

eurobreakdown



Gold European Breakdown Cover IPID & Policy Wording

Single trip & Annual multi-trip breakdown cover for Europe with 24/7 Emergency support underwritten by Ageas®

1. IPID
2. Policy wording

eurobreakdown

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 Ltd

Product: Eurobreakdown - Gold 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 on the course of a trip.
- ✓ Nationwide Recovery on the course of a trip.
- ✓ European Assistance.
- ✓ An electrical or mechanical failure, flat battery, accident, fire, theft, attempted theft, loss of keys, lack of fuel, misfuel or puncture to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Alternative Travel:
 - up to £100 per day towards the reasonable cost of alternative transport or a hire vehicle to allow you to complete your original journey Up to a Maximum limit of £2,000 per incident.
- ✓ Emergency Overnight Accommodation:
 - up to £45 per person, per day (£200 per party, per day) for the reasonable cost of overnight accommodation including breakfast for you and your passengers. Up to a Maximum limit of £450 per incident.
- ✓ 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)
- ✓ Keys:
 - if you lose your keys within your vehicle, call out 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.
- ✓ Pre-Departure Cover:
 - We will arrange and pay up to the amount shown in the benefits schedule for a replacement vehicle if;
 - the insured vehicle cannot be repaired or recovered prior to the start of your journey, or
 - the insured vehicle is stolen within 7 days before your journey begins (but not before the date your policy was issued) and not recovered or replaced prior to your journey.



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).
- ✗ Specialist Equipment.
- ✗ The cost of draining or removing the incorrect type of or any contaminated fuel.
- ✗ 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 180 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 pay for subsequent callout charges.
- ! Repatriation to the territorial limits (UK) Pre-Departure Cover does not apply for any breakdown occurring within 7 days of you purchas-

- ✓ Recovery and Repatriation Service
If the vehicle cannot be repaired within 48 hours or by your intended return, whichever is due to occur last, we will arrange and pay for your vehicle and the passengers to be transported either to your home address, or if you would prefer and it is closer, your original destination within the territorial limits (Europe).
- ✓ Driver Illness and Injury
- ✓ Shipping of Spare Parts
- ✓ Parts & Labour Expenses
- ✓ Theft/Break in Benefit
- In the event of a theft (or attempted theft) of the vehicle or the contents contained in the vehicle during the trip, we will pay up to £200 in total under this Policy, for immediate emergency repairs and/or replacement parts.

ing/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?

You are covered for **journeys** to countries within the following area provided **you** have paid the appropriate premium as shown on **your** certificate.

Area 1 Belgium, France, Luxembourg, Netherlands, United Kingdom and the Republic of Ireland.

Area 2 (including area 1) Andorra, Austria, Canaries, Denmark, Finland, Germany, Gibraltar, Greece, Iceland, Italy, Liechtenstein, Madeira, Monaco, Norway, Portugal, San Marino, Spain, Sweden, Switzerland and Vatican City.

Area 3 (including area 1 & 2) Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia, Slovenia,

This policy does not cover **journeys** within the **United Kingdom** other than during the direct **journeys** between **your home** and **your** international departure point.



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 of the policy start date or the date you receive your policy documents, whichever is later, providing that no claim has been made.

Gold Policy Wording

Who to Call if You Breakdown

If **your vehicle** breaks down in the **territorial limits (UK)** please call our 24 hour Control Centre on:

01206 714784

For assistance in the **territorial limits (Europe)**, call us on:

0044 1206 714 784

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, policy number, **vehicle** registration and policy postcode to 07537 404890.

Welcome

Thank **you** for buying **your** Motor **Breakdown** insurance from Eurobreakdown which is provided by Call Assist. Call Assist is the largest truly independent Motor **breakdown** provider in the UK, **you** can therefore be assured **you** are in safe hands should **your vehicle** suffer a **breakdown**. **We** provide a 24 hour, 365 day a year service through **our** network of recovery operators throughout the UK and Europe.

Statement of Demands and Needs

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a **breakdown**. As with any insurance, it does not cover all situations and **you** should read the terms and conditions of this policy in connection with **your** policy schedule to ensure that **you** have chosen a level of cover that meets **your** specific needs.

The General Notes and Definitions detailed in page 4 & 5 will help with the understanding of this document.

Service Provider and Insurer

This service is provided by Call Assist Limited. Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

The policy is underwritten by Ageas Insurance Limited, Registered Office Address, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, Registered in England and Wales no 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039.

Definitions

Certain words in this policy have a special meaning and these words are defined below. To help make this policy easy to understand, wherever they appear in the policy **we** have highlighted them in bold.

Accident

A collision immediately rendering the **vehicle** immobile or unsafe to drive.

Breakdown

An electrical or mechanical failure, flat battery, **accident**, fire, theft, attempted theft, loss of keys, locking your keys within your vehicle, lack of fuel, misfuel or puncture to the **vehicle**, which immediately renders the **vehicle** immobilised.

Callout

The deployment of a **recovery operator** to **your vehicle**.

Home Address

The last known address within the **territorial limits (UK)** recorded on **our** system where **your vehicle** is ordinarily kept.

Passengers

All non-fare paying persons travelling with the **vehicle** at the time of the **breakdown**, up to the legal carrying capacity of the **vehicle**.

Period of Insurance

The duration of this policy as indicated on **your policy schedule** for a period not exceeding twelve months.

Policy Schedule

The document provided by the organisation **you** purchased this policy from detailing the **period of insurance**, eligible **vehicle(s)**, and type of cover.

Recovery Operator

The independent technician **we** appoint to attend the **breakdown**.

Rescue Co-ordinator

The telephone operator employed by **us**.

Specialist Equipment

Non-standard apparatus or recovery vehicles which in the opinion of the **recovery operator** are required to safely recover the **vehicle**. **Specialist equipment** includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

Suitable Garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

Territorial Limits (Europe)

As stated on your policy schedule:

Area 1

Belgium, France, Luxembourg, Netherlands, United Kingdom (when travelling to and from the International departure point) and the Republic of Ireland.

Area 2

(Including area 1) Andorra, Austria, Canaries, Denmark, Finland, Germany, Gibraltar, Greece, Iceland, Italy, Liechtenstein, Madeira, Monaco, Norway, Portugal, San Marino, Spain, Sweden, Switzerland and Vatican City.

Area 3

(Including area 1 & 2) Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia, Slovenia.

Territorial Limits (UK)

Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.

Trip

A journey to the **territorial limits (Europe)** which commences from the date of **your** departure from **your home address** in the **territorial limits (UK)** and ceases upon **your** return to **your home address** in the **territorial limits (UK)**.

Us, We, Our
Call Assist Ltd.

Vehicle

The **vehicle(s)** specified on **your policy schedule** as being eligible for this cover. The vehicle shown on the certificate of insurance must be:

- a car, motorcycle over 150cc, motorised caravan, minibus, light van, estate car or 4x4 sport utility vehicle registered in the **United Kingdom**.
- for a Single trip policy, aged 15 years or under since first registration. For an Annual multi- trip policy, aged 15 years or under since first registration.
- not more than 3,500kg in weight (including any load), 8 metres in length (3 metres high and 2.3 metres wide).
- not carrying more than the legal carrying capacity of the vehicle
- kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's specifications.

Caravan and trailer

- Any towed caravan/trailer of a proprietary make where the total length does not exceed 7 metres/23 feet (not including the length of the A-frame and hitch) and is attached to the **vehicle** with a standard 50mm tow ball coupling hitch is entitled to the same service as **your vehicle** if **your** caravan/trailer suffers a **breakdown**.

You, Your

The person named as the policyholder in the **policy schedule** or the driver of the **vehicle** as applicable.

What to do if You Breakdown

If **your vehicle** breaks down in the **territorial limits (UK)** please call our 24 hour Control Centre on:

01206 714 784

For assistance in the **territorial limits (Europe)**, call **us** on:

0044 1206 714 784

Please have the following information ready to provide to **our rescue co-ordinator**:

- **Your** return telephone number
- **Your** policy number and **vehicle** registration
- The precise location of **your vehicle** (or as accurate as **you** are able in the circumstances).

If **you** are deaf, hard of hearing or speech impaired, please send a text message containing **your** full name, policy number, **vehicle** registration and policy postcode to 07537 404890.

Once **we** have taken **your** details and made all the arrangements **we** will contact **you** to advise which **recovery operator** will be attending and how long they are expected to take. Where possible, please ensure **your** mobile phone is available to accept calls at all times in case **we** need to contact **you**. **You** will need to be with **your vehicle** when the **recovery operator** arrives. If **you** would prefer not to wait with the **vehicle** or it is unsafe to do so, please inform **our rescue co-ordinator** who will arrange a call on approach so **you** have sufficient time to return to the **vehicle**.

It is **your** responsibility to guard **your** safety and abide by the rules of the Highway Code. Please advise **our rescue co-ordinator** if **you** feel it is not safe to remain within eyesight of the **vehicle**.

In the event of a **breakdown** on a motorway where **you** have no means of contacting **us** or are unaware of **your** location, please use the nearest SOS box and advise the Emergency Services of **our** telephone

number, they will then contact **us** to arrange assistance. If the Police or Highways Agency are present at the scene, please advise them that **you** have contacted **us** and provide them with **our** telephone number to call **us** on **your** behalf.

Your Cover

as shown in **your policy schedule**

Please read the following benefits of cover in accordance with the level of cover **you** have purchased which is detailed on **your policy schedule**.

Gold Cover

The following service is provided:

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)**, or on **your** way to the ferry crossing/port then providing **your vehicle** cannot be repaired by **your** intended departure date and **we** are immediately notified of the **breakdown** or in the event your vehicle is stolen within the 7 days before your Journey begins and is not recovered or replaced prior to your journey, **we** will reimburse up to £2000 towards one of the following:

- The rental of a hire vehicle up to £100 per day 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 motorail crossing to the nearest available date once **your vehicle** has been repaired.

Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**.

We will only reimburse claims when **we** are in receipt of:

- Valid proof of payment for the hire vehicle and/or
- Rebooked sea/motorail crossing tickets, together with copies of **your** original sea/motorail crossing tickets and;
- Evidence from a **suitable garage** detailing the repairs made to **your vehicle**.

Departure Cover does not apply for any **breakdown** occurring 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.

Roadside Assistance

In the event of a **breakdown which** occurs during the **period of insurance**, **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**.

If, 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 **your vehicle** and the **passengers** to be recovered to the nearest **suitable garage** able to undertake the repair.

Loss of use of your vehicle

We will pay one of the following:

Alternative Transport Abroad*

In the event of a **breakdown** within the **territorial limits (Europe)**, **we** will pay up to £100 per day towards the reasonable cost of alternative transport or a hire vehicle to allow **you** to continue **your trip** in the **territorial limits (Europe)** whilst **your vehicle** remains unroadworthy. The maximum Alternative Transport Abroad payment per incident is £2,000. **We** will also pay up to £200 towards the reasonable cost of alternative transport for two people to return and collect the repaired **vehicle**.

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 £45 per person per night (maximum £200 per party per night) towards the reasonable cost of overnight accommodation including breakfast for **you** and **your passengers**.

The maximum Emergency Overnight Accommodation Abroad payment per incident is £450.

*These services may 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.

Recovery and Repatriation Service

If the **vehicle** cannot be repaired within 48 hours or by **your** intended return, whichever is due to occur last, **we** will arrange and pay for **your vehicle** and the **passengers** to be transported either to **your home address**, or if **you** would prefer and it is closer, **your** original destination within the **territorial limits (Europe)**.

We will pay up to £250 towards the reasonable cost of alternative transport or hire car up to 1600cc in the **territorial limits (UK)** whilst **you** are waiting for **your vehicle** to be repatriated from the **territorial limits (Europe)**.

Parts & labour Expenses

We will pay up to £500 towards the cost of parts and labour necessarily incurred in the **territorial limits (Europe)** in repairing the faults in the **vehicle** that led to a **breakdown** that required assistance and where **we** have recovered the **vehicle** to a **suitable garage**.

Please note

- a. the **vehicle** must have suffered a **breakdown**, and as a result, **you** are prevented from continuing **your journey** safely.
- b. the **vehicle** must be in need of repair or replacement of faulty parts to enable **you** to continue **your journey**.
- c. any exploratory dismantling charges will only be paid as part of a valid claim under this section.
- d. **you** must pay the garage directly for all parts and labour costs and claim them back when **you** return to the **territorial limits (UK)** from **your trip**.
- d. for annual multi-trip cover, a maximum of 3 claims can be made within the **period of insurance**.
- e. **we** cannot guarantee the cost or availability of spare parts and labour rates.

What each vehicle is not covered for

- a. any cost of parts and labour necessarily incurred within the Territorial Limits (UK)
- b. any mechanical or electrical failure or defect that has occurred prior to the commencement of the **trip**.
- c. any repairs or costs incurred that are not related directly to the mechanical or electrical defect that caused the **breakdown**.
- d. any liability incurred as a result of acts or omissions made by the repairer.
- e. any defects **you** knew about or could reasonably have been expected to know about prior to the commencement of the **trip**.
- f. any costs incurred following a repatriation of the vehicle to the territorial limits (UK)
- g. any defects as a result of;
 - i. modification/alteration of the **vehicle** to the manufacturer's original specification.
 - ii. poor maintenance of **your vehicle**, including but not restricted to failure to change the cam belt in accordance with the manufacturer's recommendations.
 - iii. an accident, accidental damage, theft or vandalism.
 - iv. corrosion, erosion, frost, freezing or water ingress.
 - v. faulty manufacture/design.
 - vi. failure to meet current emission legislation.
 - vii. windscreens, windscreen wipers and mechanism, windows and window mechanism sun roof and mechanism, wing mirrors, tyres, air conditioning systems, brake pads, discs, drum and shoes, multimedia systems, all body parts, paint, trim, upholstery, cosmetic finishing, folding roof motors, seat belts and mechanisms, frame and fabric, fuel gauge, replacement keys or reprogramming of keys.
- h. any repairs or costs incurred as a result of routine maintenance, phasing and calibration.
- i. internal blockage of fuel systems by contamination.

- j. damage caused by **you** or someone else not authorised to carry out repairs.
- k. damage caused by **you** continuing to drive **your vehicle** after a fault becomes apparent.
- l. any defects that **we** reasonably consider are not connected to the initial cause of the **breakdown**.
- m. hire vehicles, company cars, trailers and caravans.

Shipping of Spare Parts

Where it is more efficient and cost effective to do so, **we** will pay towards the 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. Although **we** will endeavour to source the required spare parts for **you**, **we** can make no guarantee the parts will be immediately available.

Driver Illness/Injury

If **you** are unable to continue **your** journey within the **territorial limits (Europe)** 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)**. A medical certificate will be required for **us** to validate **your** claim and **we** will only accept claims which occur and are made within the Period of Insurance.

Keys

If **you** lose your **vehicle** keys, lock your 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. All other costs incurred, including any **specialist equipment** needed to move the **vehicle**, will be at **your** expense.

Theft/Break In Benefit*

In the event of a theft (or attempted theft) of the **vehicle** or the contents contained in the **vehicle** during the **trip**, **we** will pay up to £200 in total under this Policy, for immediate emergency repairs and/or replacement parts, which are necessary to place the **vehicle** in a secure condition to continue the **trip**. **You** must obtain a Police Report within 24 hours of the incident giving rise to a claim.

If the **vehicle** cannot be repaired the same working day, we will cover the cost of alternative transport up to £100 per day to allow you to continue your trip in the territorial limits (Europe). The maximum payment per incident is £2,000..

*Only one claim of up to £2000.00 will be paid per incident for alternative transport. These services 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 service 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. **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what the most cost-effective option for us is.

Message Service

If **you** require, **we** will pass on two messages to **your** home or place of work to let them know of **your** predicament and ease **your** worry.

General Notes Relating to European Cover

We will provide service in the **territorial limits (Europe)** where the maximum duration of any single **trip** does not exceed 180 or 90 days for an annual multi trip policy subject to the appropriate premium being paid. However short term policies (those with a **period of insurance** lasting one month or less) will be limited to a single **trip** not exceeding the Period of Insurance.

Please ensure **you** carry **your** driving licence and V5C registration document with **you** during **your** journey. Due to local regulations and customs, **you** may be required to provide copies of **your** driving licence or V5C registration document. **You** will be held liable for any costs incurred if copies of **your** driving licence or V5C registration document are not immediately available.

Due to differing national standards and infrastructures abroad, assistance may take longer in arriving. **We** will require detailed information from **you** regarding the location of **your vehicle**. **We** will need to know details of **your** itinerary and if requested proof of both **your** outbound and inbound travel dates must be provided to validate **your** claim. When **we** have all the required information **we** will liaise with **our** European network and **you** must remain contactable to avoid any delays. During public holidays, many services such as repairing garages will be closed, **we** will not be held liable for any delay this causes.

In the event of a **breakdown** on a motorway or major public road within the **territorial limits (Europe)**, access may be restricted to a private towing service only. Should this occur, **you** will need to obtain assistance via the SOS phones. The private towing service will tow **your vehicle** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact us for further assistance. **We** will pay a maximum of £150 towards reimbursement of the costs, but **we** will only reimburse claims when **we** are in receipt of valid proof of payment. Payment will be made in accordance with the exchange rate on the date of the claim.

For assistance in the **territorial limits (Europe)**, call us on:

0044 1206 714 784

General Notes

Uninsured Service

We can usually provide assistance for services which are not covered under this insurance policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

Change of Vehicle

Our policy only covers the **vehicle** registered on **our** database, therefore any change must be notified immediately by contacting the organisation **you** purchased this policy from. Please provide them with **your** policy number, the new registration, make, model and colour of **your vehicle** and the date **you** wish to make the change.

Call Recording

To help **us** provide a quality service, **your** telephone calls may be recorded but will only be shared with partner organisations directly relevant to the **breakdown** service **we** provide.

Governing Law

This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

Language

The contractual terms and conditions, and other information relating to this contract will be in the English language.

Garage Repairs

Any repairs undertaken by the **recovery operators** at their premises are provided under a separate contract, which is between **you** and the **recovery operator**.

Signing Documentation

You may be asked to sign documents by the **recovery operator** which relate to the service being provided. Whilst **you** are not required to sign such documents, failure to do so may result in further services being denied. Please do not sign any documents until **you** have read and understood the content in full. In the event **you** require assistance with understanding such documents please contact **us** on 01206 714784.

Emergency Repairs

Emergency repairs undertaken at the roadside by **recovery operators** cannot be guaranteed and in some cases, will not be attempted. Due

to the nature of roadside assistance it is not always possible for **recovery operators** to accurately diagnose the fault with the **vehicle** or state whether the **vehicle** is in a roadworthy condition or otherwise safe to drive. **Recovery operators** are not instructed to conduct **vehicle** health inspections.

Exclusions

applying to all sections unless otherwise stated

This insurance does not cover the following: -

1. Any costs incurred to attend the **vehicle** due to faults with electric windows, sun roofs, broken windows/windcreens or locks not working which prevent the **vehicle** from being parked securely, unless the fault occurs during the course of a journey and **your** safety is compromised.
2. Breakdowns caused by a failure to maintain the **vehicle** in a roadworthy condition including the routine servicing of the **vehicle** in accordance with the manufacturers recommendations or maintaining proper levels of oil and water.
3. Costs incurred in addition to a standard **callout** where service cannot be undertaken at the roadside because the **vehicle** is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles or scooters.
4. **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.
5. Breakdowns caused by overloading of the **vehicle** or carrying more **passengers** than it is designed to carry.
6. 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**.
7. The recovery of the **vehicle** and **passengers** if repairs can be carried out at or near the scene of the **breakdown** within the same working day. If **vehicle** and **passenger** recovery is required **we** will only recover to one address in respect of any one **breakdown**.
8. Any **vehicle** which is not listed on **your policy schedule** as being eligible for **breakdown** cover with **us**.
9. 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.
10. Assistance if the **vehicle** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
11. The cost of any parts, components or materials used to repair the **vehicle** unless covered under the Parts & Labour Expenses section.
12. Repair and labour costs other than an hour's roadside labour at the scene.
13. 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.
14. The cost of draining or removing the incorrect type of or any contaminated fuel.
15. Storage charges unless incurred whilst **we** organise repatriation from the **territorial limits (Europe)**.
16. Any claim within 24 hours of the time the policy is purchased.
17. Any **breakdown** that occurred before the policy commenced, the **vehicle** was placed on cover, or before the policy was upgraded.
18. More than six **callouts** per insured **vehicle** in any one **period of insurance**. Should **you** change **your vehicle** mid-term, the number of **callouts** provided to the previous **vehicle(s)** will be carried forward.
19. Claims totalling more than £15,000 in any one Period of Insurance.
20. Any costs or expenses not authorised by **our rescue co-ordinators** prior to being incurred.
21. The cost of food (apart from breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.
22. Any charges where **you** or the Emergency Services arrange assistance or repairs by other means unless **we** have agreed to reimburse **you**.

23. Any damage or loss to **your vehicle** or its contents caused by the **recovery operator**. It is **your** responsibility to ensure personal possessions are removed prior to **your vehicle** being transported.
24. Nothing in this policy limits **our** liability for death or personal injury caused by the negligence of **us** or **our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
25. Any charges where **you**, having contacted **us**, effect recovery or repairs by other means unless **we** have agreed to reimburse **you**.
26. Any cost that would have been incurred if no claim had arisen.
27. Any false or fraudulent claims.
28. The cost of fuel, oil or any insurance/excess in relation to a claim for a hire vehicle.
29. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
30. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
31. **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for any time that has to be taken off work because of a **breakdown**.
32. Any cost incurred as a result of **your** failure to comply with requests by **us** or the **recovery operator** concerning the assistance being provided.
33. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
34. Fines and penalties imposed by courts.
35. Any cost recoverable under any other insurance policy that **you** may have.
36. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -
 - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
 - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, riot, rebellion, revolution, military or usurped power.
37. Any cover which is not specifically detailed within this policy.

Additional exclusions applying to the European Assistance

1. Service where repatriation costs exceed the market value of the **vehicle**.
2. The cost of privately arranged towing from a European motorway exceeding £150.
3. 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.
4. Repatriation if the **vehicle** can be repaired but **you** do not have adequate funds for the repair.
5. Any claim where the duration of a single **trip** is planned to or subsequently exceeds 180 days.
6. This policy does not cover **journeys** within the **territorial limits (UK)** other than during the direct **journeys** between **your home** and **your** international departure point.

General Conditions

applying to all sections

1. **We** will provide cover if
 - a) **You** have met all the terms and conditions within this insurance.
 - b) The information provided to **us**, as far as **you** are aware, is correct.
2. Details of **your** cover may not reach **us** by the time assistance is required. In this unlikely event, **we** will assist **you** however before assistance can be provided **we** will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If **we** receive confirmation that **you** have adequate cover the reserved funds will be released. If **we** receive confirmation that **you** do not have adequate cover **we** will take payment for any uninsured costs.

3. The driver of the **vehicle** must remain with or nearby the **vehicle** until help arrives.
4. If a **callout** is cancelled by **you** and a **recovery operator** has already been dispatched, **you** will lose a **callout** from **your** policy. **We** recommend **you** to wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent **callouts**.
5. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
6. **We** have the right to refuse to provide the service if **you** or **your passengers** are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our rescue co-ordinators** or the **recovery operator**.
7. 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)**.
8. **Vehicles** must be located within the **territorial limits (UK)** when cover is purchased and commences.
9. When **you** contact **us** for assistance **we** may ask if **your vehicle** is fitted with alloy wheels. **We** must be advised the correct information at this time. If **we** are not made aware and **we** are unable to provide service promptly or efficiently through the **recovery operator** who will be assisting **you**, **you** will be charged for any additional costs incurred.
10. 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 **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**. It will be **your** responsibility to apply for a Certificate of Destruction or other such document and **you** will be required to pay for any storage costs whilst this is obtained. If **you** would prefer the **vehicle** to be transported to **your home address** or original destination, this can be arranged but **you** will need to pay any costs which exceed the market value of the **vehicle** in its current condition. If the **vehicle** is beyond economical repair, **you** will have one week to advise **us** of how **you** wish to transport or dispose of the **vehicle**. If **you** do not contact **us** within one week **you** consent to **us** to dispose of the **vehicle**.
11. If **we** are able to repair **your vehicle** at the roadside, **you** must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card. If **you** do not have sufficient funds to pay for the parts, all further cover for the claim for this policy will cease.
12. In the event **you** use the service and the claim is subsequently found not to be covered by the policy **you** have purchased, **we** reserve the right to reclaim any monies from **you** in order to pay for the uninsured service.
13. **We** may decline service if **you** have an outstanding debt with **us**.
14. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
15. **Recovery Operators** comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting **your vehicle**.
16. The transportation of livestock (including dogs) will be at the discretion of the **recovery operator**. **We** will endeavour to help arrange alternative transport but **you** will need to pay for this service immediately by credit or debit card.
17. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided. If **you** are unable to make a connection on any of the numbers provided, please call 01603 327180.
18. The policy is not transferable.

Should **you** wish to contact **us**, **we** can be contacted by:

- Mail: Customer Services, c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, CO1 1UX
- Email: enquiries@call-assist.co.uk
- Facsimile: 01206 364268

Cancellation Rights

This policy has a cooling off period of 14 days from the time **you** receive this information or from the purchase date, whichever is the later. If **you** do not wish to continue with the insurance **we** will provide a refund of premium paid, providing no claim has been made and **you** have not made **your trip** to the **territorial limits (Europe)**.

You may cancel **your** policy after the 14 day cooling off period but no refund of premium is available.

We have the right to cancel this policy at any time by sending 7 days notice to **your home address** however **we** must have valid reasons for doing so. Valid reasons include but are not limited to:

- Suspected or proven fraud
- Non-payment of premium when it is due
- **We** discover **you** are no longer eligible for cover with **us**
- If **you** are threatening or abusive to **our** staff or the people **we** instruct to assist with **your breakdown**, including the **recovery operators**.

In such situations, providing no claim has been made, **we** will refund the unexpired portion of **your** premium.

Please call the organisation **you** purchased this policy from to discuss.

Our Promise To You

We aim to provide a high standard of service. Please telephone **us** if **you** feel **we** have not achieved this and **we** will do **our** best to rectify the problem immediately.

Complaints Procedure

Any complaint **you** have regarding **your** policy should be addressed to the policy administrator:

Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Please include the details of **your** policy and in particular **your** policy number, to help **your** enquiry to be dealt with speedily.

We promise to:

- acknowledge **your** complaint within three working days of receiving it;
- have **your** complaint reviewed by a senior member of staff;
- tell **you** the name of the person managing **your** complaint when **we** send **our** acknowledgement letter; and
- respond to **your** complaint within eight weeks. If this is not possible for any reason, **we** will write to **you** to let **you** know when **we** will contact **you** again.

If **you** remain dissatisfied with **our** final decision or if **you** have not received **our** final decision within 8 weeks of **us** receiving **your** complaint, short of court action, **you** can ask The Financial Ombudsman Service to review **your** case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. If **you** do not refer **your** complaint within 6 months of **our** final decision The Financial Ombudsman Service will not have **our** permission to review **your** case and will only be able to do so in limited circumstances, such as if the delay was due to exceptional circumstances.

The Financial Ombudsman Service can be contacted at the following address:

The Financial Ombudsman Service,
Exchange Tower,
London,
E14 9SR.

Or by telephoning: 0800 023 4567 (free from landlines) or 0300 123 9 123 (free from some mobile phones) or email complaint.info@financial-ombudsman.org.uk.

For further information, **you** can also visit the website: www.financial-ombudsman.org.uk.

Following the complaints procedure does not affect **your** rights to take legal proceedings.

Financial Services Compensation Scheme

Should **we** be unable to meet **our** liabilities **you** may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of **your** business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at www.fscs.org.uk

Your Personal Data

We collect and maintain personal data in order to administer this policy and provide the services detailed within this policy wording.

Ageas Insurance Limited acts as independent Data Controller in its own right. Its purpose for collecting, using, sharing, transferring and storing **your** personal data differs from **our** purposes, so make sure that **you** read the summaries of both Privacy Policies below with care.

Please note that all personal data that is held by the Data Controllers is safeguarded with appropriate levels of security and in accordance with the Data Protection Act 2018, the General Data Protection Regulation (EU) 2016/679 (the GDPR) and all other Applicable Laws and any successor or replacement legislation relating to the processing of personal data.

Privacy Policy

The details provided here are only a summary of how **we** and Ageas collect, use, share, transfer and store **your** personal data.

For **our** full Privacy Policy please follow this link - <https://www.call-assist.co.uk/privacy-policy>. Enquiries in relation to data held by **us** should be directed to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX or by emailing DPO@call-assist.co.uk.

For Ageas full Privacy Policy please follow this link - www.ageas.co.uk/legal/privacy-policy. Enquiries in relation to data held by them should be directed to the Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing thedpo@ageas.co.uk.

Call Assist Privacy Policy

Sharing your personal data

We will only share **your** personal data in the following circumstances:

- it has been authorised by **you**;
- it is with regulatory bodies, including but not limited to the Financial Conduct Authority ("FCA"), the Isle of Man Financial Services Authority ("FSA"), and the Financial Services Commission ("FSC");
- it is with fraud prevention and credit reference agencies;
- it is required by law;
- it is provided to **recovery operators** or other suppliers as required to fulfil **our** contractual and legal obligations in this policy wording and in which case **your** personal data will be limited to the minimum ordinarily required for service provision only; additionally, these suppliers will only be able to use **your** personal data to provide the specific services described in this Policy.

Your rights

Under the terms of Data Protection Legislation, **you** have a number of rights in relation to the personal data **we** hold about **you**:

- the right to ask for a free copy of any personal data **we** hold about **you**;
- the right to ask for correction of any inaccurate personal data held;
- object to the use of **your** personal data for direct marketing;
- withdraw any permission **you** have previously given to **us** to process **your** personal data;
- complain to the Information Commissioner's Office if **you** are not satisfied with **our** use of **your** data;
- ask for **your** personal data to be deleted from **our** system/database.

Please note that there are times when **we** will not be able to delete **your** data. This may be as a result of **us** fulfilling **our** legal and regulatory obligations, or where there is a minimum, statutory period of time for which **we** have to keep **your** personal data. If **we** are unable to fulfil a request **we** will always let **you** know **our** reasons.

Should **you** wish to exercise any of **your** rights under the Data Protection Legislation, please direct enquiry to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX; email DPO@call-assist.co.uk.

Collecting your personal data

When **you** apply for **breakdown** cover with **us**, **we** will collect a variety of information about **you** including **your** personal data such as **your** name, address, contact details, date of birth and IP address (which is a unique number identifying **your** computer). Where relevant, **we** will also collect special categories of data (sensitive data) about **you** such as details regarding **your** health.

We will also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; and firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using your personal data

The main reason **we** collect **your** personal and/or special categories of data is because **we** need it to provide **you** with the appropriate policy quotation as well as to manage **your** policy which may include handling a claim or issuing documentation to **you**. **Our** assessment of **your** policy application may also involve an automated decision to determine whether **we** are able to provide **you** with a quotation. If **you** object to **your** data being processed by automated decision-making, then **we** will not be able to provide **you** with a **breakdown** cover.

We will also use **your** data where **we** feel there is a justifiable reason for doing so for example: to collect information regarding **your** past policies; carry out research and analysis (including profiling); and record and monitor calls.

Keeping your personal data

Your data is considered to be an important asset to **us** and as such **we** make every effort to ensure the necessary measures are in place to prevent unauthorised or inappropriate access, use, modification, disclosure or destruction.

Measures **we** take to keep **your** personal data secure include, but are not limited to:

- making regular backups of files;
- protecting file servers and workstations with virus scanning software;
- using a system of passwords so that access to data is restricted;
- allowing only authorised staff into certain computer areas;
- using data encryption techniques to code data when in transit;
- ensuring that staff are only given sufficient rights to any systems to enable them to perform their job function.

Use and storage of your personal data

We will retain **your** personal data for a maximum of seven years from the end of the insurance relationship with Call Assist, in line with **our** legal and regulatory requirements. In any situation where the retention period is longer, **we** will inform **you** of this.

Where possible, **we** will anonymise or remove **your** personal data that is no longer required for the purpose(s) for which it was obtained.

Your data may be transferred to, stored or processed outside the European Economic Area (EEA) - see **our** online Privacy Policy for full details. **We** will not transfer **your** data outside the EEA unless it is to a country which is considered to have equivalent data protection laws or where **we** have taken all reasonable steps to ensure the recipient company has suitable standards in place to protect it.

Ageas Privacy Notice

For the purposes of this notice only, the defined words **we/us/our** mean Ageas Insurance Ltd.

We are part of the Ageas group of companies. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information. For **our** full Privacy Policy please visit **our** website www.ageas.co.uk or contact our Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for **your** personal information please ask **your** insurance adviser if **you** would like more information about how they use **your** personal information.

Collecting your information

We collect a variety of personal information about **you** such as **your** name, address, contact details, date of birth, credit history, criminal offences, claims information, financial details such as bank account and card details and IP address (which is a unique number identifying **your** computer). Where relevant, **we** will also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding **your** health.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjudicators and/or suppliers appointed in the process of handling a claim.

Using your information

We collect **your** personal information and/or special categories of personal information because **we** need it to provide **you** with the appropriate insurance quotation, policy and price as well as to manage **your** policy such as handling a claim or issuing documentation to **you**. **Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

We will also use **your** information where **we** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile you); collecting information regarding **your** past policies; carrying out research and analysis (including profiling); and recording and monitoring calls.

Please note if **you** have given **us** such information about someone else, **you** would have confirmed that **you** had their permission to do so.

Sharing your information

We share **your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to **us** or on **our** behalf or where **we** provide services in partnership with them; fraud prevention and credit reference agencies and other companies, for example, when **we** are trialling products and services which **we** think may improve **our** service to **you** or **our** business processes.

Unless required to by law, **we** will never share **your** personal data without the appropriate care and necessary safeguards being in place.

Keeping you information

We will only keep **your** information for as long as is necessary to provide **our** products and services to **you** and/or to fulfil **our** legal, regulatory, tax and accounting obligations. **We** also keep **your** information for several years after the expiry of **your** policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to **our** full Privacy Policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside of the United Kingdom (UK). **We** or **our** service providers may use

cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the UK unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the third party has suitable standards in place to protect **your** information.

Your rights

You have a number of rights in relation to the information **we** hold about **you**. These rights include but are not limited to: asking for access to and a copy of **your** personal information; objecting to the use of **your** personal information or to an automated decision including profiling; asking **us** to correct, delete or restrict the use of **your** personal information; withdrawing any previously provided permission for the use of your personal information; and complaining to the Information Commissioner's Office if **you** object to the way **we** use **your** personal information.

Please note that there are times when **we** will not be able to delete **your** information. This may be as a result of fulfilling **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If **we** are unable to fulfil a request, **we** will always let **you** know **our** reasons.

Call Recording

To help **us** provide a quality service, **your** telephone calls may be recorded.