Start Rescue

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 is a vehicle breakdown policy. It provides roadside assistance and related benefits if your insured vehicle suffers an unexpected mechanical or electrical breakdown within the territorial limits shown below.

Different levels of cover are available. Your policy schedule confirms the level of cover you have purchased.

What is insured?

The cover available depends on the level selected:

One Star Cover

- ✓ Up to 60 minutes roadside assistance following a breakdown more than ¼ mile from home
- ✓ Recovery up to 10 miles if the vehicle cannot be repaired at the roadside
- ✓ 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
- ✓ 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.
- ✓ Misfuel Assistance up to £250
- ✓ Assistance following lost or broken keys (Callout and local recovery only)

Two Star Cover

Includes all One star benefits, plus:

- ✓ Recovery to any UK destination if the vehicle cannot be repaired the same day
- ✓ Misfuel recovery extended to 20 miles

Three Star Cover

Includes all Two star benefits, plus:

- ✓ Home assistance if a breakdown occurs within a 1/4 mile of your home address

Four Star Cover

Includes all Two star benefits, plus:

- ✓ 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 not roadworthy
- ✓ One night Emergency Accommodation abroad up to £150 per person (£1,000 maximum per claim) if the vehicle cannot be repaired the same working day.
- ✓ Vehicle repatriation to the UK
- ✓ Spare Parts dispatch and shipping costs
- ✓ Emergency repairs following theft or attempted theft up to £250

Five Star Cover

Includes all Four star benefits, plus:

- ✓ Home assistance if a breakdown occurs within a 1/4 mile of your home address
- ✓ 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)

Personal Cover - available for One to Three Star Cover only

- ✓ Provides breakdown assistance in any eligible vehicle you are driving or travelling in

What is not insured?

- ✗ Recovery beyond 10 miles unless Two Star Cover or above is purchased
- ✗ Assistance within a 1/4 mile of the home address, unless Three or Five Star Cover is purchased.
- ✗ Any vehicle not listed on the policy schedule (unless Personal Cover applies)

- ✗ Alternative travel or overnight accommodation if the breakdown occurs within 20 miles of your home address
- ✗ 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 bought at auction
- ✗ European cover unless Four or Five Star Cover is purchased
- ✗ European trips longer than 90 days

Are there any restrictions on cover?

- ! Maximum claims limit of £15,000 in any one period of insurance (or 12 months for continuous monthly cover).
- ! During the first 48 hours of a new policy, cover is limited to One Star benefits only (does not apply to renewals).
- ! Recovery must take place at the time of the original callout
- ! Policy excess may apply (shown in your policy schedule)

Where am I covered?

One, Two and Three Star Cover

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

Four and Five Star Cover

- ✓ 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?

- If a policy excess applies this will show in your schedule. You'll need to pay us this excess before every claim
- 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 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

When and how do I pay?

Payment will be required in full when you buy or renew a policy. You can pay using a debit or credit card.

When does the cover start and end?

For your period of cover, please refer to your policy schedule. Your policy will automatically renew unless you cancel the policy or tell us not to.

How do I cancel the contract?

You can cancel your policy at any time. If you have annual cover, you can cancel within 14 days and 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.

If you have continuous monthly cover, you can cancel within the initial 14 days and you will get a full refund of premiums paid providing no claim has been made. If you cancel after the initial 14 days, you will not get any money back. You can cancel the policy up to two days prior to the start of the next period of insurance.

To cancel this policy please contact Start Rescue.