

# Motor Breakdown Assistance

## Motor Breakdown Insurance

Breakdown Assistance is a crucial part of any private motor portfolio and our cover is one of the widest available.

We provide comprehensive insured assistance in the event of breakdown in the UK or across Europe, including:

- Emergency repairs - at the roadside or the client's home address.
- Transport to a local garage - if further repairs are required.
- Alternative transport - if repairs cannot be completed the same day.
- Repatriation from Europe - if repairs cannot be completed before a planned return to the UK.
- Hotel expenses - if the client needs to stay away from home while their vehicle is being repaired.
- Recovering lost car keys - or securing the vehicle.
- Draining a fuel tank - if the vehicle is filled with the wrong fuel.

### What are the benefits of the scheme?

#### The Temple Advantage for you:

- Policies are easy to issue.
- Bespoke cover is available.
- Simple monthly reporting.
- A dedicated account manager at Temple.
- Fair and flexible commission arrangements.
- Commission deducted at source so there will be no delay of your commission payments.
- Market-leading claims service, giving you peace of mind that your clients will be treated fairly.

#### The Temple Advantage for your clients:

- Comprehensive cover, including some areas that many of our competitors do not cover, such as European Repatriation and Misfuelling.
- First class claims service with expert local repair contractors.
- Flexible bespoke policies and pricing to suit the brand and premium requirements of your motor clients.
- A 24-hour helpline staffed by an established European repair network.

### How does it work?

We aim to make our Motor Breakdown Assistance product as straight forward to use as possible, operating on a self-quote, self-issue basis, where you issue policy wordings and schedules for each client.

- Premiums are payable to us on a monthly basis.
- Full support is also given for non-standard enquiries by telephone and on-line.
- Monthly instalment payments are also available.

### Standard Cover UK Motor Breakdown Assistance:

- Roadside and home repairs.
- Roadside recovery.
- Onward transport.
- Message relay.
- £300 total limit per UK breakdown.
- Hotel expenses - £500 total limit for all passengers.

### Comprehensive Motor Breakdown Assistance:

- Key recovery or securing the vehicle
- Refuelling
- European breakdown assistance
- European repatriation for the vehicle and passengers
- £3,000 total limit per European breakdown

### Next step:

Enhance the service you give to your clients.

To arrange a breakdown health check or for more information and to set up a face-to-face meeting with one of our business development managers, please contact our Bristol office on:

**01483 577877** or email

[underwriting@temple-legal.co.uk](mailto:underwriting@temple-legal.co.uk)

