



Express Insurance Breakdown UK and European cover

Vehicle Breakdown Service

Service provided by Call Assist

YOUR DEMANDS AND NEEDS

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a vehicle breakdown at home or away.

The following summary for Express Vehicle Rescue Cover does not contain the full terms and conditions of your breakdown policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording.

HOW TO MAKE A CLAIM

If your vehicle breaks down please call our 24 hour Control Centre on **0800 298 0685**. If you are unable to make a connection, please contact us on 01206 714 813.

If your vehicle suffers a breakdown due to mechanical or electrical failure, service will be provided. We will provide cover as detailed within the policy wording for any breakdown. Cover will apply during the period of insurance and within the territorial limits.

Features & Benefits	Additional notes (Please see policy terms & conditions for full details of the below)
Roadside Assistance & Recovery	We will arrange and pay for your vehicle, you and up to 6 passengers to be recovered to the nearest garage able to undertake the repair. If your vehicle cannot be repaired locally within the same working day, your vehicle can be recovered to your home address, or if you would prefer and it is closer, your original destination.
Alternative Travel	We will pay up to £100.00 (maximum) towards the cost of alternative transport or car hire. We will also pay the cost of a single standard rail ticket for one person to return and collect the vehicle.
Emergency Overnight Accommodation	We will pay a maximum of £60.00 for a lone traveller or £40.00 per person for one night for you and up to 6 passengers. The maximum payment per incident is £280.00.
Message Service	If you require, we will pass on two messages to your home or place of work to let them know of your predicament and ease your worry.
Caravans & Trailers	Maximum length 7 metres (23 feet) recovered with the vehicle if the vehicle cannot be repaired roadside.
Keys	Callout and mileage back to the recovery operator's base. All other costs incurred will be at your expense.
Home Assist	Your vehicle will be covered at your registered home address or within a one mile radius of your home address.
European Assistance	Your vehicle will also be covered in the following European territories: Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City. If you break down on a European Motorway or major public road where private contractors are dispatched to assist you, we will pay a maximum of £150 towards the reimbursement of your costs. Please refer to the General Notes Relating to Europe in your Policy Wording.

Significant Exclusions (For a full list of exclusions, please refer to the policy terms and conditions)	Exclusion number in policy wording:
Breakdowns caused by insufficient fuel.	4
Where service cannot be effected because the vehicle does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack, or the locking mechanisms for the wheels are not immediately available to remove the wheels.	6
The recovery of the vehicle and passengers if repairs can be carried out at or near the scene of the breakdown within the same working day. If recovery takes effect we will only recover to one address in respect of any one breakdown.	10
Any request for service if the vehicle is 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.	13
The cost of any parts, components or materials used to repair the vehicle.	17
Any winching charges or the use of specialist equipment	19
Any claim within 24 hours of the time the policy is purchased.	23
Any breakdown that occurred before the policy commenced, the vehicle was placed on cover, or before the policy was upgraded	24
More than four callouts in any one period of insurance.	25
Claims totalling more than £3,000 in any one period of insurance.	26
Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability arising from any act performed in the execution of the assistance services provided. We will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, we will not pay for you to collect your vehicle from a repairer or for any time that has to be taken off work because of a breakdown.	39

YOUR RIGHT TO CANCEL

This policy has a cooling off period of 14 days from the time you receive this information. If you do not wish to continue with the insurance, we will provide a refund of premium paid, less a £10.00 administration fee, providing no claim has been made. However a refund of premium is not available if the total duration of the policy is for a period of less than one month. If you exercise your right to cancel, the policy will be regarded as not taken up, and cancelled from inception. You may cancel your policy after this period, but no refund of premium is available. Please call 0800 048 1916 should you wish to cancel your policy.

We may cancel the policy by sending 7 days notice to your last registered address and, since the policy is sold alongside your main motor insurance policy, if the cover under that motor insurance policy ends for any reason, the cover under this policy will end simultaneously.

POLICY DURATION

This Policy does not exceed 12 months unless otherwise stated in the policy terms and conditions.

CHOICE OF LAW

This contract is governed by the laws of England and Wales and all communication will be conducted in English.

WHAT TO DO IF YOU HAVE A COMPLAINT

Any enquiry or complaint you have regarding your policy should be addressed in the first instance to the policy administrator:

Customer Relations,
Call Assist Ltd,
Axis Court,
North Station Road,
Colchester,
Essex,
CO1 1UX.

If you are still not satisfied, please write to the policy underwriter:

The Customer Relations Department,
DAS Legal Expenses Insurance Company Limited,
DAS House,
Quay Side,
Temple Back,
Bristol,
BS1 6NH.

Or you can phone DAS on 0117 934 0066 or email customerrelations@das.co.uk.

If you remain dissatisfied, short of court action, you have the right to ask The Financial Ombudsman Service to review your case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. He can be contacted at the following address:

The Financial Ombudsman Service,
South Quay Plaza,
183 Marsh Wall,
London,
E14 9SR.
Telephone: 0845 080 1800.

ARE WE COVERED BY THE FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. For claims against the insurers, 90% of the insurance claim is covered, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit. Further information about the compensation scheme arrangements is available from the FSCS by telephoning 0800 678 1100 or by visiting www.fscs.org.uk

SERVICE PROVIDER AND INSURER

This service is provided by Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX, Registered Company Number 3668383, and is underwritten by DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH, Registered Company Number 103274.

Call Assist Ltd, Firm Reference Number 304838 and DAS Legal Expenses Insurance Company Limited, Firm Reference Number 202106 are both authorised and regulated by the Financial Services Authority.



Express Insurance Breakdown

UK and European cover Vehicle Breakdown Service

Service provided by Call Assist

PREAMBLE

This Document is a legally binding contract of insurance between *You* (the Insured) and Us (Call Assist). The contract is based on the information you provided in *Your* signed proposal form or statement of insurance. We have agreed to insure *You* under the terms, conditions and exclusions contained in this booklet or in any endorsement applying to this booklet. The insurance provided by this document covers any liability, loss or damage that occurs during any *Period of Insurance* for which *You* have paid, or agreed to pay the premium.

WHAT TO DO IF YOU BREAK DOWN

If Your Vehicle breaks down please call Our 24 hour Control Centre on:

0800 298 0685

If You are unable to make a connection, please contact Us on 01206 714813.

Please have the following information ready to give to Our Rescue Controller, who will use this to validate Your policy: -

- Your return telephone number with area code.
- Your Vehicle registration.
- The precise location of Your Vehicle (or as accurate as You are able in the circumstances)

We will take Your details and ask You to remain by the telephone You are calling from. Once We have made all the arrangements We will contact You to advise who will be coming out to You and how long they are expected to take. Your mobile phone must therefore be switched on and available to take calls at all times. You will then be asked to return to Your Vehicle

Please remember to guard Your safety at all times but remain with or nearby Your Vehicle until the Recovery Operator arrives. Once the Recovery Operator arrives at the scene please be guided by their safety advice.

If You are broken down on a motorway and have no means of contacting Us or are unaware of Your location, please use the nearest SOS box and advise the Emergency Services of Our telephone number, they will then contact Us to arrange assistance. If the Police or Highways Agency are present at the scene please advise them that You have contacted Us or give them Our telephone number to call Us on Your behalf.

YOUR COVER

If Your Vehicle suffers a Breakdown due to a mechanical or electrical failure, Accident, theft, attempted theft, or act of vandalism, service will be provided. We will provide cover as detailed below for any Breakdown in accordance with the policy wording. Cover will apply during the Period of Insurance and within the Territorial Limits (UK).

ROADSIDE ASSISTANCE & RECOVERY

We will send help to the scene of the Breakdown

and arrange to pay callout fees and mileage charges needed to repair or assist with the Vehicle.

If, in the opinion of the Recovery Operator, they are unable to repair the Vehicle at the roadside We will assist in the following way:

Either:

- Arrange and pay for Your Vehicle, You and up to 6 passengers to be recovered to the nearest garage which is able to undertake the repair.

Or:

- If the above is not possible at the time or the repair cannot be made within the same working day, We will arrange for Your Vehicle, You and up to 6 passengers to be recovered to Your Home Address, or if You would prefer and it is closer, Your original destination within the Territorial Limits (UK).

The recovery must take place at the same time as the initial callout otherwise You will have to pay for subsequent callout charges.

If Your Vehicle requires recovery, You must immediately inform Our Rescue Controller of the address You would like the Vehicle to be taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

HOME ASSIST

We will send help to Your Home Address or within a one mile radius of Your Home Address in the event Your Vehicle suffers a Breakdown.

If, in the opinion of the Recovery Operator, they are unable to repair Your Vehicle at the roadside, We will arrange and pay for Your Vehicle, You and 6 passengers to be recovered to the nearest garage which is able to undertake the repair.

ALTERNATIVE TRAVEL*

If the Recovery Operator is unable to repair Your Vehicle within the same working day or a period agreed between You and Our Rescue Controller, We will pay up to £100.00 (maximum) towards the cost of alternative transport or car hire. We will also pay the cost of a single standard rail ticket for one person to return and collect the Vehicle. This service can only be used to complete a journey whilst Your Vehicle is being repaired a minimum of 20 miles away from Your Home Address.

EMERGENCY OVERNIGHT ACCOMMODATION*

If We decide to provide alternative accommodation We will pay a maximum of £60.00 for a lone traveller or £40.00 per person for one night for You and up to 6 passengers. The maximum payment per incident is £280.00.

*These services 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 Controller. The policy will only pay for a group 1 hire car rate. We will only reimburse claims when We are in receipt of a valid invoice/ receipt.

CARAVANS & TRAILERS

If Your Vehicle suffers a Breakdown and Your caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres (23 feet) in length, Your caravan/trailer will be recovered with Your Vehicle at no extra cost.

KEYS

If You lose, break, or lock Your Vehicle keys within Your Vehicle We will pay the callout and mileage charges back to the Recovery Operator's base or Your Home Address if closer. All other costs incurred, including any specialist equipment needed to move the Vehicle, will be at Your expense.

MESSAGE SERVICE

If You require, We will pass on two messages to Your home or place of work to let them know of Your predicament and ease Your worry.

GENERAL NOTES

GARAGE REPAIRS

Any repairs undertaken by the Recovery Operators at their premises are provided under a separate contract, which is between You and the Recovery Operator.

MULTIPLE VEHICLE POLICIES

Multiple Vehicle policies must be registered to one address within the Territorial Limits (UK).

EUROPEAN ASSISTANCE

We will provide service in the Territorial Limits (Europe) for a maximum of 90 days in the Policy Duration. However short term policies (those with a duration of one month or less) will be limited to a single trip not exceeding the Period of Insurance.

Please ensure You carry Your V5C registration document with You during Your journey. Due to local regulations and customs, You may be required to provide copies of Your V5C registration document. You will be held liable for any costs incurred if copies of Your V5C registration document are not immediately available.

Regulations are different when You Breakdown in Europe and help may take longer in arriving. We will require detailed information from You regarding the location of Your Vehicle. We will need to know if You are on an outward or inward journey and details of Your booking arrangements. When We have all the required information We will liaise with Our European network. You will be kept updated and therefore, You will be asked to remain at the telephone number You called from.

For assistance in Europe, call Us on:

0044 1206 714813

We will send help to the scene of the Breakdown and arrange to pay callout fees and mileage charges needed to repair or assist with the Vehicle.

If, in the opinion of Our Recovery Operator, they are unable to repair the Vehicle at the roadside We will assist in the following way: -

- Arrange and pay for Your Vehicle, You and up to 6 passengers to be recovered to the nearest garage able to undertake the repair.
- If the Vehicle cannot be repaired within 48 hours or by Your intended return, whichever is the later, We will arrange for Your Vehicle, You and up to 6 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). During the 48 hours We will pay for the costs of alternative accommodation and alternative transport (to be agreed and authorised with Our Rescue Controllers)
- Miscellaneous costs incurred in arranging immediate emergency roadside assistance following a Breakdown. The most We will pay is £250 in any one travel period or We will refund the cost of any pre-booked sea crossing occurring within 24 hours of the original departure time.

General Notes Relating to European Assistance

If You have broken down on a European motorway or major public road, We are generally unable to assist You and You will often need to obtain assistance via the SOS phones. The local services will tow You to a place of safety and You will be required to pay for the service immediately. You can then contact Us for further assistance. We will pay a maximum of £150.00 towards reimbursement of the costs, but We will only reimburse claims when We are in receipt of a valid invoice/receipt. Payment will be made in accordance with the exchange rate on the date of the claim.

If You have broken down in a European Country during a Public Holiday, many services will be closed during the Holiday period. In these circumstances, You must allow Us time to assist You and effect a repair to Your Vehicle. We will not be held liable for any delays in reaching Your destination.

SICKNESS/INJURY COVER

Territorial Limits (Europe) only

If the Vehicle is out of use for a period of more than 8 hours as a result of the Breakdown or due to death, injury, or serious illness of the only available driver, (a doctor's note will be required in the case of illness), We will refund the cost of one of the following;

The cost of recovery to a garage or railway Freight costs to obtain any replacement part, which is not available locally (You must pay the cost of the parts and any Customs Duty to Us, by credit or debit card)

The cost of one of the following:

Hiring one replacement vehicle, up to £70 per day up to £800 in total. This benefit commences 7 days before the intended departure date of any pre-booked holiday (A garage report will be required)

Hiring a replacement driver in the event of serious illness of the only available driver in Your party, up to £100 per day and £500 in total

-Second class rail fares so that You and Your party can finish Your journey or return to Your Home Address.

-Extra hotel accommodation costs for You and each of Your party up to £30 per person per day incurred during the journey to and from Your holiday location up to a maximum of 5 days. (We will not pay for food and drinks).

The costs of recovering the Vehicle to Your Home Address if it cannot be repaired before Your planned return date or costs incurred in travelling from Your Home to Your holiday location/scene of Breakdown to collect Your repaired Vehicle. (Such costs must not be more than economy class airfare plus up to £50 of miscellaneous expenses).

The cost of emergency repairs to secure the Vehicle in the event that it is damaged by attempted theft up to a maximum £100 (a Police report will be required)

MEASUREMENTS

All measurements are calculated using driving distances.

UNINSURED SERVICE

We can provide assistance for faults that are not covered under this insurance policy or where You would like Us to assist additional passenger numbers who exceed the maximum of 6 stated within this policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

CHANGE OF VEHICLE

Our policy only covers the Vehicle registered on Our database, therefore any change must be notified immediately by telephoning Express Insurance on 0800 294 5802. If You do not notify Us of the new vehicle details, We may not be able to supply You with a service.

GOVERNING LAW

English Law governs this insurance.

LANGUAGE

We have chosen to use the English language in all documents and communication relating to this policy.

Definitions

Accident

A collision immediately rendering the Vehicle immobile or unsafe to drive.

Breakdown

An electrical or mechanical failure, Accident, theft, attempted theft, or act of vandalism to the Vehicle, which immediately renders the Vehicle immobilised.

Home Address

The last known address recorded on Our system where Your Vehicle is ordinarily kept.

Home Assist

Assistance within a one mile radius of Your Home Address.

Period of Insurance

The duration of this policy as indicated on Your policy schedule for a period not exceeding twelve months.

Recovery Operator

The independent technician Call Assist appoints to attend Your Breakdown.

Rescue Controller

The telephone Operator employed by Call Assist Ltd.

Suitable Garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

Territorial Limits (Europe)

Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City.

Territorial Limits (UK)

Great Britain and Northern Ireland.

Us, We, Our

Call Assist Ltd.

Vehicle

The car, motorcycle, or van registered with Call Assist Ltd.

You, Your

The person named as 'the insured' in the schedule.

EXCLUSIONS

applying to all sections unless otherwise stated:

This insurance does not cover the following:

1. a) Any caravan/trailer where the total length exceeds 7 metres (23 feet) and where it is not attached to the Vehicle with a standard towing hitch
b) Breakdowns to the caravan or trailer itself.
2. Assistance following glass breakage unless this occurs during the course of a journey on a motorway and Your safety is compromised. In this circumstance and provided a replacement glass company cannot assist You, We will only provide a tow to the nearest location which is a service station or petrol station. All costs thereafter will be Your responsibility. This facility is only available if the main windscreen is broken and excludes side screens.
3. Vehicles that are not secure or have faults with electric windows, sun roofs or locks not working, unless the fault occurs during the course of a journey and Your safety is compromised.
4. Breakdowns caused by insufficient fuel.
5. Breakdowns caused by failure to maintain the Vehicle in a roadworthy condition including maintenance or proper levels of oil and water.
6. Where service cannot be effected because the Vehicle does not carry a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels.
7. Any request for service if the Vehicle cannot be reached or is immobilised due to snow, mud, sand or flood or where the Vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
8. Overloading of the Vehicle or carrying more passengers than it is designed to carry.
9. 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.

10. The recovery of the Vehicle and passengers if repairs can be carried out at or near the scene of the Breakdown within the same working day. If recovery takes effect We will only recover to one address in respect of any one Breakdown.
11. Vehicles not registered with Us.
12. Assistance if the Vehicle is over 15 years old at the date this policy incepted.
13. Any request for service if the Vehicle is 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.
14. Minibuses, commercial vehicles, motorhomes, or limousines.
15. Any claims relating to the following: -
 - a) Vehicles exceeding 3,500 kg (3.5 tonnes) gross Vehicle weight.
 - b) Vehicles more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high.
 - c) Non standard, customised or modified Vehicles unless declared and agreed with Us prior to taking the insurance.
16. Assistance if the Vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
17. The cost of any parts, components or materials used to repair the Vehicle.
18. Repair and labour costs other than one hour roadside labour at the scene.
19. Any winching charges or the use of specialist equipment.
20. The cost of draining or removing contaminated fuel.
21. Storage charges.
22. Ferry and Toll charges outside of mainland UK.
23. Any claim within 24 hours of the time the policy is purchased.
24. Any Breakdown that occurred before the policy commenced, the Vehicle was placed on cover, or before the policy was upgraded.
25. More than four callouts in any one Period of Insurance.
26. Claims totalling more than £3,000 in any one Period of Insurance.
27. Any costs or expenses not authorised by Our Rescue Controllers.
28. The cost of food, drinks, telephone calls or other incidentals.
29. Claims not notified and authorised prior to expenses being incurred.
30. The charges of any other company (including Police recovery) other than the Recovery Operator, a car hire agency or accommodation charges which have been authorised by Us.
31. Any charges where You, having contacted Us, effect recovery or repairs by other means unless We have agreed to reimburse You.
32. Any cost that would have been incurred if no claim had arisen.
33. Any false or fraudulent claims.
34. Service if You already owe Us money.
35. The cost of alternative transport other than to Your destination and a return trip to collect Your repaired Vehicle.
36. The cost of fuel, oil or insurance for a hire Vehicle.
37. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the Breakdown within an agreed time.
38. Recovery of the Vehicle or Your transport costs to return the Vehicle to Your Home Address once it has been inspected or repaired.
39. Any damage to Your Vehicle or its contents whilst being recovered, stored or repaired and any liability arising from any act performed in the execution of the assistance services provided. We will not pay for any losses that are not directly covered by the terms and conditions of this policy.

For example, We will not pay for You to collect Your Vehicle from a repairer or for any time that has to be taken off work because of a Breakdown or loss from cancelled or missed appointments.

40. Failure to comply with requests by Us or the Recovery Operator concerning the assistance being provided.
41. A request for service following any intentional or wilful damage caused by You to Your Vehicle.
42. Fines and penalties imposed by courts.
43. Any cost recoverable under any other insurance policy that You may have.
44. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -
 - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
 - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, riot, rebellion, revolution, military or usurped power.
45. Any cover which is not specifically detailed within this policy.

Additional exclusions applying to the European Assistance

1. Service where repatriation costs exceed the market value of the Vehicle.
2. The cost of recovery from a European motorway exceeding £150.00.
3. Repatriation to the 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 UK.
4. Repatriation if the Vehicle can be repaired but You do not have adequate funds for the repair.
5. The cost of returning the hire vehicle.
6. Service where You are unable or unwilling to provide proof of outbound and inbound travel dates.

General Conditions applying to all sections

1. The driver of the Vehicle must remain with or nearby the Vehicle until help arrives.
2. If a callout is cancelled by You and a Recovery Operator has already been dispatched, You will lose a callout from Your policy. We recommend You to wait for assistance to ensure the Vehicle is functioning correctly. If You do not wait for assistance and the Vehicle breaks down again within 12 hours, You will be charged for the second and any subsequent callouts.
3. We reserve the right to charge You for any costs incurred as a result of incorrect location details being provided.
4. We have the right to refuse to provide the service if You or Your passengers are being obstructive in allowing Us to provide the most appropriate assistance or are abusive to Our Rescue Controllers or the Recovery Operator.
5. Your Vehicle must be registered to and ordinarily kept at an address within the Territorial Limits (UK).
6. Your Vehicle must be located within the Territorial Limits (UK) when cover is purchased and commences.
7. If the Vehicle is beyond economical repair We have the option to offer the market value of the Vehicle to You and pay for alternative transport home.

8. We must be advised immediately at the time of contacting Us for assistance, if Your Vehicle is fitted with alloy wheels. If We are not advised and We are unable to provide the service promptly or efficiently through the agent who will be assisting You, You will be charged for any additional costs incurred.
9. If We are able to repair Your Vehicle at the roadside, You must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card.
10. The repair must be carried out if the Vehicle is recovered to a dealership and the dealership can repair the Vehicle within the terms stated. You must have adequate funds to pay for the repair immediately. If You do not have funds available, any further service related to the claim will be denied.
11. You must have adequate funds to pay for alternative transport or overnight accommodation costs immediately. If You do not have funds available, any further service related to the claim will be denied.
12. In the event You use the service and the claim is subsequently found not to be covered by the policy You have purchased, We reserve the right to reclaim any monies from You in order to pay for the uninsured service.
13. We may decline service if You have an outstanding debt with Us.
14. If You have a right of action against a third party, You shall co-operate with Us to recover any costs incurred by Us. If You are covered by any other insurance policy for any costs incurred by Us, You will need to claim these costs and reimburse Us. We reserve the right to claim back any costs that are recoverable through a third party.
15. We reserve the right to recover Your immobilised Vehicle in accordance with and subject to any legislation, which affects drivers' working hours.
16. The transportation of livestock (including dogs) will be at the discretion of the Recovery Operator. Alternative transport can be arranged but You will need to pay for this service immediately by credit or debit card.
17. Regardless of circumstances, We will not be held liable for any costs incurred if You are unable to make a telephone connection to any numbers provided.
18. The policy is not transferable to another person.
19. If, in Our opinion, the Vehicle is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, We may terminate Your policy immediately notifying You, by letter to Your Home Address, of what action We have taken.
20. We may cancel the policy by sending 7 days notice to Your Home Address and, since the policy is sold alongside Your main motor insurance policy, if the cover under that motor insurance policy ends for any reason, the cover under this policy will end simultaneously.
21. This policy has a cooling off period of 14 days from the time You receive this information. If You do not wish to continue with the insurance, We will provide a refund of premium paid as long as no claim has been made, less a £10.00 administration fee. If You exercise Your right to cancel, the policy will be regarded as not taken up, and cancelled from inception. You may cancel Your policy after this period, but no refund of premium is available. Please call 0800 2945802.
22. We will provide cover if
 - a) You have met all the terms and conditions within this insurance.
 - b) The information provided to Us, as far as You are aware, is correct.

Should You wish to contact Us, We can be contacted by:

- Mail: Customer Relations, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX.
- Email: enquiries@call-assist.co.uk
- Facsimile: 01206 364268

Our Promise to You

We aim to provide a high standard of service. Please telephone Us if You feel We have not achieved this and We will do Our best to rectify the problem immediately.

Complaints Procedure

Any enquiry or complaint You have regarding Your policy should be addressed in the first instance to the policy administrator:

Customer Relations, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX.

If You are still not satisfied, please write to the policy underwriter:

The Customer Relations Department, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. Or You can phone DAS on 0117 934 0066 or email customerrelations@das.co.uk.

Please have ready the details of Your policy and in particular Your policy number, to help Your enquiry to be dealt with speedily.

If You still feel the matter has not been resolved to Your satisfaction, write to The Chairman and Chief Executive, DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol, BS1 6NH.

If You remain dissatisfied, short of court action, You can ask The Financial Ombudsman Service to review Your case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. He can be contacted at the following address: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: 0845 080 1800.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. For claims against the insurers, 90% of the claim is covered, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim.

Further information about the compensation scheme arrangements is available from the FSCS by telephoning 0800 678 1100 or by visiting www.fscs.org.uk.

Service Provider and Insurer

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