

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: U Drive Cover Rescue - Home, Roadside and UK Assistance

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 in the Territorial Limits (UK).



What is insured?

- ✓ Roadside Assistance.
- ✓ Nationwide Recovery.
- ✓ Home Assist:
 - assistance at your registered home address or within a one-mile radius/straight line of your home address.
- ✓ An electrical or mechanical failure, lack of fuel, misfuel, flat battery or puncture to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Alternative Travel:
 - up to £250 towards the reasonable cost of alternative transport or a hire vehicle; also
 - up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired 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.
- ✓ Driver Illness or Injury:
 - in the event you suffer an illness or injury whilst away from your home address and none of your passengers are qualified and competent to drive, we will arrange and pay for your vehicle to be transported by a recovery operator or driven by a chauffeur to your home address.
- ✓ Keys:
 - if you lose or break your keys within your vehicle, we will pay the callout and mileage charges back to the recovery operator's base or your preferred destination if closer.
- ✓ Message Assist:
 - two messages to your home or place of work.



What is not insured?

- ✗ Minibuses with more than 16 seats, motorhomes, horseboxes, or limousines.
- ✗ Assistance following an Accident, theft, fire or vandalism.
- ✗ Caravans and Trailers:
 - Any caravan or trailer where the total length of the caravan or trailer exceeds 7 metres/23 feet in length (not including the length of the a-frame and hitch).
- ✗ Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ The cost of draining or removing contaminated fuel.
- ✗ Specialist equipment.
- ✗ Specialist equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
- ✗ Storage charges
- ✗ Service where glass or windscreens have been damaged.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Vehicles 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.
- ✗ Costs or expenses not authorised by our rescue co-ordinators.



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.
- ! Any subsequent call outs for any symptoms related to a claim which has been made within the last 28 days where a permanent repair has not been carried out.
- ! Any claim within 24 hours of the time the policy is purchased.
- ! Any recovery must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.
- ! 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.



Where am I covered?

- ✓ Great Britain, Northern Ireland, Isle of Man and (for residents only) Jersey and Guernsey.



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.
- 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.
- If your vehicle requires recovery, you must immediately inform our rescue co-ordinator 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 transported.
- The driver of the vehicle must remain with or nearby the vehicle until help arrives.
- 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.
- Multiple vehicle policies must be registered to one address within the Territorial Limits (UK).



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 call U Drive customer services on 0333400 1061.