

Start Rescue

Insurance Product Information Document

Company: Call Assist Limited

Product: 5 Star Vehicle Breakdown Cover – Short Term European Cover

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 is a short-term European motor breakdown insurance policy. It provides roadside assistance, vehicle recovery and certain associated travel and accommodation costs if your insured vehicle breaks down in the UK or Europe during the period of insurance.



What is insured?

- ✓ Up to 60 minutes roadside assistance following a breakdown
- ✓ Recovery to any UK destination if the vehicle cannot be repaired the same day
- ✓ Home assistance if breakdown occurs within a 1/4 mile of your home address
- ✓ Alternative travel up to £250 towards the reasonable cost of standard class public transport tickets or an economy class hire car to enable passengers to complete one single journey if the vehicle is recovered to the nearest suitable garage for repairs.
- ✓ Up to £150 towards the reasonable cost for one person to return and collect the repaired vehicle.
- ✓ Assistance following lost or broken keys (Callout and local recovery only)
- ✓ European roadside assistance and recovery
- ✓ Pre-departure cover (within 7 days of travel) up to £500
- ✓ Alternative travel abroad up to £500 to continue the trip whilst the vehicle is roadworthy
- ✓ One night Emergency Accommodation up to £150 for a lone traveller or £75 per person when you choose to stay overnight close to where the vehicle is being repaired. The maximum payment per incident is £500.
- ✓ Vehicle repatriation to the UK
- ✓ Spare Parts dispatch and shipping costs
- ✓ Emergency repairs following theft or attempted theft up to £250
- ✓ Alternative transport following an accident, theft or vandalism up to £1,000
- ✓ Recovery if the only qualified driver is unable to drive due to illness or injury (up to £1,000).



What is not insured?

- ✗ Alternative travel or overnight accommodation if the breakdown occurs within 20 miles of your home address
- ✗ Any vehicle not listed on the policy schedule
- ✗ Vehicles over 10 years old at the policy start date
- ✗ Any trip which exceeds the period of insurance purchased
- ✗ Repeat callouts for the same fault within 28 days unless your vehicle has been fully repaired
- ✗ Cost of any parts, components or repairs
- ✗ Repatriation if the vehicle can be repaired but you do not have adequate funds for the repair
- ✗ Vehicles used for racing, rallies, hire or reward, courier services or any contest or speed trial
- ✗ Costs 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
- ✗ Claims where the vehicle has no valid MOT, is on trade plates, or has just been imported or purchased at auction
- ✗ European trips longer than 31 days



Are there any restrictions on cover?

- ! Maximum claims limit of £15,000 in any one period of insurance
- ! Recovery must take place at the time of the original callout
- ! Recovery from a European motorway is limited to £200
- ! Repatriation to the UK within 48 hours of the original breakdown



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey
- ✓ Andorra, Austria, Balearics, Belgium, 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, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, and Vatican City



What are my obligations?

- 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
- Tell us about any changes to your circumstances such as a change of vehicle or address
- To maintain your vehicle in a roadworthy condition 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
- Carry required documentation including your V5C registration document, driver's license and insurance certificate and any other required documentation when travelling in Europe



When and how do I pay?

Payment must be made in full when you buy a policy. Payment can be made by debit or credit card.



When does the cover start and end?

Your cover start and end dates are shown in your policy schedule.



How do I cancel the contract?

You may cancel this policy at any time.

If you cancel, no refund of premium is available. To cancel this policy please contact Start Rescue.