

Multi Vehicle Road Rescue Insurance

Insurance Product Information Document



Company: Auto Legal Protection Services Limited (ALPS).

Authorised and regulated by the Financial Conduct Authority, registered number 300906.

Product: Multi Vehicle Road Rescue Insurance (Violet Cover)

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific individual needs in any way. For full and complete terms and conditions, please refer to your Policy Wording.

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 United Kingdom and Europe.

Heritage Road Rescue (Multi-Vehicle) breakdown insurance cover is administered by Call Assist Ltd, which is registered in the United Kingdom and authorised by the Financial Conduct Authority. FCA Authorisation Number: 304838.



What is insured?

- ✓ Roadside Assistance.
- ✓ Nationwide Recovery.
- ✓ Assistance within mainland Europe.
- ✓ Repatriation Service.
- ✓ Home Assistance.
- ✓ Breakdowns following an electrical or mechanical failure, lack of fuel, misfuel, flat battery, accident or puncture to the vehicle.
- ✓ Alternative Transport.
- ✓ Emergency Overnight Accommodation.
- ✓ Message Assist.
- ✓ Key Assist.
- ✓ Driver Illness or Injury Cover.
- ✓ Pre-Departure Cover.
- ✓ Shipping of Spare Parts.



What is not insured?

- ✗ Any vehicle not listed on the Policy Schedule as being eligible for breakdown cover.
- ✗ Assistance following theft, fire or vandalism.
- ✗ Breakdowns caused by a failure to maintain the vehicle in a roadworthy condition.
- ✗ Specialist equipment.
- ✗ Cost of the spare parts.



Are there any restrictions on cover?

- ! Claims totalling more than £15,000 in any one period of insurance.
- ! Maximum six (6) claims per period of insurance.
- ! Recovery must take place at the same time as the initial callout.
- ! Only a local recovery for key related incidents.



Where am I covered?

- ✓ Great Britain, Northern Ireland, Isle of Man, and (for residents only) Jersey and Guernsey, as well as most of the Europe. For full list of European countries covered, please refer to the Policy Wording.



What are my obligations?

- The vehicle must be maintained in a roadworthy manner and if required, have a valid MOT certificate and valid car tax.
- Should your policy details change, e.g. vehicle, you will notify us as soon as possible.
- You must act honestly throughout your dealings with us and not provide any false or fraudulent statements. If you or anyone acting on your behalf knowingly acts fraudulently we may cancel your policy and/or initiate criminal proceedings.



When and how do I pay?

Your premium will be payable to the insurance broker that you chose to purchase this policy from. Full details of the premium paid will be detailed on your Policy Schedule.



When does the cover start and end?

For your period of cover, please refer to your Policy Schedule.



How do I cancel the contract?

Cancellation of your policy can occur at any time during the policy term. However, refunds are only applicable within the first 14 days, providing no claim has been made. You can cancel your contract by calling your insurance broker.

Claims Line – 0121 248 3709

Claims are handled by Call Assist Limited.
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