

Motor Breakdown Cover

The following summary for Police Federation Rescue 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 and underwritten by Groupama Insurance Company Limited, both companies are authorised and regulated by the Financial Services Authority.

How to make a claim

If you or your partner's car, motorcycle, or car derived van suffers a breakdown caused by a mechanical or electrical failure please call our 24 hour Control Centre on 0333 600 7355. If you are unable to make a connection, please contact us on 01206 714 766. Please have the collar number of the covered member, 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 Centres' telephone number in your and your partner's mobile telephones.

All use of this service is available for the covered member and their partner (the person married/civil partnered/cohabiting) with the covered member at the time of the incident. Any claim will be validated with the Police Federation, 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 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 or motorcycle.

Features & Benefits	Additional Notes (Please see policy terms & conditions for full details of the below)
Indigo Cover Summary: Roadside/	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 Recovery cannot be repaired locally within the same working day, your vehicle can be recovered to your home or original destination.
Home Assist	Your vehicle will be covered at your home address or within a one mile radius of your home address.
Alternative Travel	We will pay up to £100 (maximum) towards the cost of alternative transport or car hire. We will also pay the cost of a single standard rail ticket for one person to return and collect the vehicle.
Emergency Overnight Accommodation	We will pay a maximum of £60 for a lone traveller or £40 per person for one night for you and up to 6 passengers. The maximum payment per incident is £280.
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) recovered with the vehicle if the vehicle 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)

• Assistance following an accident, theft or vandalism
• Breakdowns caused by insufficient fuel.
• 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.
• The cost of parts, components or materials used to repair the vehicle.
• Any winching charges or the use of specialist equipment
• 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 one year.
• 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 an agreed time.
• Any damage to your vehicle or its contents whilst being recovered, stored or repaired and any liability arising from any act performed in the execution of the assistance services provided. 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 you to collect your vehicle from a repairer or for any time that has to be taken off work because of a breakdown.

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 POLICEFED1615 towards the end of the purchase process.