

# Motor Vehicle Assistance

## Insurance Product Information Document

Company: AWP P&C SA, registered office 7 Rue Dora Maar, 93400 Saint-Ouen, France.

Registration no. 519490080 RCS, authorised by L'Autorité de Contrôle Prudentiel et de Résolution in France. Authorised by the Prudential Regulation Authority (PRA). Subject to regulation by the Financial Conduct Authority (FCA) and limited regulation by the PRA. Details about the extent of our regulation by the PRA are available from us on request.

Product: Mitsubishi Home & Roadside Assistance (MAP+)

This document provides a summary of key information about the Mitsubishi Home & Roadside Assistance (MAP+) and doesn't take into consideration your specific demands and needs. Full pre-contractual and contractual information are provided in the documents relating to the insurance contract.

### What is this type of Insurance?

This policy provides motor breakdown cover. Roadside or home assistance is provided in the event of an emergency when the vehicle is immobilised to ensure immediate repairs or towing to the nearest authorised garage.



#### What is insured?

##### Cover in the UK

- ✓ **Home and roadside assistance.**
- ✓ **Recovery** to the nearest or most appropriate authorised Mitsubishi Service Centre.
- ✓ **Onward travel options** if the vehicle cannot be repaired within a 4 hour period. A choice of public transport, hire car or hotel accommodation is available.
- ✓ **Message relay service.**

##### Cover in Europe

- ✓ **Roadside assistance.**
- ✓ **Local recovery** to the nearest or most appropriate authorised Mitsubishi Service Centre.
- ✓ **Vehicle storage.**
- ✓ **Onward travel options** if the vehicle cannot be repaired the same day. A choice of public transport, hire car or hotel accommodation is available.
- ✓ **Vehicle repatriation** where the vehicle cannot be repaired within 5 days.
- ✓ **Parts delivery.**

*The following will only apply if you have taken out MOT Protection cover with your Home & Roadside Assistance (MAP+) policy.*

The cost of repair or replacement of any covered parts that cause an MOT failure up to a maximum of £750.



#### What is not insured?

- ✗ Vehicles exceeding size or age limits.
- ✗ Any costs that we have not authorised.
- ✗ More than the maximum benefit limits shown in the policy.
- ✗ Claim circumstances that you were aware of before your policy was issued.
- ✗ Vehicles that are not roadworthy, non-compliant with the relevant legislation and that do not have a valid MOT.
- ✗ The MOT test fee or any re-test fees or any claim submitted where the MOT test was not undertaken by a Mitsubishi Service Centre.



#### Are there any restrictions on cover?

- ! Cover is only available for persons using the vehicle for their own personal use and who are not a motor trader, garage, business or individual dealing in the buying and selling or repair of motor vehicles.
- ! Specific circumstances are excluded.
- ! The breakdown of a caravan or trailer is not covered. However if the towing vehicle has a breakdown we will recover the caravan or trailer if it does not exceed the size limit in the policy wording.
- ! There are general conditions that you have to meet for cover to apply.
- ! You will not be able to make an MOT Protection claim if your vehicle's next MOT is due within 90 days of the policy start date.



## Where am I covered?

For Home & Roadside Assistance (MAP+) your vehicle is covered in the UK and Continental Europe. Please refer to the policy document for a full list of countries covered.

For MOT Protection your vehicle is covered in the UK.



## What are my obligations?

To avoid the policy being cancelled and claims being reduced or refused, you must:

### When taking out this policy

- Provide the insurer with relevant, true and complete information allowing the insurer to underwrite the policy.
- Provide the insurer with supporting documents when requested.
- Take all reasonable steps to safeguard your vehicle against electrical or mechanical failure.
- Pay the premium or the portion of the premium on time.
- Servicing must be carried out in accordance with vehicle manufacturer's guidelines and use genuine manufacturer's parts, or parts of an equivalent specification.
- To keep service records up to date and service receipts as proof of servicing.

### Once the policy is in effect

- You must tell the insurer as soon as possible of any changes that arise that may affect your cover.

### In the event of a claim

- You must contact a Mitsubishi Service Centre to make the claim and provide the insurer with all supporting documentation to enable the claim to be processed.
- Inform the insurer in the case of dual insurance and tell the insurer if you have received payment from another insurer for all or part of the claim.



## When and how do I pay?

Premiums are paid at the beginning of the insurance period.

Payments can be made by debit or credit card.



## When does the cover start and end?

Your policy provides cover during the period shown on your confirmation of cover.



## How do I cancel the contract?

To ensure the cover meets your requirements, you have 14 days from the date of receiving your documentation to cancel your policy. After this 14 day period you will be entitled to a pro-rata refund, subject to no claims being paid under the policy, less a discretionary administration fee of £25.

If you wish to cancel the contract during this period, you should contact Mitsubishi Assistance, PO Box 1149, Croydon, CR9 1ZQ or telephone 0345 641 9795.