



Frequently Asked Questions – Breakdown

The client calls to use their breakdown services within the first 14 days from policy inception

Advise the client that unfortunately they are unable to use this service until they have had the policy in force for over 14 days.

I cannot pay my £20.00 excess as I do not have a card.

Explore the possibility of you calling another person on the client's behalf to take the payment. Reiterate that this is an excess payment that is expressly outlined in the client's terms of business agreement.

I do not want to pay the mileage charges/the mileage charges are too high.

Advise the client that the mileage charges are clearly outlined in the terms of business agreement, and that without payment that we can only recover within the 10 mile radius that the excess payment allows.

The client calls advising that they have a flat tyre and they are on the basic level of breakdown cover.

We need to advise that flat tyres are not covered on the current level of cover; this fact is expressly outlined client's terms of business agreement.

The client calls advising that they have a flat tyre and they are on gold/platinum breakdown.

Should the client have a serviceable spare tyre we will be happy to send an agent out to change the tyre. If the client does not have a serviceable spare we will recover to the nearest garage.

The client calls to advise they have put the wrong fuel in their vehicle.

Make the client aware that putting the wrong fuel in a vehicle is something that is not covered under any breakdown policy provided by One Call Recovery. This is something that is clearly outlined in the terms of business agreement.

The client calls to advise that the vehicle has overheated due to insufficient coolant in the vehicle.

We must advise that failure to maintain coolant levels in the vehicle does not constitute a breakdown. This exclusion is something that is clearly outlined in the terms of business agreement.

The client calls to advise that the oil levels are low and they do not want to continue driving.

We must advise that failure to maintain oil levels in the vehicle does not constitute a breakdown. This exclusion is something that is clearly outlined in the terms of business agreement.



The client calls advising that they have locked their keys in the car and cannot gain entry to it, lost their keys or broken their key in the door/ignition.

Advise that this is something that is not covered under any breakdown policy provided by One Call Recovery. This is something that is clearly outlined in the terms of business agreement.

The client calls to advise they have broken down and that the area in which they have broken down is inaccessible by a breakdown truck.

We need to advise that as per the terms of business agreement that we will not pay “Any cost of any specialist equipment needed” to recover the vehicle. We would need to discuss any additional costs with the client and make them aware that these costs would have to be invoiced to them.

The client calls to advise that their vehicle has broken down and is totally immobile i.e. vehicle will not free wheel.

We need to advise that as per the terms of business agreement that we will not pay “Any cost of any specialist equipment needed” to recover the vehicle. We would need to discuss any additional costs with the client and make them aware that these costs would have to be invoiced to them.

The client calls to advise that the vehicle has been immersed in mud, snow, sand or water and is either now immobile or has developed a fault due to this.

Advise that this is something that is not covered under any breakdown policy provided by One Call Recovery. This is something that is clearly outlined in the terms of business agreement.

The client calls to advise that they have run out of fuel.

Advise that this is something that is not covered under any breakdown policy provided by One Call Recovery. This is something that is clearly outlined in the terms of business agreement.

The client calls to advise that they drive an electric or hybrid vehicle that has run out of charge and is therefore immobile.

Advise that this is something that is not covered under any breakdown policy provided by One Call Recovery. This is something that is clearly outlined in the terms of business agreement.

Client calls for breakdown recovery but has more than 4 passengers

Advise the client of the restriction outlined in the terms of business agreement regarding the number of passengers (recovery for the driver and up to 4 passengers). We will however contact the recovery agent to ask if they have the facility to recover them.

Client calls for breakdown assistance advising that they are towing a caravan or trailer.

If the client is on standard recovery we will advise that recovery of a caravan or trailer is not covered and that this is something that is expressly outlined in the terms of business agreement.



If the client is on gold or platinum breakdown we will assist provided that the caravan or trailer as long as it does not exceed 25 feet in length.

The client calls for breakdown assistance when they are driving a vehicle that is not covered by one call insurance services.

We advise the client that the breakdown services are restricted to the vehicle that is covered under the motor insurance policy and does not extend to any vehicle that they are driving.

Should the client wish to query their terms of business agreement we should advise them to call One Call Insurance customer services on 01302 554 015 between the hours of 09:00 – 17:30 or they can visit www.onecalldirect.co.uk and use the live chat function between the hours of 09:00 – 21:00.