

Motor Breakdown Cover

M|I|S
GROUP



Let us take the strain!

UK 028 90 484 484

ROI 01 804 4328

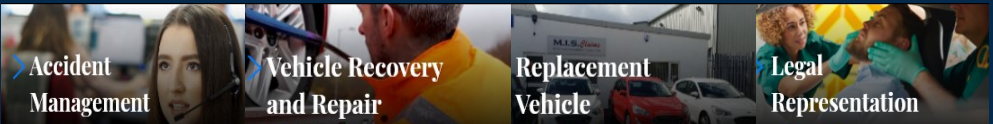
To re-purchase please visit:

www.misgroup.online

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CLAIMS

028 90 484 484



Been involved in a non-fault accident?

- **Claim from the third party directly without touching your own policy so NO EXCESS to pay!**
 - **Like-for-like replacement vehicle to keep you on the road!**
- **Specialist solicitor to assist in claiming compensation for injury.**

**T&C's Apply*

IF IT'S NOT YOUR FAULT, WE'LL TAKE RESPONSIBILITY

**Call our 24 hour helpline to speak to a specialist
claims handler**

www.misgroup.online

BREAKDOWN ASSISTANCE COVER

It should be noted that the Financial Conduct Authority nor the Central Bank of Ireland regulate the services provided under this MIS Breakdown Service.

These are the terms and conditions of **your** MIS Breakdown Service. Please read them carefully and keep them in a safe place. **Your** MIS Breakdown Product provides 'peace of mind' motoring, 24 hours a day, 365 days a year, alerting **our** recovery agents within minutes of **your** notification.

Under the terms, conditions and exclusions of this service for breakdown assistance cover **we** will arrange for **your** vehicle to be taken to the nearest competent repairer, secure premises or if nearer, **your** home. This service is provided throughout Ireland and the United Kingdom. In the event that **your** vehicle is immobilised as a result of electrical or mechanical breakdown or accident (including fire or malicious damage) please contact **our** Helpline on the numbers below as soon as possible:

BREAKDOWN NOTIFICATION

Republic of Ireland Roadside Assistance 01 804 4328

United Kingdom Roadside Assistance 028 9048 5219

Please note that if you should engage the services of any recovery operator prior to making contact with the Helpline any costs that you incur are not covered by this service.

YOUR RIGHT TO CANCEL

We hope **you** are happy with the cover this service provides. However, if after reading this service agreement, this breakdown assistance cover does not meet **your** requirements, please return it to your agent within 14 days of issue and **we** will return your premium.

MIS shall not be bound to accept renewal of any service agreement and may at any time cancel this service agreement by sending 14 days notice to the **customer** at their last known address. Provided the premium has been paid in full the **customer** shall be entitled to a proportionate rebate of premium in respect of the unexpired period during the period of cover. A charge may be imposed based upon the usage of the Helpline during the period of cover.

MIS Group, Beechwood House, 37 Comber Road, Dundonald, Belfast, BT16 2AA

DEFINITIONS

Competent Repairer

A Vat registered, general provider of repair and maintenance services for motor vehicles. This garage will not necessarily be a franchise repairer for the particular vehicle marque.

Duration of Assistance

365 days from date of purchase.

Helpline

Means the breakdown assistance telephone helpline service operated by **us** 24 hours, 365 days of the year which can be contacted by the **customer** in the ROI in **0180 44328** or in the UK on **028 9048 5219**.

Incident

Immobilisation of the vehicle as a result of mechanical or electrical breakdown or accident (including fire and malicious damage), flat tyre/puncture, fuel shortage or wrong fuel, flat battery, loss or breakage of vehicle keys whilst in the territorial limits.

Recovery Operator

Means the recovery operator **we** authorise to provide breakdown assistance.

Territorial Limits

The Republic of Ireland, Northern Ireland and Great Britain.

You / Your

Means the person or company who has paid the premium for this service and is named in the motor insurance as the policy holder.

Vehicle

- Will be restricted to private cars, private cars modified for commercial use and commercial vehicles up to a fully laden weight of 3.5 tonnes.
- Is serviced, maintained and operated according to the manufacturer's handbook and holds a valid MOT/NCT certificate or equivalent if applicable.
- If the vehicle is towing a caravan or trailer, the recovery assistance will only apply to the vehicle, not the caravan or trailer.

Means MIS Group Limited, Beechwood House, 37 Comber Road, Dundonald, Belfast, BT16 2AA.

ONLINE - SECTION A - RESCUE PLUS

1. HOME START ASSISTANCE

If your vehicle breaks down we will send somebody to assist you. Up to one hour's free labour will be provided, in SITU, if on the spot repairs can be made to your vehicle.

If your vehicle cannot be repaired, we will tow it to the nearest Nearest Garage or your own garage whichever is closer

2. ROADSIDE ASSISTANCE

If your vehicle breaks down or is involved in an accident away from home, we will send a recovery operator to assist you.

We will provide up to one hour's free labour at the roadside, however, if your vehicle cannot be repaired on the spot, we will arrange to tow the car to the nearest competent repairer, recovery yard or your home, whichever is closer.

3. PUNCTURES

If your vehicle suffers a puncture whilst driving, we will assist with the replacement of your vehicle's tyre, provided you have a suitable replacement available with the vehicle. If you need to have the flat/punctured tyre repaired or replaced, we will refund you £25 towards the cost of this repair or replacement upon receipt of a supporting invoice.

4. LOST KEYS

If the keys to your vehicle are lost or locked in the vehicle, we will take your vehicle to the nearest secure premises whilst endeavours are made to access the vehicle or obtain alternative keys by you.

5. PETROL SHORTAGES

In the event your vehicle is immobilised due to fuel shortage or misfuelling, we will transport your vehicle to the nearest filling station, charging point or garage to remedy the cause. In addition, to get your vehicle driveable again, we will refund you the cost of 5 litres of fuel upon receipt of a supporting invoice.

SECTION B - ONLINE - RESCUE PLUS - INSTANT COVER

What is covered:

The benefits under Section A - Rescue Plus - Effective Immediately

SECTION C - ONLINE - RECOVERY PLUS

What is covered

The benefits under Section A along with Onward Transportation.

If it is apparent that repairs cannot be effected by the repairer by the end of the working day, we will arrange and pay for your choice of one of the three following benefits in addition to Onward Transportation:

a) Where available, a self-drive hire car of equivalent level up to a maximum of 1600cc for a period of 3 calendar days whilst your car is awaiting repairs, up to a maximum of £90/€100

OR

b) The cost of overnight accommodation including breakfast in a local hotel whilst you await for repairs to your vehicle. The incident must have occurred more than 60 miles / 100 km from your home or intended destination, subject to a maximum of £200/€250 per incident

OR

c) A refund of reasonable public transport costs up to a maximum of £25

PLUS

The unaccompanied recovery of your vehicle to your destination within Ireland, Onward Transportation is NOT available within Great Britain. The other options above are mutually exclusive and will not be provided when your vehicle can be repaired locally on the same day. You must choose which service is required at the time of the Recovery Plus service being required. Every endeavour will be made to recover your vehicle as soon as possible, however this service will not normally be provided on the day of the call out.

Self Drive Hire Car

A self-drive hire car is provided to enable you to complete your journey and therefore you can only avail of this option on the day of the breakdown and not at a later date. We will endeavour to provide you with a self-drive hire car at the time of need, if for any reason a self-drive hire car is not available the option of overnight accommodation or public transport costs will be offered.

You will be entitled to a self-drive hire car of equivalent level up to a maximum of 1600cc; however, you can choose a car in a higher category subject to the payment of the appropriate additional fee to the supplier by you. You are responsible for the payment to the supplier for any hire charges or other ancillary expenses for any period in excess of 3 calendar days. You are also responsible for the payment of all fuel used during the placement period and a deposit may be required at the time of the commencement of the hire period. A hire car cannot be provided where the requirements of the car hire company cannot be met by you. The availability of a driving licence and the age of the driver can restrict the ability of MIS to procure a self-drive hire car.

Onward Transportation

This element of cover is **ONLY** available under the recovery plus section. In the event you require the transportation of your vehicle further than the product limits, under the rescue or rescue plus service, an additional mileage charge will be payable to the recovery operator by you.

Overnight Accommodation

MIS will refund you directly the reasonable costs incurred of one night's accommodation upon provision of a suitable invoice subject to the product limits. You are responsible for all meals consumed, drinks and any other incidental expenses.

Public Transport Costs

MIS will refund you the cost of all reasonable public transport costs incurred in order to complete your journey subject to the product limits. A claim for refund together with the original receipts should be forwarded to MIS Group, Beechwood House, 37 Comber Road, Dundonald, Belfast BT16 2AA or claims@misgroup.online

BREAKDOWN EXCLUSIONS AND CONDITIONS

The terms and conditions of the MIS Breakdown Recovery Service are set out as follows.

1. MIS shall not be liable for any liability or direct loss arising from any act performed in the execution of the assistance provided.
2. MIS shall not be liable to pay for expenses which are recoverable from any other source.
3. MIS shall not be liable for any accident or breakdown brought about by any avoidable, wilful and deliberate act committed by the customer.
4. MIS shall not be liable for the cost of repairing the vehicle.
5. MIS shall not be liable for the cost of any parts, keys, lubricants, fluids or fuel required to restore a vehicle's mobility.
6. MIS shall not be liable for any claims caused by fuels, mineral essences or other flammable materials, explosives or toxins transported in the car.
7. No benefit shall be payable unless Motorists Insurance Services Ltd (MIS Breakdown) has been notified and has authorised assistance through the medium of the emergency telephone number provided.
8. Territorial limits of cover are Republic of Ireland, Northern Ireland and Great Britain.
9. The benefits of this cover will be subject to a maximum of three assists per annum. MIS breakdown will not be responsible where it is asked to provide the service for a fault that was dealt with in the preceding 28 days, excluding punctures.
10. The service will only be provided if the vehicle was in a roadworthy condition prior to the incident.
11. We will endeavour to provide all the benefits associated with this cover, however, all the options may not be available to us at the time of the breakdown.
12. At all times we will retain the discretion to provide assistance outside the terms of this cover and dependent upon circumstances.
13. Replacement cars are subject to normal commercial hire criteria. These criteria may include the requirement of a full drivers licence without endorsements, a cash or credit card deposit. This criteria is not exclusive and may change from time to time. It is also a condition of car hire that the car can be returned to the pick up point
14. Any vehicle, including vehicles that have been modified, which cannot be recovered by a standard recovery vehicle
15. The driver must be with the vehicle when the recovery agent is tasked, if they are absent any subsequent assistance will be at the drivers own cost.
16. We may refuse assistance in circumstances where a driver is clearly intoxicated or the vehicle is in an inaccessible off road location.
17. No benefit shall be payable if the vehicle does not hold a valid NCT or MOT certificate equivalent test certificate when required to do so.
18. Breakdown assistance will not be provided if the vehicle is already at a place of repair.
19. MIS will not assist where a vehicle is immobile due to snow or ice or ingress of water.
20. Recovery will be limited to vehicles up to a gross laden weight of 3.5 Tonne.

Complaints Procedures

The Financial Conduct Authority does not regulate the breakdown assistance cover. However should **you** wish to make a complaint about **our** services, **we** have a formal complaints procedure. In the first instance **you** may contact **us** in writing or by phone. Please address your complaint to:

**The Managing Director, Motorists Insurance Services Limited,
Beechwood House, 37 Comber Road, Dundonald, BT16 2AA. Tel: 028 90 418418**

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