

# Charles Hurst Assist

## Insurance Product Information Document

Company: Charles Hurst Group

Product: Roadside Assistance

This insurance is provided by Charles Hurst Group, a company registered in the UK. Charles Hurst Group is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 404120.

This document contains some important facts about Charles Hurst Assist. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

In the event of a breakdown, Charles Hurst Assist will cover you for the costs involved with the roadside assistance or recovery of your vehicle due to mechanical or electrical failure.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



#### What is insured?

Charles Hurst Assist provides the following services:

- ✓ **Roadside Assistance and Nationwide/Local Recovery** – If your vehicle breaks down, sustains a puncture or is involved in an accident, we will try to repair your vehicle at the roadside. If we cannot repair the vehicle we will either take your vehicle, you and up to 5 passengers to the nearest garage able to undertake the repair or transport your vehicle, you and up to 5 passengers to your home address or original destination.
- ✓ **Home Assist** – If you need help at home, we will send one of our recovery operators to your home address.
- ✓ **Caravans and Trailers** – If your vehicle breaks down and your caravan/trailer is attached, providing it is fitted with a standard towing hitch and isn't bigger than 23 feet in length, your caravan/trailer will be recovered with your vehicle at no extra cost.
- ✓ **Accident Cover** – If your vehicle is involved in an accident rendering it immobile or illegal to drive, we will transport your vehicle to a nominated local address within the United Kingdom.
- ✓ **Puncture Cover** – If your vehicle has a puncture and you can't change the wheel, service will be provided if your vehicle is carrying a serviceable spare wheel or inflation kit.



#### What is not insured?

- ✗ The cost of any parts, components or materials used to repair the vehicle.
- ✗ Any costs or expenses not authorised by our Rescue Controllers.
- ✗ Any service or insurance cover where remedial action has not taken place following a previous breakdown.
- ✗ Overloading of the vehicle or carrying more passengers than it is designed to carry.
- ✗ The cost of alternative transport, overnight accommodation or car hire charges.



## Are there any restrictions on cover?

- ! This policy has a limit of six call outs per year.
- ! The maximum amount you can claim on this policy is £2,500 in any one year.

This policy does not cover the following:

- ! Vehicles in excess of 3.5 tonnes; more than 17 feet long, 6 feet 3 inches wide and 8 feet high.
- ! Vehicles used for motor racing, rallies, public hire, private hire or any contest or speed trial or practice for any of these activities.



## Where am I covered?

- ✓ Throughout the United Kingdom which includes England, Scotland, Wales and Northern Ireland;
- ✓ The Channel Islands; and
- ✓ The Isle of Man.



## What are my obligations?

- The driver of the vehicle must remain with or nearby the vehicle until help arrives.
- You must maintain the vehicle in a roadworthy condition including maintenance or proper levels of oil and water.
- **If you need Roadside Assistance:** Please call Charles Hurst Assist on 0344 573 8083. You will need to tell the controller answering your call that you are an Charles Hurst customer, your policy number, your vehicle registration number, where your vehicle is and what seems to be the problem.



## When and how do I pay?

Charles Hurst Assist is part of your Charles Hurst Warranty package and the premium is included in the cost you pay for your warranty.



## When does the cover start and end?

Your cover will take effect and end on the dates stated in your Welcome Letter.



## How do I cancel the contract?

Charles Hurst Assist is part of your Charles Hurst Warranty package and will be cancelled in accordance with the warranty cancellation process.