

Hedgehog Breakdown Cover

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 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.



What is insured?

This product offers three levels of cover: Basic; National Recovery and Home Assistance. Please refer to your policy schedule to check which level of cover you have.

Basic Cover

- ✓ Up to 60 minutes roadside assistance if your vehicle is immobilised (due to a breakdown, puncture, lack of fuel/charge, misfuel) more than 1 mile from home
- ✓ Recovery within 20 miles if your vehicle cannot be fixed at the roadside
- ✓ Alternative travel costs up to £250 if you opt for a local repair instead of a long-distance recovery
- ✓ Misfuel Assist up to £250
- ✓ Callout and local recovery costs if you lose or break your keys
- ✓ Up to £500 to return your vehicle home in the event of driver illness or injury

Optional Covers:

National Recovery

- Recovery anywhere in the UK if its unrepairable within the same day

Home Assistance

- Home assist if you breakdown within 1 mile of your home address
- Recovery anywhere in the UK if its unrepairable within the same day



What is not insured?

- ✗ Any breakdown within 24 hours of you buying or updating the policy
- ✗ Recovery further than 20 miles unless **National Recovery** has been purchased
- ✗ Assistance within a one-mile radius of the home address, unless **Home Assistance** has been purchased.
- ✗ Any vehicle not listed on the policy schedule
- ✗ Call out for the same fault within 28 days unless your vehicle has been fully repaired
- ✗ The cost of any parts, components or materials used to repair the vehicle
- ✗ Alternative travel or overnight accommodation if the breakdown occurs within 20 miles of your home address
- ✗ Assistance if the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services or any contest or speed trial
- ✗ Costs or expenses 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



Are there any restrictions on cover?

- ! Claims totalling more than £15,000 in any one period of insurance
- ! More than 6 claims in any one period of insurance
- ! Any recovery must take place at the same time as the initial callout



Where am I covered?

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



What are my obligations?

- You must take reasonable care to answer all questions carefully and accurately as not doing so could invalidate your insurance and ability to claim
- 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 take the policy out, or by instalment if your insurance intermediary can arrange this for you.



When does the cover start and end?

For your period of cover, please refer to your policy schedule.



How do I cancel the contract?

You can cancel your policy at any time. If you can cancel within 14 days, 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.

To cancel this policy please contact the organisation that sold it to you.