

# Breakdown Homestart



Insurance Product Information Document

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**Company: Geoffrey Insurance (GCVBKDHS01/10)**

**Product: Breakdown Homestart**

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalized to your specific individual needs in any way. For full and complete terms and conditions, please refer to your Policy Wording, Summary and Schedule.

## What is this type of insurance?

This vehicle breakdown insurance cover is an insurance policy that provides roadside assistance and recovery when your van unexpectedly suffers a mechanical or electrical fault

### What is insured?

- ✓ We will send help to your home address or within a one-mile radius of your home address in the event your van suffers a breakdown. If, in the opinion of the recovery operator, they are unable to repair your van at the roadside, we will arrange and pay for you and your van to be recovered to the nearest garage which is able to undertake the repair.

### What is not insured?

- ✗ Roadside assistance
- ✗ UK national vehicle recovery
- ✗ Emergency drive
- ✗ European recovery

### Where am I covered?

- ✓ Great Britain and Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey

### Are there any restrictions on cover?

Non-mechanical or electrical breakdowns

### What are my obligations?

- If required, the vehicle must have a valid MOT certificate
- The vehicle must be maintained in a roadworthy manner as determined by the recovery operator
- If required, the vehicle must have valid road tax
- Should details pertaining to the policy change, you will notify us as soon as possible. For example, home address or vehicle

### When and how do I pay?

The Breakdown Homestart policy is provided as an add-on to your main insurance policy so you will pay for it along with your main policy. Details of the payment options will be provided by Geoffrey Insurance in the product information document for your main policy.

### When does the cover start and end?

For your period of cover, please refer to your Policy Schedule

### How do I cancel the contract?

You may cancel your insurance contract at any time by contacting your policy administrators.

We will make a deduction for any administration costs we have incurred and these charges may be in addition to any cancellation charges levied by your policy administrators.