

# Vehicle Breakdown Insurance

## Insurance Product Information Document

**Company:** Service provision by Call Assist Ltd (FRN 304838) and underwritten by DAS Legal Expenses Insurance Company (FRN202106) Both are registered in the UK and authorised and regulated by the Financial Conduct Authority. DAS Legal Expenses Insurance Company is also regulated by the Prudential Regulation Authority.

**Product:** Broker Solutions Vehicle Breakdown – National Recovery, Homestart & European

Chief Vehicle Rentals Limited is authorised and regulated by the Financial Conduct Authority. Registration Number 426130.

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre-contract and contractual information about the product can be found in the policy wording provided by your insurance broker.

### What is this type of Insurance?

The policy is designed to provide assistance in the event of vehicle breakdown subject to the claim limits highlighted within the policy schedule and the terms and conditions outlined within the policy wording.



#### What is Insured?

##### Roadside Assistance

- ✓ We will arrange and pay for a recovery operator to attend the breakdown which occurs more than a one mile radius/straight line from your home address.

##### Local Recovery

- ✓ In the opinion of the recovery operator they are unable to repair the vehicle within 60 minutes at the roadside, we will arrange and pay for the vehicle and passengers to be recovered to the nearest suitable garage.

##### Alternative Travel UK

- ✓ We will pay up to £250 towards the reasonable cost of alternative transport or a hire vehicle to allow you to complete your original journey. We will also pay up to £150.00 towards the reasonable cost of alternative transport for one person to return and collect the repaired Vehicle.

##### Emergency Overnight Accommodation

- ✓ We will pay up to £150.00 for a lone traveller or £75.00 per person towards the reasonable cost of overnight accommodation including breakfast for the Passengers whilst Your Vehicle is being repaired.

##### Caravans and Trailers

- ✓ If your vehicle suffers a breakdown and your caravan/trailer is attached, your caravan/trailer will be recovered with your vehicle at no extra cost.

##### Key Cover

- ✓ 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.

##### Misfuel Assist

- ✓ In the event your vehicles fuel tank is filled with the incorrect type of fuel, we will arrange and pay up to £250 for a recovery operator to either recover your vehicle to the recovery operator's base or to conduct the fuel drain and flush at the roadside.

##### Redelivery

- ✓ We will recover your vehicle and the passengers to the home address or the address agreed in accordance with the type of cover you purchased. We will then arrange with you to collect the vehicle and take it to the nearest suitable garage when they are able to accept the vehicle.

##### Driver Illness/Injury

- ✓ If you are unable to continue your journey, we will provide an alternative driver to return the vehicle to your nominated destination within the Territorial Limits (UK).

##### Message Service

- ✓ We will pass on two messages to your home or place of work to let them know of your predicament and ease your worry.

##### Home Assist

- ✓ We will arrange and pay for a recovery operator to attend a breakdown at or within a one mile radius/straight line of your home address and where appropriate.

##### Nationwide Recovery

- ✓ We will arrange and pay for your vehicle and the passengers to be recovered to the home address or if you would prefer and it is closer, your preferred destination within the Territorial Limits (UK).

##### 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, we will reimburse up to £500 towards the rental of a hire vehicle or the cost of rebooking.

##### Roadside Assistance Abroad

- ✓ In the event of a breakdown within the Territorial Limits (Europe), we will arrange and pay for a recovery operator to attend the breakdown and where appropriate spend up to 60 minutes to try and repair the vehicle.



#### What is not Insured?

- ✗ Any caravan/trailer where the total length exceeds 7 metres/23 feet.
- ✗ Assistance following theft, fire or vandalism.
- ✗ Breakdowns caused by a failure to maintain the vehicle in a roadworthy condition.
- ✗ Breakdowns caused by overloading of the vehicle or carrying more passengers than it is designed to carry.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Repair and labour costs other than an hour's roadside labour at the scene.
- ✗ The cost of draining or removing contaminated fuel.



#### Are there any restrictions on cover?

- ! Maximum of 6 call outs in any one period of insurance.
- ! The maximum amount we will pay is limited to £15,000 in any one period of insurance.
- ! £250 towards alternative transport or a hire vehicle. £150 towards the reasonable cost of alternative transport.
- ! £150 for a lone traveller or £75 per person for overnight accommodation.
- ! The maximum Emergency Overnight Accommodation payment per incident is £500.
- ! Up to £250 for Misfuel Assist.
- ! Up to £500 for Pre-Departure Cover.
- ! Up to £500 for Alternative Transport Abroad.
- ! The maximum Emergency Overnight Accommodation Abroad per incident is £1000.



#### Where am I Covered?

- ✓ Territorial Limits (UK) - Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.
- ✓ Territorial Limits (Europe) - 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, Jersey (for non-residents), Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, 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?

- At the start of the contract the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later.
- You must provide complete and accurate answers to any questions asked.
- You must observe and fulfil the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover.
- You must notify us immediately and during the period of insurance of any circumstances which may give rise to a claim.

#### Recovery and Repatriation Service

- ✓ In the vehicle cannot be repaired within 48 hours or by your intended return, we will arrange and pay for your vehicle and the passengers to be transported either to your home address or your original destination within the Territorial Limits (Europe), if it is closer.

#### Alternative Transport Abroad

- ✓ In the event of a breakdown within the Territorial Limits (Europe), we will pay up to £500 towards the cost of alternative transport of hire vehicle to allow you to continue your trip whilst your vehicle remains unroadworthy.

#### Emergency Overnight Accommodation Abroad

- ✓ In the event of a Breakdown within the Territorial Limits (Europe) where Your Vehicle cannot be repaired the same working day and which results in You not being able to stay at Your pre-booked accommodation, We will pay up to £150.00 per person for one night towards the reasonable cost of overnight accommodation.

#### Shipping of Spare Parts

- ✓ We will pay the reasonable cost of shipping replacement parts to the repairing garage within the Territorial Limits (Europe). You will be responsible for the cost of the spare parts and we will only organise shipping once you have confirmed the spare parts have been paid for.



#### When and how do I pay?

- You should make payment to your broker, this may be by making a one-off payment or your broker may be able to arrange credit facilities.



#### When does the cover start and end?

- This cover lasts for one year, and the dates of the cover are specified in your policy schedule.



#### How do I cancel the contract?

- If you decide for any reason that this policy does not meet your insurance needs, please return it to your insurance broker within 14 days from the date of purchase or on the day you received your policy documentation. Providing no claims have been made or pending, we will refund you your premium in full.
- You may cancel the insurance cover at any time after this by informing your insurance broker, however, you will not be entitled to a refund of the premium.