Lloyds Bank Van Breakdown

Insurance Product Information Document

Company: Inter Partner Assistance S.A.

Product: Roadside

This policy is underwritten by Inter Partner Assistance S.A. Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR. Inter Partner Assistance S.A. is part of the AXA Group.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product is provided in your policy documents.

What is this type of Insurance?

Van Breakdown Insurance is insurance that covers your van in the event of a breakdown.

What is insured?

- ✓ If you breakdown more than one mile from home, we will spend up to an hour trying to get your van working
- ✓ If we can't repair your van, we will take you to a garage or a destination of your choice within 20 miles of where the breakdown is
- ✓ Recovery of an electric van to the nearest suitable charge point if it runs out of charge
- ✓ Running out of fuel
- ✓ Lost or broken keys

What is not insured?

- ✗ If you breakdown at home or within one mile of your home
- ✗ Travel outside the UK
- ✗ Vehicle recovery over 20 miles
- ✗ Labour costs for more than one hour
- ✗ The cost of repairs at the garage
- ✗ The cost of a spare tyre or wheel
- ✗ Call out or recovery costs where police or emergency services arrange for the removal of your van and any fees you must pay to store it or get it back

Are there any restrictions on cover?

- ! Your van must be a light commercial van, no heavier than 3.5 tonne, no longer than 8m, no higher than 3m and no wider than 2.5m
- ! During any 12 month period we will not be responsible for more than 2 claims which arise from the same fault on your van
- ! You can only make 7 claims in total in any 12 month period
- ! This policy covers breakdown assistance for the van shown on your polociy schedule only

Where am I covered?

- ✓ The cover is provided in England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands

What are my obligations?

- Your van must be permanently registered in the UK and, if appropriate, have a current MOT certificate
- Your van should be be kept in a good condition and be serviced regularly in line with the manufacturer’s recommendations
- Your van and any trailer it is towing must carry a usable spare wheel and tyre or the manufacturer's approved repair kit. You must also provide a key that will let us remove the wheel nuts
- You must pay the premium on time
- You must check that you don't have any other insurance policies that may cover the same events and costs as this policy

When and how do I pay?

You can pay in full when you buy this insurance or in monthly instalments

When does the cover start and end?

Cover will start on the day you choose, when you buy this policy, and will end a year later

How do I cancel the contract?

- If you cancel within 14 days of either the date you purchased this policy or the date you get the policy documents, whichever is the later date, we will give you a full refund as long as you have not made any claims
- If you cancel after more than 14 days, we will not provide any refund
- To cancel this cover please call us on 0330 024 6403