Breakdown Cover

Insurance Product Information Document

Company: Automobile Association Developments Limited

Product: TSB Gold Account Breakdown Cover

Automobile Association Developments Limited trading as AA Breakdown Services, is an insurer of breakdown services cover that is exempt from authorisation under the Financial Services and Markets Act 2000.

This document provides a summary of the key features and exclusions of the insurance. Complete pre-contractual and contractual information is provided in other documents. The full terms and conditions of the cover can be found in the policy document which contains more details on exclusions and restrictions. It is important you read the policy document carefully and keep it for future reference.

What is the type of insurance?

24/7 cover in case the car you are travelling in (as either driver or passenger) breaks down by the roadside in the UK. Plus Accident Assist support to help with arrangements when you and your car have been involved in an accident or your car has been vandalised.

What is insured?

UK Roadside Assistance

- ✓ Cover (investigation and attempted repair of the fault) for the fitting of parts up to the value of £5 at the roadside if your car breaks down.
- ✓ Towing of the vehicle, driver and passengers to our choice of relevant local repairer or a local destination of your choice (whichever is closest) if we're unable to fix your vehicle at the roadside.

Accident Assist

- ✓ 24 hour helpline to help in arranging the repair, recovery and claim processing for vehicles following an accident or vandalism where you're claiming under your motor insurance.

Optional cover is also available for National Recovery, At Home and Onward Travel. Please see the policy document for more information.

What is not insured?

- ✗ Faults where the same or similar fault was identified by us for a breakdown of the same vehicle within the past 28 days, where the breakdown has re-occurred due to not following our recommendation for repair.
- ✗ Routine maintenance, running repairs, fuel (unless required to reach nearest petrol station), parts (unless costing £5 or less and carried by the attending mechanic or agent), oil or keys.
- ✗ Recovery of more passengers than the eligible vehicle is legally able to carry (up to a maximum of 7).
- ✗ Transportation of livestock.
- ✗ Labour, repair or other material costs (other than those carried out by us or our agent at the roadside) required to repair your vehicle.
- ✗ Breakdown occuring less than a quarter of a mile from home.
- ✗ Vehicles that are being used for commercial purposes (including, for example, as a taxi, a delivery or courier vehicle).

Are there any restrictions on cover?

- ! The account holder must be with the vehicle at the point of breakdown and when your AA mechanic arrives.
- ! The vehicle must be roadworthy, within 3.5 tonnes and no wider than 2.55m.
- ! Accident Assist: Vehicle must have fully comprehensive car insurance.
- ! Accident Assist is only available for accidents that occur in England, Wales or mainland Scotland.
- ! Vehicle recovery after an accident.
- ! Assistance is not available following a breakdown or accident attended by the emergency services, until the vehicle's removal is authorised.

Where am I covered?

- ✓ From the address registered with your bank and anywhere in the UK, Channel Islands and Isle of Man.
- ✓ Accident Assist is only available for accidents that occur in England, Wales or mainland Scotland.

What are my obligations?

- To keep your vehicle roadworthy, making sure it is taxed, insured and with a valid MOT test certificate.
- You as the bank account holder need to be with the vehicle at the time of the incident and when our mechanic arrives. You'll need to show your debit card details plus proof of ID.
- Make sure that, where appropriate, permanent repairs are made to your vehicle following emergency repairs carried out by our mechanic when they attended your vehicle.
- To report any breakdown or accident to us promptly.

When and how do I pay?

Breakdown Cover is included within your TSB Gold Account, for which there is a monthly fee.

When does the cover start and end?

From the date your TSB Gold Account is opened – cover under the policy will end if the account is closed, we believe you are acting fraudulently or TSB cancels the policy.

How do I cancel the contract?

You can close your TSB Gold Account at any time. You can close your account in the TSB Mobile Banking App or through the Online Account Closure form.

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