

Vehicle Breakdown Insurance Cover

Insurance Product Information Document

Company: This insurance is administered by Voyager Insurance Services who are authorised and regulated by the Financial Conduct Authority, FRN 305814. Registered Office: Buzzards Hall, Friars Street, Sudbury, Suffolk, CO10 2AA. Registered No: 3251845.

Insurer: This insurance is provided by Call Assist Limited and underwritten by Ageas Insurance Limited.

Product: Voyager European Breakdown 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 or puncture to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Alternative Travel - up to £70 per day to a maximum of £1,000 per incident towards the reasonable cost of alternative transport or a hire vehicle to allow you to complete your original journey.
- ✓ Emergency Overnight Accommodation - up to £45 per person to a maximum of £125 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, callout 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.
- ✓ 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 Europe (area 1, 2 or 3).
- ✓ Driver Illness and Injury.
- ✓ 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 £100 in total under this Policy, for immediate emergency repairs and/or replacement parts.
- ✓ Shipping of Spare Parts.



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 Europe (area 1, 2 or 3).
- ✗ Specialist Equipment.
- ✗ The cost of draining or removing the incorrect type of or any contaminated fuel.
- ✗ 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.
- ✗ 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.
- ✗ 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.



Are there any restrictions on cover?

- ! Maximum six (6) claims per period of insurance.
- ! We will not pay more than £15,000 in any one period of insurance.
- ! A 24-hour wait period from the time the policy is purchased applies before cover begins.
- ! 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 UK Pre-Departure Cover does not apply for any breakdown occurring within 7 days of you purchasing/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.

Europe

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.



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 UK.
- Vehicles must be located within the UK when cover is purchased and commences.
- Ensure you carry your V5C registration document and drivers license with you during your journey to 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 policy 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.