

Breakdown Cover Insurance

Insurance Product Information Document

Company:

Product:
MG Assistance

Complete pre-contractual and contractual information about the product is provided in your MG Assistance documentation.

What is this type of insurance?

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?

- ✓ Finding and diagnosing the vehicle fault
- ✓ Attempted repair of the fault
- ✓ Recovery to any single UK destination of your choice
- ✓ 48 consecutive hours' replacement vehicle or public transport costs or overnight accommodation



What is not insured?

- ✗ Faults due to lack of routine maintenance
- ✗ Recovery of more passengers than the eligible vehicle is legally able to carry (up to a max of 7)
- ✗ Transportation of livestock
- ✗ Any excess payable to the vehicle insurance company



Are there any restrictions on cover?

- ! The driver must be with the vehicle at the point of breakdown and when resource arrives
- ! The vehicle must be roadworthy, within 3.5 tonnes and no wider than 2.3m



Where am I covered?

- ✓ Anywhere in the UK



What are my obligations?

- To keep your vehicle roadworthy
- The driver must be with the vehicle at the time of the incident (breakdown, accident or vandalism) and when the resource arrives
- To complete repairs in a timely manner following service notifications or previous patrol attendance



When and how do I pay?

- MG Assistance is provided free of charge to the registered keeper as it forms part of the vehicle warranty



When does the cover start and end?

- From the date the vehicle was first registered with the DVLA, for 12 months



How do I cancel the contract?

- As MG Assistance forms part of the vehicle warranty you cannot cancel the contract. However, should you sell the vehicle, any remaining benefit will transfer to the new registered keeper until the warranty expiry date