

Insurance Product Information Document

Company: *Sabre Direct* is a trading name of Sabre Insurance Company Limited

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Company Number:2387080

Product: Breakdown

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions of your policy. Complete pre-contractual and contractual information on the product is provided in your policy documentation.

What is this type of insurance?

This insurance cover is an insurance policy that provides roadside assistance and recovery when your motorcycle unexpectedly suffers a breakdown in the territorial limits/ This product falls under the law of England and Wales. Our chosen language is English.



What is insured?

- ✓ 60 minute repair at the roadside
- ✓ Local recovery to nearest garage or your chosen destination within a 10 mile radius
- ✓ Recovery to your home address
- ✓ Alternative travel up to £250
- ✓ Return travel to collect your repaired motorcycle up to £150
- ✓ Emergency overnight accommodation up to £150
- ✓ Misfuelling up to £250
- ✓ Illness and injury recovery cover up to £500
- ✓ Messaging service



What is not insured?

- ✗ Any motorcycle not listed on the policy schedule
- ✗ Any claim within 24 hours of the time the policy is purchased, amended or upgraded (excluding renewals)
- ✗ Subsequent call outs for any symptoms related to a claim that has been made within the last 28 days where a permanent repair has not been carried out
- ✗ Costs or expenses not authorised by our rescue co-ordinator
- ✗ Claims totalling more than £15,000 in any one period of insurance
- ✗ More than 6 claims in any one period of insurance
- ✗ Alternative travel or overnight accommodation for recovery which occurs within 20 miles from your home address
- ✗ Return travel to collect repaired motorcycle for more than one person
- ✗ Return travel does not cover the cost of hiring an alternative vehicle
- ✗ Misfuelling cover beyond a 10 mile radius of your home address
- ✗ Damage to your motorcycle as a result of misfuelling
- ✗ Illness and injury cover without a medical certificate
- ✗ The cost of any parts, components or materials used to repair the vehicle
- ✗ Cover as a result of using the motorcycle for rallies, motor racing, speed trials, private hire, courier services
- ✗ Claims caused by overloading your motorcycle
- ✗ Claims for loss of earnings
- ✗ Cover for named riders or pillion passengers



Are there any restrictions on cover?

- ! **Please refer to your policy documentation for full details of restrictions and/or eligibility-**
- ! Fraudulent or false claims will not be covered and we reserve the right to null and void your policy.
- ! Recovery of motorcycle and passengers must take place at the same time as the initial callout.
- ! Your motorcycle insurance policy must be up to date and valid for this coverage to apply
- ! Repairs undertaken by a separate garage or recovery operator is covered by the contract you hold with them
- ! You may be required to pay and reclaim for certain policy benefits, such as alternative travel and overnight accommodation
- ! Emergency repairs at the roadside cannot be guaranteed due to the nature of this assistance



Where am I covered?

- ✓ You are covered in the United Kingdom.



What are my obligations?

You must maintain your motorcycle and ensure that it is insured, taxed and holds a valid MOT

You must provide us with honest, accurate and complete information and inform us as soon as possible of any changes to your situation, such as change of motorcycle and change of address

If your motorcycle requires recovery, you must immediately inform our rescue co-ordinator of an accurate location for the rescue and the address you would like the motorcycle taken to

You must remove any personal effects from your motorcycle prior to it being transported

You must obtain our authorisation prior to incurring any costs you wish to reclaim under this policy



When and how do I pay?

You can pay your premium in full as a one-off payment. You can also pay by Direct Debit in monthly instalments, full details can be found within your policy documentation.

In the event of a claim, the premium must be paid in full.



When does my cover start and end?

It will start on the policy commencement date and end on the date stated on your policy documentation



How do I cancel my contract?

You can cancel this policy at any time, by contacting our customer service team at bikehelp@sabredirect.co.uk

If you cancel within 14 days of the policy start date, we will charge a pro rata premium for the time on cover.

Cancellation charges that apply are shown within the Administration Services Contract which forms part of your policy documentation.

There will be no refund in premium in the event of a claim