

Vehicle Breakdown Insurance Cover

Insurance Product Information Document

Company: Call Assist Ltd

Product: Park Home Assist – Breakdown Cover

Call Assist Ltd is registered in the United Kingdom and authorised by the Financial Conduct Authority. FCA Authorisation Number: 304838.

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).



What is insured?

Indigo Cover – UK

- ✓ Roadside Assistance.
- ✓ Home Assist:
 - assistance at your registered home address or within a one-mile radius/straight line of your registered home address.
- ✓ Nationwide Recovery.
- ✓ An electrical or mechanical failure, lack of fuel, misfuel, flat battery or puncture to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Alternative Transport:
 - Territorial Limits (UK): up to £250 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc to allow you to complete your original journey; also
 - up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
- ✓ Emergency Overnight Accommodation:
 - Territorial Limits (UK): up to £150 for a lone traveller or £75 per person towards the reasonable cost of overnight accommodation including breakfast for the passengers whilst your vehicle is being repaired. The maximum payment per incident is £500.
- ✓ 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), your caravan/trailer will be recovered with your vehicle at no extra cost.
- ✓ Keys:
 - if you lose, break, or lock your keys within your vehicle, callout and mileage back to the recovery operator's base or your preferred destination if closer.
- ✓ Message Assist:
 - Two messages to your home or place of work.



What is not insured?

The policy does not provide cover for:

- ✗ Any vehicle which is not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ Alternative Travel or Overnight Accommodation within the territorial limits (UK) if the breakdown occurs within 20 miles of your registered home address.
- ✗ Storage charges
- ✗ Specialist equipment occasionally required because the vehicle is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of assistance.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ Specialist equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if your vehicle is immobilised due to snow, mud, sand, water, ice, or a flood.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Vehicles being used for motor racing, rallies, rental, public or 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.
- ✗ Service where repatriation costs exceed the market value of the vehicle.



Are there any restrictions on cover?

For a full list of restrictions, please refer to the Policy Documentation.

- ! Claims totalling more than £15,000 in any one period of insurance.
- ! Any claim within 48 hours of the time the policy is purchased.
- ! 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.
- ! Any recovery must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.
- ! If in our opinion the vehicle is beyond economical repair or the cost of the claim is likely to exceed the market value of the vehicle in its current condition following the breakdown, we have the option to pay you the market value of the vehicle in its current condition and pay your transportation costs to your home address.



Where am I covered?

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



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.
- Emergency Overnight Accommodation and Alternative Transport will be offered on a pay/claim basis, which means that you must pay initially and we will send you a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from our rescue co-ordinator. The policy will only pay for a hire vehicle which we deem is appropriate for your requirements and is available at the time assistance is provided. We will only reimburse claims when we are in receipt of a valid invoice or receipt.
- 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 territorial limits (UK).
- Vehicles must be located within the territorial limits (UK) when cover is purchased and commences.



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 cover start and end?

Your cover will take effect on the date stated in your Policy Documentation.



How do I cancel the policy?

Cancellation of your policy can occur at any time during the policy term. However, refunds are only applicable within the first 14 days, providing no claim has been made. To cancel your policy, please contact us either by telephone on 01604 946785, by email at info@parkhomeassist.co.uk or by writing to us at Assist Insurance Services Limited, Royal House, Queenswood, Newport Pagnell Road West, Northampton, NN4 7JJ.

More information about your cancellation rights, applicable administration charges and the reasons we can cancel the policy are included with your policy documents.