

Business Breakdown Cover

Insurance Product Information Document



Company: startrescue.co.uk Product: Business Breakdown Cover

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This document only provides a summary of the main benefits and exclusions of the Start Rescue Business Breakdown Cover product. It is written in plain English to help signpost you to the key features within the Policy Wording, where additional terms and conditions exist. For the full terms and conditions applicable to your policy, please refer to your Policy Wording which should be read in conjunction with your Policy Schedule.

What is this type of insurance?

Business Breakdown Cover is an insurance policy that provides roadside assistance and recovery when your vehicle unexpectedly suffers a breakdown.



What is insured?

This product offers three levels of cover: **UK Roadside**, **UK National**, and **UK & Europe**. For policies covering multiple vehicles, it is not a requirement that all vehicles share the same level of cover. Please refer to your Policy Schedule to check which level of cover has been purchased.

UK Roadside

- ✓ Up to 60 minutes roadside assistance following an electrical or mechanical failure, lack of fuel, lack of charge, misfuel, flat battery, puncture or accident, which immediately renders the vehicle immobilised or unsafe to drive
- ✓ Home Assist
- ✓ 10 mile recovery if roadside repairs are not likely
- ✓ Up to £250 towards alternative travel costs if you opt for a local repair instead of a long distance recovery
- ✓ Up to £150 towards overnight accommodation (or £75 per person up to £500 max) if you choose to stay in the area overnight whilst your vehicle is repaired, instead of a long distance recovery
- ✓ Up to £250 towards flushing and draining the fuel tank following a misfuel
- ✓ Recovery of a caravan/trailer (up to 23 feet) if your broken down vehicle needs to be towed
- ✓ Callout costs to try and retrieve keys locked inside the vehicle

UK National

If you have paid for UK National cover, it includes the following benefit in addition to UK Roadside cover:

- ✓ Recovery of the vehicle beyond 10 miles if it's unrepairable within the same day

UK & Europe

If you have paid for UK & Europe cover, in addition to the benefits provided with UK National cover, the benefits are extended to the European countries listed in the Policy Wording. The



What is not insured?

- ✗ Recovery further than 10 miles, unless you have UK National or UK & Europe cover
- ✗ Assistance following theft, attempted theft, vandalism or fire
- ✗ Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover
- ✗ Breakdowns or accidents to the caravan or trailer itself
- ✗ The cost of any parts, components or materials used to repair the vehicle
- ✗ Vehicles being used for motor racing, rallies or any contest or speed trial or practice for any of these activities
- ✗ Costs or expenses not authorised by rescue co-ordinators
- ✗ Vehicles with refrigerated loads, livestock, or hazardous chemicals, buses, coaches, minibuses, limousines or vehicles with more than ten seats, motorhomes, horseboxes or agricultural machinery or any vehicle not included in the vehicle usage definition
- ✗ Any vehicle bearing trade plates
- ✗ Assistance outside of the United Kingdom unless you have UK & Europe cover
- ✗ Driver illness or injury cover unless you have UK & Europe cover



Are there any restrictions on cover?

- ! The default limit for the total level of indemnity offered is £10,000. If the policy covers more than 20 vehicles at the point of claim, this £10,000 limit shall increase by £500 for each additional vehicle (above 20) on cover
- ! The Policy Schedule details the maximum number of claims you may make on the policy. This is calculated as 300% of the number of vehicles on cover. For multiple vehicle policies, with more than one vehicle, no more than four claims can be for the same vehicle
- ! Recovery must take place at the same time as the initial callout
- ! Subsequent callouts for any symptoms related to a claim which has been made within the last 28 days, unless the vehicle has been fully

following benefits also apply for trips abroad:

- ✓ £500 towards a hire car or alternative ferry/ motorail crossing if your vehicle unexpectedly breaks down just before a pre-booked trip abroad
- ✓ Up to £500 towards alternative travel costs for you and your passengers to continue your trip abroad
- ✓ Up to £150 per person (£1,000 max) towards overnight accommodation following a breakdown abroad
- ✓ Transportation of your vehicle (and passengers) back to the UK, unless repairs can be completed by your intended return or within 48 hours
- ✓ Reimbursement of shipping costs for spare parts
- ✓ £500 towards the cost of returning the vehicle and passengers to the territorial limits (UK) following illness or injury to the driver

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

- ! Any claim within 24 hours of the time the policy is purchased, amended or upgraded
- ! If UK & Europe cover applies, this only covers trips within the Territorial Limits (Europe) of up to 90 days



Where am I covered?

UK Roadside and UK National

- ✓ England, Scotland, Wales, Northern Ireland and for non-residents the Isle of Man

UK & Europe

- ✓ Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Guernsey, Hungary, Italy, Jersey, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland and Vatican City



What are my obligations?

- The premium you pay is calculated based on what you declared your vehicle is used for, as shown on your Policy Schedule. You must ensure you let us know if you change what a vehicle is used for e.g. if you start using it for hire and reward, as incorrect vehicle usage invalidates cover
- The vehicle must be maintained in a roadworthy manner, insured and if required, have a valid MOT certificate and valid vehicle tax
- Should your policy details change, e.g. a change of vehicle, you must 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
- Guard your safety at all times but you must be with or near the vehicle at the time the recovery operator arrives
- If your vehicle requires recovery, you must immediately inform us of the address you would like the vehicle taken to
- It is your responsibility to ensure personal possessions are removed prior to your vehicle being recovered



When and how do I pay?

A one-off payment each year, either online through startrescue.co.uk or via the telephone on 01206 655000, prior to the commencement of the contract



When does the cover start and end?

For your period of cover, please refer to your Policy Schedule



How do I cancel the contract?

Cancellation of your policy can occur at any time during the policy term. However, refunds are only applicable within the first 14 days of the policy start date or the date you receive your policy documents, whichever is later.

You can cancel your contract by calling us on 01206 655000