

# Misfuelling Assistance

## Insurance Product Information Document

Misfuelling Assistance cover is underwritten by Inter Partner Assistance S.A. UK Branch, with a registered office at 106-118 Station Road, Redhill, RH1 1PR is a Branch of Inter Partner Assistance S.A. (Financial Conduct Authority registration number 202664), which is a Belgian firm authorised by the National Bank of Belgium under number 0487. Deemed authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website.

**Company:** Inter Partner Assistance S.A. UK Branch

**Product:** Sparta Insurance - Misfuelling Assistance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre contract and contractual information about the product is provided in your policy documents.

### What is this type of Insurance?

Misfuelling Assistance is an insurance that covers your vehicle in the event of putting the incorrect fuel in your vehicle.



#### What is Insured?

- ✓ Misfuelling both on the forecourt on-site and once the vehicle has been driven away from the forecourt
- ✓ Up to £250 incl VAT per claim
- ✓ Draining and flushing the fuel tank on site using a specialist roadside vehicle or recovery of the vehicle, the driver and up to 6 passengers to the nearest repairer to drain and flush the fuel tank
- ✓ Replenishing the fuel tank with 10 litres of the correct fuel



#### What is not Insured?

- ✗ Any claim resulting from foreign matter entering the fuel system except for diesel or petroleum
- ✗ Mechanical or component damage to your vehicle whether or not caused as a result of misfuelling or the cost of hiring an alternative vehicle in the event mechanical or component damage is sustained
- ✗ Any defect arising directly and/or indirectly as a result of misfuelling or a defect which existed before the incident of misfuelling.
- ✗ General wear and tear or neglect of the vehicle.
- ✗ Any misfuelling that happens during the first 24 hours after you take out cover for the first time
- ✗ Travel outside the UK



#### Are there any restrictions on cover?

- ! Your vehicle must be permanently registered in the UK with a current MOT certificate and valid road fund licence where applicable
- ! You are only covered for the vehicle shown on your policy schedule
- ! You will be responsible for paying any costs in excess of £250 per claim
- ! You are covered for no more than three claims each year per policy period
- ! Commercial vehicles in excess of 3.5 tonnes
- ! Any misfuelling that happens during the first 24 hours after you take out the policy



## Where am I covered?

- ✓ The cover is provided in the United Kingdom



## What are my obligations?

- You should notify us of any changes of vehicle during the policy term
- Your vehicle should be serviced regularly in line with the manufacturers recommendations
- You must pay the premium on time
- Any person driving the vehicle must have a valid driving licence



## When and how do I pay?

You must pay the premium or instalment on demand



## When does the cover start and end?

- The contract is for a duration of one year and will start on policy commencement date and will end one year later, as stated in your policy schedule



## How do I cancel the contract?

- You can cancel this policy by contacting your supplying broker
- You can cancel your policy within 14 days of receiving your policy documents and receive a refund of your premium if you have not made any claims
- If you cancel your policy outside the 14 day period, as long as you have not made any claims, you will receive a refund of your premium for the amount of time left to run on the policy, less an administrative charge of £5