



# UK BREAKDOWN ASSISTANCE PLUS



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## What you need to know

The price includes Insurance Premium Tax (IPT).

- · Any driver is covered
- Recovery of caravan or trailer attached to the vehicle is covered
- · Wheel changes are covered
- · Keys locked in vehicle are covered
- · Available 24 hours, 365 days per year
- · A maximum of 6 call outs per year is allowed
- There is no cover for any incident that occurs within 24 hours from inception
- If the vehicle is designed to carry a serviceable spare tyre, then a tyre must be carried at all times
- Vehicles under 16 years old are eligible
- · Maximum gross vehicle weight: 3.5 tonnes
- We will provide one hour's labour at the roadside, you are responsible for the cost of replacement parts and any costs incurred at the garage
- Full details of the terms and conditions of cover are available on request from your insurance broker.

### Who are BDElite

BDElite has been a trusted supplier to UK insurance brokers for a number of years. Providing innovative products, services and total claims management, along with essential aftercare support for broker clients following a claim. BDElite offers a diverse product range of personal and commercial add-on insurance policies, available to purchase through insurance brokers.

#### Personal:

- · Motor Legal Expenses
- · Motor Excess Protection
- · Electric Vehicle Legal Expenses
- · Adapted Vehicle Legal Expenses
- · Breakdown Assistance up to 3.5t
- · Household Legal Expenses
- · Home Emergency

#### Commercial:

- · Van Legal Expenses
- · Taxi Legal Expenses
- · Fleet Legal Expenses
- · Motor Fleet Legal Expenses
- Motor Fleet Breakdown Assistance up to 44t
  Residential Landlord Home Emergency
- Residential Landlord Home Emergenc
- Residential Landlord Legal Expenses
  & Rent Guarantee

BDElite Ltd. is registered in England, No. 7636844, Registered office: Atria, Spa Road, Bolton, BLI 4AG. Authorised and regulated by the Financial Conduct Authority for insurance distribution and claims management activities.

Our firm's reference number is 797920.

Our regulatory registration is recorded on the website www.fca.org.uk.

# Statement of demands and needs

This cover meets the demands and needs of customers who require:

### ROADSIDEASSISTANCEANDLOCALRECOVERYCOVER

If a customer's vehicle breaks down more than a mile from their home address, or place where the vehicle is normally kept the policy provides up to one hour's assistance in order to attempt to repair the vehicle at the roadside or if the vehicle cannot be repaired, the vehicle will be recovered to the nearest suitable garage.

### NATIONWIDERECOVERY/ONWARDTRAVELCOVER

In the event of a breakdown, where the vehicle cannot be repaired the same day, the policy will recover the vehicle, driver and up to 7 passengers to their home or original destination within the UK, or to a garage near either of these destinations or it provides a hire car up to 1600c for up to 24 hours (maximum £100) or public transport to get them home or to their original destination or one overnight bed and breakfast accommodation (up to £150 per person and £500 in total).

### MISFUELLING COVER

If the customer puts the wrong fuel in their vehicle, the policy provides for a specialist contractor to drain and flush the tank on site. It will also replenish the tank with 10 litres of fuel to get them going again. If the misfuelling has damaged the engine, the policy will arrange the recovery of the vehicle to a repairer for assessment of the damage and once repair costs have been agreed it will settle the repair bill up to £2.500

### HOMESTART ASSISTANCE COVER

If a customer breaks down at or within a mile of their home address or where the vehicle is normally kept, the policy provides up to one hour's assistance to repair the vehicle or if the vehicle cannot be repaired, it will be recovered to the nearest suitable garage.

### 🔍 LOST OR BROKEN KEYS AND LOCKS COVER

If a customer's key is lost or broken or their lock broken, the policy will organise to access the vehicle and attempt to start it, or at the customer's request and their cost, arrange for new keys to be cut or programmed or the broken lock repaired. If this is not possible, it will take the vehicle to a main dealership to facilitate. The policy will also contribute up to £100 towards the cost of repair or the replacement key or lock.