

# 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      Product: Violet 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) or Territorial Limits (EU).



#### What is insured?

- ✓ Roadside Assistance.
- ✓ Home Assist:
  - assistance at your registered home address or within a one-mile radius/straight line of your registered home address.
- ✓ Nationwide Recovery.
- ✓ 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 Travel:
  - up to £250 towards the reasonable cost of alternative transport or a hire vehicle (£500 in Territorial Limits (EU)) up to 1600cc to allow you to complete your original journey; also
  - up to £150 (£200 Territorial Limits (EU)) 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.
  - Territorial Limits (EU): 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.
- ✓ 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.
- ✓ Keys:
  - if you lose, break, or lock your keys within your vehicle, callout and mileage charges back to the recovery operator's base or your preferred



#### What is not insured?

- ✗ Any vehicle which is not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ Storage charges unless incurred whilst we organise repatriation from the territorial limits (Europe).
- ✗ Assistance following an accident, theft, fire or vandalism.
- ✗ Specialist Equipment.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ The cost of draining or removing the incorrect type of or any contaminated fuel.
- ✗ 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.
- ✗ Any claim where the duration of a single trip is planned to or subsequently exceeds 90 days.
- ✗ Service where 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?

- ❗ Maximum six (6) claims per period of insurance.
- ❗ 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 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



## What is insured?

- destination if closer.
- ✓ Shipping of Spare Parts.
- ✓ Recovery and Repatriation Service if the vehicle cannot be repaired within 48 hours of your intended return.
- ✓ Message Service:
  - two messages to your home or place of work.
- ✓ Pre-Departure Cover:
  - up to £500 towards the rental of a hire vehicle appropriate for the purpose of carrying out your original trip within the Territorial Limits (EU); or
  - up to £500 towards 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?

- pay for subsequent callout charges.
- ! 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).
- ! Pre-Departure Cover does not apply for any breakdown occurring within 10 days of you purchasing/upgrading the policy or in the event the imminent or actual breakdown of your vehicle is discovered during an MOT or service carried out within 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, Hungary, Italy, 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.
- 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.
- 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, providing no claim has been made. To cancel your policy please contact Doddle Cover Insurance to discuss on 0330 124 5772.