

Travel Insurance

Insurance Product Information Document

Company: Great Lakes Insurance SE

Great Lakes Insurance SE is a German insurance company with its headquarters at Königinstrasse 107, 80802 Munich. UK Branch office: Plantation Place, 30 Fenchurch Street, London EC3M 3AJ. Company number SE000083. Great Lakes Insurance SE, UK Branch, is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority: register number 769884.

Administered by: Towergate Travel

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Product: Single Trip Motor Breakdown Insurance

This document is a summary of the insurance contract. Please see the policy documents for the full cover, terms, conditions and limits of the insurance contract.

Policy number: 755GFMVB20 Sold by: GFM Holdings Ltd t/a The Sun Holidays

What is this type of insurance?

This insurance provides a package of motor breakdown benefits to cover a single trip within the geographical limits and the cover dates you have chosen.



What is insured?

- ✓ **Roadside assistance and recovery in the UK** – callout fees and mileage charges needed to repair or assist with the vehicle; or your vehicle, you and up to 6 passengers will be recovered to the nearest garage which is able to undertake the repair or transported to your home address or your original destination
- ✓ **Home assist** – we will send help to your home address or within a one mile radius of your home address
- ✓ **Alternative travel** – up to £100 towards the cost of alternative transport or car hire if the vehicle cannot be repaired the same working day; we will also pay the cost of a single standard rail ticket for one person to return and collect the vehicle
- ✓ **Emergency overnight accommodation** – up to £60 for a lone traveller or £40 per person for one night for you and up to 6 passengers, up to a maximum of £280 per incident
- ✓ **Caravans and trailers** – if your caravan/trailer is attached, your caravan/trailer will be recovered with your vehicle at no extra cost
- ✓ **Keys** – if you lose, break or lock your keys within your vehicle, we will pay the callout and mileage charges
- ✓ **Message service** – we will pass on two messages to your home or place of work
- ✓ **European assistance** – your vehicle, you and up to 6 passengers will be recovered to the nearest garage which is able to undertake the repair, or if the vehicle cannot be repaired within 48 hours you and up to 6 passengers will be transported to your home address or your original destination
- ✓ **Local services tow** – up to £150 to pay for the costs of getting you to a place of safety



What is not insured?

- ✗ Assistance following an accident, theft, fire or vandalism
- ✗ Breakdowns caused by insufficient fuel
- ✗ Breakdowns caused by failure to maintain the vehicle in a roadworthy condition including maintenance or proper levels of oil and water
- ✗ Vehicles over 10 years old at the date of policy issue
- ✗ Assistance if the vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport
- ✗ Any claim relating to an epidemic or pandemic as announced by the World Health Organization (WHO) including but not limited to the COVID-19 coronavirus



Are there any restrictions on cover?

- ! Only available to residents of the United Kingdom
- ! Cover commences from the date of your departure from the UK and ceases upon your return to the UK for a period not exceeding 14 days



Where am I covered?

- ✓ You can choose cover for United Kingdom trips only or European trips and the area you have chosen, will be shown in your policy schedule



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy
- Read your policy carefully to ensure you have the cover you need, and it meets your requirements
- Please ensure you carry your V5C registration document when travelling
- The driver of the vehicle must remain with or nearby the vehicle until help arrives



When and how do I pay?

The premium can be paid by debit or credit card before the effective date of the insurance policy.



When does the cover start and end?

Cover starts on the date of your departure and all cover under the policy ceases when you return home on the date of your return from your trip as set out in your policy schedule.



How do I cancel the contract?

If this insurance is not suitable, please email info@globaltravelinsurance.co.uk or call **01903 235 042** within 14 days of receipt of your policy documents. We will cancel the policy and refund your premium in full provided you have not already taken your trip or made a claim. If you cancel after the 14 day period, no refund of premium will be made.