



# UK & European Motor Breakdown Cover Policy Document

**Vehicle Assistance UK**

**0800 952 3185**

24 hours a day, 365 days a year

**Vehicle Assistance Overseas:**

**(00 44) 1206 812 736**

24 hours a day, 365 days a year

Please remove this card, write your policy number (which you'll find on your enclosed schedule) on the reverse, and keep it in your vehicle

# UK & European Motor Breakdown Cover Policy Document

Call Assist Limited will provide the services and benefits described in this Policy:

- During the **Period of Insurance**
- for the **Insured Vehicle**
- within the **Geographical Limits**
- following payment of the premium
- based on the details **You** have supplied and subject to the following terms, conditions and exclusions, together with any applicable endorsements.

**You** should read these documents carefully. If **You** are unsure whether something is covered or excluded, please contact the company who sold **You** this Policy.

This policy is underwritten by Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Registered in England and Wales No. 354568.

To ensure **We** are consistent in providing **Our** customers with quality service, **We** may record **Your** telephone call.

This service is provided by Call Assist Limited. Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## IMPORTANT VEHICLE HEALTH CHECK

The insurance operates on the basis that **You** will have had **Your** vehicle properly serviced and maintained in accordance with the manufacturer's specifications, especially when preparing it for a **Trip** abroad.

Will a routine service fall due before the end of **Your** intended **Trip**? Or, are there any parts on **Your** Vehicle that **You** are aware may need replacing before the end of **Your Trip**?

If so, **You** should have **Your** vehicle serviced at least 10 days before **Your Trip** to allow sufficient time to carry out any repairs necessary. Don't forget that repairs abroad will disrupt **Your Trip**, may not be practicable within **Your** travel timescale, and could cost **You** significantly more than in the UK.

The benefit under Part B – **Cover Prior to Departure** [Section 5] – will NOT apply if **You** leave any such work until the final 10 days.

**Keep proof of regular servicing in Your vehicle, with Your handbook or travel documents.**

If **You** call **Us** for assistance, and **Our** mechanic reports to **Us** that it is evident **You** have not maintained **Your** vehicle in a state fit to complete **Your** intended **Trip**, **You** will have to pay all the costs arising from **Our** intervention.

## MEANING OF WORDS

Wherever the following words and phrases appear in this Policy in **Bold text** they will always have these meanings:

### ELIGIBLE VEHICLES

Vehicles owned by or the responsibility of the **Policyholder** or his/her immediate family:

- Being cars; motorised caravans; motorcycles; light vans; estate cars; 4x4 sport utility vehicles; towed caravans or trailers of proprietary make
- not used by **You** for **Hire or Reward**
- or for **Self Drive Hire**
- or for motor racing (whether against the clock or other competitors), rallies, speed or duration tests and **Track Days**, or practicing for any such events
- registered in the **UK Area**
- in good roadworthy condition; maintained and operated in accordance with the manufacturer's recommendations and holds a current valid MOT certificate if applicable
- each not exceeding (including any load carried) the following gross vehicle weight and dimensions: 3500 kg, length 7m, height 3m, width 2.25m
- carrying not more than the number of persons recommended by the manufacturer and for whom seats are available, with a maximum of 8 persons, including the driver.

### GEOGRAPHICAL LIMITS

**Part A - UK Area** comprising Great Britain, Northern Ireland and the Isle of Man. For Channel Islands residents, the Channel Islands are included in the **UK Area** for cover under Part A.

**Part B - European Area** comprising the following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey (for non-residents), Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Jersey (for non-residents) Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Vatican City

### HIRE OR REWARD

Any public or private hire which includes any payment in cash or kind by (or on behalf of) passengers which gives them a right to be carried, excluding car sharing schemes.

### INSURED INCIDENT

Mechanical or electrical breakdown, accidental damage, vandalism, fire, theft or attempted theft, flat battery, or accidental damage to tyres, occurring during the **Period of Insurance** within the **Geographical Limits**.

In the case of key breakage, keys locked within **Your Insured Vehicle**, lack of fuel, the use of incorrect fuel, flat tyre, or puncture, **We** would pay for the roadside assistance and local recovery if appropriate. However, **You** will be responsible for paying any incremental costs such as lock replacement, new keys, drainage of tank, disposal of wrong fuel, any replacement fuel, and any replacement or repair of tyres.

### INSURED PERSON or YOU/YOUR

The **Policyholder** whilst an occupant of the **Insured Vehicle**, and/or any other authorised occupant of the **Insured Vehicle** (other than a hitch hiker).

### INSURED VEHICLE

The **Eligible Vehicle**, details of which have been supplied to **Us**, normally kept at the **Policyholder's** address shown on the confirmation letter.

### PERIOD OF INSURANCE

The 12 month period starting from the commencement date shown on the confirmation letter. Please note that there is no cover for an **Insured Incident** within the first 24 hours following **Your** initial purchase of this policy. Cover under Section 5 begins up to seven days before **You** start **Your Trip**. Legal advice continues to apply for up to a week after **You** return home. Cover for all other sections applies for the length of each **Trip**.

Please note: During the annual **Period of Insurance You** will be covered for **Trips You** undertake in the **European Area**, on condition that the total period **You** spend travelling on such **Trips** does not exceed **a total of 60 days** (irrespective of the number of individual **Trips You** undertake).

### POLICYHOLDER

The applicant who has applied for cover, and whose details have been supplied to **Us**.

### REPLACEMENT PARTS

Those mechanical or electrical components that are essential to return the **Insured Vehicle** to a roadworthy condition.

### SELF DRIVE HIRE

Any **Insured Vehicle** that is being hired or rented to or by someone other than the **Policyholder**.

## TRACK DAY

When **Your** car is being driven for any reason on a racing track, on an airfield or at an off-road event. Examples of racing tracks that are included in this definition are the Nurburgring in Germany and Cadwell Park in the UK.

## TRIP

A journey abroad in the **Insured Vehicle** to the countries of the **European Area**, commencing and ending in the **UK Area**, not exceeding **31 consecutive days**.

**Please note:** Cover under Part B applies door-to-door, so all the appropriate benefits apply within the **UK Area** during **Your** direct journeys between home and the port or international rail terminal. **You** will be asked to demonstrate that **You** are planning or undertaking a journey abroad, for example by quoting a Channel crossing or accommodation booking reference.

If, however, **Your Trip** is planned to exceed **31 consecutive days** in length, then no cover will apply under this Policy in respect of those days in excess of this, and **You** will need to make **Your** own arrangements for assistance.

## WE, OUR or US

Call Assist Limited.

# PART A - ANNUAL COVER FOR MOTORING WITHIN THE UK AREA

If **Your** vehicle breaks in the **UK Area** please call **Our** 24 hour Control Centre on:

0800 952 3185

If **You** are unable to make a connection, please contact **Us** on 01206 812736

For assistance in the **European Area**, call **Us** on: 0044 1206 812736

If **You** are deaf, hard of hearing or speech impaired, please send a text message containing **Your** full name, policy number, vehicle registration and policy postcode to 07537 404890.

**Cover applies as described in Sections 1 to 4.**

**Please note:** if **You** are undertaking a **Trip** to the **European Area**, different benefits apply during **Your** direct journeys between home and **Your** port or international rail terminal - see Part B for details.

REQUESTING ASSISTANCE IN THE UK  
IN THE EVENT OF AN **INSURED INCIDENT**  
IN THE **UK AREA**, FIRST CHECK THE  
CIRCUMSTANCES ARE COVERED BY THIS  
POLICY.

HAVING DONE THIS TELEPHONE **US** STATING  
**YOUR** NAME AND POLICY DETAILS.

On motorways use the nearest Emergency telephone and provide the Police with **Our** Vehicle Assistance emergency number and **Your** Policy details. The Police may arrange for **Your** recovery from the motorway. In this case contact **Us** when **You** reach an ordinary phone or use a mobile. If the local Police call for a recovery vehicle to tow **You** from the motorway, and **You** are asked to pay on the spot for this service, **You** should send **Us** the original receipt.

Remember, to comply with the policy terms and conditions **You** must contact **Us** before incurring any expenses in order to obtain **Our** prior authorisation.

**TELEPHONE US**  
**CALL: 0800 952 3185**

**Please also see Part C - Terms applying to all Sections.**

## SECTION 1

### DOORSTEP & ROADSIDE ASSISTANCE

If the **Insured Vehicle** is immobilised or rendered unroadworthy as the result of an **Insured Incident**, **We** will arrange and pay for:

- 1.1 callout and up to one hour's labour for assistance at **Your** home or at the roadside; AND, if necessary
- 1.2 the transportation of the **Insured Person(s)** and the **Insured Vehicle** to the nearest suitable repairer.

If the **Insured Vehicle** requires recovery, **You** will be taken to a local garage or home whichever is the closest. Once the **Insured Vehicle** has been delivered to the nominated address, the **Insured Vehicle** will be left at **Your** own risk. **You** will be responsible for paying any costs which are not covered, directly to the repairer or the toll authority.

### What is not covered:

- a) Roadside labour charges in excess of one hour

- b) any labour charges incurred at the repairer's premises
- c) the cost of **Replacement Parts** or other materials used in the repair
- d) toll and sea transit charges for the **Insured Vehicle**
- e) any winching costs or the use of specialist off-highway-recovery equipment.

## SECTION 2

### MESSAGE RELAY

If **We** have been contacted in connection with an **Insured Incident**, **We** will relay up to two telephone messages to **Your** family members, friends or business associates to advise of unforeseen travel delays.

## SECTION 3

### VEHICLE RECOVERY / ONWARD TRANSPORTATION

In the event of loss of use of the **Insured Vehicle** caused by an **Insured Incident**, and it is apparent repairs cannot be effected by the end of the working day in which the **Insured Incident** occurred, then provided **Our** services were requested at the time of the **Insured Incident**:

EITHER

- 3.1 **We** will arrange and pay for the transportation of the **Insured Person(s)**, and if appropriate, the **Insured Vehicle**:
- i) To the **Policyholder's** home address. OR
  - ii) to the original destination within the **UK Area**. OR
  - iii) to a repairer either in the vicinity of the above locations or to a repairer of **Your** choice.

OR

- 3.2 In the event of theft, when the **Insured Vehicle** is not recovered by the end of the working day in which the **Insured Incident** occurred, **We** will arrange and pay for transport of the **Insured Person(s)**, by one direct journey, to the **Policyholder's** home address or original destination within the **UK Area**.

OR

- 3.3 If the **Insured Vehicle** is not transported within the terms of Section 3.1, and repairs

are effected locally, if necessary **We** will arrange and pay up to £150 in total for the following benefits:

- i) A replacement self-drive rental vehicle, where available, for up to 24 hours to either continue the journey or return home within the **UK Area**. **We** will pay for rental charge of up to a Group C vehicle only, collision damage waiver and any necessary drop-off charge, but **You** remain responsible for the cost of any fuel used. **Please note:** **You** will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider.

**You** must be able to satisfy the requirements of the hire car providers, as to an acceptable driving licence and minimum driver age. They may also require sight of **Your** credit/charge card before releasing the vehicle to **You**.

**We** will also pay for the cost of one single standard class rail ticket to enable the **Insured Vehicle** to be collected following repair.

If **We** are unable to arrange a suitable replacement vehicle as **Your** party is too large, or where it is not available under the suppliers hire terms, **You** will be required to select one of the other two benefits under this section. OR

- ii) The cost for the **Insured Person(s)** to either continue the journey or return home within the **UK Area** by public transport. The means of such public transport shall be at **Our** discretion. **We** will also pay for the cost of one single standard class rail ticket to enable the **Insured Vehicle** to be collected following repair. OR
- iii) At **Our** discretion, the cost of providing necessary bed and breakfast overnight accommodation for the **Insured Person(s)** in a local hotel whilst awaiting repairs, when the **Insured Incident** has occurred at a late hour more than 25 miles from the **Policyholder's** home address shown on the confirmation letter. If the **Insured Vehicle** requires recovery, **You** must immediately inform **Our** Rescue Co-ordinator of the address **You** would like the **Insured Vehicle** taken to. Once the **Insured Vehicle** has been delivered to the nominated address, the **Insured Vehicle**

will be left at **Your** own risk. **You** will be responsible for paying any costs which are not covered, directly to the repairer, the toll authority or the sea transit Carrier as appropriate.

#### What is not covered:

- a) Any costs which would have been incurred in the course of a journey, if the incident giving rise to a claim had not occurred
- b) toll and sea transit charges for the **Insured Vehicle**
- c) long-distance transport of the **Insured Vehicle** to the premises where the **Insured Vehicle** was purchased or previously repaired, solely to claim under a Warranty scheme, when a suitable alternative repairer is nearer to hand
- d) fines, parking charges and any congestion charges arising from use of a replacement vehicle.

#### Important Information:

To be eligible for a hire car, drivers will need to comply with the limitations and restrictions imposed by the hire company. Drivers will be required to produce a full UK/ Irish Driving Licence with either no or only a limited number and type of endorsements on it. The licence must have been held for at least one year (two years in Spain or Croatia) and minimum age limits may apply. When collecting **Your** car **You** will need a valid credit card, which must be in the name of the driver. An alternative similar car may be substituted subject to demand. Car hire suppliers may not be open for collection or drop-off on Sundays in some destinations.

The provision of an alternative vehicle fitted with a tow bar is subject to availability and therefore cannot be guaranteed. In these circumstances, **We** will make every effort to ensure **Your** continued mobility within the financial limits of the Policy.

## SECTION 4

### MEDICAL TRANSFER & GENERAL ASSISTANCE

**You** may telephone **Our** 24-hour emergency centre in connection with the following:

- 4.1 Emergency medical transfer of the **Insured Person** hospitalised away from home, in the course of a journey within the **UK Area** in the

### Insured Vehicle.

**We** will organise medical transfer as appropriate, but **You** will be responsible for paying any costs and expenses incurred in such transfer.

- 4.2 Any motoring-related problem which is not an **Insured Incident** covered under Section 1 and/or Section 3. **We** will organise callout of a repairer to render assistance, but the **Policyholder** will be responsible for paying, directly to the repairer:

- all callout and labour costs, which will be based on **Our** nationally negotiated scale of charges;
- the cost of **Replacement Parts** or other materials used in the repair.

## PART B - EUROPEAN MOTORING ASSISTANCE

**Cover applies as described in Sections 5 to 12, including Your direct journeys between home and Your port or international rail terminal.**

**Please remember that You will be asked to demonstrate that You are planning or undertaking a journey abroad, for example by quoting a Channel crossing or accommodation booking reference.**

**If, however, Your Trip is planned to exceed 31 consecutive days in length, then no cover will apply under this Policy in respect of those days in excess of this, and You will need to make Your own arrangements for assistance.**

**Please also see Part C - Terms applying to all Sections.**

## SECTION 5

### COVER PRIOR TO DEPARTURE

If the **Insured Vehicle** is lost, immobilised or rendered unroadworthy as a result of breakdown, accident, fire or theft occurring during the seven days immediately preceding **Your** arranged date of departure for a **Trip**, and it cannot be repaired or is not recovered prior to the arranged date of departure, **We** will pay up to £750 in total under this Policy to enable **You** to continue **Your** originally planned **Trip**. **We** will pay for the following:

- The hire of a suitable replacement vehicle, where available, for the purpose of carrying out the original **Trip** (including rental charge, collision

damage waiver and any necessary drop-off charge. **Please note: You** will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider).

OR

- The additional cost of rebooking any sea crossing missed as a result of the incident giving rise to a claim (or, where the original route is unavailable, the nearest suitable alternative sea crossing).

Any claim involving the hire of a replacement vehicle must have **Our** prior approval. **You** must contact **Us** as soon as **You** know **Your** vehicle may be unavailable for the planned **Trip**.

**Your** claim must be supported by a letter from a garage confirming:

- The regular maintenance and servicing of **Your** vehicle
- precise details of the breakdown or damage
- breakdown, when occurring, was sudden and unforeseen
- repairs cannot be effected before the date planned for **You** to begin **Your Trip**
- in the event of a theft, **You** will be required to report the incident to the Police and obtain a crime reference number to be eligible for this benefit.

#### What is not covered:

- a) Any claim resulting from breakdown, accident, fire or theft if **You** have purchased this cover less than TEN days before the planned date of departure of **Your Trip**
- b) any claim when actual or imminent breakdown of **Your** vehicle is discovered or diagnosed in the course of a service carried out less than TEN days prior to **Your** planned date of departure
- c) loss of use of a vehicle hired to **You**

#### Important Information:

To be eligible for a hire car, drivers will need to comply with the limitations and restrictions imposed by the hire company. Drivers will be required to produce a full UK/ Irish Driving Licence with either no or only a limited number and type of endorsements on it. The licence must have been held for at least one year (two years in Spain or Croatia) and minimum age limits may apply. When collecting **Your** car **You** will need a valid credit card, which must be in the name of the driver.

An alternative similar car may be substituted subject to demand. Car hire suppliers may not be open for collection or drop-off on Sundays in some destinations.

The provision of an alternative vehicle fitted with a tow bar is subject to availability and therefore cannot be guaranteed. In these circumstances, **We** will make every effort to ensure **Your** continued mobility within the financial limits of the Policy.

- d) the cost of fuel and oil used in any replacement vehicle
- e) the cost of any Personal Accident insurance or other benefit not specifically covered under this policy
- f) fines, parking charges and any congestion charges arising from use of a replacement vehicle
- g) **Trips** solely within the **UK Area**.

## SECTION 6

### ROADSIDE ASSISTANCE

If the **Insured Vehicle** is immobilised or rendered unroadworthy during the **Trip** as a result of fire, theft, accidental damage or breakdown, **We** will arrange and pay up to a maximum under this Policy of £250 for roadside assistance and, if necessary, the transportation of the **Insured Person(s)** and the **Insured Vehicle** to the nearest repairer.

A garage or specialist undertaking repair work (other than at the roadside) will be acting as **Your** agent for such repair work.

#### What is not covered:

- a) Labour charges in excess of £50
- b) charges for any labour not incurred at the roadside
- c) the cost of **Replacement Parts** or other materials
- d) **Trips** solely within the **UK Area**
- e) any winching costs or the use of specialist off-highway-recovery equipment.

## SECTION 7

### REPLACEMENT PARTS DESPATCH

If the **Insured Vehicle** needs **Replacement Parts**

during a **Trip** outside the **UK Area** and these are not available locally, then on receipt of **Your** instructions **We** will undertake to obtain them elsewhere, and will pay all freight charges involved in despatching them to the location of the **Insured Vehicle**. The maximum **We** will pay under this section will be £600. Please be aware there may be some delay in despatching **Replacement Parts**.

**We** will endeavour to provide the **Replacement Parts** required but **We** can give no guarantee that they will be available, especially in the case of older vehicles where parts may be impossible to locate.

**We** will pay the cost of location and transport of the **Replacement Parts**. The actual cost of the parts and any Customs Duty must be paid to **Us** by **You** by a debit to **Your** credit or charge card or by a prior deposit of funds in the **UK Area**.

When **You** are invoiced for a surcharge subject to the return of the old unit or part, **You** must return the defective part at **Your** own expense to the supplier.

If **You** instruct **Us** to obtain **Replacement Parts** and these are not subsequently required, or **You** do not await their arrival, or **You** have instructed **Us** to order incorrect **Replacement Parts**, **You** will be responsible for the net cost of such parts, including all forwarding charges arising from their return and also any further delivery charges for the correct part. If **You** request a repairing garage or dealer to specify **Replacement Parts** then the instructions from the garage or dealer will be treated as coming from **You**.

#### **What is not covered:**

- a) The actual costs of any parts
- b) **Trips** solely within the **UK Area**
- c) forwarding charges in excess of the market value of the vehicle
- d) forwarding charges for non-essential **Replacement Parts**
- e) any costs that exceed £600.

## **SECTION 8**

### **BREAK-IN**

In the event of a theft (or attempted theft) of the **Insured Vehicle** or the contents contained in the **Insured Vehicle** during the **Trip**, **We** will pay up to £175 in total under this Policy, for immediate emergency repairs and/or **Replacement Parts**, which are necessary to place the **Insured Vehicle** in a secure condition to continue the **Trip**.

**You must obtain a Police Report within 24 hours of the incident giving rise to a claim.**

#### **What is not covered:**

- a) Damage to paintwork or other cosmetic items
- b) costs incurred following **Your** return home
- c) **Trips** solely within the **UK Area**.

## **SECTION 9**

### **VEHICLE OUT OF USE**

If the **Insured Vehicle** is lost, immobilised or rendered unroadworthy during a **Trip** as a result of fire, theft, accidental damage or breakdown, and repairs cannot be effected within 24 hours **We** will pay up to a maximum of £1,800 in total under this Policy for:

The additional cost of transporting **You**, with **Your** luggage, to **Your** destination by public transport.

OR

For the immediate hire of a replacement vehicle, where and when obtainable whilst the **Insured Vehicle** remains unserviceable. **We** will pay for the rental charge of up to a Group C vehicle only, collision damage waiver and any necessary drop off charge, up to a maximum of £100 per day. Please note: **You** will be responsible for any damage to the replacement vehicle and any excess imposed by the hire car provider. If **We** are unable to arrange a suitable replacement vehicle as **Your** party is too large, or where it is not available under the suppliers hire terms, **You** will be required to select one of the other two benefits under this section.

OR ALTERNATIVELY

Cost of local overnight hotel accommodation while **You** wait for repairs to be completed. **We** will pay Bed & Breakfast only costs up to a maximum of £125 per **Insured Person** within the overall limit for this Section, on condition that this cost is additional to, or in excess of, any accommodation costs **You** had planned to pay if the loss of use of the **Insured Vehicle** had not occurred.

#### **What is not covered:**

- a) The cost of fuel and oil used in any replacement vehicle
- b) the cost of any optional Personal Accident



### Important Information:

To be eligible for a hire car, drivers will need to comply with the limitations and restrictions imposed by the hire company. Drivers will be required to produce a full UK/Irish Driving Licence with either no or only a limited number and type of endorsements on it. The licence must have been held for at least one year (two years in Spain or Croatia) and minimum age limits may apply. When collecting **Your** car **You** may need a valid credit card, which must be in the name of the driver. An alternative similar car may be substituted subject to demand. Car hire suppliers may not be open for collection or drop-off on Sundays in some destinations.

The provision of an alternative vehicle fitted with a Tow Bar is subject to availability and therefore cannot be guaranteed. In these circumstances, **We** will make every effort to ensure **Your** continued mobility within the financial limits of the Policy.

insurance or other benefit not specifically covered under this Policy

- c) costs incurred outside the period of the **Trip**
- d) fines, parking charges and any congestion charges arising from use of a replacement vehicle
- e) **Trips** solely within the **UK Area**.

## SECTION 10

### ALTERNATIVE DRIVER

In the event of **You** being declared medically unfit to drive the **Insured Vehicle** in the course of a **Trip**, or having to return home early because of what **We** agree is a serious or urgent reason, and there is no other **Insured Person** qualified and competent to drive, **We** will pay all necessary additional costs incurred to return the **Insured Vehicle** to the home address in the **UK Area**.

**We** may elect to provide a qualified driver to drive back the **Insured Vehicle** and passengers.

#### What is not covered:

- a) **Trips** solely within the **UK Area**.

## SECTION 11

### REPATRIATION

If the **Insured Vehicle** is lost, immobilised or rendered unroadworthy during a **Trip** as a result of fire, theft, accidental damage or breakdown, **We** will pay:

- 11.1 The cost of transporting **You**, with **Your** hand luggage and valuables, to **Your** home address in the **UK Area** if the **Insured Vehicle** cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the intended time of **Your** return home. The means of transport to be employed shall be at **Our** discretion and subject to availability.
- 11.2 The cost of transporting the **Insured Vehicle** to **Your** home address or repairer in the **UK Area** if repairs cannot be carried out abroad (or the **Insured Vehicle**, if stolen, has been recovered but not in a roadworthy condition), by the intended time of **Your** return home.
- 11.3 **We** will pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs.

OR

When agreed in advance by **Us**, **We** will pay the cost of one person to travel to the location of the **Insured Vehicle** by public transport to drive the repaired vehicle to **Your** home address in the **UK Area**.

The maximum **We** will pay under this Policy to repatriate the **Insured Vehicle** will be limited to its current market value in the **UK Area**.

Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in the **UK Area**, and when **You** confirm to **Us** that these repairs will be put in hand.

If **You** are repatriated by **Us**, **We** will pay the cost of transporting **Your** personal possessions, other than hand luggage and valuables, to **Your** home address either together with or separately from the **Insured Vehicle**.

If a replacement vehicle has been provided, once the vehicle has returned to the **Policyholder's** home address within the **UK Area**, it will no longer be covered irrespective of whether the original **Insured Vehicle** is still in the process of repatriation.

**What is not covered:**

- a) Repatriation of vehicle occupants injured in an accident involving the **Insured Vehicle**
- b) **Trips** solely within the **UK Area**.

**SECTION 12**

**CUSTOMS REGULATIONS**

If as the result of fire, theft, accidental damage or breakdown occurring outside the **UK Area** during a **Trip**:

- 12.1 The **Insured Vehicle** is beyond economic repair, **We** may arrange for its disposal under Customs supervision in the country where it is situated. In this case **We** will deal with the necessary Customs formalities.
- 12.2 The **Insured Vehicle** is not taken permanently out of the foreign country within the limited time allowed after import, or **You** inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then **We** will pay **Your** liability for any duty claimed from **You**. **We** will not pay the cost of any other import duties imposed by Customs.

**REQUESTING EMERGENCY ASSISTANCE WHEN ON A TRIP**

IN AN EMERGENCY, FIRST CHECK THE CIRCUMSTANCES ARE COVERED BY THIS POLICY. HAVING DONE THIS TELEPHONE **US** STATING **YOUR** NAME AND POLICY DETAILS.

Call **Us** and **We** will contact the nearest suitable garage. On motorways always use the Emergency telephones as these pinpoint **Your** exact location. The Police may arrange for **Your** recovery from the motorway. In this case contact **Us** when **You** reach an ordinary phone or use a mobile. If the local Police call for a recovery vehicle to tow **You** from the motorway, and **You** are asked to pay on the spot for this service, **You** should send **Us** the original receipt.

Please note that car hire companies impose driver minimum age restrictions and will require sight of a credit/debit or charge card before releasing the vehicle to **You**.

Please give **Us** an address or phone number where **We** can contact **You**. Many hotels, garages and hospitals have telex or telefax. This number is invaluable as urgent messages can be left at any time of day or night.

**We** monitor the progress of each case with care and make all the necessary arrangements.

Remember, to comply with the insurance terms and conditions **You** must contact **Us** before incurring substantial expenses in order to obtain **Our** prior authorisation.

**VEHICLE ASSISTANCE**  
**FIRST DIAL THE UK CODE, THEN:**  
**+44 (0) 1206 812 736**

(\*NOTE: When calling from inside the UK first dial zero) If **You** are deaf, hard of hearing or speech impaired, please send a text message containing **Your** full name, policy number, Vehicle registration and policy postcode to 07537 404890.

**What is not covered:**

- a) The cost of any other import duties imposed by Customs.

**PART C - GENERAL TERMS APPLYING TO ALL SECTIONS**

**SECTION 13**

**GENERAL EXCLUSIONS**

**This policy does not cover the following:**

- 13.1 Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations; a previous inadequate repair; unsuccessful D.I.Y. dismantling and/or reassembly; and kit cars.
- 13.2 Any subsequent Callouts for any symptoms related to a claim which has been made within the last 28 days, unless **Your** vehicle has been fully repaired at a suitable garage, declared fit to drive by the recovery operator or is in transit to a pre-booked appointment at a suitable garage.
- 13.3 Assistance following a breakdown or accident

attended by the Police or other emergency services until they have authorised the vehicles removal.

- 13.4 Vehicles being used for **Hire or Reward**; or for motor racing (whether against the clock or other competitors), rallies, speed or duration tests and **Track Days** or practising for such events.
- 13.5 Specialist equipment, additional manpower and/or recovery vehicles, or a recovery further than 10 miles from the scene of the breakdown if the **Insured Vehicle** is immobilised due to floods, snow- affected roads, sand or mud, or situated in areas to which **Our** agents have no right of access, or on Motor Traders' premises
- 13.6 Vehicles not in a roadworthy condition at the time cover is effected.
- 13.7 Any deliberately careless or deliberately negligent act or omission by **You**.
- 13.8 Claims arising from loss of or damage to contents of the **Insured Vehicle**.
- 13.9 Notwithstanding any provision to the contrary within this insurance, or any endorsement thereto, it is agreed that this insurance excludes any loss or expense of whatsoever nature directly or indirectly caused by, resulting from, or in connection with any of the following regardless of any other cause or event contributing concurrently or in any other sequence to the loss: War, hostilities or warlike operations (whether war be declared or not); invasion; act of an enemy foreign to the nationality of the **Insured Person** or the country in, or over, which the act occurs; civil war; riot; rebellion; insurrection; revolution; overthrow of the legally constituted government; civil commotion assuming the proportions of, or amounting to, an uprising; military or usurped power; explosions of war weapons; release of weapons of mass destruction that do not involve an explosive sequence; murder or assault subsequently proved beyond reasonable doubt to have been the act of agents of a state foreign to the nationality of the **Insured Person** whether war be declared with that state or not; terrorist activity. For the purpose of this exclusion terrorist activity means an act, or acts, of any person, or group(s) of persons, committed for political, religious, ideological or similar purposes with the intention to

influence any government and/or to put the public, or any section of the public, in fear. Terrorist activity can include, but not be limited to, the use of force or violence and/or the threat thereof. Furthermore, the perpetrators of terrorist activity can either be acting alone, or on behalf of, or in connection with any organisation(s) or government(s). Also excluded hereon is any loss or expense of whatsoever nature directly or indirectly caused by, resulting from or in connection with any action taken in controlling, preventing, or suppressing any, or all, of the above incidents.

In the event any portion of this exclusion is found to be invalid or unenforceable, the remainder shall remain in full force and effect.

- 13.10 Loss or destruction or damage, or any loss or expense whatsoever resulting from:
  - a) Ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel.
  - b) the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof or contamination or poisoning due to the effects of chemical or biological and/or radioactive substances.
- 13.11 Any expense which at the time of the incurring of such expense is insured by or would but for the existence of this Policy be insured by any other existing policy or policies or under any motoring organisation's service or other service.
- 13.12 Immobilisation of, or damage to, the **Insured Vehicle** or any component, or travel delay or any subsequent loss, directly or indirectly caused by the actual or potential inability of any computer, data processing equipment or media, microchip, integrated circuit or similar device or any computer software or stored programme to correctly recognise any date as its true calendar date or to continue to function correctly in respect of or beyond that date.
- 13.13 The cost of telephone calls when contacting **Us**. Whenever possible **We** will call **You** back as soon as possible.
- 13.14 Any direct or indirect loss of any kind arising from the provision of, or delay in providing,

the services to which this Policy relates, unless negligence on **Our** part can be demonstrated. An example of this would be loss of wages as a result of an **Insured Incident**.

13.15 Any tolls, fines, parking charges or congestion charges arising under this Policy.

13.16 Any winching costs or specialist off-highway-recovery equipment. Any vehicle or equipment used other than a standard recovery vehicle which is required to move a vehicle which has left the highway or is overturned or without wheels, would be considered as specialist. Once the vehicle has been recovered to a suitable location, normal service will be provided.

13.17 The cost of draining or removing contaminated fuel or other fluids. **We** will arrange local recovery, but it will be **Your** responsibility to pay for any work carried out.

13.18 Costs incurred in addition to a standard callout where service cannot be undertaken at the roadside because the **Insured Vehicle** is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels.

13.19 Any costs for locksmiths, glass replacement or tyre specialists are **Your** responsibility.

13.20 Claims arising from faults which were known to **You** at the time of applying for this insurance or at any time prior to the commencement of the **Period of Insurance**.

13.21 Any **Insured Incident** occurring within 24 hours following **Your** initial purchase of this policy.

13.22 Costs which would have been payable if the event being the subject of a claim had not occurred (for example, the cost of meals which **You** would have paid for in any case).

13.23 Any assistance on or after the 32<sup>nd</sup> consecutive day in length of any **Trip** outside the **UK Area**.

do not tell **Us**, **Your** policy may be cancelled and any claim **You** make may not be paid.

14.2 **You** must take all ordinary and reasonable precautions to prevent or minimise any loss, damage or breakdown covered under this Policy. **You** must act as if **You** are not insured. **You** must take all steps necessary to expedite the completion of repairs, and **You** shall not abandon the **Insured Vehicle** or any of its parts to **Us** without **Our** authorisation.

14.3 **We** cannot accept responsibility for the transportation of pet animals or livestock carried within the **Insured Vehicle** at the time of an **Insured Incident**. Any extra costs involved in the transportation of pets or alternative transportation requirements in the event of a breakdown, would not be covered by this policy.

14.4 **You** must comply in full with all the terms and conditions of this Policy before a claim will be paid. **You** must make no admission, offer, promise or payment without **Our** prior consent. In order to benefit from the cover, an **Insured Person** or member other than the **Policyholder** must agree to abide by all the relevant terms, conditions and exclusions of this Policy.

14.5 **We** will make every effort to apply the full range of services in all circumstances dictated by the terms and conditions. Remote geographical locations or unforeseeable adverse local conditions may preclude the normal standard of service being provided. In all cases where such difficulties exist, the full monetary benefits of the insurance cover will apply.

14.6 **We** are entitled to take over **Your** rights in the defence or settlement of a claim, or to take proceedings in **Your** name for **Our** own benefit against another party and **We** shall have full discretion in such matters. This is to enable **Us** to recover any costs **We** have incurred from any third party who may have liability for the costs.

14.7 **We** may, at any time, pay to **You** **Our** full liability under this Policy after which no further liability shall attach to **Us** in any respect or as a consequence of such action.

14.8 If any dispute arises as to Policy interpretation, or as to any rights or

## SECTION 14

### GENERAL CONDITIONS

14.1 **You** must answer all questions about this policy honestly and fully at all times. **You** must also tell **Us** straight away if anything that **You** have already told **Us** changes. If **You**

obligations under the Policy, **We** offer **You** the option of resolving this by using the Arbitration procedure **We** have arranged. Please see the details shown in the Complaints Procedure. Using this Service will not affect **Your** legal rights.

- 14.9 If any fraudulent claim is made or if any fraudulent means or devices are used to obtain any benefit under the insurance, this Policy shall become void and the premium paid shall be forfeited. Any benefits so claimed and received must be repaid to **Us**.
- 14.10 **You** will be required to reimburse to **Us**, within seven days of **Our** request to **You**, any costs or expenses **We** have paid out on **Your** behalf which are not covered under the terms of the insurance.
- 14.11 A garage or specialist undertaking repair work on **Your** instructions and which is not specifically covered under this insurance will be acting as **Your** agent for such repair work.
- 14.12 Nothing in this policy limits **Our** liability for death or personal injury caused by the negligence of **Us** or **Our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
- 14.13 This policy will be governed by English law, and **You** and **We** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **You** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.
- 14.14 Service will be provided only to the **Insured Vehicle**, details of which have been supplied **Us**, or to a vehicle that has been notified to **Us** as being a permanent substitute for the original **Insured Vehicle**. **You** should therefore ensure that such notification is made immediately a substitution occurs to avoid service being withheld.
- 14.15 In the event of a valid claim involving **Your** repatriation from a **Trip**, **You** shall allow **Us** the use of any relevant travel tickets **You** are not able to use because of the claim.
- 14.16 If **You** have a road traffic accident, **You** must supply **Your** motor vehicle insurance details to **Us** when **We** ask for this information. The incident must be reported to the insurer.

14.17 The contractual terms and conditions, and other information relating to this contract will be in the English language.

## SECTION 15

### COMPLAINTS PROCEDURE

If **You** are unhappy with the service that has been sold or administered (including information or documentation issued to **You**), **You** could contact them in writing to;

Customer Relations  
Prospect House  
Gordon Banks Drive  
Trentham Lakes North  
Stoke-On-Trent ST4 4TW

If **Your** complaint is about the service provided by Call Assist **You** can contact them in the following ways:

In writing:  
Customer Services  
Call Assist Limited  
Axis Court  
North Station Road  
Colchester  
Essex CO1 1UX

By telephone: 01206 771788

Or by email: [customerservices@call-assist.co.uk](mailto:customerservices@call-assist.co.uk)

Call Assist/**Your** broker will try to resolve **Your** complaint by the end of the third working day and they will send **You** a summary resolution letter. If they are unable to do this, they will write to **You** within five working days to let **You** know what they are doing to resolve **Your** complaint and let **You** know who is dealing with the matter. Within eight weeks of them receiving **Your** complaint, **You** will receive a final response or, if this is not possible, a reason for the delay plus an indication of when a final response will be provided.

**You** have the right to ask the Financial Ombudsman Service to review **Your** complaint, free of charge, if for any reason **You** are still dissatisfied with either the summary resolution or final response letter, or if Call Assist/**Your** broker have not issued their final response within eight weeks from **You** first raising the complaint. However, **You** must do so within six months of the date of the summary resolution or final response letter.

**You** can contact the Financial Ombudsman Service as follows:

In writing:  
Financial Ombudsman Service  
Exchange Tower  
London E14 9SR

By telephone: 0800 023 4567 (free from landlines)  
or 0300 123 9 123 (free from some mobile  
phones)

Or by email:  
complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk

Please note that if You do not refer Your complaint within the six months, the Ombudsman will not have Call Assist's or your brokers permission to consider Your complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect your right to take legal proceedings.

## SECTION 16

### MAKING A CLAIM ON RETURN HOME

- First, check **Your** Schedule and the appropriate Section of **Your** Policy to make sure that what **You** are claiming for is covered.
- All claims must be submitted within 28 days of **Your** return accompanied by original invoices, receipts, reports, etc. Please refer to the relevant Section of **Your** Policy for specific conditions and details of the supporting evidence that **We** require.
- Please remember that it is always advisable to retain copies of all documents when submitting **Your** claim.
- In order to facilitate prompt handling of claims, **We** may use appointed claims handling agents.
- When claims settlements are made by the BACS (Bank Automatic Clearing System) or other electronic banking system method, **You** will be responsible for supplying **Us** with the correct bank account details and **Your** full authority for **Us** to remit monies directly to that account. Provided that payment is remitted to the bank account designated by **You**, Call Assist shall have no further liability or responsibility in respect of such payment, and it shall be **Your** sole responsibility to make collection of any misdirected payment in the event of incorrect details having been provided to **Us**.

## SECTION 17

### CANCELLATION PROVISIONS

**Right to return the insurance document:** **You** have the right to cancel any policy of insurance within 14 days of the date of issue or receipt of the terms and conditions, whichever is the later. Any premium received will be refunded to **You**, provided no claim has been made.

**Cancellation by the Policyholder:** If **You** subsequently give notice in writing or by telephone to **Us** to cancel this policy, such cancellation shall take effect on the date the notice is received or on the date specified in the notice, whichever is the later. If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant portion of this premium will be refunded to **You**, but it will not be a proportionate amount of the premium originally paid. If however, an incident has arisen during the **Period of Insurance** which has or will give rise to a claim, then no return of premium will be made.

**Cancellation by Us:** If **You** fail to satisfy the terms of **Your** Policy, **We** may choose to cancel **Your** Policy during the **Period of Insurance** by giving **You** 14 days written notice of cancellation to the last address **You** provided **Us** with. Examples of when **We** might do this includes **You** not paying a Premium instalment when due, **Us** discovering that **Your** vehicle is no longer eligible for cover, etc.

**Premium position upon cancellation by Us:** If premium has been paid for any period beyond the date of cancellation of this insurance, the relevant pro-rata portion of this premium will be refunded to **You**. If however, an incident has arisen during the **Period of Insurance** which has or will give rise to a claim, then no refund will be made.

**Effective time of cancellation:** This policy shall cease at 00.01 hours Greenwich Mean Time on the day following the last day of the **Period of Insurance** for which premium has been paid.

## SECTION 18

### YOUR INFORMATION AND WHAT WE DO WITH IT – PUTTING YOUR MIND AT REST

**You** trust **Us** to look after **Your** personal information when **You** buy **Our** products and **We** know **We** have a responsibility to protect this information. The details provided here are a summary of how **We** collect, use, share, transfer and store **Your** information.

For full details of **Our** Privacy Notice, please go to [www.ageas.co.uk/legal/privacy-policy](http://www.ageas.co.uk/legal/privacy-policy) or contact **Our** Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA or by emailing [thedpo@ageas.co.uk](mailto:thedpo@ageas.co.uk).

For the following information only, please note that references to '**We**', '**Us**' or '**Our**' refers to Ageas Retail Limited, **Your** Broker, the underwriter and the product provider.

### COLLECTING YOUR INFORMATION

**We** collect a variety of information about **You**, such as:

- **Your** name, address, contact details and date of birth
- information about what and/or who **You** want to insure, such as vehicle details, named drivers, travel details and companions
- **Your** claims and credit history
- any criminal offences
- information about **Your** use of **Our** website such as **Your** IP address which is a unique number identifying **Your** computer
- special categories of personal information (previously known as 'sensitive personal information') such as details regarding **Your** health.

This information is necessary for **us** to be able to provide **You** with a quotation and/or policy.

**We** also use a number of different sources to collect this information from, including:

- **You** or someone connected with **You**, as well as publically available sources of information like social media and networking
- third parties' databases that have been made available to the insurance industry, as well as where **You** have given **Your** permission to share information with third parties like **us**
- price comparison websites, if **You** have used them to obtain a quotation for a policy.

### USING YOUR INFORMATION

**We** use **Your** personal information and/or special categories of personal information to not only provide **You** with **Our** products and services, but to better understand and predict **Your** needs and preferences, so that **We** can continue to improve **Our** products and services to give **You** insurance that is right for **You**. These uses include:

- providing **You** with services relating to an

insurance quotation or policy, for example

- assessing **Your** insurance application and arranging **Your** insurance policy including checking databases showing no claims discount entitlement and driving licence records
- managing **Your** insurance policy including claims handling and issuing policy documentation to **You**.

**Our** assessment of **Your** insurance application may involve an automated decision to determine whether **We** are able to provide **You** with a quotation and/or the price. If **You** object to this being done, then **We** will not be able to provide **You** with insurance.

- where **We** believe **We** have a justifiable reason to do so, such as
  - keeping information about **Your** current and past policies
  - preventing and detecting fraud, financial crime and anti-money laundering
  - carrying out processes such as research and analysis which may include computerised processes that profile **You**
  - providing sales information to third parties (for example price comparison websites) so that **We** fulfil **Our** legal obligations to them
  - recording and monitoring calls for training purposes
  - contacting **You** if **You** fail to complete an online quotation to see if **We** can offer **You** any help with this.

Please note that if **You** have given **Us** information about someone connected to **You**, **You** would have confirmed that **You** have their permission to do so.

### USE OF YOUR PERSONAL INFORMATION WHEN USING OUR WEBSITES AND EMAIL COMMUNICATIONS.

When **You** visit one of **Our** websites **We** may collect information which includes **Your** email and/or IP address. **We** may also use cookies and/or pixel tags on some pages of **Our** website. Useful information about cookies, including how to remove them, can be found on **Our** websites.

### SHARING YOUR INFORMATION

**We** share **Your** information with a number of different organisations such as:

- other companies or brands within the Ageas group
- other insurers, business partners, agents or carefully selected third parties providing a service to **Us** or on **Our** behalf

- organisations that have a specific role laid out in law such as statutory bodies, regulatory authorities and other authorised bodies or where **We** have a duty to or are permitted to disclose **Your** personal information to them by law
- fraud prevention and credit reference agencies
- third parties **We** use to recover money **You** may owe **Us** or to whom **We** may sell **Your** debt
- other companies when **We** are trialling their products and services which **We** consider may improve **Our** services to **You** or **Our** business processes.

Unless required to by law, **We** would never share **Your** personal data without the appropriate and necessary care and safeguards being in place.

### KEEPING YOUR INFORMATION

**We** will keep **Your** information only for as long as is reasonably necessary to provide **Our** products and services to **You** and to fulfil **Our** legal and regulatory obligations. Please see **Our** full privacy notice on **Our** website for more details.

### USE AND STORAGE OF YOUR INFORMATION OVERSEAS

**Your** information may be transferred to, stored and processed outside the European Economic Area (EEA). **We** or **Our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **Your** information) to which foreign law enforcement agencies may have the power to access. However, **We** will not transfer **Your** information outside the EEA unless it is to a country which is considered to have sound data protection laws or **We** have taken all reasonable steps to ensure the firm has suitable standards in place to protect **Your** information.

### DEALING WITH OTHERS ACTING ON YOUR BEHALF

**We** will deal with individuals **You** nominate, including third parties **We** reasonably believe to be acting on **Your** behalf providing they are able to answer **Our** security questions. For **Your** protection though, **We** will need to speak to **You**, **Your** legal representative, someone that **You** have specifically given **Us** permission to speak to or a power of attorney should **You** want to change **Your** contact address or policy coverage or cancel **Your** policy.

### YOUR RIGHTS

**You** have a number of rights in relation to the information **We** hold about **You**, including:

- asking for access to and a copy of **Your** personal information
- asking **Us** to correct, delete or restrict or **You** can object to the use of **Your** personal information
- withdrawing any previously provided permission for **Us** to use **Your** personal information
- complaining to the Information Commissioner's Office at any time if **You** object to the way **We** use **Your** personal information.

Please note that there are times when **We** will not be able to delete **Your** information, such as where **we** have to fulfil **Our** legal and regulatory obligations or where there is a minimum statutory period of time for which **We** have to keep **Your** information. If this is the case, then **we** will let **You** know **Our** reasons.

### FINANCIAL SERVICES COMPENSATION SCHEME

Should **We** be unable to meet **Our** liabilities **You** may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of **Your** business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at [www.fscs.org.uk](http://www.fscs.org.uk)

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