

The following summary for Call Assist Vehicle Rescue Breakdown Cover does not contain the full terms and conditions of your breakdown policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording.

If your vehicle suffers a breakdown due to an electrical or mechanical failure, lack of fuel, accident, vandalism, fire, theft, or attempted theft to the vehicle, which immediately renders the vehicle immobilised, service will be provided. We will provide cover as detailed within the policy wording for any breakdown. Cover will apply during the period of insurance and within the territorial limits.

Features & Benefits	Additional Notes (Please see policy terms & conditions for full details of the below)
<b>Level 1</b> Roadside / Local Recovery	In the event of a breakdown within the territorial limits (UK) which occurs more than a one-mile radius from your home address, we will arrange and pay for you and your vehicle to be recovered to the nearest garage able to undertake the repair, your home or original destination up to 10 miles from the scene of the breakdown.
<b>Alternative Travel</b>	We will pay up to £250 (up to £750 in the territorial limits (Europe)) towards the reasonable cost of alternative transport or vehicle hire. We will also pay up to £100 towards the reasonable cost of alternative transport for one person to return and collect the repaired Vehicle.
<b>Emergency Overnight Accommodation</b>	We will pay a maximum of £150 for a lone traveller or £75 per passenger when not travelling alone for one night on a bed and breakfast basis. The maximum payment per incident is £500.
<b>Illness and Injury</b>	The provision of a replacement driver or transportation of your vehicle to your home address should you become medically unfit to drive your vehicle home.
<b>Caravans &amp; Trailers</b>	Recovery of caravan/trailer up to the maximum length of 7 metres/23 feet (not including the length of the A-frame and hitch) if the vehicle cannot be repaired roadside.
<b>Keys</b>	Callout and mileage back to the recovery operator's base. All other costs incurred will be at your expense.
<b>Available For an Additional Premium</b>	
<b>Level 2</b> Roadside / Local Recovery / Home Assist	<b>Level 2</b> cover must be indicated on the policy schedule.  In addition to the benefits provided with <b>Level 1</b> cover, your vehicle will be covered at your registered home address or within a one-mile radius of your home address.
<b>Level 3</b> Roadside / National Recovery	<b>Level 3</b> cover must be indicated on the policy schedule.  In addition to the benefits provided with <b>Level 1</b> cover, your vehicle can be recovered to your home address, or if you would prefer, your original destination within the UK.
<b>Level 4</b> Roadside / National Recovery / Home Assist	<b>Level 4</b> cover must be indicated on the policy schedule.  In addition to the cover provided with <b>Level 3</b> cover, your vehicle will be covered at your registered home address or within a one-mile radius of your home address.
<b>Level 5</b> Roadside / National Recovery / Europe	<b>Level 5</b> cover must be indicated on the policy schedule.  In addition to the cover provided with <b>Level 3</b> cover, your vehicle will also be covered in the following European territories:  Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, 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.  If you break down on a European Motorway or major public road where private contractors are dispatched to assist you, we will pay a maximum of £150 towards the reimbursement of your costs.  We will pay up to £750 towards a hire vehicle should your vehicle breakdown and remain out of use within seven days of an intended trip abroad.
<b>Level 6</b> Roadside / National Recovery / Home Assist / Europe	<b>Level 6</b> cover must be indicated on the policy schedule.  In addition to the cover provided with <b>Level 5</b> cover, your vehicle will be covered at your registered home address or within a one-mile radius of your home address.

<b>Significant Exclusions</b> (For a full list of exclusions, please refer to the policy terms and conditions)	<b>Exclusion number in policy wording:</b>
Any caravan/trailer where the total length of the caravan/trailer exceeds 7 metres/23 feet (not including the length of the A-frame and hitch) and where it is not attached to the vehicle with a standard towing hitch.	1
Breakdowns caused by failure to maintain the vehicle in a roadworthy condition including maintenance or proper levels of oil and water.	4
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, an 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.	5
The recovery of you and your vehicle if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect we will only recover to one address in respect of any one breakdown.	9
Any request for service if the vehicle is being used for motor racing, rallies, rental, hire, courier services or any contest or speed trial or practice for any of these activities.	11
The cost of any parts, components or materials used to repair the vehicle.	15
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 recovery.	17
Any claim within 24 hours of the time the policy is purchased.	20
Any breakdown that occurred before the policy commenced, the vehicle was placed on cover, or before the policy was upgraded.	21
More than six callouts in any one period of insurance.	22
Claims totalling more than £15,000 in any one period of insurance.	23
Any damage or loss to your vehicle or its contents and any injury to you or any third party caused by us or the recovery operator. It is your responsibility to ensure personal possessions are removed from the vehicle prior to your vehicle being recovered.	35

#### **How to make a claim**

If your vehicle breaks down please call our 24 hour Control Centre on **0333 320 2324**. If you are unable to make a connection, please contact us on 01206 714353. Please have your return telephone number, policy number, vehicle registration number and precise location available when requesting assistance. For assistance in mainland Europe please call 0044 1206 714353.

#### **Your Right to Cancel**

This policy has a cooling off period of 14 days from the time you receive this information. If you do not wish to continue with the insurance, we will provide a refund of premium paid, providing no claim has been made. You may cancel your policy after the 14 day cooling off period but no refund of premium is available. A refund of premium is not available if the period of insurance of the policy is for a period of less than one month. Please contact the broker you purchased this policy from if you would like to discuss.

#### **Policy Duration**

This policy does not exceed 12 months unless otherwise stated in the policy terms and conditions.

#### **Choice of Law**

This contract is governed by the laws of England and Wales and all communication will be conducted in English.

#### **What to Do if You Have a Complaint**

We make every effort to provide the highest standards of service. If on any occasion our service falls below the standard you would expect us to meet, the procedure below explains what you should do. You can write to us at: Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX. If it is impossible to reach an agreement you have the right to make an appeal to the Financial Ombudsman Service: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR. Tel from landline: 0800 023 4567. Tel from mobile: 0300 123 9123. Nothing in this process will adversely affect your legal rights.

#### **Are we covered by the Financial Services Compensation Scheme (FSCS)?**

You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Guarantee Scheme (IGS) in Ireland if the Insurer cannot meet its liabilities under this policy. The level of compensation provided will depend on the circumstances of the claim. Further information is available from FSCS on +44 207 892 7300 or from the Irish Financial regulator on +353 1 410 4000

#### **Service Provider and Insurer**

This service is provided by Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX, Registered Company Number 3668383 and is underwritten by AmTrust International Underwriters Ltd, 40 Westland Row, Dublin 2, Ireland, Registered Company Number in Ireland 169384.

Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority. AmTrust International Underwriters Ltd is authorised and regulated by the Central bank of Ireland and licensed to operate in the United Kingdom by the Financial Conduct Authority, Firm Reference Number 203014.