

VEHICLE RESCUE POLICY - MAIN CHANGES DOCUMENT

We've updated parts of our policy wording and improved clarity where necessary. This summary explains the main changes, but it does not include all changes or the full policy terms, conditions, general notes or exclusions. Please read this document carefully alongside the policy wording and your policy schedule to make sure you are happy with the changes. If anything below is unclear, please contact us.

Effective for any policy with a start date of 03/04/26

Reporting a Claim	Details of Change
Information we need	<p>This section has been updated and requires you to have the following additional information ready to give to our rescue co-ordinator:</p> <ul style="list-style-type: none"> • What has happened to your vehicle; • Your preferred recovery operator, if you have one <p>Additionally, when reporting your claim, please let us know if there are any circumstances which may affect the handling of your claim, such as if you are towing something, travelling with animals, in an area exposed to extreme weather conditions, or if any of your passengers have any special requirements we may need to take into consideration.</p>

One Star Cover	Details of Change
Alternative Travel (UK)	<p>The alternative travel options available to you have been replaced with:</p> <ul style="list-style-type: none"> • Standard class public transport; or • Economy class hire car (including insurance/excess reduction fees).
Emergency Overnight Accommodation (UK)	Travel expenses to reach the accommodation is now clearly defined as part of the overall benefit limit of £500.
Misfuel Assist	Replacement fuel following a drain and flush has been reduced from 10 litres to 5 litres.
Key Assist	This benefit has been updated to clarify that secure storage costs of the vehicle are not included within this benefit.

Two Star Cover	Details of Change
Nationwide Recovery	<p>This benefit has been updated to clarify that once the vehicle has been recovered to your nominated address, no further recovery costs will be covered in relation to the claim.</p> <p>Additionally the following new paragraph has been added to the Nationwide Recovery section:</p> <p>Laws and regulations limit the number of hours recovery operators can drive for. Regular breaks and/or 'changeovers' to a different recovery operator will often be required when transporting the vehicle, prolonging the time it takes for the recovery to be completed. In some cases, it will be necessary to store the vehicle and deliver it at a later date. If this is necessary, we will pay reasonable travel expenses for the passengers to travel separately to the vehicle. If you would prefer to utilise your preferred recovery operator, please make this known to our rescue co-ordinator. We reserve the right not to authorise costs where we can make arrangements more cost effectively.</p>

Three Star Cover	Details of Change
Home Assist	This benefit has been updated to clarify once the vehicle has been recovered to your nominated address, no further recovery costs will be covered in relation to the claim.

Four Star Cover	Details of Change
Roadside Assistance (Abroad)	<p>This benefit has been updated to clarify that when you breakdown abroad, as with breakdowns in the UK, it is your responsibility to appoint a suitable garage and oversee and pay for the repairs undertaken. Any diagnostic fees or reassembly fees charged by the garage are not covered by this policy.</p> <p>Additionally, should you breakdown on a motorway or major public road when travelling abroad and require the assistance of a private towing service, the amount we will pay towards the service has increased from £150 to £200.</p>

Four Star Cover	Details of Change
Roadside Assistance (Abroad)	<p>This benefit has been updated to clarify that when you breakdown abroad, as with breakdowns in the UK, it is your responsibility to appoint a suitable garage and oversee and pay for the repairs undertaken. Any diagnostic fees or reassembly fees charged by the garage are not covered by this policy.</p> <p>Additionally, should you breakdown on a motorway or major public road when travelling abroad and require the assistance of a private towing service, the amount we will pay towards the service has increased from £150 to £200.</p>
Emergency Overnight Accommodation Abroad	We have updated the benefit to include travel expenses to reach the emergency overnight accommodation within the overall £1000 benefit limit.
Theft/Break-in benefit	<p>The following new benefit has been added:</p> <p>In the event of a theft (or attempted theft) of the insured vehicle or the contents contained in the insured vehicle in the territorial limits (UK) and territorial limits (Europe), we will pay up to £250 in total under this policy, for immediate emergency repairs and/or replacement parts, which are necessary to place the insured vehicle in a secure condition to continue the trip. You must obtain a Police Report within 24 hours of the incident, giving rise to a claim.</p>

Five Star Cover	Details of Change
Accident, Theft and Vandalism Cover Plus	The benefit has been updated and is no longer available within the territorial limits (UK). You will be covered if the vehicle is involved in an accident or rendered immobile or illegal due to theft or vandalism within the territorial limits (Europe) only. We will pay for the vehicle to be transported to a nominated address within the territorial limits (UK). We will cover the cost of alternative transport to the same destination as the vehicle up to the value of £1,000 on a pay and claim basis.

General Notes	Details of Change
Statement of Demands and Needs - New	<p>This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a breakdown.</p> <p>As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy to make sure that it meets your specific needs.</p>
Estimated Arrival Times - New	Where we arrange for a recovery operator to attend the vehicle, we will provide an estimated time of arrival. Please note this estimate can change based on the availability of recovery operators at the time. We cannot guarantee the arrival of a recovery operator within a specified amount of time. If you would prefer to organise your own assistance, please obtain authorisation from our rescue co-ordinator before arranging this.
Waiting Periods and Deferred Cover - New	<p>Certain changes to your policy do not take effect immediately. A waiting period applies to help prevent misuse of cover. Where a waiting period applies, cover will be limited or unavailable until the waiting period has ended.</p> <p>Cover eligibility is determined by when the breakdown occurs, not when it is reported to us.</p> <p>For the first 48 hours from the start date of your policy, cover is limited to One Star cover only (Roadside Assistance and Local Recovery up to 10 miles within the territorial limits (UK)). This restriction does not apply at renewal where there is no break in cover or to Short Term European Cover.</p> <p>All changes to your policy (e.g. upgrades, vehicle changes) require a minimum of 48 hours' notice, before cover can be effective.</p>
Misuse of Cover - New	<p>This policy is designed to provide assistance in the event of unforeseen breakdowns. It is not designed as a service to transport vehicles to/from a place of purchase, or to replace normal vehicle maintenance.</p> <p>We reserve the right to decline assistance or cancel the policy if, in our reasonable opinion, the pattern of use demonstrates the service is being used in a way that is inconsistent with the purpose of the cover. Such action will not constitute an allegation of fraud. Where cancellation occurs, any unused portion of the premium may be refunded at our discretion.</p> <p>Your claims experience may be taken into consideration before we decide to offer renewal of this policy. In some cases, we may decline to offer renewal or offer amended terms based on your claims history. If we have previously declined to renew your policy or offered amended terms, you should not purchase cover with us again in the future without obtaining our written consent to purchase another policy.</p>

Fraud - New	If you, or any other beneficiary of this policy attempts to make a false or exaggerated claim or complaint, we reserve the right to terminate your policy, retain any premiums paid, and discontinue your service. You may also be responsible for reimbursing us for any expenses incurred, including those related to investigating false or exaggerated claims or complaints. Additionally, we may share information with other organisations or authorities to prevent future fraud or initiate criminal proceedings.
Reclaim - New	<p>All benefits may be offered on a pay/claim basis which means that you must pay initially and we will reimburse you. If a benefit is not offered on a pay/claim basis but you would prefer to make your own arrangements, please notify our rescue co-ordinator.</p> <p>Before paying for any services which you intend on reclaiming, authorisation must be obtained from our rescue co-ordinator.</p> <p>The policy will only pay for a hire vehicle which we deem is appropriate for your requirements at the time and we cannot be held responsible if an appropriate hire vehicle is not available during peak months.</p> <p>We will only reimburse claims when we are in receipt of a valid itemised receipt. Please send copies of any itemised receipt(s) to reimbursements@call-assist.co.uk and we will reimburse valid costs once these have been verified/processed by us.</p> <p>When we are reimbursing costs settled in a currency other than pound sterling (GBP), payment will be made in accordance with the exchange rate on the date of the claim.</p>

Definitions	Details of Change
Annual Cover Policy - New	Policies which renew annually as detailed on your policy schedule.
Breakdown Cover – Updated	<p>An electrical or mechanical failure, lack of fuel, lack of charge, misfuel, flat battery, theft, fire (contained within the engine bay), vandalism or puncture to the vehicle, or accident, which immediately renders the vehicle immobilised or unsafe to drive, provided such failure/event was not reasonably foreseeable prior to commencement of the journey.</p> <p>Cover applies based on when the breakdown occurs, not when it is reported to us.</p>
Claim - New	Each breakdown or similar incident resulting in us paying you or a supplier (or both) for costs covered by this policy.
Continuous Monthly Cover - New	Policies which renew monthly, as detailed on your policy schedule.
Fuel - New	The energy source used to power a vehicle, such as but not limited to Petrol, Diesel, Electricity and Hydrogen.
Short Term European Cover - New	Non-renewable policies covering a single trip to the territorial limits (Europe) with a period of insurance of 1 month or less, as detailed on your policy schedule for vehicles up to 10 years old.
Vehicle - Updated	<p>The vehicle(s) shown on your policy schedule as being eligible for cover, unless your policy schedule states you purchased Personal Cover. If you purchased Personal Cover, you will be covered when travelling in one of the following types of vehicle:</p> <ul style="list-style-type: none"> a) Cars of any age; b) Motorcycles of any age; c) Vans of any age, which do not exceed 3.5 tonnes gross vehicle weight. <p>We will also cover any towed caravan or trailer of a proprietary make which is fitted with a standard towing hitch and does not exceed 7 metres/23 feet in length, not including the length of the A-frame and hitch.</p>

Exclusions applying to all sections unless otherwise stated.	Details of Change – This insurance does not cover the following:
Exclusion 4 - Updated	Vehicles with refrigerated loads, livestock or hazardous chemicals, buses, coaches, minibuses, limousines, vehicles with more than ten seats, motorhomes, horseboxes, campervans, agricultural machinery and any other vehicle not detailed in the definition of vehicle.
Exclusion 13 – New	<p>Recovery further than 10 miles from the scene of the breakdown if you have:</p> <ul style="list-style-type: none"> a) added diesel exhaust fluid to the fuel or fuel to the diesel exhaust fluid. b) added the incorrect fluid when topping up fluid levels. c) exceeded the vehicle’s recommended fluid levels.

Exclusion 14 - Updated	Assistance following a fire which causes extensive damage and has not been contained within the engine bay. Extensive damage should be reported to your motor insurer.
Exclusion 17 - Updated	Breakdowns caused by a failure to maintain the vehicle in a roadworthy condition, including the routine servicing of the vehicle in accordance with the manufacturers recommendations, maintaining proper levels of oil and water or where the breakdown was the direct result of an issue known to you, that made continued use of the vehicle likely to cause a breakdown.
Exclusion 27 – Updated	Direct or indirect loss, damage or liability caused by, contributed to or arising from: <ul style="list-style-type: none"> a) ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel. b) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof. c) any effects as a result of geo-magnetic reversal. d) any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power. e) the result of an interplanetary coronal mass ejection. f) large scale computer malfunction or malicious cyber activity. g) shortages of necessary supplies including, fuel, electricity, gas and water.
Exclusion 37 - Updated	Any breakdown where the vehicle: <ul style="list-style-type: none"> a) is dangerous or unlawful to transport; or b) cannot safely or lawfully be driven on the public highway; or c) is uninsured, SORN or untaxed (unless exempt); or d) did not have a valid MOT at the time of the breakdown (unless exempt), irrespective as to whether it was being driven to an MOT test centre. e) is bearing trade plates or where we have reason to believe the vehicle has just been imported, bought at auction or is being transported in connection with the motor trade.
Exclusion 42 – New	Any claim beyond One Star Cover (Roadside Assistance and Local Recovery up to 10 miles within the territorial limits (UK)) for the first 48 hours from the start date of the policy. This restriction does not apply at renewal where there is no break in cover or to Short Term European Cover.
Exclusion 44 – New	Breakdowns reported to us outside the period of insurance.
Exclusion 45 – Updated	Any assistance if an excess payable on a claim is not paid. If you upgrade your policy to remove a payable excess mid-term, the payable excess will still apply to any claims that occurred before you upgraded your policy or for any claim occurring within the next 48 hours.

General Conditions applying to all policies	Details of Change
General Condition 17 – New	We are unable to offer cover or process a claim if doing so would subject us to sanctions, prohibitions, or restrictions under United Nations resolutions. This also applies to any trade or economic sanctions, laws, or regulations of the United Kingdom, European Union, or United States. Should it be determined that you are subject to or involved with these sanctions, we reserve the right to cancel or void your policy.

Administering Your Policy	Details of Change
Cancellation by us – Updated	We have the right to cancel this policy at any time by sending you 7 days' written notice to your last known home address or email. Valid reasons include but are not limited to: <ul style="list-style-type: none"> • Suspected or proven fraud, exaggeration or misrepresentation; • Where you have made more than one claim involving a breakdown to a vehicle you had purchased or collected within the previous 24 hours; • Where you have attempted to make more than one claim which is not covered by this policy; • Non-payment of premium when due; • You are no longer eligible for cover with us or a vehicle isn't being used in accordance with the policy wording; • Abusive, threatening, or obstructive behaviour towards our staff or the people we instruct to assist with your breakdown, including the recovery operators; • It is evident you have failed to maintain the vehicle in a roadworthy condition including not having the vehicle routinely serviced in accordance with the manufacturers recommendations;

- If your policy or its continuation would result in us being subject to sanctions, prohibitions, or restrictions under United Nations resolutions, or trade or economic sanctions, laws, or regulations of the United Kingdom, European Union, or United States.
- Where we previously cancelled your policy or declined renewal and asked you or persons listed on your policy schedule not to obtain a new policy with us.

Cancellation on grounds of misuse shall not be treated as an allegation of fraud unless confirmed in writing. Any refund of premium shall be made in accordance with the terms stated in this policy.

For Annual Cover Policies, in such situations, providing no claim has been made within the first 6 months from the inception date of your policy, we will refund your premium and Arrangement and Administration Fee in full. Where you have received a service or where the policy has been in force for a period of more than 6 months, no premium refund will be available to you.

For Continuous Monthly Cover policies, where no claim has been made, we will refund the current month's premium and arrangement and administration fee. If a claim has been made or services are used, no refund will be issued.

Cancelling your policy will be in addition to any other legal rights we may have.