

# Vehicle Breakdown Insurance Cover

## Insurance Product Information Document

First4Recovery Vehicle Breakdown Insurance is administered by Call Assist Ltd, which is registered in England and Wales and authorised by the Financial Conduct Authority. FCA Authorisation Number: 304838.

Company: Call Assist Ltd

Product: First4Recovery – Breakdown 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 in the Territorial Limits (UK) and Territorial Limits (EU) (as detailed in your policy documentation).



#### What is insured?

##### Local Recovery and Roadside Assistance - UK

- ✓ Roadside Assistance.
- ✓ Local Recovery:
  - recovery up to 10 miles from the scene of the breakdown.
- ✓ Emergency Overnight Accommodation UK:
  - up to £150 for a lone traveller or £75 per person towards the cost of overnight accommodation including breakfast for the passengers. The maximum payment per incident is £500.
- ✓ Alternative Travel UK:
  - up to £250 towards the cost of alternative transport or a hire vehicle up to 1600cc to allow you to complete your original journey; also
  - up to £150 towards the cost of alternative transport for one person to return and collect the repaired vehicle.
- ✓ Caravan 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.
- ✓ 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.
- ✓ Message Service:
  - two messages to your home or place of work.
- ✓ An electrical or mechanical failure, lack of fuel, misfuel, flat battery, attempted theft, vandalism, fire, accident or puncture to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Driver Illness/Injury:
  - If you are unable to continue your journey due to illness or injury to the only qualified driver, provided none of your passengers are able to drive, we will provide an alternative driver to return the vehicle to your nominated destination within the territorial limits (UK).

##### Nationwide Recovery and Roadside Assistance – UK

If you have purchased Nationwide Recovery and Roadside Assistance - UK, in addition to the benefits listed above for Local Recovery and Roadside Assistance - UK, you can benefit from:

- ✓ Nationwide Recovery.

##### Nationwide Recovery, Roadside Assistance and Home – UK

If you have purchased Nationwide Recovery,



#### What is not insured?

- ✗ Any vehicle which is not listed on your policy schedule as being eligible for breakdown cover with us.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ 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.
- ✗ 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.
- ✗ The use of specialist equipment occasionally required because the vehicle is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of assistance.
- ✗ The cost of draining or removing the incorrect type of or any contaminated fuel.
- ✗ Storage charges unless incurred whilst we organise repatriation from the territorial limits (Europe).
- ✗ Any costs or expenses not authorised by our rescue co-ordinators prior to being incurred.
- ✗ Any trip that is planned to or subsequently exceeds 90 or 120 days (as detailed in your policy documentation).
- ✗ Service where the repatriation costs exceed the market value of the vehicle.
- ✗ The cost of privately arranged towing from a European motorway exceeding £150
- ✗ Repatriation if the vehicle can be repaired but you do not have adequate funds for the repair.



#### Are there any restrictions on cover?

- ! Claims totalling more than £15,000 in any one period of insurance.
- ! Any claim within 24 hours of the time the policy is purchased.
- ! Any subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless your 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.
- ! 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

Roadside Assistance and Home - UK, in addition to the benefits listed above for Local Recovery and Roadside Assistance - UK and Nationwide Recovery and Roadside Assistance - UK you will also be covered for:

- ✓ Home Assist:
  - assistance at or within a one-mile radius/straight line of your home address.

### **Nationwide Recovery, Roadside Assistance, Home and European**

If you have purchased Nationwide Recovery, Roadside Assistance, Home and European, in addition to the benefits listed above for Local Recovery and Roadside Assistance - UK, Nationwide Recovery and Roadside Assistance - UK and Nationwide Recovery, Roadside Assistance and Home - UK you will also be covered for:

- ✓ Roadside Assistance Abroad.
- ✓ Pre-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 were immediately notified of the breakdown, we will reimburse 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);
    - the cost of rebooking your original sea or monorail crossing to the nearest available date once your vehicle has been repaired.
- ✓ 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).
- ✓ Recovery and Repatriation Service.
- ✓ Alternative Transport Abroad:
  - up to £500 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc to allow you to complete your trip in the territorial limits (Europe); also
  - up to £200 towards the reasonable cost of alternative transport for two people to return and collect the repaired vehicle.
- ✓ Emergency Overnight Accommodation Abroad:
  - up to £150 per person for one night towards the reasonable cost of overnight accommodation including breakfast for you and your passengers. The maximum payment per incident is £1000.

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.

- ! Recovery of your vehicle and passengers must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.
- ! Repatriation to the UK within 48 hours of the original breakdown or by your intended return, whichever is due to occur last, regardless of ferry or tunnel bookings for the homebound journey or pre arranged appointments you have made within the UK.
- ! More than six callouts per insured vehicle in any one period of insurance.



## **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.

- Please remember to guard your safety at all times, but the driver of the vehicle must remain with or nearby the vehicle until help arrives.
- Emergency Overnight Accommodation and Alternative Travel 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. We will only reimburse claims when we are in receipt of 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.
- Multiple vehicle policies must be registered to one address within the territorial limits (UK).
- Ensure you carry 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 of the policy start date or the date you receive your policy documentation, whichever is later, providing that no claim has been made. To cancel your policy, please contact the organisation you purchased this policy from.