

Vehicle Breakdown Insurance Cover

Insurance Product Information Document

Company: GEM Motoring Assist

Product: Recovery EXTRA Vehicle Plus Europe

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 gives a summary of your cover. For full details you must read your policy wording and policy schedule.

What is this type of insurance?

This is vehicle breakdown insurance. It provides roadside assistance, vehicle recovery and additional support if your vehicle breaks down unexpectedly within the covered areas.



What is insured?

Within the UK territorial limits:

- ✓ Roadside Assistance and Recovery - help if your vehicle breaks down
- ✓ Home Assistance – assistance within a 1/4 mile of your home
- ✓ Recovery following collision, vandalism or theft
- ✓ Alternative travel costs or emergency overnight accommodation if your vehicle cannot be repaired immediately
- ✓ Misfuel Assist - up to £250 towards a fuel drain and flush
- ✓ Lost or Broken Keys - callout and local recovery
- ✓ Running out of fuel or charge
- ✓ Punctures and flat battery
- ✓ Driver illness or injury - cover to return your vehicle home
- ✓ Caravan/trailer recovery service
- ✓ Toll authority fees - covered if applicable.

In addition within the Europe territorial limits:

- ✓ Pre-departure cover - up to £500 if your vehicle breaks down within 7 days of your trip
- ✓ Alternative travel costs - up to £500 for you and your passengers to continue your trip
- ✓ Alternative travel or emergency overnight accommodation if your vehicle cannot be repaired immediately
- ✓ Vehicle & passenger transportation back to the UK
- ✓ Reimbursement of shipping costs for spare parts



What is not insured?

- ✗ Breakdowns within 24 hours of purchasing, updating the policy, or pre-existing faults
- ✗ Vehicle not listed on the policy schedule
- ✗ Callouts for the same fault within 28 days, unless fully repaired
- ✗ Cost of parts, components, or materials used in repairs
- ✗ Alternative travel or accommodation within 25 miles of your home
- ✗ Use of the vehicle for racing, rallies, hire, courier services or contests
- ✗ Costs or expenses not authorised by our Rescue Co-ordinators
- ✗ Costs in addition to callouts for lost keys or immobilisation due to snow, mud, water, ice or flood
- ✗ Trips abroad longer than 90 days
- ✗ Maximum claims in any insurance period: £15,000
- ✗ Recovery must take place at the same time as the initial callout



Are there any restrictions on cover?

- ! Maximum claims in any insurance period: £15,000
- ! Recovery must take place at the same time as the initial call out
- ! Any subsequent call-outs for any symptoms related to a claim which has been made within the last 28 days, unless the vehicle has been fully 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



Where am I covered?

Territorial Limits (UK)

- ✓ England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man

Territorial Limits (Europe)

- ✓ 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?

- Ensure the vehicle has a MOT, is taxed (unless exempt), insured and registered in the UK
- Notify GEM Motoring Assist of any changes (home address, vehicle details, etc)
- Remove personal possessions before recovery
- Keep the vehicle properly maintained according to manufacturer specifications
- Carry essential documents (driving licence, V5C, credit card, international driving permit if needed, travel itinerary).
- Purchase cover only when the vehicle is in the UK



When and how do I pay?

- Payment is due in full before the policy starts
- You can pay by debit or credit card



When does the cover start and end?

Cover starts on the date and time shown on your policy schedule and ends at the expiry date/time listed.



How do I cancel the policy?

You can cancel at any time.

Refunds are available within 14 days of purchase or receiving your policy documents (whichever is later), as long as no claim has been made.

You can cancel your policy by writing to:

GEM Motoring Assist, Station Road, Forest Row, East Sussex, RH18 5EN.

Or by email to: memberservices@motoringassist.com