



## One Call Insurance Services Breakdown

The below is a brief overview of the differences between the levels of cover that we provide.

|                               | Basic<br>Breakdown                              | Gold<br>Breakdown | Platinum<br>Breakdown |
|-------------------------------|---|-------------------|-----------------------|
| Roadside Assistance           | ✓   | ✓                 | ✓                     |
| Home Start                    | ✓   | ✓                 | ✓                     |
| Call Out Charge               | £20   | Free              | Free                  |
| Call Outs                     | Max 2 Per Year<br>£3 Per Mile<br>after first 10 | Unlimited *       | Unlimited *           |
| Mileage Charge                | None  | None              | None                  |
| Wheel Changes                 | ✗   | ✓                 | ✓                     |
| Caravan/Trailer<br>Recovery   | ✗   | ✓                 | ✓                     |
| Overnight<br>Accomadation     | ✗   | ✓                 | ✓                     |
| Alternative<br>Transportation | ✗   | ✓                 | ✓                     |
| European Cover                | ✗   | ✗                 | ✓                     |

\*unlimited callouts are subject to a fair usage policy, any request for assistance after the client has used the service six times or more should be investigated for reoccurring faults.

### General Exclusions

The below is a list of exclusions to the provision of breakdown services that occur regularly, please note that this list is not exhaustive and therefore you should refer to the terms of business agreement before instructing assistance.

1. The service cannot be used within 14 days from the policy inception date.
2. Vehicles that have not been regularly serviced or breakdown as a result of: inadequate repair/unsuccesful DIY; any recurring claim where no remedial action has been taken to correct the fault.
3. Vehicles not in a roadworthy condition immediately prior to any breakdown.
4. Any claim where One Call Recovery has not been notified previously of any change of vehicle.
5. Any cost of any specialist recovery equipment needed (as defined by a recovery operator).
6. Breakdowns caused by your vehicle running out of fuel or where your vehicle is out of charge (hybrid/Electric Vehicle) or where does not have a serviceable tyre and or/spare wheel.
7. Claims made where the service excess has not been paid from a previous claim, where payment is not made within 14 days.
8. Assistance will not be provided when the vehicle is filled with the incorrect fuel.
9. Assistance will not be provided if the client has a faulty key, key fob or locks.
10. Assistance will not be provided if the client's vehicle has been immersed in mud, snow, sand or water and is either now immobile or has developed a fault due to this.