

# Defender Assistance

## Insurance Product Information Document

Company: Automobile Association Developments Limited

Product: Breakdown Insurance

This insurance is provided by Automobile Association Developments Limited. Automobile Association Developments Limited is a company registered in the UK and is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 405565.

This document contains some important facts about Defender Assistance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy handbook. Please take time to read this policy handbook to make sure you understand the cover it provides.

### What is this type of insurance?

Defender Assistance is available as an option with your Defender Extended/Select Extended Warranty. This product provides 24/7 assistance if the registered vehicle breaks down at home or at the roadside, is involved in an accident or is vandalised.



#### What is insured?

Defender Assistance runs concurrently with your Defender Extended/Select Extended Warranty for 12 months and covers:

- ✓ **Home Start** – Provides assistance if your vehicle is immobilised at your home address.
- ✓ **Roadside Repair** – Provides assistance if your vehicle is immobilised whilst driving in the UK.
- ✓ **European Assistance** – Provides assistance if your vehicle is immobilised whilst driving in Europe.
- ✓ **Additional Benefits** – Provides cover if your vehicle suffers a vehicle fault that cannot be repaired at the roadside and we cannot arrange for repair by the local Land Rover Authorised Repairer within a reasonable period of time, you and your passengers may be provided with an alternative means of reaching your destination. Depending on your circumstances, you may be offered:
  - A replacement vehicle, or
  - Public transport, or
  - Hotel accommodation.



#### What is not insured?

- ✗ Any expense incurred without the prior authorisation of Defender Assistance or that would have normally been payable by you, such as fuel, congestion charges, parking fines, speeding fines and toll charges.
- ✗ The cost of replacement parts, unless covered by the Defender Extended/Select Extended Warranty.
- ✗ Any costs resulting from participation in motor racing, rallies, speed or duration testing; your vehicle being kept in an unroadworthy condition, or not being serviced in accordance with the manufacturer's recommendations or you being under the influence of intoxicating liquor or drugs, or from solvent abuse.
- ✗ Any consequential losses arising directly or indirectly from the immobilisation.
- ✗ Any additional losses not specified within the product terms and conditions.
- ✗ Damage or injury intentionally caused by the beneficiary or resulting from participation in a criminal act or offence.
- ✗ Any costs incurred if your vehicle is disabled by floods or snow-affected roads, is embedded in sand or mud or is not easily accessible.
- ✗ Specialist equipment charges – if the recovery of your vehicle requires the use of specialist equipment.
- ✗ Costs incurred as a result of accident damage that are covered by your motor insurance policy.



## Are there any restrictions on cover?

- ! The vehicle must be roadworthy and maintained in accordance with the manufacturer's recommendations.



## Where am I covered?

- ✓ Throughout the United Kingdom which includes England, Scotland, Wales and Northern Ireland.
- ✓ European Assistance provides cover in mainland Europe (a list of countries is provided in the 'Definitions' section of the policy document).



## What are my obligations?

- The relevant Defender Extended/Select Extended Warranty must be in place at the time of purchase of the Defender Assistance product.
- You are required to keep your vehicle roadworthy, properly maintained and serviced.
- The driver must be with the vehicle when the resource arrives.
- You are required to complete repairs in a timely manner following service notifications or previous patrol attendance.
- **If you need Breakdown Assistance:** If you require breakdown assistance in the United Kingdom, you should call 0800 521 786. In Europe please call 0044 1926 320003. You will need to provide your vehicle registration number and vehicle identification number (VIN), your name and exact location, contact number and details of the breakdown.



## When and how do I pay?

Defender Assistance is part of the Defender Extended/Select Extended Warranty package and the premium is included in the cost you pay for your warranty.



## When does the cover start and end?

Your cover will take effect and end on the dates stated in your Welcome Letter.



## How do I cancel the contract?

Defender Assistance is part of the Defender Extended/Select Extended Warranty package and will be cancelled in accordance with the warranty cancellation and refund process.

Please note: No refund or part refund will be provided for the Assistance policy after the first 14 days, or where assistance has been sought within the first 14 days.