

Voyager European Breakdown Cover 2021/22

ref: VOY/VEB/2021/22



Your cover is as shown in your policy schedule. Provided you have paid the appropriate premium as shown on your certificate, you are covered in accordance with the full policy wording shown herein up to the limits shown below. The limits apply for each separate trip.

Benefits Schedule	Limits (£)
1. Cover before you leave breakdown assistance replacement vehicle (per day)	Unlimited (as UK cover) 1,000 (70)
2. Emergency roadside assistance roadside repairs recovery	60 minutes Unlimited
3. Getting you home or helping you continue your journey alternative transport abroad (per day) emergency overnight accommodation abroad (per day)	1,000 (70) 450 (45 per person, 125 per party)
4. Spare parts delivered for essential repairs	Unlimited
5. Damage to the vehicle after theft or attempted theft	100
6. Getting the insured vehicle back vehicle storage returning the insured vehicle contribution to UK car hire while own vehicle is being returned	Unlimited whilst awaiting return Unlimited 150
7. Collecting the insured vehicle from continental Europe vehicle collection vehicle storage	200 Unlimited while awaiting collection
8. If there is no qualified driver available for the insured vehicle transporting home vehicle storage additional accommodation (per day)	Unlimited Unlimited while awaiting return 450 (45 per person, 125 per party)
9. Key cover	Included
10. Messaging service	Included

Single Trip Policy Features

Maximum vehicle age at date of travel	Aged 15 years or under since first registration
Maximum period per trip	90 days

Annual Multi-Trip Features

Maximum vehicle age at date of inception	Aged 15 years or under since first registration
Maximum period per trip	90 days

Statement of Demands and needs

This policy meets the demands and needs of persons wishing to ensure that they are covered in the event of a breakdown. As with any insurance, it does not cover all situations and you should read the terms and conditions of this policy in connection with your policy schedule to ensure that you have chosen a level of cover that meets your specific needs.

The Definitions detailed on page 2 and the General Notes detailed on page 4 will help with the understanding of this document.

Thank you for buying your European Motor Breakdown insurance from Voyager Insurance Services Limited. Voyager European Breakdown Cover is provided by Call Assist. Call Assist is the largest truly independent Motor breakdown provider in the UK, you can therefore be assured you are in safe hands should your vehicle suffer a breakdown. We provide a 24-hour, 365-day a year service through our network of recovery operators throughout the UK and Europe.

What to do if you Breakdown

If your vehicle breaks down in the UK please call our 24-hour Control Centre on:

01206 812 851

For assistance in Europe (area 1, 2 or 3), call us on:

+44 (0) 1206 812 851

Please have the following information ready to provide to our rescue co-ordinator:

- Your return telephone number
- Your policy number and vehicle registration
- The precise location of your vehicle (or as accurate as you are able in the circumstances).

If you are deaf, hard of hearing or speech impaired, please send a text message containing your full name, policy number, vehicle registration and policy postcode to 07537 404890.

Once we have taken your details and made all the arrangements we will contact you to advise which recovery operator will be attending and how long they are expected to take. Where possible, please ensure your mobile phone is available to accept calls at all times in case we need to contact you. You will need to be with your vehicle when the recovery operator arrives. If you would prefer not to wait with the vehicle or it is unsafe to do so, please inform our rescue co-ordinator who will arrange a call on approach so you have sufficient time to return to the vehicle.

It is your responsibility to guard your safety and abide by the rules of the Highway Code. Please advise our rescue co-ordinator if you feel it is not safe to remain within eyesight of the vehicle.

In the event of a breakdown on a motorway where you have no means of contacting us or are unaware of your location, please use the nearest SOS box and advise the Emergency Services of our telephone number, they will then contact us to arrange assistance. If the Police or Highways Agency are present at the scene, please advise them that you have contacted us and provide them with our telephone number to call us on your behalf.

Service Provider and Insurer

This service is provided by Call Assist Limited. Registered in England and Wales. Registered Company Number: 3668383. Registered office address: Axis Court, North Station Road, Colchester, Essex CO1 1UX.

Call Assist Ltd, Firm Reference Number 304838 is authorised and regulated by the Financial Conduct Authority.

The policy is underwritten by Ageas Insurance Limited, Registered Office Address, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA, Registered in England and Wales no 354568.

Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register no 202039.

How your policy works

Your policy and certificate of insurance is a contract between you and us. We will pay for any claim you make which is covered by this policy and happens during the period of insurance. Unless specifically mentioned the benefits and exclusions within each section, apply to the insured vehicle. Your policy does not cover all possible events and expenses. Certain words have special meanings as shown under the heading 'definitions'. These words have been highlighted by the use of bold print throughout the policy document.

Territorial Limits

You are covered for the area of travel as stated on your policy schedule:
Europe

Area 1: Belgium, France, Luxembourg, Netherlands, United Kingdom (when travelling to and from the International departure point) and the Republic of Ireland.

Area 2: (Including Europe area 1) Andorra, Austria, Canaries, Denmark, Finland, Germany, Gibraltar, Greece, Iceland, Italy, Liechtenstein, Madeira, Monaco, Norway, Portugal, San Marino, Spain, Sweden, Switzerland and Vatican City.

Area 3: (Including Europe area 1 & 2) Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia, Slovenia.

Definitions

Certain words in this policy have a special meaning and these words are defined below. To help make this policy easy to understand, wherever they appear in the policy **we** have highlighted them in bold.

Accident

A collision immediately rendering the **vehicle** immobile or unsafe to drive.

Breakdown

An electrical or mechanical failure, flat battery, **accident**, fire, theft, attempted theft, loss of keys, locking **your** keys within **your vehicle**, lack of fuel, misfuel or puncture to the **vehicle**, which immediately renders the **vehicle** immobilised.

Callout

The deployment of a **recovery operator** to **your vehicle**.

Caravan and/or trailer

Any towed **caravan/trailer** of a proprietary make where the total length does not exceed 7 metres/23 feet (not including the length of the A-frame and hitch) and is attached to the **vehicle** with a standard 50mm tow ball coupling hitch is entitled to the same service as **your vehicle** if **your caravan/trailer** suffers a **breakdown**.

Home Address

The last known address within the **UK** recorded on **our** system where **your vehicle** is ordinarily kept.

Passengers

All non-fare paying persons travelling with the **vehicle** at the time of the **breakdown**, up to the legal carrying capacity of the **vehicle**.

Period of Insurance

The duration of this policy as indicated on **your policy schedule** for a period not exceeding twelve months.

Policy Schedule

The document provided by the organisation **you** purchased this policy from detailing the **period of insurance**, eligible **vehicle(s)**, and type of cover.

Recovery Operator

The independent technician **we** appoint to attend the **breakdown**.

Rescue Co-ordinator

The telephone operator employed by **us**.

Specialist Equipment

Non-standard apparatus or recovery vehicles which in the opinion of the **recovery operator** are required to safely recover the **vehicle**. **Specialist equipment** includes but is not limited to winching, skates, sliders, dolly wheels, donor wheels and a crane lift.

Suitable Garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

Territorial Limits

As stated on **your policy schedule**:

Europe

Area 1

Belgium, France, Luxembourg, Netherlands, United Kingdom (when travelling to and from the International departure point) and the Republic of Ireland.

Area 2

(Including area 1) Andorra, Austria, Canaries, Denmark, Finland, Germany, Gibraltar, Greece, Iceland, Italy, Liechtenstein, Madeira, Monaco, Norway, Portugal, San Marino, Spain, Sweden, Switzerland and Vatican City.

Area 3

(Including area 1 & 2) Bulgaria, Croatia, Czech Republic, Estonia, Hungary, Latvia, Lithuania, Poland, Romania, Slovakia, Slovenia.

Trip

A journey to **Europe (area 1, 2 or 3)** which commences from the date of **your** departure from **your home address** in the **UK** and ceases upon **your** return to **your home address** in the **UK**.

Us, We, Our

Call Assist Ltd.

UK

Great Britain, Northern Ireland, the Isle of Man, Jersey and Guernsey.

Vehicle

The **vehicle(s)** specified on **your policy schedule** as being eligible for this cover. The **vehicle** shown on the certificate of insurance must be:

- a car, motorcycle over 150cc, motorised **caravan**, minibus, light van, estate car or 4x4 sport utility **vehicle** registered in the United Kingdom.
- a **Caravan and/or trailer**
- for a Single **trip** policy, aged 15 years or under since first registration. For an Annual multi-**trip** policy, aged 15 years or under since first registration.
- not more than 3,500kg in weight (including any load), 7 metres in length (3 metres high and 2.3 metres wide).
- not carrying more than the legal carrying capacity of the **vehicle**
- kept in a safe and roadworthy condition and serviced in accordance with the manufacturer's specifications.

You, Your

The person named as the policyholder in the **policy schedule** or the driver of the **vehicle** as applicable.

Section 1

Cover before you leave

Breakdown assistance

You are covered for a **recovery operator** to attend the **breakdown** and, where appropriate, spend up to 60 minutes to try and repair the **vehicle** in the event of a **breakdown** in your home country within the **UK**, which occurs no more than 7 days prior to a pre-booked **trip to Europe (area 1, 2 or 3)**, or on **your way** to the ferry crossing/port.

If, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the roadside **we** will arrange and pay for **your vehicle** and the **passengers** to be recovered to the nearest **suitable garage** able to undertake the repair.

Replacement vehicle

You are covered for up to £1,000 towards either:

- the rental of a hire **vehicle** up to £70 per day which **we** deem is appropriate for **your** requirements for the purpose of carrying out **your original trip** within **Europe (area 1, 2 or 3)** or;
- the cost of rebooking **your original sea or motorail crossing** to the nearest available date once **your vehicle** has been repaired;

in the event of a **breakdown** within the **UK**, which occurs no more than 7 days prior to a pre-booked **trip to Europe (area 1, 2 or 3)**, or on **your way** to the ferry crossing/port then, providing **your vehicle** cannot be repaired by **your** intended departure date and **we** are immediately notified of the **breakdown** or in the event **your vehicle** is stolen within the 7 days before **your journey** begins and is not recovered or replaced prior to **your journey**.

You are not covered for any **breakdown** occurring in the event the imminent or actual **breakdown** of **your vehicle** is discovered during an MOT or service carried out within 10 days prior to **your** intended departure.

Conditions applicable to Section 1

Before arranging these services, authorisation must be obtained from **our rescue co-ordinator**.

We will only reimburse claims when **we** are in receipt of:

- valid proof of payment for the hire **vehicle** and/or;
- rebooked sea/motorail crossing tickets, together with copies of **your original sea/motorail crossing tickets** and;
- evidence from a **suitable garage** detailing the repairs made to **your vehicle**.

Please note

- **we** will try to provide a vehicle of similar size to the insured vehicle subject to availability. Unfortunately motorcycles, motor caravans, minibuses, tow bars, caravans and trailers cannot be provided.
- if you have a replacement vehicle, you must meet the requirements of the car hire company. For example, these could include your age, putting down cash or credit card deposits and having a clean relevant driving licence.

Section 2

Emergency roadside assistance

Roadside repairs

You are covered, in the event of a **breakdown** which occurs during the **period of insurance**, for a **recovery operator** to attend the **breakdown** and, where appropriate, spend up to 60 minutes to try and repair the **vehicle**.

Recovery

You are covered for the costs incurred in recovering **your vehicle** and **passengers** to the nearest **suitable garage** able to undertake the repair if, in the opinion of the **recovery operator**, they are unable to repair the **vehicle** within 60 minutes at the roadside.

Section 3

Getting you home or helping you continue your journey

You are covered for one of the following:

Alternative transport abroad

In the event of a **breakdown** within **Europe (area 1, 2 or 3)**, **we** will pay up to £70 per day to a maximum of £1,000 per incident towards the reasonable cost of alternative transport or a hire **vehicle** to allow **you** to continue **your trip** in **Europe (area 1, 2 or 3)** whilst **your vehicle** remains unroadworthy.

Emergency overnight accommodation abroad

In the event of a **breakdown** within **Europe (area 1, 2 or 3)** where **your vehicle** cannot be repaired the same working day and which results in **you** not being able to stay at **your** pre-booked accommodation, **we** will pay up to £45 per person (maximum £125 per party), per day, towards the reasonable cost of overnight accommodation including breakfast for **you** and **your passengers**. The maximum Emergency Overnight Accommodation Abroad payment per incident is £450.

Conditions applicable to Section 3

These 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 co-ordinator**. 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.

Please note

- **we** will try to provide a vehicle of similar size to the insured vehicle subject to availability. Unfortunately motorcycles, motor caravans, minibuses, tow bars, caravans and trailers cannot be provided.
- if you have a replacement vehicle, you must meet the requirements of the car hire company. For example, these could include your age, putting down cash or credit card deposits and having a clean relevant driving licence.

Section 4

Spare parts delivered for essential repair

You are covered, where it is more efficient and cost effective to do so, for the cost of shipping replacement parts to the repairing garage in **your trip destination** within **Europe (area 1, 2 or 3)**.

You are not covered for the cost of the spare parts. **We** will only organise shipping once **you** have confirmed the spare parts have been paid for.

Conditions applicable to Section 4

Although **we** will endeavour to source the required spare parts for **you**, **we** can make no guarantee the parts will be immediately available.

Section 5

Damage to the vehicle after theft or attempted theft

You are covered, in the event of theft (or attempted theft) of the **vehicle** or the contents contained in the **vehicle** during the **trip**, for up to £100 in total under this Policy, for immediate emergency repairs and/or replacement parts, which are necessary to place the **vehicle** in a secure condition to continue the **trip**.

If the **vehicle** cannot be repaired the same working day, **we** will cover the cost of alternative transport up to £70 per day to a maximum of £1,000 per incident to allow **you** to continue **your journey** in **your trip destination** in **Europe (area 1, 2 or 3)**.

Conditions applicable to Section 5

You must obtain a Police Report within 24 hours of the incident giving rise to a claim.

Only one claim of up to £1,000 will be paid per incident for alternative transport. These services will 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 co-ordinator**. The policy will only pay for a service which **we** deem is appropriate for **your** requirements and is available at the time assistance is provided. **We** will only reimburse claims when **we** are in receipt of a valid invoice or receipt. **We** will determine which benefit is offered to **you** by assessing the circumstances of the **breakdown** and what the most cost-effective option for **us** is.

Section 6

Getting the insured vehicle back

Vehicle storage

You are covered for the costs incurred in storing **your vehicle** in **your trip** destination in **Europe (area 1, 2 or 3)** until such time as it can be returned to the **UK** after **your trip** has ended.

Returning the insured vehicle

You are covered for the costs incurred in transporting **your vehicle** and the **passengers** either to **your home address**, or if **you** would prefer and it is closer, **your original destination** within **your trip** destination in **Europe (area 1, 2 or 3)** if the **vehicle** cannot be repaired within 48 hours or by **your** intended return, whichever is due to occur last.

Contribution to UK car hire while own vehicle is being returned

We will pay up to £150 towards the reasonable cost of alternative transport or hire car up to 1600cc in the **UK** whilst **you** are waiting for **your vehicle** to be repatriated from **Europe (area 1, 2 or 3)**.

Section 7

Collecting the insured vehicle from continental Europe

Vehicle collection

You are covered up to £200 towards the reasonable cost of alternative transport for two people to return to the **trip** destination in **Europe (area 1, 2 or 3)** and collect the repaired **vehicle**.

Vehicle storage

You are covered for the costs incurred in storing **your vehicle** in **your trip** destination in **Europe (area 1, 2 or 3)** until such time as a qualified driver can return to **your trip** destination in **Europe (area 1, 2 or 3)** to collect the **vehicle** after **your trip** has ended.

Section 8

If there is no qualified driver available for the insured vehicle

Transporting home

You are covered for an alternative driver, arranged by **us**, to return the **vehicle** to **your** nominated destination within the **UK** if **you** are unable to continue **your** journey within the **trip** destination in **Europe (area 1, 2 or 3)** due to illness or injury to the only qualified driver, provided none of **your passengers** are able to drive.

A medical certificate will be required for **us** to validate **your** claim and **we** will only accept claims which occur and are made within the **Period of Insurance**.

Vehicle storage

You are covered for the costs incurred in storing **your vehicle** in **your trip** destination in **Europe (area 1, 2 or 3)** until such time as a qualified driver, as arranged by **us**, can collect the **vehicle** to return it to **your** residence in the **UK**.

Additional accommodation per person (per day)

You are covered up to £45 per person (maximum £125 per party), per day, towards the reasonable cost of overnight accommodation including breakfast for **you** and **your passengers** if **you** are continue **your** journey within the **trip** destination in **Europe (area 1, 2 or 3)** due to illness or injury to the only qualified driver, provided none of **your passengers** are able to drive.

The maximum Emergency Overnight Accommodation Abroad payment per incident is £450.

Section 9

Key Cover

You are covered if **you** lose **your vehicle** keys or lock **your** 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.

You are not covered for any other costs incurred, including any **specialist equipment** needed to move the **vehicle**. These will be at **your** expense.

Section 10

Messaging Service

If **you** require, **we** will pass on two messages to **your** home or place of work to let them know of **your** predicament and ease **your** worry.

General Notes Relating to European Cover

We will provide service in **Europe (areas 1, 2 and 3)** where the maximum duration of any **trip** does not exceed 90 days on a single **trip** or an annual multi **trip** policy subject to the appropriate premium being paid. However short term policies (those with a **period of insurance** lasting one month or less) will be limited to a single **trip** not exceeding the **Period of Insurance**.

Please ensure **you** carry **your** driving licence and V5C registration document with **you** during **your** journey. Due to local regulations and customs, **you** may be required to provide copies of **your** driving licence or V5C registration document. **You** will be held liable for any costs incurred if copies of **your** driving licence or V5C registration document are not immediately available.

Due to differing national standards and infrastructures abroad, assistance may take longer in arriving. **We** will require detailed information from **you** regarding the location of **your vehicle**. **We** will need to know details of **your** itinerary and if requested proof of both **your** outbound and inbound travel dates must be provided to validate **your** claim. When **we** have all the required information **we** will liaise with **our** European network and **you** must remain contactable to avoid any delays. During public holidays, many services such as repairing garages will be closed, **we** will not be held liable for any delay this causes.

In the event of a **breakdown** on a motorway or major public road within the **Europe (area 1, 2 or 3)**, access may be restricted to a private towing service only. Should this occur, **you** will need to obtain assistance via the SOS phones. The private towing service will tow **your vehicle** to a place of safety and **you** will be required to pay for the service immediately. **You** can then contact **us** for further assistance. **We** will pay a maximum of £150 towards reimbursement of the costs, but **we** will only reimburse claims when **we** are in receipt of valid proof of payment. Payment will be made in accordance with the exchange rate on the date of the claim.

For assistance in **your trip** destination in **Europe (area 1, 2 or 3)**, call us on:

+44 (0) 1206 812 851

General Notes

Uninsured Service

We can usually provide assistance for services which are not covered under this insurance policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

Change of Vehicle

Our policy only covers the **vehicle** registered on **our** database, therefore any change must be notified immediately by contacting the organisation **you** purchased this policy from. Please provide them with **your** policy number, the new registration, make, model and colour of **your vehicle** and the date **you** wish to make the change.

Call Recording

To help **us** provide a quality service, **your** telephone calls may be recorded but will only be shared with partner organisations directly relevant to the **breakdown** service **we** provide.

Governing Law

This policy will be governed by English law, and **you** and **we** agree to submit to the non-exclusive jurisdiction of the courts of England and Wales unless **you** live in Jersey in which case the law of Jersey will apply and the Jersey courts will have exclusive jurisdiction.

Language

The contractual terms and conditions, and other information relating to this contract will be in the English language.

Garage Repairs

Any repairs undertaken by the recovery operators at their premises are provided under a separate contract, which is between **you** and the **recovery operator**.

Signing Documentation

You may be asked to sign documents by the **recovery operator** which relate to the service being provided. Whilst **you** are not required to sign such documents, failure to do so may result in further services being denied. Please do not sign any documents until **you** have read and understood the content in full. In the event **you** require assistance with understanding such documents please contact **us** on 01206 812 851.

Emergency Repairs

Emergency repairs undertaken at the roadside by recovery operators cannot be guaranteed and in some cases, will not be attempted. Due to the nature of roadside assistance it is not always possible for recovery operators to accurately diagnose the fault with the **vehicle** or state whether the **vehicle** is in a roadworthy condition or otherwise safe to drive. Recovery operators are not instructed to conduct **vehicle** health inspections.

General Exclusions

Applying to all sections unless otherwise stated.

This insurance does not cover the following:

1. Any costs incurred to attend the **vehicle** due to faults with electric windows, sun roofs, broken windows/windcreens or locks not working which prevent the **vehicle** from being parked securely, unless the fault occurs during the course of a journey and **your** safety is compromised.
2. **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 or maintaining proper levels of oil and water.
3. Costs incurred in addition to a standard **callout** where service cannot be undertaken at the roadside because the **vehicle** is not carrying a serviceable spare wheel, aerosol repair kit, appropriate jack or, the locking mechanisms for the wheels are not immediately available to remove the wheels. This exclusion does not apply to motorcycles or scooters.
4. **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.
5. **Breakdowns** caused by overloading of the **vehicle** or carrying more **passengers** than it is designed to carry.
6. Any subsequent **callouts** for any symptoms related to a claim which has been made within the last 28 days, unless **your 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**.
7. The recovery of the **vehicle** and **passengers** if repairs can be carried out at or near the scene of the **breakdown** within the same working day. If **vehicle** and **passenger** recovery is required **we** will only recover to one address in respect of any one **breakdown**.
8. Any **vehicle** which is not listed on **your policy schedule** as being eligible for **breakdown** cover with **us**.
9. 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.
10. Assistance if the **vehicle** is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
11. The cost of any parts, components or materials used to repair the **vehicle**.
12. Repair and labour costs other than an hour's roadside labour at the scene.
13. The use of **specialist equipment** occasionally required because the **vehicle** is not between the kerbs, it has modifications, or nearby obstructions are impeding the usual method of assistance.
14. The cost of draining or removing the incorrect type of or any contaminated fuel.
15. Storage charges unless incurred whilst **we** organise repatriation from **your trip** destination in **Europe (area 1, 2 or 3)**.
16. Any claim within 24 hours of the time the policy is purchased.
17. Any **breakdown** that occurred before the policy commenced, the **vehicle** was placed on cover, or before the policy was upgraded.
18. More than six **callouts** per insured **vehicle** in any one **period of insurance**. Should **you** change **your vehicle** midterm, the number of **callouts** provided to the previous **vehicle(s)** will be carried forward.
19. Claims totalling more than £15,000 in any one **Period of Insurance**.
20. Any costs or expenses not authorised by **our** rescue co-ordinators prior to being incurred.
21. The cost of food (apart from breakfast when overnight accommodation is provided), drinks, telephone calls or other incidentals.
22. Any charges where **you** or the Emergency Services arrange assistance or repairs by other means unless **we** have agreed to reimburse **you**.
23. Any damage or loss to **your vehicle** or its contents caused by the **recovery operator**. It is **your** responsibility to ensure personal possessions are removed prior to **your vehicle** being transported.
24. Nothing in this policy limits **our** liability for death or personal injury caused by the negligence of **us** or **our** employees or for any liability which may not lawfully be limited or excluded. This policy is not a motor liability insurance policy within the meaning of Part VI of the Road Traffic Act 1988.
25. Any charges where **you**, having contacted **us**, effect recovery or repairs by other means unless **we** have agreed to reimburse **you**.
26. Any cost that would have been incurred if no claim had arisen.
27. Any false or fraudulent claims.

28. The cost of fuel, oil or any insurance/excess in relation to a claim for a hire **vehicle**.
29. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the **breakdown** within the same working day.
30. Recovery of the **vehicle** or **your** transport costs to return the **vehicle** to **your home address** once it has been inspected or repaired.
31. **We** will not pay for any losses that are not directly covered by the terms and conditions of this policy. For example, **we** will not pay for any time that has to be taken off work because of a **breakdown**.
32. Any cost incurred as a result of **your** failure to comply with requests by **us** or the **recovery operator** concerning the assistance being provided.
33. A request for service following any intentional or wilful damage caused by **you** to **your vehicle**.
34. Fines and penalties imposed by courts.
35. Any cost recoverable under any other insurance policy that **you** may have.
36. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -
 - 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 results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, riot, rebellion, revolution, military or usurped power.
37. Any cover which is not specifically detailed within this policy.

Additional exclusions applying to the European Assistance

1. Service where repatriation costs exceed the market value of the **vehicle**.
2. The cost of privately arranged towing from a European motorway exceeding £150.
3. Repatriation to the **UK** within 48 hours of the original **breakdown** or by **your** intended return, whichever is due to occur last, regardless of ferry or tunnel bookings for the homebound journey or pre-arranged appointments **you** have made within the **UK**.
4. Repatriation if the **vehicle** can be repaired but **you** do not have adequate funds for the repair.
5. Any claim where the duration of a single **trip** is planned to or subsequently exceeds 180 days.
6. This policy does not cover journeys within the **UK** other than during the direct journeys between **your** home and **your** international departure point.

General Conditions

Applying to all sections.

1. **We** will provide cover if
 - a) **You** have met all the terms and conditions within this insurance.
 - b) The information provided to **us**, as far as **you** are aware, is correct.
2. Details of **your** cover may not reach **us** by the time assistance is required. In this unlikely event, **we** will assist **you** however before assistance can be provided **we** will ask to take a pre-authorisation on a credit or debit card for the estimated cost of the assistance. If **we** receive confirmation that **you** have adequate cover the reserved funds will be released. If **we** receive confirmation that **you** do not have adequate cover **we** will take payment for any uninsured costs.
3. The driver of the **vehicle** must remain with or nearby the **vehicle** until help arrives.
4. If a **callout** is cancelled by **you** and a **recovery operator** has already been dispatched, **you** will lose a **callout** from **your** policy. **We** recommend **you** to wait for assistance to ensure the **vehicle** is functioning correctly. If **you** do not wait for assistance and the **vehicle** breaks down again within 12 hours, **you** will be charged for the second and any subsequent **callouts**.
5. **We** reserve the right to charge **you** for any costs incurred as a result of incorrect location details being provided.
6. **We** have the right to refuse to provide the service if **you** or **your passengers** are being obstructive in allowing **us** to provide the most appropriate assistance or are abusive to **our** rescue co-ordinators or the **recovery operator**.
7. The **vehicle** must be registered to and ordinarily kept at an address within the **UK** and **you** must be a permanent resident within the **UK**.
8. Vehicles must be located within the **UK** when cover is purchased and commences.

9. When **you** contact **us** for assistance **we** may ask if **your vehicle** is fitted with alloy wheels. **We** must be advised the correct information at this time. If **we** are not made aware and **we** are unable to provide service promptly or efficiently through the **recovery operator** who will be assisting **you**, **you** will be charged for any additional costs incurred.
10. If in **our** opinion the **vehicle** is beyond economical repair or the cost of the claim is likely to exceed the market value of the **vehicle** in its current condition following the **breakdown**, **we** have the option to pay **you** the market value of the **vehicle** in its current condition and pay **your** transportation costs to **your home address**. It will be **your** responsibility to apply for a Certificate of Destruction or other such document and **you** will be required to pay for any storage costs whilst this is obtained. If **you** would prefer the **vehicle** to be transported to **your home address** or original destination, this can be arranged but **you** will need to pay any costs which exceed the market value of the **vehicle** in its current condition. If the **vehicle** is beyond economical repair, **you** will have one week to advise **us** of how **you** wish to transport or dispose of the **vehicle**. If **you** do not contact **us** within one week **you** consent to **us** to dispose of the **vehicle**.
11. If **we** are able to repair **your vehicle** at the roadside, **you** must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card. If **you** do not have sufficient funds to pay for the parts, all further cover for the claim for this policy will cease.
12. In the event **you** use the service and the claim is subsequently found not to be covered by the policy **you** have purchased, **we** reserve the right to reclaim any monies from **you** in order to pay for the uninsured service.
13. **We** may decline service if **you** have an outstanding debt with **us**.
14. If **you** have a right of action against a third party, **you** shall co-operate with **us** to recover any costs incurred by **us**. If **you** are covered by any other insurance policy for any costs incurred by **us**, **you** will need to claim these costs and reimburse **us**. **We** reserve the right to claim back any costs that are recoverable through a third party.
15. Recovery Operators comply with laws and regulations limiting the number of hours they can drive for. Regular breaks and 'changeovers' may be required when transporting **your vehicle**.
16. The transportation of livestock (including dogs) will be at the discretion of the **recovery operator**. **We** will endeavour to help arrange alternative transport but **you** will need to pay for this service immediately by credit or debit card.
17. Regardless of circumstances, **we** will not be held liable for any costs incurred if **you** are unable to make a telephone connection to any numbers provided. If **you** are unable to make a connection on any of the numbers provided, please call 01603 327180.
18. The policy is not transferable.

Should **you** wish to contact **us**, **we** can be contacted by:

Mail: Customer Services, c/o Call Assist Ltd,
Axis Court, North Station Road,
Colchester, CO1 1UX
Email: enquiries@call-assist.co.uk
Facsimile: 01206 364268

Cancellation Rights

This policy has a cooling off period of 14 days from the time **you** receive this information or from the purchase date, whichever is the later. If **you** do not wish to continue with the insurance **we** will provide a refund of premium paid, providing no claim has been made and **you** have not made **your trip** to the **trip** destination in **Europe (area 1, 2 or 3)**.

You may cancel **your** policy after the 14 day cooling off period but no refund of premium is available.

We have the right to cancel this policy at any time by sending 7 days notice to **your home address** however **we** must have valid reasons for doing so. Valid reasons include but are not limited to:

- Suspected or proven fraud
- Non-payment of premium when it is due
- **We** discover **you** are no longer eligible for cover with **us**
- If **you** are threatening or abusive to **our** staff or the people **we** instruct to assist with **your breakdown**, including the recovery operators.

In such situations, providing no claim has been made, **we** will refund the unexpired portion of **your** premium.

Please call the organisation **you** purchased this policy from to discuss.

Our Promise To You

We aim to provide a high standard of service. Please telephone **us** if **you** feel **we** have not achieved this and **we** will do **our** best to rectify the problem immediately.

Complaints Procedure

Any complaint **you** have regarding **your** policy should be addressed to the policy administrator:

Customer Services, Call Assist Limited,
Axis Court, North Station Road,
Colchester, Essex CO1 1UX.

Please include the details of **your** policy and in particular **your** policy number, to help **your** enquiry to be dealt with speedily.

We promise to:

- acknowledge **your** complaint within three working days of receiving it;
- have **your** complaint reviewed by a senior member of staff;
- tell **you** the name of the person managing **your** complaint when **we** send **our** acknowledgement letter; and
- respond to **your** complaint within eight weeks. If this is not possible for any reason, **we** will write to **you** to let **you** know when **we** will contact **you** again.

If **you** remain dissatisfied with **our** final decision or if **you** have not received **our** final decision within 8 weeks of **us** receiving **your** complaint, short of court action, **you** can ask The Financial Ombudsman Service to review **your** case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. If **you** do not refer **your** complaint within 6 months of **our** final decision The Financial Ombudsman Service will not have **our** permission to review **your** case and will only be able to do so in limited circumstances, such as if the delay was due to exceptional circumstances.

The Financial Ombudsman Service can be contacted at the following address:

The Financial Ombudsman Service,
Exchange Tower,
London, E14 9SR.

Or by telephoning: 0800 023 4567 (free from landlines) or 0300 1239 123 (free from some mobile phones) or by emailing: complaint.info@financial-ombudsman.org.uk.

For further information, **you** can also visit the website:

www.financial-ombudsman.org.uk.

Following the complaints procedure does not affect **your** rights to take legal proceedings.

Financial Services Compensation Scheme

Should **we** be unable to meet **our** liabilities **you** may be entitled to compensation from the Financial Services Compensation Scheme. This depends on the type of insurance, the size of **your** business and the circumstances of the claim.

Further information is available from the Financial Services Compensation Scheme. Their telephone number is 0800 678 1100 or 020 77414100. Alternatively, more information can be found at www.fscs.org.uk.

Your Personal Data

We collect and maintain personal data in order to administer this policy and provide the services detailed within this policy wording.

Ageas Insurance Limited acts as independent Data Controller in its own right. Its purpose for collecting, using, sharing, transferring and storing **your** personal data differs from **our** purposes, so make sure that **you** read the summaries of both Privacy Policies below with care.

Please note that all personal data that is held by the Data Controllers is safeguarded with appropriate levels of security and in accordance with the Data Protection Act 2018, the General Data Protection Regulation (EU) 2016/679 (the GDPR) and all other Applicable Laws and any successor or replacement legislation relating to the processing of personal data.

Privacy Policy

The details provided here are only a summary of how **we**, Ageas and Voyager Insurance Services Limited collect, use, share, transfer and store **your** personal data.

For **our** full Privacy Policy please follow this link - <https://www.call-assist.co.uk/privacy-policy>.

Enquiries in relation to data held by **us** should be directed to the Data Protection Officer, Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX or by emailing DPO@call-assist.co.uk.

For Ageas full Privacy Policy please follow this link – www.ageas.co.uk/legal/privacy-policy.

Enquiries in relation to data held by them should be directed to the Data Protection Officer at: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire SO53 3YA or by emailing thedpo@ageas.co.uk.

For Voyager Insurance Services Limited's full privacy notice, please visit www.voyagertravelinsurance.co.uk/about/privacy-policy/

Call Assist Privacy Policy

Sharing your personal data

We will only share **your** personal data in the following circumstances:

- it has been authorised by **you**;
- it is with regulatory bodies, including but not limited to the Financial Conduct Authority ("FCA"), the Isle of Man Financial Services Authority ("FSA"), and the Financial Services Commission ("FSC");
- it is with fraud prevention and credit reference agencies;
- it is required by law;
- it is provided to recovery operators or other suppliers as required to fulfil **our** contractual and legal obligations in this policy wording and in which case **your** personal data will be limited to the minimum ordinarily required for service provision only; additionally, these suppliers will only be able to use **your** personal data to provide the specific services described in this Policy.

Your rights

Under the terms of Data Protection Legislation, **you** have a number of rights in relation to the personal data **we** hold about **you**:

- the right to ask for a free copy of any personal data **we** hold about **you**;
- the right to ask for correction of any inaccurate personal data held;
- object to the use of **your** personal data for direct marketing;
- withdraw any permission **you** have previously given to **us** to process **your** personal data;
- complain to the Information Commissioner's Office if **you** are not satisfied with **our** use of **your** data;
- ask for **your** personal data to be deleted from **our** system/database. Please note that there are times when **we** will not be able to delete **your** data. This may be as a result of **us** fulfilling **our** legal and regulatory obligations, or where there is a minimum, statutory period of time for which **we** have to keep **your** personal data. If **we** are unable to fulfil a request **we** will always let **you** know **our** reasons.

Should **you** wish to exercise any of **your** rights under the Data Protection Legislation, please direct enquiry to:

The Data Protection Officer, Call Assist Ltd,
Axis Court, North Station Road,
Colchester, Essex CO1 1UX;
Email DPO@call-assist.co.uk.

Collecting your personal data

When **you** apply for **breakdown** cover with **us**, **we** will collect a variety of information about **you** including **your** personal data such as **your** name, address, contact details, date of birth and IP address (which is a unique number identifying **your** computer). Where relevant, **we** will also collect special categories of data (sensitive data) about **you** such as details regarding **your** health.

We will also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; and firms, loss adjustors and/or suppliers appointed in the process of handling a claim.

Using your personal data

The main reason **we** collect **your** personal and/or special categories of data is because **we** need it to provide **you** with the appropriate policy quotation as well as to manage **your** policy which may include handling a claim or issuing documentation to **you**. **Our** assessment of **your** policy application may also involve an automated decision to determine whether **we** are able to provide **you** with a quotation. If **you** object to **your** data being processed by automated decision-making, then **we** will not be able to provide **you** with a **breakdown** cover.

We will also use **your** data where **we** feel there is a justifiable reason for doing so for example: to collect information regarding **your** past policies; carry out research and analysis (including profiling); and record and monitor calls.

Keeping your personal data

Your data is considered to be an important asset to **us** and as such **we** make every effort to ensure the necessary measures are in place to prevent unauthorised or inappropriate access, use, modification, disclosure or destruction.

Measures **we** take to keep **your** personal data secure include, but are not limited to:

- making regular backups of files;
- protecting file servers and workstations with virus scanning software;
- using a system of passwords so that access to data is restricted;
- allowing only authorised staff into certain computer areas;
- using data encryption techniques to code data when in transit;
- ensuring that staff are only given sufficient rights to any systems to enable them to perform their job function.

Use and storage of your personal data

We will retain **your** personal data for a maximum of 7 years from the end of the insurance relationship with Call Assist, in line with **our** legal and regulatory requirements. In any situation where the retention period is longer, **we** will inform **you** of this.

Where possible, **we** will anonymise or remove **your** personal data that is no longer required for the purpose(s) for which it was obtained.

Your data may be transferred to, stored or processed outside the European Economic Area (EEA) - see **our** online Privacy Policy for full details. **We** will not transfer **your** data outside the EEA unless it is to a country which is considered to have equivalent data protection laws or where **we** have taken all reasonable steps to ensure the recipient company has suitable standards in place to protect it.

Ageas Privacy Notice

For the purposes of this notice only, the defined words **we/us/our** mean Ageas Insurance Ltd.

We are part of the Ageas group of companies. The details provided here are a summary of how **we** collect, use, share, transfer and store **your** information. For **our** full Privacy Policy please visit **our** website - www.ageas.co.uk or contact:

Data Protection Officer at Ageas House,
Hampshire Corporate Park, Templars Way,
Eastleigh, Hampshire SO53 3YA
Email: thedpo@ageas.co.uk.

Your insurance adviser will have their own uses for **your** personal information please ask **your** insurance adviser if **you** would like more information about how they use **your** personal information.

Collecting your information

We collect a variety of personal information about **you** such as **your** name, address, contact details, date of birth, credit history, criminal offences, claims information, financial details such as bank account and card details and IP address (which is a unique number identifying **your** computer). Where relevant, **we** will also collect special categories of personal information (which was previously known as sensitive personal information) such as details regarding **your** health.

We also collect information from a number of different sources for example: publically available sources such as social media and networking sites; third party databases available to the insurance industry; firms, loss adjudicators and/or suppliers appointed in the process of handling a claim.

Using your information

We collect **your** personal information and/or special categories of personal information because **we** need it to provide **you** with the appropriate insurance quotation, policy and price as well as to manage **your** policy such as handling a claim or issuing documentation to **you**. **Our** assessment of **your** insurance application may involve an automated decision to determine whether **we** are able to provide **you** with a quotation and/or the price. If **you** object to this being done, then **we** will not be able to provide **you** with insurance.

We will also use **your** information where **we** feel there is a justifiable reason for doing so for example: to prevent and detect fraud and financial crime (which may include processes which profile **you**); collecting information regarding **your** past policies; carrying **our** research and analysis (including profiling); and recording and monitoring calls.

Please note if **you** have given **us** such information about someone else, **you** would have confirmed that **you** had their permission to do so.

Sharing your information

We share **your** information with a number of different organisations which include, but are not limited to: other insurers; regulatory bodies; carefully selected third parties providing a service to **us** or on **our** behalf or where **we** provide services in partnership with them; fraud prevention and credit reference agencies and other companies, for example, when **we** are trialling products and services which **we** think may improve **our** service to **you** or **our** business processes.

Unless required to by law, **we** will never share **your** personal data without the appropriate care and necessary safeguards being in place.

Keeping your information

We will only keep **your** information for as long as is necessary to provide **our** products and services to **you** and/or to fulfil **our** legal, regulatory, tax and accounting obligations. We also keep **your** information for several years after the expiry of **your** policy in order to respond to any queries or concerns that may be raised at a later date with respect to the policy or handling of a claim. Please refer to **our** full Privacy Policy for more information.

Use and storage of your information overseas

Your information may be transferred to, stored and processed outside of the United Kingdom (**UK**). **We** or **our** service providers may use cloud based computer systems (i.e. network of remote servers hosted on the internet which process and store **your** information) to which foreign law enforcement agencies may have the power to access. However, **we** will not transfer **your** information outside the **UK** unless it is to a country which is considered to have sound data protection laws or **we** have taken all reasonable steps to ensure the third party has suitable standards in place to protect **your** information.

Your rights

You have a number of rights in relation to the information **we** hold about **you**. These rights include but are not limited to: asking for access to and a copy of **your** personal information; objecting to the use of **your** personal information or to an automated decision including profiling; asking **us** to correct, delete or restrict the use of **your** personal information; withdrawing any previously provided permission for the use of **your** personal information; and complaining to the Information Commissioner's Office if **you** object to the way **we** use **your** personal information.

Please note that there are times when **we** will not be able to delete **your** information. This may be as a result of fulfilling **our** legal and regulatory obligations or where there is a minimum statutory period of time for which **we** have to keep **your** information. If **we** are unable to fulfil a request, **we** will always let **you** know **our** reasons.

Voyager Insurance Services Limited Privacy Notice

How will we obtain and use your personal data?

For the purposes of this notice only, the defined words **we/us/our** mean Voyager Insurance Services Limited.

We will collect **your** personal data from a variety of sources including:

- Data that **you** provide to **us**; and
- Data that may be provided about **you** from certain third parties, such as **your** insurance broker, or authorised repairers in the event of a **breakdown**.

We will collect and process **your** personal data in order to comply with **our** contractual obligations and/or for the purposes of **our** legitimate interests including:

- Entering into or administering contracts with **you**;
- Informing **you** of products and services which may be of interest to **you**.

Who will have access to your personal data?

We may share **your** personal data:

- With public authorities, other companies attached to the insurer of this policy, industry governing bodies, regulators, fraud prevention agencies and claims databases, for underwriting and fraud prevention purposes;
- With other service providers who perform business operations on **our** behalf;
- Organisations who **we** deal with which provide part of the service to **you** such as **vehicle** recovery operators;
- To meet **our** legal obligations including providing information to the relevant ombudsman if **you** make a complaint about the product or service that **we** have provided to **you**.

We will not share information about **you** with third parties for marketing purposes unless **you** have specifically given **us** **your** consent to do so.

How long do we keep your personal data?

We will retain **your** personal data for a maximum of seven years from the date the insurance relationship between **us** ends. If **we** are able to do so, **we** will delete or anonymise certain areas of **your** personal data as soon as that information is no longer required for the purposes for which it was obtained.

Where will your personal data be processed?

Your personal data may be processed both inside and outside the European Economic Area (EEA). Whenever **we** transfer **your** personal data outside the EEA to other companies attached to the insurer of this policy, **we** will do so on the basis of the insurer of this policy's approved binding corporate rules (BCR). Where the insurer of this policy's BCR does not apply, **we** take steps to ensure that personal data transfers outside the EEA receive an adequate level of protection.

What are your rights in respect of your personal data?

You have certain rights in respect of **your** personal data. **You** can:

- Request access to it and learn more about how it is processed and shared;
- Request that **we** restrict any processing concerning **you**, or withdraw **your** consent where **you** previously provided this;
- Request that **we** stop processing it, including for direct marketing purposes;
- Request that **we** update it or delete it from **our** records;
- Request that **we** provide it to **you** or a new insurer; and
- File a complaint.

Automated decision making, including profiling

We carry out automated decision making and/or profiling when necessary.

How can you contact us?

If **you** would like a copy of the information that **we** hold about **you** or if **you** have any queries about how **we** use **your** personal data, **you** can contact **us** as follows:

By post: Data Protection Officer,
Voyager Insurance Services Limited, 13-21 High Street,
Guildford, Surrey, GU1 3DG
By telephone: 01483 806680
By email: data@voyagerins.com

Call Recording

To help **us** provide a quality service, **your** telephone calls may be recorded.
