

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 - Local + 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 United Kingdom.



What is insured?

- ✓ Roadside Assistance.
- ✓ Local Recovery:
 - recovery to a suitable garage or a destination of your choice up to 10 miles from scene of the breakdown.
- ✓ Home Assist:
 - assistance at your home address or within a one mile radius of your home address in the event your car suffers a breakdown.
- ✓ 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 (maximum) 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.
- ✓ 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.
- ✓ Key Assist:
 - if you lose, break, or lock your keys within your car, we will pay the call-out and mileage charges back to the recovery operator's base or your home address if closer.
- ✓ Message Service:
 - two messages to your home or place of work.



What is not insured?

- ✗ Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ Recovery further than 10 miles from the scene of the breakdown.
- ✗ Assistance following an accident, theft, fire or vandalism.
- ✗ Service where glass or windscreens have been damaged.
- ✗ Any winching charges or the use of specialist equipment.
- ✗ Any request for service if your car 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.
- ✗ The cost of any parts, components or materials used to repair your car.
- ✗ Storage charges.
- ✗ Any costs or expenses not authorised by our rescue controllers.
- ✗ Specialist equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if your car is immobilised due to snow, mud, sand, water, ice, or a flood.
- ✗ 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).
- ✗ Minibuses, vans, commercial vehicles, horseboxes or limousines.



Are there any restrictions on cover?

- ! Maximum six (6) call-outs in any one 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 your car is beyond economical repair or the cost of the claim is likely to exceed the market value of your car, we have the option to pay you the market value of your car in its current condition and pay for alternative transport home.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the 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.
- 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.
- 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.
- Your car 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 call U Drive customer services on 0333400 1061.