

# Personal Breakdown Insurance Cover

## Insurance Product Information Document

Company: Call Assist Ltd

Product: BIG Warranties - Breakdown Cover

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

BIG Warranties Limited (registered in the United Kingdom) is authorised and regulated by the Financial Conduct Authority Financial Services Number: 798998

**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) or Territorial Limits (Europe) for UK & European cover.



### What is insured?

- ✓ Roadside Assistance
- ✓ Nationwide Recovery
- ✓ Home Assist: assistance at your registered home address or within a one-mile radius/straight line of your registered home address.
- ✓ 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 (£500 for UK and European) 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 (£200 for UK & European) 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 (£1000 for UK & European).
- ✓ 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

### UK and European Cover

If you have purchased UK and European Cover it includes all the same benefits as UK Cover - with the addition of European Assistance and the following benefits:

- ✓ Pre-Departure Cover
- ✓ Shipping of Spare Parts
- ✓ Recovery and Repatriation if the vehicle cannot be repaired within 48 hours of your intended return.



### What is not insured?

- ✗ 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 unless incurred whilst we organise repatriation from the territorial limits (Europe).
- ✗ Assistance following an accident, theft, fire or vandalism.
- ✗ Specialist equipment.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ The cost of draining or removing the incorrect type of or any contaminated fuel.
- ✗ 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, 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 co-ordinators.
- ✗ Any trip where the duration is planned to or subsequently exceeds 90 days.
- ✗ Service where repatriation costs exceed the market value of the vehicle.
- ✗ The cost of privately arranged towing 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 claim within 24 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.
- ! 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).
- ! Pre-Departure Cover does not apply for any breakdown occurring within 10 days of you purchasing/ upgrading the policy or in the event the imminent or actual breakdown of your vehicle is discovered during an MOT or service carried out within 10 days prior to your intended departure.



## Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey.
- ✓ The following European Countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, 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?

- 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.
- Ensure you carry your V5C registration document and driver's license with you during your journey to the territorial limits (Europe).



## When and how do I pay?

- You will pay your premium prior to taking out or renewing the insurance. If you do not pay your premium when it becomes due, cover will not be provided. You can pay by either credit/debit card or direct debit on a monthly or annual basis



## When does the cover start and end?

- This policy lasts for one year and will start on the date you have selected, as shown on your policy schedule.
- Your policy will renew automatically for a further 12- month period unless you tell us that you do not wish the policy to renew, or we decline to renew the policy.



## How do I cancel the contract?

- You can cancel your insurance policy at any time if you decide it is not right for you by giving notice of cancellation via letter or email.
- If you decide for any reason that the policy does not meet your insurance needs within 14 days from either the date of issue or receipt of your policy terms and conditions, we will refund to you any premium you have paid and we will recover from you any payments we have made.
- If you cancel outside this period for policies paid monthly there will be no refund of premium. For policies paid annually a pro rata return premium will be given less an administration charge of £30. If you have made a claim no refund will be due.

## ADDITIONAL INFORMATION

### Statement of Demands and Needs

BIG Warranties Limited appliance insurance will meet the demands and needs of those people who wish to protect their appliances in the UK against the risks of mechanical and electrical faults as well as accidental damage. BIG Warranties does not provide advice or recommend that their insurance policy is suitable for you. You should decide before purchasing, whether the terms and conditions of the insurance policy meet your demands and needs for appliance insurance. If you are buying cover for the first time or replacing existing cover that you may have, it is important that you take your own individual needs and circumstances into account.

### Claim notification

Please go to [www.bigwarranties.co.uk](http://www.bigwarranties.co.uk) and click 'raise claim', this is the fastest way to make a claim as our systems may automatically approve your claim. Alternatively, you can call 0333 733 0733 or email [claims@bigwarranties.co.uk](mailto:claims@bigwarranties.co.uk) with your name, address, policy number and why and what you need to claim for.

### How to make a complaint

If you are not happy with any aspect of this insurance cover you should write to Customer Services, BIG Warranties, Enterprise House, 21 Oxford Road, Bournemouth, Dorset, BH8 8EY. You can also email [customerservices@bigwarranties.co.uk](mailto:customerservices@bigwarranties.co.uk)

### The Financial Services Compensation Scheme (FSCS)

The underwriters of this policy are covered by the FSCS. This means that you may be entitled to compensation from the Scheme if we are unable to meet our financial obligations. Full details are available from the FSCS.