

Vehicle Breakdown Insurance Product

Insurance Product Information Document

Company: Call Assist Ltd.

Call Assist Ltd is registered in England and Wales, authorised and regulated by the Financial Conduct Authority, Firm Reference Number: 304838.

Product: DIA Recovery Violet Cover - European

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 your vehicle unexpectedly suffers a breakdown in the United Kingdom.



What is insured?

- ✓ Roadside Assistance.
- ✓ Nationwide Recovery.
- ✓ European Assistance.
- ✓ Home Assist:
 - assistance at your home address or within a one-mile radius of your home address.
- ✓ An electrical or mechanical failure, misfuel, puncture or flat battery to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Alternative Transport:
 - Territorial Limits (UK) - up to £250 towards the reasonable cost of alternative transport or vehicle hire ; also
 - up to £100 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
 - Territorial Limits (Europe) - up to £750 towards the reasonable cost of alternative transport or a hire vehicle.
- ✓ Emergency Overnight Accommodation:
 - a maximum of £150 for a lone traveller or £75 per passenger when not travelling alone for one night on a bed and breakfast basis. The maximum payment per incident is £500.
- ✓ 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 home address if closer.
- ✓ Caravans and Trailers:
 - fitted with a standard towing hitch and does not exceed 7 metres/ 23 feet in length (not including the length of the A-frame and hitch), Your caravan/trailer will be recovered with your vehicle at no extra cost.



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.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ Service where glass or windscreens have been damaged.
- ✗ Breakdowns caused by insufficient fuel.
- ✗ Vehicles over 20 years old at the date this policy is inception (Territorial Limits (UK)) or 10 years old (Territorial Limits (Europe)).
- ✗ The cost of draining or removing 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.
- ✗ Minibuses, commercial vehicles, motorhomes, horseboxes or limousines.
- ✗ Any costs or expenses not authorised by our rescue controllers.
- ✗ Any request for service if the vehicle cannot be reached or is immobilised due to snow, mud, sand or flood where the vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
- ✗ Storage charges.
- ✗ Service where the repatriation costs exceed the market value of your vehicle.
- ✗ Any trip which is planned to or subsequently exceeds 90 days.
- ✗ The cost of recovery from a European Motorway exceeding £150.
- ✗ Repatriation if your vehicle can be repaired but you do not have adequate funds for the repair.



Are there any restrictions on cover?

- ! Maximum six (6) claims per period of insurance.
- ! Claims totalling more than £15,000 in any one period of insurance.
- ! Recovery must take place at the same time as the initial callout.
- ! Any claim within 24 hours of the time the policy is purchased.
- ! 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 as a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage.
- ! 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 and Northern Ireland.
- ✓ Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) 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.
- Should your policy details change, e.g. vehicle, you will notify us 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. The policy will only pay for a hire vehicle which we deem is appropriate for your requirements and is available at the time assistance is provided. We will only reimburse claims when we are in receipt of a valid invoice or receipt.
- Please ensure you carry your driving licence and V5C registration document with you during your journey.
- The vehicle must be registered to and ordinarily kept at an address 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. However refunds are only applicable within the first 14 days, providing no claim has been made. To cancel your policy, please contact the organisation you purchased this policy from to discuss.