

Misfuel Breakdown Insurance Cover

Insurance Product Information Document

Company: Call Assist Limited Product: Sparta Misfuelling Breakdown

Call Assist Ltd is registered in the United Kingdom authorised and regulated 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 Misfuel Breakdown insurance cover is an insurance policy that covers you in the event you misfuel your vehicle in the Territorial Limits (UK).



What is insured?

- ✓ Misfuel Assist
 - In the event You fill Your Vehicle's fuel tank with the incorrect type of fuel, We will arrange and pay up to £250 (inclusive of VAT) for a Recovery Operator to either recover Your Vehicle, You, and the Passengers to their base where a drain and flush to Your Vehicle's fuel tank can be conducted or, to conduct the fuel drain and flush at the roadside. Subject to the £250 claim limit, We will also provide 10 litres of correct fuel to allow You to continue Your journey.
- ✓ Misfuelling which immediately renders the vehicle immobilised.
- ✓ Alternative Transport:
 - Territorial Limits (UK): up to £250 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc to allow you to complete your original journey; also.
 - up to £100 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.
- ✓ Caravans and Trailers:
 - fitted with a standard 50mm tow ball coupling 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.
- ✓ Message Assist:
 - two messages to your home or place of work



What is not insured?

- ✗ Any vehicle which is not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ Any repairs needed following damage caused to the insured vehicle because of a misfuel or any damage which could not be rectified following a fuel drain and flush.
- ✗ Alternative Travel or Overnight Accommodation within the territorial limits (UK) if the breakdown occurs within 20 miles of your registered home address.
- ✗ Storage charges
- ✗ Specialist equipment.
- ✗ Any liability for damage caused to the vehicle because of misfuelling.
- ✗ 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 Misfuel Breakdown that occurred before you were provided with this cover.
- ! 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 recovery must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.



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.
- 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.
- 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?

For your period of cover, please refer to your Policy Schedule.



How do I cancel the contract?

This policy has a cooling off period of 14 days from the time you receive this information. If You cancel this policy within the 14 day cooling off period, We will provide a refund of premium paid.

If You cancel Your policy after the 14 day cooling off period, We will refund the unexpired portion of Your premium.

A refund of premium is not available if the Period of Insurance of the policy is for a period of less than one month. You can cancel Your contract by calling Us on 0330 113 0003