

Vehicle Breakdown Insurance Cover

Insurance Product Information Document



Fish Motor Rescue is administered by Call Assist Ltd, which is registered in the United Kingdom and authorised by the Financial Conduct Authority. FCA Authorisation Number: 304838.

Company: Fish Insurance

Product: Temporary European Cover

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 United Kingdom.



What is insured?

- ✓ Roadside Assistance.
- ✓ Nationwide Recovery.
- ✓ European Assistance. Misfuel
- ✓ Assist:
 - arrange and pay up to £250 (inclusive of VAT) for a recovery to the recovery operator's base where a drain and flush to your vehicle's fuel tank can be conducted or, to conduct the fuel drain and flush at the roadside;
 - subject to the £250 claim limit, we will also provide 10 litres of correct fuel.
- ✓ Home Assist:
 - a breakdown at or within a one-mile radius/straight line of your home address.
- ✓ An electrical or mechanical failure, lack of fuel, misfuel, flat battery, accident or puncture to the vehicle, which immediately renders the vehicle immobilised.
- ✓ Alternative Travel:
 - Territorial Limits (UK) - up to £250 towards the reasonable cost of alternative transport or a hire vehicle up to 1600cc; also, up to £150 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
 - Territorial Limits (Europe) - up to £500 towards the reasonable cost of alternative transport or a hire vehicle up to 1,600cc; up to £200 towards the reasonable cost of alternative transport for two people to return and collect the repair vehicle.
- Key Assist:
 - ✓ - 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 preferred destination if closer.
- Caravans and Trailers:
 - ✓ - a breakdown where your caravan/trailer is 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 transported with your vehicle at no extra cost.



What is not insured?

- ✗ Assistance following theft, fire, or vandalism. Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ The cost of any replacement parts or materials. 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.
- ✗ Breakdowns or accidents to the caravan or trailer itself.
- ✗ 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.
- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Storage charges.
- ✗ Any costs or expenses not authorised by our rescue co-ordinators prior to being incurred. Emergency Overnight Accommodation and Alternative Transport if the breakdown occurs within 20 miles of your home address.
- ✗ Departure Cover does not apply for any breakdown occurring within 10 days of you purchasing a Temporary European Cover policy or in the event the imminent or actual breakdown of your vehicle is discovered during a MOT or service carried out within 10 days prior to your intended departure.
- ✗ The cost of recovery from a European motorway exceeding £150.
- ✗ Any trip which is planned to or subsequently exceeds 90 days.

- ✓ Message Service:
 - two messages to your home or place of work.
 - ✓ Driver Illness/Injury:
 - an alternative driver to return the vehicle to your nominated destination within the territorial limits (UK). Where it is more efficient to do so, we may provide alternative transport for you or your passengers.
 - ✓ If you or any of your passengers cannot access the cabin of the recovery truck, we will provide cover for, and where possible, help arrange disabled access.
 - ✓ Pre-Departure Cover:
 - up to £500 towards the rental of a hire vehicle appropriate for the purpose of carrying out your original trip within the Territorial Limits (Europe);
 - up to £500 towards the cost of rebooking your original sea or motorail crossing to the nearest available date once your vehicle has been repaired.
 - Shipping of Spare Parts:
 - the reasonable cost of shipping replacement parts to the repairing garage within the territorial limits (Europe).
 - Emergency Overnight Accommodation:
 - ✓ - Territorial Limits (UK) - up to £150 for a lone traveller or £75 per person towards the reasonable cost of overnight accommodation. The maximum Emergency Overnight Accommodation payment per incident is £500.
 - Territorial Limits (Europe) - up to £150 per person for one night towards the reasonable cost of overnight accommodation.
- The maximum Emergency Overnight Accommodation Abroad payment per incident is £1000.



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 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.
- ! The transportation of your vehicle and passengers must take place at the same time as the initial callout otherwise you will have to pay for subsequent callout charges.
- ! Repatriation to the Territorial Limits (UK) within 48 hours of the breakdown.
- ! We will only organise shipping of spare parts once you have confirmed the spare parts have been paid for.
- ! Any claim within 24 hours of the time the policy is purchased.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey, as well as most of the Europe. For full list of European countries covered, please refer to the policy wording.



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 us of the address you would like the vehicle taken to.
- Some services may 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 coordinator. The policy will only pay for a hire vehicle which we deem is appropriate for your requirements and is available at the time. We will only reimburse claims when we are in receipt of valid proof of payment.
- 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.
- Ensure you carry your V5C registration document and driver's licence with you during your journey to the Territorial Limits (Europe).



When and how do I pay?

Payment will be required 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?

Your cover will take effect on the date stated in your Policy Documentation.



How do I cancel the contract?

Your UK Breakdown Recovery policy is included within your motor insurance policy and cannot be cancelled in isolation. Please see section 8 'Cancellation' on page 15 of the policy wording for details of your cancellation rights.

Please call Fish Insurance on 0333 331 3900 to discuss your cancellation rights further.