

Voyager Breakdown

Insurance Product Information Document

Company: Call Assist Limited **Product: Breakdown Insurance**

Call Assist Ltd is registered in England and Wales under registration number 3668383. Call Assist Ltd is authorised and regulated by the Financial Conduct Authority, authorisation number 304838.

This document does not contain the full terms and conditions of the cover which can be found in the policy wording and policy schedule. It is important that you read all these documents carefully.

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.



What is insured?

European Cover

- ✓ Pre-departure cover if your vehicle breaks down within 7 days of your trip up to £1,000
- ✓ Up to 60 minutes roadside assistance if your vehicle is immobilised (due to a breakdown, puncture, lack of fuel/charge, misfuel, accident, fire, theft, attempted theft or flat battery)
- ✓ Transportation of your vehicle and passengers back to the UK
- ✓ Up to £1,000 towards alternative travel costs for you and your passengers to continue your trip abroad
- ✓ Up to £45 per person (£450 max) towards overnight accommodation following a breakdown abroad
- ✓ Callout and local recovery costs if you lose or break your keys
- ✓ Reimbursement of shipping costs for spare parts
- ✓ Up to £100 for immediate emergency repairs and/or replacement parts following a theft or attempted theft
- ✓ Up to £70 per day (£1,000 max) towards alternative transport following a theft or attempted theft
- ✓ Up to £500 to return your vehicle home in the event of driver illness or injury
- ✓ Up to £150 towards private towing services if broken down on a privately owned motorway



What is not insured?

- ✗ Any breakdown within 24 hours of you buying or updating the policy
- ✗ Any vehicle not listed on the policy schedule
- ✗ Call out for the same fault within 28 days unless your vehicle has been fully repaired
- ✗ The cost of any parts, components or materials used to repair the vehicle
- ✗ Assistance if the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial
- ✗ Costs or expenses not authorised by our rescue co-ordinators
- ✗ Costs in addition to a callout and local recovery following a loss of keys, or where your vehicle is immobilised due to snow, mud, sand, water, ice, or flood
- ✗ European trips longer than 90 days



Are there any restrictions on cover?

- ! Claims totalling more than £15,000 in any one period of insurance
- ! More than 6 claims in any one period of insurance
- ! Any recovery must take place at the same time as the initial callout



Where am I covered?

European Cover

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?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim
- Tell us about any changes to your circumstances such as a change of vehicle or address
- To maintain your vehicle and ensure it is insured, taxed, holds a valid MOT
- To remove any personal possessions from your vehicle prior to it being transported
- To obtain our authorisation prior to incurring any costs you wish to reclaim under this policy
- Ensure you have the following original documents and other items with you – credit card, driving license, V5C registration document, International Driving Permit (if required), proof of outbound and inbound travel dates, your travel itinerary
- The vehicle must be registered to and ordinarily kept at an address within the UK and you must be a permanent resident of the UK
- Vehicles must be located within the UK when cover is purchased and commences



When and how do I pay?

Payment will be required in full 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?

For your period of cover, please refer to your policy schedule.



How do I cancel the contract?

You can cancel your policy at any time. If you can cancel within 14 days, you will get a full refund of any premiums paid providing no claim has been made. If you cancel after 14 days, you will not get any money back.

To cancel this policy please contact the organisation that sold it to you.