

**BREAKDOWN COVER POLICY SUMMARY**

Please read the following summary, as it contains some important facts about your Breakdown Insurance. It does not contain all the policy terms and conditions. These are contained in the policy document and will be issued to you if you decide to purchase cover, which you will need to take time to read. A copy is available on request. Breakdown and recovery services are available for vehicles under 20 years old when cover is arranged, and in the UK, Channel Islands, the Isle of Man, Republic of Ireland and Europe. We cover the driver and up to 7 passengers. You are responsible for the cost of any parts fitted.

SIGNIFICANT FEATURES AND BENEFITS	SIGNIFICANT EXCLUSIONS AND LIMITATIONS
<p><b>Roadside Assistance &amp; Nationwide Recovery Service (Section 1)</b>                      In the event of an insured incident we will attempt to solve the problem at the roadside. If the vehicle cannot be repaired at the roadside we will recover the vehicle to a nearby garage.                      Recovery (to the destination you choose) – if your vehicle cannot be repaired the same day we will take you, your vehicle and up to 7 passengers to a destination of your choice.</p>	<p><b>Roadside Assistance and Nationwide Recovery Service (Section 1)</b>                      The cost of all parts or supplies used or provided to you or for your vehicle.                      The cost of any labour other than provided by our agent at the scene of the breakdown or accident.                      Assistance if our mechanic reports to us that it is evident you have not maintained your vehicle in a state fit to complete your intended journey.                      All things covered under our General Conditions and General Exclusions</p>
<p><b>Homecall (Section 2)</b>                      If your vehicle fails to start at home</p>	<p><b>Homecall (Section 2)</b>                      Homecall is for non-start situations like flat batteries or damp engines but is not a maintenance service. We would not expect to visit you for recurring faults.                      All items excluded under Section 1</p>
<p><b>Alternative Travel or Accommodation (Section 3)</b>                      If repairs cannot be effected on the same day, you can either hire a vehicle for up to 48 hours OR we will help pay for overnight accommodation.</p>	<p><b>Alternative Travel or Accommodation (Section 3)</b>                      Only applies if you are more than 50 miles from your home address.                      Car Hire – the maximum engine size will be 1600cc. You must have a valid credit card, and be able to meet the requirements of the hire car supplier.                      Hotel Accommodation – up to £100 for a hotel, which is local to the repair garage.</p>
<p><b>Message Relay (Section 4)</b>                      We will relay messages to family and friends or business associates to advise of your delay</p>	
<p><b>Alternative Driver (Section 5)</b>                      Cover the cost of returning your vehicle and passengers to your home address in the UK following a road traffic accident, if the only driver is declared medically unfit to drive, we can provide a qualified driver to drive your vehicle and passengers back to your home address.</p>	<p><b>Alternative Driver (Section 5)</b>                      Only applicable if there are no other insured persons who are qualified and are competent to drive your vehicle at that time.</p>
<p><b>Accident Hospitalisation (Section 6)</b>                      If you are hospitalised more than 50 miles away from home as a result of an accident; and you are expected to remain in hospital more than 48 hours we will pay for your family to visit you and for medical transfer to a hospital near to your home address.</p>	<p><b>Accident Hospitalisation (Section 6)</b>                      We will pay:                      • transport costs up to £250 for a member of your family to visit you in hospital;                      • up to £200 per person for bed and breakfast accommodation for your immediate family to visit you, with a maximum limit of £1000.</p>
<p><b>Misfuelling of the Insured Vehicle (Section 7)</b>                      Draining and flushing the fuel tank using a specialist roadside vehicle, up to a maximum of £250 per claim                      Mechanical or component damage to your vehicle up to a maximum value of £2,500 in any period of insurance. You will be responsible for paying any costs in excess of £2,500.                      Replenishing the fuel tank with 10 litres of the correct fuel.</p>	<p><b>Misfuelling of the Insured Vehicle (Section 7)</b>                      Fuel, other than the 10 litres of correct fuel to replenish the fuel tank after draining and flushing out the contaminated fuel;                      Refueling of any car you hire                      Any claim resulting from foreign matter entering the fuel system <b>except</b> for diesel or petroleum;                      Any defect which existed before the incident of misfuelling.                      The deliberate misfuelling of your vehicle by any person. If the claim is dishonest or exaggerated no service will be provided and you will be responsible to pay for any costs incurred.                      Any infringement of any warranty, or guarantee associated with the vehicle that may be invalidated by any repair to your vehicle</p>
<p><b>European Cover (Sections 8 – 15)</b>                      We will pay:                      • up to £250 for roadside assistance and recovery to the nearest garage;                      • for the delivery of replacement parts;                      • Alternative travel arrangements;                      • Emergency accommodation;                      • Alternative Driver;                      • Vehicle recovery to the UK;                      • Up to £175 to secure your vehicle if broken into</p>	<p><b>European Cover (Sections 8 – 15)</b>                      We will not pay any claim resulting from breakdown if you have purchased cover less than <b>TEN days</b> before the planned date of your journey abroad in the insured vehicle. The cost of any parts obtained are not covered;                      The maximum amount payable for alternative travel arrangements is £1,000;                      An alternative driver will not be supplied if there is another qualified and competent person to drive the vehicle at that time.                      Within any one period of insurance we will only cover up to 60 days total in Europe.                      Any one individual journey abroad in the insured vehicle must not exceed 31 days.</p>
<p><b>IMPORTANT:</b> If we are called out SIX times in any period of insurance, then any subsequent incidents or call outs are not covered by this policy; and assistance will only be provided on the basis that you pay for the costs.</p>	

**HOW TO CONTACT US**

Call us for assistance on **033 34 009 245**, available 24 hours a day, for 365 days of the year. If you are travelling in Europe please call **0044 120 678 5845**  
 Before calling for assistance, check that you have your policy number, location, nature of breakdown and any special requirements.

**COMPENSATION**

You may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) should your insurer be unable to meet its liabilities. You can get more information from the Financial Services Compensation Scheme at [www.fscs.org.uk](http://www.fscs.org.uk)

**INSURER INFORMATION**

The benefits of this policy are underwritten by Mulsanne Insurance Company Limited. Mulsanne Insurance Company Limited is licensed by the Chief Executive of the Gibraltar Financial Services Commission under the Insurance Companies Act to carry on insurance business.  
 Address: PO Box 1338, First Floor, Grand Ocean Plaza, Ocean Village, Gibraltar.

**DURATION OF CONTRACT**

The policy will start from 48 hours after the day we receive your premium payment/validation of payment, for a period of insurance which is the same as your motor insurance policy.

**COMPLAINTS PROCEDURE**

Any complaint **You** have regarding Your policy should be addressed to the policy administrator: Customer Services, Call Assist Limited, Axis Court, North Station Road, Colchester, Essex CO1 1UX. Please include the details of **Your** policy and in particular **Your** policy number, to help **Your** enquiry to be dealt with speedily.

We promise to:

- acknowledge Your complaint within five working days of receiving it;
- have Your complaint reviewed by a senior member of staff;
- tell You the name of the person managing Your complaint when We send Our acknowledgement letter; and
- respond to **Your** complaint within 20 working days. If this is not possible for any reason, **We** will write to You to let You know when We will contact **You** again.

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. The Financial Ombudsman Service can be contacted at the following address: The Financial Ombudsman Service, Exchange Tower, London E14 9SR. Or by telephoning: 0800 023 4567 (free from landlines) or 0300 123 9 123 (charged the same as numbers beginning with 01 or 02 from mobile phones).

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