

HUMBERSIDE POLICE FEDERATION UK & EUROPEAN MOTOR BREAKDOWN RECOVERY

1st April 2016 to 31st March 2018

Motor Breakdown Cover

The following summary for Police Federation Assist Breakdown Cover does not contain the full terms and conditions of your breakdown policy contract. For a full explanation of the terms and conditions, please refer to the main policy wording which is held at the Federation Office. This service is provided by Call Assist Limited which is authorised and regulated by the Financial Conduct Authority.

How to make a claim

If the car, motorcycle, van, campervan or motorhome you or your partner are travelling in or any caravan or trailer of a proprietary make which is fitted with a standard towing hitch and doesn't exceed 7 metres/23 feet you are towing suffers a breakdown caused by a mechanical or electrical failure, lack of fuel, misfuel, accident, theft, vandalism, fire, or flat tyre which immediately renders the vehicle immobilised, please call our 24 hour Control Centre on **0333 600 7361**. If you are unable to make a connection, please contact us on **01206 714886**. Please have the name and collar number of the covered member (if applicable), your return telephone number, vehicle registration number and precise location available when requesting assistance. For assistance in mainland Europe please call

0044 1206 714886. 0333 numbers are chargeable at a local rate including from mobile telephones. They are usually included in network providers "free minute" packages. Please program the Control Centre's telephone number in your and your partner's mobile telephones. All use of this service is available for the covered member and their partner. We consider a 'partner' any person married, civil partnered, or cohabiting with the covered member at the time of the incident. Any claim will be validated with the Police Federation or other such administrative organisation, with costs for any claims from non-eligible persons being the responsibility of the claimant.

We will provide cover as detailed within the policy wording for any electrical or mechanical failure, lack of fuel, misfuel, accident, theft, vandalism, fire, or flat tyre to the vehicle, which immediately renders the vehicle immobilised. Cover will apply during the period of insurance and within the territorial limits. There is no age limit to the car, motorcycle, van, campervan or motorhome for breakdowns occurring in the UK. A vehicle age limit of ten years applies outside the UK.

Features & Benefits	Additional Notes (Please see policy terms & conditions for full details of the below)
Roadside Assistance/ Recovery	We will arrange and pay for your vehicle, you and up to six passengers to be recovered to the nearest garage able to undertake the repair. If your vehicle cannot be repaired locally within the same working day, your vehicle can be recovered to your home or if you would prefer and it is closer, your original destination. The recovery must take place at the same time as the initial callout.
Home Assist	Your vehicle will be covered at your home address.
European Assistance	Your vehicle will also be covered in the following European territories for trips not exceeding 90 days: Albania, Andorra, Austria, Balearics, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Morocco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus) and Vatican City. If the vehicle cannot be repaired within 48 hours or by your intended return, whichever is the later, we will arrange for your vehicle, you and up to six passengers to be transported either to your home address, or if you would prefer and it is closer, your original destination. Please ensure you carry your V5C registration document with you during your journey. Due to local regulations and customs, you may be required to provide copies of your V5C registration document. You will be held liable for any costs incurred if copies of your V5C registration document are not immediately available. If you breakdown on a European Motorway or major public road where private contractors are dispatched to assist you, we will pay a maximum of £150 towards the reimbursement of your costs.
Misfuel Assist	In the event You fill Your Vehicle's fuel tank with the incorrect type of fuel, We will arrange and pay up to £250 (inclusive of VAT) for a Recovery Operator to either recover Your Vehicle, You, and up to six passengers to their base where a drain and flush to Your Vehicle's fuel tank can be conducted or, to conduct the fuel drain and flush at the roadside. Subject to the £250 claim limit, we will also provide 10 litres of correct fuel to allow You to continue Your journey. Occasionally misfuelling a Vehicle can cause extensive damage which a fuel drain and flush will not rectify. We cannot accept liability for any damage caused to Your Vehicle but if You would prefer for the fuel drain and flush to be conducted by Your preferred repairer, We will arrange and pay for a Recovery Operator to recover Your Vehicle, You, and up to six passengers to a repairer of Your choice within 20 miles of the scene of the Breakdown. Subject to the prior authorisation of Our Rescue Controller we will also reimburse up to £250 (inclusive of VAT) towards the cost of a fuel drain and flush, only when we have received copies of valid receipts.

Alternative Travel	We will pay up to £250 (up to £750 in the territorial limits (Europe)) towards the reasonable cost of alternative transport or a hire car up to 1,600cc to allow you to complete your original journey. We will also pay up to £100 towards the reasonable cost of alternative transport for one person to return and collect the repaired vehicle.
Emergency Overnight Accommodation	If your circumstances match the criteria listed in the policy wording for this benefit to be offered, we will pay a maximum of £150 for a lone traveller or £75 per person for one night of overnight accommodation including breakfast for you and up to six passengers. The maximum payment per incident is £500.
Message 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.
Caravans & Trailers	Maximum length 7 metres/23 feet (not including the length of the A-frame and hitch).
Keys	Callout and mileage back to the recovery operator's base. All other costs incurred will be at your expense.

Significant Exclusions

(For a full list of exclusions, please refer to the policy terms and conditions)

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 recovery takes effect we will only recover to one address in respect of any one breakdown.
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 Recover Operator or is in transit to a pre-booked appointment at a Suitable Garage.
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.
Minibuses, vehicles used for a commercial purpose, horseboxes, or limousines.
The cost of parts, components or materials used to repair the vehicle.
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 recovery
Any breakdown that occurred before you were provided with this cover.
More than six callouts in any twelve month period.
Claims totalling more than £15,000 in any twelve month period.
The cost of alternative transport other than to your destination and a return trip to collect your repaired vehicle.
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.
Any damage or loss to your vehicle or its contents and any injury to you or any third party caused by us or the recovery operator. It is your responsibility to ensure personal possessions are removed from the vehicle prior to your vehicle being recovered.
Vehicles over 10 years old at the date the breakdown for travel in Europe.



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Philip Williams and Company are authorised and regulated by the Financial Conduct Authority.

This document is a summary only. Full policy wording can be downloaded by scanning here.

