

Vehicle Breakdown Insurance Cover

Insurance Product Information Document

Call Assist Ltd is registered in the United Kingdom and authorised by the Financial Conduct Authority. FCA Authorisation Number: 304838

Company: Call Assist Ltd

Product: Vehicle Breakdown Insurance – Gold Cover

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.



What is insured?

- ✓ Roadside Assistance.
- ✓ Nationwide Recovery.
- ✓ European Assistance.
- ✓ Home Assist:
 - assistance at your 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:
 - Territorial Limits (UK) - up to £250 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc; and
 - up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
 - Territorial Limits (Europe) - up to £500 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc; and
 - up to £200 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 including breakfast for the passengers whilst your vehicle is being repaired. The maximum claim per incident is £500.
 - Territorial Limits (Europe) - up to £150 per person for one night towards the reasonable cost of overnight accommodation including breakfast for you and your passengers. The maximum Emergency Overnight Accommodation Abroad payment per incident is £1000.
- ✓ Message Service:
 - two messages to your home or place of work.
- ✓ Keys:
 - if you lose, break, or lock your vehicle 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.



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.
- ✗ Assistance following an accident, theft, fire or vandalism.
- ✗ The cost of draining or removing the incorrect type or any 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.
- ✗ Any costs or expenses not authorised by our rescue co-ordinators prior to being incurred.
- ✗ 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.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ Storage charges unless incurred whilst we organise repatriation from the territorial limits (Europe).
- ✗ Service where the repatriation costs exceed the market value of your vehicle.
- ✗ Repatriation if your vehicle can be repaired but you do not have adequate funds for the repair.
- ✗ Any trip which is planned to or subsequently exceeds 90 days.
- ✗ The cost of recovery from a European Motorway exceeding £150.

- ✓ 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.
- ✓ Recovery and Repatriation Service
 - if your 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).
- ✓ Shipping of Spare Parts
 - where it is more efficient and cost effective to do so, we will pay the reasonable cost of shipping replacement parts to the repairing garage within the territorial limits (Europe).
- ✓ Pre-Departure Cover:
 - up to £500 towards one of the following:
 - the rental of a hire vehicle which we deem is appropriate for your requirements for the purpose of carrying out your original trip within the territorial limits (Europe); or
 - the cost of rebooking your original sea or motorail crossing to the nearest available date once your vehicle has been repaired.



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 at a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage.
- ! Multiple vehicle policies must be registered to one address within the territorial limits (UK).
- ! 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).



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey.
- ✓ 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.
- 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.
- Providing it is safe to do so, a responsible adult able to drive the vehicle must remain with or nearby the vehicle until help 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.
- Please ensure you carry your driving licence and V5C registration document with you during your journey.
- 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 proof of payment.
- 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?

Your cover will take effect on the date stated in your Policy Documentation.



How do I cancel the contract?

You can cancel your policy at any time by contacting us.
Tel: 0333 355 1725

Email: chat@carrotinsurance.com

However refunds are only applicable within the first 14 days, providing no claim has been made.