

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: Smart Driver Insurance Ltd. - European 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 in the Territorial Limits (UK) or Territorial Limits (Europe).



What is insured?

- ✓ Roadside Assistance
- ✓ Nationwide Recovery
- ✓ Home Assist:
 - assistance at your registered home address or within a one mile (1) radius/straight line of your home address.
- ✓ European Assistance
- ✓ Faults to the Caravan/Trailer itself.
- ✓ An electrical or mechanical failure, lack of fuel, misfuel, flat battery or puncture to the vehicle, 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 £150 towards the cost of alternative transport for one person to return and collect the repaired vehicle.
 - territorial limits (Europe): up to £750 towards the cost of alternative transport or a hire vehicle
- ✓ Emergency Overnight Accommodation:
 - maximum of £150 for a lone traveller or £75 per assenger when not travelling alone for one night on a bed and breakfast basis.
 - The maximum payment per incident is £500.
- ✓ Misfuel Assist:
 - up to £250 (inclusive of VAT) for the cost of a recovery to a recovery operators base to conduct a drain and flush at the roadside.
 - Subject to the £250 claim limit we will also provide up to 10 litres of correct fuel.
- ✓ Caravans and Trailers:
 - up to a maximum of 7 metres/23 feet (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, we will pay the callout and mileage charges back to the recovery operator's base or home address if closer.
- ✓ Message Service:
 - two messages to your home or place of work.



What is not insured?

- ✗ Alternative Travel or Overnight Accommodation within the territorial limits (UK) if the breakdown occurs within 20 miles of your registered home address.
- ✗ Assistance following an Accident, theft, fire or vandalism.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ Driver Illness/Injury Cover.
- ✗ Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ Any trip which is planned to or subsequently exceeds 90 days (within territorial limits Europe).
- ✗ Service where repatriation costs exceed the market value of the vehicle.
- ✗ The cost of privately arranged towing from a European motorway exceeding £150.
- ✗ Specialist equipment.
- ✗ Any request for service if the vehicle cannot be reached or is immobilised due to snow, mud, sand or flood or where the vehicle is not accessible or cannot be transported safely using a standard transporter.
- ✗ Storage charges.
- ✗ The cost of food (apart from breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.
- ✗ 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.
- ✗ Repatriation if the vehicle can be repaired but you do not have adequate funds for the repair.
- ✗ Costs or expenses not authorised by rescue co-ordinators.
- ✗ Any trip which was planned to or subsequently finishes outside of the period of insurance.



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 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.
- ! Vehicles must be located within the territorial limits (UK) when cover is purchased and commences.
- ! 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).
- ! We will only pay ferry and toll fees within the confines of the Territorial Limits (UK).



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey.
- ✓ The following European Countries:
Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents), Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) 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.
- 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.
- Ensure you carry your V5C registration document and driver's license with you during your journey to the territorial limits (Europe).
- Multiple vehicle policies must be registered to one address within the Territorial Limits (UK).



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.