

Vehicle Breakdown Insurance Product

Insurance Product Information Document



Voyager Breakdown Insurance is administered by Call Assist Ltd, which is registered in the United Kingdom and authorised by the Financial Conduct Authority. FCA Authorisation Number: 304838.

Company: Call Assist Ltd.

Product: Voyager CBC - UK and European Plus Cover

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?

- ✓ Roadside Assistance
- ✓ Nationwide Recovery.
- ✓ Home Assist:
 - assistance at your registered home address or within a one mile radius of your home address.
- ✓ European Assistance.
- ✓ An electrical or mechanical failure to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Alternative Travel:
 - Territorial Limits (UK): up to £100 (maximum) towards the cost of alternative transport or car hire; also
 - the cost of a single standard rail ticket for one person to return and collect the vehicle.
 - territorial limits (Europe): if your vehicle cannot be repaired within 48 hours, we will pay the cost of alternative transport (to be agreed and authorised by one of our rescue controllers).
- ✓ Emergency Overnight Accommodation:
 - Territorial Limits (UK): maximum of £60 for a lone traveller or £40 per person for one night for you and up to six passengers. The maximum payment per incident is £280.
 - Territorial Limits (Europe): if your vehicle cannot be repaired within 48 hours, we will pay the cost of alternative accommodation (to be agreed and authorised with our rescue controllers).
- ✓ Caravans and Trailers:
 - fitted with a standard towing hitch and does not exceed 7 metres/23 feet (not including the length of the A-frame and hitch) in length, 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, we will pay the callout and mile age back to the recovery operator's base or your home address if closer.
- ✓ Message Assist:
 - two messages to your home or place of work.
- ✓ Recovery and repatriation in territorial limits (Europe).
 - if the vehicle cannot be repaired within 48 hours or by your intended return, whichever is due to occur last, we will arrange and pay for the vehicle, you and the passengers to be transported either to your home address, or if you would prefer and it is closer, your original destination within the territorial limits (Europe).



What is not insured?

- ✗ Any vehicle 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.
- ✗ Vehicles exceeding 16 years of age on the date the policy is inception for travel in the territorial limits (UK).
- ✗ Vehicles exceeding 11 years of age in the territorial limits (Europe) will be restricted to roadside assistance or recovery to the nearest garage to undertake the repair.
- ✗ Minibuses, vans, commercial vehicles, motorhomes, horseboxes or limousines
- ✗ Assistance outside of the territorial limits (UK).
- ✗ Assistance following an accident, theft, fire or vandalism.
- ✗ Service where glass or windscreens have been damaged.
- ✗ Storage charges.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ Breakdowns caused by insufficient fuel.
- ✗ The cost of draining or removing contaminated fuel.
- ✗ Specialist Equipment.
- ✗ Any request for service if the vehicle cannot be reached or is immobilised by snow, mud, sand or flood or where the vehicle is not accessible or cannot be transported safely using a standard transporter.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Vehicles being used for motor racing, rallies, rental, hire, public hire, 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 controllers.
- ✗ Any trip which is planned to or subsequently exceeds 90 days.
- ✗ Service where repatriation costs exceed the market value of the vehicle.
- ✗ The cost of recovery from a European motorway exceeding £150.
- ✗ Repatriation if the vehicle can be repaired but you do not have adequate funds for the repair.



Are there any restrictions on cover?

- ! Maximum six (6) claims per period of insurance.
- ! Claims totalling more than £15,000 in any one period of insurance.
- ! 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 claim within 24 hours of the time the policy is purchased.
- ! 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.
- ! Repatriation to the territorial limits (UK) within 48 hours of the original breakdown, regardless of ferry or tunnel bookings for the homebound journey or pre arranged appointments you have made within the territorial limits (UK).
- ! We will only pay ferry and toll fees within the confines of the United Kingdom of Great Britain and Northern Ireland.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey, as well as most of Europe. For full list of European countries covered, please refer to the policy documentation.



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.
- Your vehicle must be registered to and ordinarily kept at an address within the territorial limits (UK).
- Vehicle must be located within the territorial limits (UK) when cover is purchased and commences.
- Ensure you carry your V5C registration document and drivers license with you during your journey to the territorial limit (Europe).
- We must be advised immediately at the time of contacting us for assistance if your vehicle is fitted with alloy wheels.



When and how do I pay?

- You will need to pay your policy premium in full in order for cover to apply. All cover will end if payment is incomplete or rejected, or if the policy is cancelled.
- The premium can be paid using one of the payment options given to you by the seller of this insurance.



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 contract?

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 the organisation you purchased your policy from to discuss.