

Halfords Breakdown Cover

Insurance Product Information Document

Company: Call Assist Limited

Product: 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?

This product offers five levels of cover: Roadside & Local; Nationwide; Home; European and Full. Please refer to your policy schedule to check which level of cover you have.

Roadside & Local Cover

- ✓ Up to 60 minutes roadside assistance if your vehicle is immobilised (due to a breakdown, puncture, lack of fuel/charge, misfuel) which occurs more than 1 mile from home.
- ✓ Recovery distance of up to 10 miles if your vehicle cannot be fixed at the roadside.
- ✓ Alternative travel costs up to £250 if you opt for a local repair instead of a long-distance recovery.
- ✓ Misfuel Assist up to £250.
- ✓ Callout and local recovery costs if you lose or break your keys.
- ✓ Cycle Rescue – local recovery which occurs more than 1 mile from the home address, within the territorial limits (UK).

Optional Covers:

Nationwide Cover

- ✓ Recovery anywhere in the UK if your vehicle cannot be repaired the same day.

Home Cover

- ✓ Home Assist if you break down within 1 mile of your home address.
- ✓ Recovery anywhere in the UK if your vehicle cannot be repaired the same day.

European Cover

- ✓ Pre-departure cover if your vehicle breaks down within 7 days of your trip up to £500.
- ✓ 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.
- ✓ Reimbursement of shipping costs for spare parts.

Full Cover and Short Term European

- ✓ Home assist if you break down within 1 mile of your home address.

Personal Cover

- ✓ Breakdown assistance in any eligible vehicle you are driving or travelling in.



What is not insured?

- ✗ Any breakdown within 24 hours of you buying or updating the policy unless the policy has been provided as complimentary cover following a Full or Major Service purchased from Halfords Ltd.
- ✗ Recovery further than 10 miles unless National, Home, European or Full Cover has been purchased.
- ✗ Assistance within a one-mile radius of the home address, unless Home or Full Cover has been purchased.
- ✗ Any vehicle not listed on the policy schedule unless Personal Cover has been purchased.
- ✗ Vehicles with a gross vehicle weight of over 3500kg.
- ✗ 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.
- ✗ Breakdowns that occur while the vehicle is being used for motor racing, rallies, rental, hire, public hire, private hire, courier services, any contest or speed trial, the carriage of refrigerated loads, horses/livestock or hazardous materials.
- ✗ 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.
- ✗ European trips longer than 90 days.



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?

All cover levels

- ✓ Great Britain, Northern Ireland, the Isle of Man and (for residents only) Jersey and Guernsey.

If European, Full or Short Term European cover has been purchased

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



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.
- 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, 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 by instalment if your insurance intermediary can arrange this for you.



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 Halfords Breakdown Cover Customer Service on 01206 655022.