

# 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. - Local 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).



#### What is insured?

- ✓ Roadside Assistance.
- ✓ Local Recovery within 10 miles from the scene of the breakdown.
- ✓ An electrical or mechanical failure, lack of fuel, misfuel, flat battery or puncture to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Alternative Transport:
  - up to £250 towards the cost of alternative transport or a hire vehicle; also
  - up to £100 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
- ✓ Emergency Overnight Accommodation:
  - a 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, call out and mileage back to the recovery operator's base or home address if closer.
- ✓ Message Assist:
  - 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.
- ✗ Nationwide Recovery
- ✗ Home assistance or assistance within a 1 mile radius of your registered home address.
- ✗ Recovery further than 10 miles from the scene of the breakdown.
- ✗ Minibuses, motorhomes, horseboxes, or limousines.
- ✗ Assistance outside of the United Kingdom.
- ✗ Assistance following an Accident, theft, fire or vandalism.
- ✗ Storage charges.
- ✗ Driver Illness/Injury Cover.
- ✗ Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ 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.
- ✗ Service where glass or windscreens have been damaged.
- ✗ The cost of food (other than 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.
- ✗ 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 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.
- ! We will only pay ferry and toll fees within the confines of the Territorial Limits (UK).
- ! 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.



## 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.
- 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. To cancel your policy please contact Smartdriver Club to discuss on: 0330 058 6000.