.



What are my obligations?

- The vehicle must have an MOT (unless exempt), be taxed, insured and registered in the UK at the time of the breakdown.
- If your vehicle breaks down (whether or not you need immediate service), you must immediately tell the Breakdown Control Centre.

- Roadside help or recovery will only be provided if you or the driver stays with the vehicle until a rescue vehicle arrives.



When and how do I pay?

The administrators will discuss what payment options are available to you.



When does cover start and end?

The period of time covered by this insurance is shown in the schedule.



How do I cancel the contract?

You can cancel this insurance policy at any time by sending us written notice and returning the schedule. If you cancel your policy within the 14-day withdrawal period, and before the commencement of the policy, we will refund the full premium. If you cancel your policy within the 14-day withdrawal period, but after your policy has commenced, we will refund the part of the premium you have not used subject to a minimum premium of £15 plus IPT. After the 14-day withdrawal period or if a claim has occurred, no return of premium is allowable irrespective of circumstances.

Your Insurer

Trinity Lane Insurance Company Limited - is authorised and regulated by the Gibraltar Financial Services Commission under the Financial Services (Insurance Companies) Regulations 2020 to carry on the business of general insurance.

Trinity Lane Insurance Company Limited is registered in Gibraltar. Registered office: First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

How To Obtain Assistance

- Breakdowns in the UK

Call 01245 210 268 or 0330 123 1281

If you have hearing/speech difficulties, you can use our SMS text messaging service on 07860 057 893.

- Breakdowns in Europe

Call 00 44 1245 408 480 or 00 33 426 737 952

Complaints

We, Trinity Lane Insurance Company Limited, are authorised and regulated by the Gibraltar Financial Services Commission ("GFSC") to underwrite General Insurance business.

We want to provide you with a high-quality service at all times. If you want to make a complaint about your insurance, or us, the complaints procedure is as follows.

The first step is to contact our Quality Department who will review your case. The address is: Hadleigh Breakdown, Alexandra House, 36A Church Street, Great Baddow, Chelmsford, Essex CM2 7HY. Telephone 0330 123 1305. Email: quality@hadleighbreakdown.co.uk

Trinity Lane Insurance Company Limited has appointed Hadleigh Breakdown to manage claims and complaints on their behalf.

If you are not satisfied with their response you should email: quality@trinitylane.co.uk. Alternatively you can write to: General Manager, Trinity Lane Insurance Company Limited, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar. When you do this, please quote your document number as it will help us deal with your complaint quickly.

If we cannot settle the complaint to your satisfaction, you can contact: The Financial Ombudsman Service, Customer Contact Division, Exchange Tower E14 9SR. Phone: 0800 023 4 567. Email: complaint.info@financial-ombudsman.org.uk

We are bound by the Financial Ombudsman's decision, but you are not.

Following the complaints procedure does not affect your right to take legal action.

What happens if we can't meet our liabilities?

As we are members of the Financial Services Compensation Scheme (FSCS), you may be entitled to compensation from the scheme if we cannot meet our liabilities under this insurance. This depends on the type of policy and the circumstances of the claim. The FSCS will pay 90% of the claim for non-compulsory insurance (insurance you do not need by law). For compulsory classes of insurance (insurance you need to have, such as motor insurance), the FSCS will pay the claim in full. You can get more information about the compensation scheme arrangements from the FSCS website at www.fscs.org.uk

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