Horsebox Breakdown

Insurance Product Information Document

Company: Call Assist Limited Product: Peliwica Horsebox 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?

Nationwide & Home Cover

- ✓ Up to 60 minutes roadside assistance if your vehicle is immobilised (due to a breakdown, puncture, lack of fuel/charge, misfuel, accident, vandalism, fire, or theft) more than 1 mile from home
- ✓ Home assist if you breakdown within 1 mile of your home address
- ✓ Recovery to a suitable garage within a 10-mile radius if your vehicle cannot be fixed at the breakdown location
- ✓ Recovery anywhere within the Territorial Limits (UK) if your vehicle is unrepairable within the same day
- ✓ Up to £750 towards the cost of transporting your horses to your stables or onward destination if your vehicle requires recovery to a garage or onward destination
- ✓ Alternative travel costs for passengers up to £250 if you opt for a local repair instead of a long-distance recovery
- ✓ Emergency overnight accommodation costs up to £500 per claim whilst your vehicle is being repaired
- ✓ Up to £250 towards the cost of overnight livery of your horses for one night, where it is not possible to transport your horses the same day under the Nationwide Recovery benefit
- ✓ Callout and local recovery costs if you lose or break your keys
- ✓ If a misfuel occurs, the cover entitles you to be recovered to the nearest suitable garage within a 10-mile radius to carry out the fuel drain

What is not insured?

- ✗ Any breakdown within 24 hours of you buying or updating the policy
- ✗ Recovery beyond the nearest suitable garage if your vehicle can be repaired locally the same day
- ✗ 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 or the vehicle can be repaired within the same working day
- ✗ 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
- ✗ Costs of draining or removing the incorrect type of or contaminated fuel
- ✗ Any breakdown outside of the Territorial Limits (UK)

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?

Nationwide & Home Cover

✓ Great Britain, Northern Ireland, the Isle of Man, 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
- To 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 and 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 you may be able to pay by instalments if your insurance broker offers this facility.

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.