

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.

This service is provided by Call Assist Limited which is authorised and regulated by the Financial Conduct Authority. This policy is underwritten by Ageas Insurance Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

How to make a claim

If the car, motorcycle, or car-derived van 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 7344**. If you are unable to make a connection, please contact us on 01206 714326. 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. 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. We will provide cover as detailed within the policy wording for any breakdown. Cover will apply during the period of insurance and within Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey. There is no age limit to the car, motorcycle, or car-derived van.

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 6 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.
Alternative Travel	We will pay up to £250 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 6 passengers. The maximum payment per incident is £500.
Misfuel Assist	We will pay up to £250 (inclusive of VAT) towards the cost of draining and flushing your vehicle's fuel tank in the event your vehicle's fuel tank is filled with the incorrect type of fuel.
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) recovered if the vehicle or caravan/trailer cannot be repaired roadside.
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)
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.
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 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, non car-derived vans, vehicles used for a commercial purpose, motorhomes, 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.

Short Term European Discount

If you require cover for a trip to Europe, a discounted policy is available by visiting www.startrescue.co.uk/european. An additional 15% discount is available from the stated rates by entering the code POLICEFED0515 towards the end of the purchase process.