

# Vehicle Breakdown Insurance Cover

## Insurance Product Information Document

Company: Call Assist Ltd. Product: Call Assist – Personal Lines and Fleet Breakdown Cover

Call Assist Ltd is registered in the United Kingdom and authorised by the Financial Conduct Authority. FCA Authorisation Number: 304838.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions, and is not personalised to your specific individual needs in any way. For full and complete terms and conditions, please refer to your Policy Documentation.

### What is this type of insurance?

This vehicle breakdown insurance cover is an insurance policy that provides roadside assistance and recovery when the vehicle unexpectedly suffers a breakdown in the Territorial Limits (UK) or Territorial Limits (Europe).



#### What is insured?

- ✓ Roadside Assistance.
- ✓ An electrical or mechanical failure, lack of fuel, accident, vandalism, fire, theft or attempted theft to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Nationwide Recovery:
  - Recovery to the nearest suitable garage or the home address or if it is closer your preferred destination in the UK.
- ✓ Home Assist:
  - assistance at your home address or within a one-mile radius/straight line of your home address.
  - European Cover
  - Pre-Departure Cover
  - Shipping of Spare parts
  - Recovery and repatriation if the vehicle can't be repaired within 48 hours or your intended return date, whichever is later
- ✓ Alternative Travel:
  - Territorial Limits (UK) - up to £250 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc; and
  - up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
  - Territorial Limits (Europe) - up to £500 towards the cost of alternative transport or a hire vehicle up to 1600cc; and
  - up to £200 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
- ✓ Emergency Overnight Accommodation:
  - Territorial Limits (UK) - up to £150 for a lone traveller or £75 per person towards the reasonable cost of overnight accommodation including breakfast for the passengers whilst your vehicle is being repaired. The maximum payment per incident is £500.
  - Territorial Limits (Europe)
    - up to £150 per person for one night towards the reasonable cost of overnight accommodation including breakfast for you and your passengers. The maximum payment per incident is £1000.



#### What is not insured?

- ✗ Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Alternative Travel or Overnight Accommodation if the breakdown occurs with 20 miles of your home address.
- ✗ Any caravan or trailer where the total length of the caravan or trailer exceeds 7 meters/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the vehicle with a standard towing hitch.
- ✗ The cost of draining or removing the incorrect type of or any contaminated fuel.
- ✗ The cost of specialist equipment.
- ✗ Any request for service if the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
- ✗ Any costs or expenses not authorised by our rescue co-ordinators.
- ✗ Any request for service if your vehicle cannot be reached or is immobilised due to snow, mud, sand, or flood or where the vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
- ✗ Storage charges.
- ✗ Any costs or expenses not authorised by our rescue controllers.
- ✗ Storage charges unless incurred whilst we organise repatriation from the territorial limits (Europe).
- ✗ Service where the repatriation costs exceed the market value of your vehicle.
- ✗ Repatriation if your vehicle can be repaired but you do not have adequate funds for the repair.
- ✗ Any trip which is planned to or subsequently exceeds 90 days.
- ✗ The cost of recovery from a European Motorway exceeding £150.



#### Are there any restrictions on cover?

- ! Costs of more than £2,500 per claim.

- ✓ Message Service:
  - two messages to your home or place of work.
- ✓ Keys:
  - if you lose, break, or lock your keys within your vehicle, we will pay the callout and mileage charges back to the recovery operators base or your preferred destination if closer.
- ✓ Caravans and Trailers
  - Recovery of the Caravan or Trailer
- ✓ Driver Illness/Injury
  - Recovery or an alternative driver if no passengers are qualified to drive

- ! Claims totalling more than £15,000 in any one period of insurance.
- ! Any claim within 24 hours of the time the policy is purchased.
- ! Recovery must take place at the same time as the initial callout
- ! Subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless the vehicle has been fully repaired at a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage
- ! If in our opinion the vehicle is beyond economical repair or the cost of the claim is likely to exceed the market value of the vehicle in its current condition following the breakdown, we have the option to pay you the market value of the vehicle in its current condition and pay your transportation costs to your home address.
- ! Repatriation to the UK within 48 hours of the original breakdown, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments you have made within the UK.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey.
- ✓ Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents) Hungary, Italy, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City.



## What are my obligations?

- The vehicle must be maintained in a roadworthy manner and if required, have a valid MOT certificate and valid car tax.
- Your vehicle must carry a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanism for the wheels to be removed. If you do not have a serviceable spare, you will still receive assistance, but only in respect of a recovery to a local garage. (This doesn't apply to those vehicles which aren't manufactured to carry a spare).
- Should your policy details change, e.g. vehicle, you will notify your insurance intermediary as soon as possible.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and /or initiate criminal proceedings.
- Guard your safety at all times but remain with or nearby the vehicle until the recovery operator arrives.
- If your vehicle requires recovery, you must immediately inform us of the address you would like the vehicle taken to.
- It is your responsibility to ensure personal possessions are removed prior to your vehicle being recovered.
- You must advise when you phone for assistance if your vehicle is fitted with alloy wheels.
- Some services will be offered on a pay/claim basis, which means that you must pay initially and we will send you a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from our rescue co-ordinator. We will only reimburse claims when we are in receipt of a valid proof of payment.
- The vehicle must be registered to and ordinarily kept at an address within the territorial limits (UK) and you must be a permanent resident within the territorial limits (UK).
- Vehicles must be located within the territorial limits (UK) when cover is purchased and commences.



## When and how do I pay?

Payment will be required when you take the policy out, or by instalment if your insurance intermediary can arrange this for you.



## When does the cover start and end?

Your cover will take effect on the date stated in your Policy Documentation.



## How do I cancel the contract?

Cancellation of your policy can occur at any time during the policy term. As long as no claims have been made, a full refund will be made in the first 14 days, or a pro rata amount thereafter. To cancel your policy please call the insurance intermediary that you purchased this policy from to discuss.