

Motor Breakdown and Accident Assistance

Insurance Product Information Document

Company: **ARAG Legal Protection Limited**

Product: **ARAG Motor Assistance**

ARAG Legal Protection Limited is registered in Republic of Ireland (Company No. 639625). Registered Office: Europa House, Harcourt Centre, Harcourt Street, Dublin 2, D02 WR20.

ARAG Legal Protection Limited is regulated by the Central Bank of Ireland.

This document is a summary of the insurance cover and restrictions. Please refer to your policy wording for full details of contract terms and conditions as well as pre-contractual information we are required to disclose to you.

What is this type of insurance?

ARAG Motor Assistance provides you with access to helpline services and breakdown assistance, 24 hours a day, 365 days a year. If your vehicle breaks down or you are involved in an accident we will cover the call out charge and labour costs for assistance and repairs at the roadside or at your home. We will also cover the cost of recovering the vehicle and alternative transport to get you to your destination.



What is insured?

Emergency Roadside Repairs and Home Breakdown

- ✓ We will arrange and pay for an approved repairer to attend the scene of the breakdown and carry out emergency repairs to your vehicle if you are unable to drive it

Vehicle Recovery

- ✓ Recovery of your vehicle (including you and your passengers if you breakdown in the Republic of Ireland) to a suitable repairer; or
- ✓ Recovery of your vehicle to your home address, if this is nearer and you breakdown within the Republic of Ireland

Getting You To Your Destination

We will arrange and pay for one of the following if you breakdown within the Republic of Ireland:

- ✓ to transport you and anyone in your vehicle to a destination; or
- ✓ to transport you and anyone in your vehicle to a hotel and reimburse the cost of your overnight accommodation; or
- ✓ the hire of a category A vehicle for up to 48 hours, so you can continue your journey

We will arrange and pay for one of the following if you breakdown outside of the Republic of Ireland:

- ✓ to transport you and anyone in your vehicle to a destination; or
- ✓ to transport you, your vehicle and anyone in your vehicle to a suitable repairer (or your home address if nearer), if your onward destination is within the Republic of Ireland; or
- ✓ to transport you and anyone in your vehicle to a hotel and reimburse the cost of your overnight accommodation; or
- ✓ the hire of a category A vehicle for up to 48 hours, so you can continue your journey

Emergency Message Service

- ✓ We will forward up to two messages to friends, family or a work colleague



What is not insured?

- ✗ Claims where the lawyer we appoint for you does not believe you will be more likely than not to win your case
- ✗ Costs you incur before we have agreed to cover your claim
- ✗ Legal problems that started before the date your cover begins
- ✗ Costs which exceed your policy limit of €65,000 for any one claim
- ✗ Fines, penalties, compensation or damages you are ordered to pay by a court or other authority



Are there any restrictions on cover?

You are not covered for:

- ! **Vehicle Recovery** claims:
 - if your vehicle can be repaired at the scene within one hour of the repairer's arrival
 - to multiple destinations
- ! **Getting You To Your Destination** claims:
 - if your vehicle can be repaired on the same day as the breakdown
 - costs above €150, where the breakdown happens in the Republic of Ireland and we are transporting you and your vehicle to a destination
 - relating to reimbursement of hotel accommodation above €150 for any one breakdown
 - relating to commercial vehicles

Please note, you and anyone in the vehicle must all go to the same destination



Where am I covered?

- ✓ The Republic of Ireland, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands



What are my obligations?

It is your responsibility to:

- Co-operate fully with us and the appointed repairer
- Keep to the terms and conditions of the policy
- Keep the vehicle maintained, in a roadworthy condition and regularly serviced
- Be present with the vehicle when the appointed repairer arrives



When and how do I pay?

Payment options will be subject to the contractual terms between you and the person who is selling you this policy.



When does the cover start and end?

This cover will last for one year and the dates of cover will be included in your policy documentation. If in any doubt, please speak to the person who sold you this policy.



How do I cancel the contract?

You can cancel this policy by telling us within the cooling off period which lasts for 14 days after taking it out. After the cooling off period you may also cancel this policy by providing 14 days' notice.

Subject to the terms of business between you and the person who sold you this policy, you may be entitled to a partial refund of the premium.

It is important to note that charges may apply to any refund subject to the individual terms of business between you and the person who sold you this policy. Please contact them directly for full details of charges.