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If you frequently travel out of town for business or pleasure, you can surely understand the value of having a helping hand behind you to assist if you are unfortunate enough to experience a car breakdown along the way. Motor breakdown cover provides such assistance.

Motor breakdown policies help you in situations when your car breaks down in the middle of a motorway where you are unable to find any help. If you travel alone or at night in areas you are not familiar with, it can be quite daunting if you do break down. Most Breakdown policies can guarantee assistance within a short period of time, no matter where the breakdown occurs.

Generally speaking, once you call the helpline, they send a qualified mechanic to assist you at the roadside. If the mechanic is unable to repair your vehicle within a specified length of time, they will recover your vehicle to the nearest garage. Some polices offer cover for recovery of the vehicle to the home address, irrelevant of the breakdown location. Again, depending on your policy, you may be covered for overnight accommodation, onward journey or car hire.

You can purchase breakdown coverage online but always do a thorough search for a reputable motor breakdown insurer before making a decision. The best service provider to choose is one offering a good service at a reasonable price. After finding the best provider it will just take 2-3 minutes to obtain cover on line for the most competitive prices. You can call the insurer to discuss the policy in more detail before you make the purchase.

If you plan to change your car during the period of cover you need not worry about remaining coverage because you can transfer your cover if your new car meets the terms and conditions of the policy. You must inform your motor breakdown coverage provider about this change as it is generally possible to ensure continued coverage.

If you take the whole family out for a road trip for a vacation, then you might want to consider checking the breakdown extensions. Make sure to choose the best one and get the best benefits from your provider.

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