

# 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 - European + Home

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 Territorial Limits (UK) or Territorial Limits (Europe).



#### What is insured?

- ✓ Roadside Assistance
- ✓ Nationwide Recovery.
- ✓ Home Assist:
  - assistance at your registered home address or within a one-mile radius of your home address.
- ✓ European Assistance.
- ✓ An electrical or mechanical failure, lack of fuel, misfuel, flat battery or puncture 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 cost of alternative transport or a hire vehicle.
- ✓ Keys:
  - if you lose, break, or lock your keys within your vehicle, callout and mileage back to the recovery operator's base or your preferred destination if closer.
- ✓ Emergency Overnight Accommodation:
  - territorial limits (UK): 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.
  - territorial limits (Europe): if your vehicle cannot be repaired within 48 hours, we will pay the cost of alternative accommodation up to the value of £750 (to be agreed and authorised with our rescue controllers).
- ✓ Message Assist:
  - two messages to your home or place of work.
- ✓ Driver Illness/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.
- ✓ Recovery and Repatriation Service:
  - if the vehicle cannot be repaired within 48 hours or by your intended return, whichever is due to occur last, we will arrange and pay for your vehicle and the passengers to be transported either to your home address, or if you would prefer and it is closer, your original destination within the Territorial Limits (Europe).



#### What is not insured?

- ✗ Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ Service where glass or windscreens have been damaged.
- ✗ Specialist equipment.
- ✗ Any request for service if the vehicle is being used for motor racing, rallies, rental, motor trade, hire, public hire, private hire, courier services or any contest or speed trial or practice for any of these activities.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ 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.
- ✗ Any costs or expenses not authorised by our rescue co-ordinators.
- ✗ Any vehicle used for public or private hire unless 'Taxi/ Private Hire' is indicated on the Policy Schedule.
- ✗ 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.
- ✗ The cost of draining or removing contaminated fuel.
- ✗ Minibuses with more than 16 seats, horseboxes or limousines.
- ✗ Any trip which is planned to or subsequently exceeds 90 days.
- ✗ The cost of privately arranged towing from a European motorway exceeding £150.
- ✗ Service where repatriation costs exceed the market value of vehicle.
- ✗ Repatriation if the 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.
- ! 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.
- ! 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).

- ✓ **Departure Cover:**
  - in the event of a breakdown within the Territorial Limits (UK) which occurs no more than seven days prior to a pre-booked trip to the Territorial Limits (Europe), then providing your vehicle cannot be repaired by your intended departure and we are immediately notified of the breakdown, we will reimburse up to £750 towards one of the following:
    - the rental of a group C hire vehicle for the purpose of carrying out your original trip within the Territorial Limits (Europe).
    - the cost of rebooking your original sea crossing to the nearest available date once your vehicle has been repaired.
- ✓ **Shipping of Spare Parts:**
  - up to £600 towards the cost of shipping replacement parts to the repairing garage within the Territorial Limits (Europe).

- ! Any recovery must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.
- ! Vehicles must be located within the Territorial Limits (UK) when cover is purchased and commences.
- ! Repatriation to the Territorial Limits (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 Territorial Limits (UK).
- ! 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 prearranged appointments you have made within the UK.
- ! Departure cover does not apply for any breakdown occurring within 10 days of you purchasing this policy or in the event the imminent or actual breakdown of your vehicle is discovered during an MOT or service carried out 10 days prior to your intended departure.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey.
- ✓ The following European Countries: 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.
- 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.
- Emergency Overnight Accommodation and Alternative Transport 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.
- Ensure you have your V5C registration document and drivers license with you during your journey to the Territorial Limits (Europe).



## 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.