



POLICE FEDERATION RESCUE

Police Federation Rescue is a service provided by Call Assist. Call Assist provides a 24 hour assistance service every day of the year through a network of Recovery Operators throughout the UK plus an additional network throughout Europe, providing assistance in over 45 countries. The insurance policy is underwritten by Groupama Insurances which is part of a highly secure, mutual insurance group which is one of the largest in Europe. Groupama Insurances reinvests all profits into the business for the ultimate benefit of members and customers, which means less exposure than others to the ebb and flow of today's financial markets.

Please check Your Policy Schedule to ensure You have the level of cover You need and read the following to help You use the service.

What to do if You Breakdown

If Your Vehicle breaks down please call Our 24 hour Control Centre on:

0333 600 7340

If You are unable to make a connection, please contact Us on 01206 714305.

All use of this service is available for the covered member and their partner only. Any claim will be validated with the Police Federation, with costs for any claims from non-eligible persons being the responsibility of the claimant.

Please have the following information ready to give to Our Rescue Controller who will use this to validate Your policy: -

- Your return telephone number with area code
- The collar number of the covered member
- The name of the covered member
- Your Home Address
- Your Vehicle registration
- The precise location of Your Vehicle (or as accurate as You are able in the circumstances)

We will take Your details and ask You to remain by the telephone You are calling from. Once We have made all the arrangements We will contact You to advise who will be coming out to You and how long they are expected to take. Your mobile phone must therefore be switched on and available to take calls at all times. You will then be asked to return to Your Vehicle.

Please remember to guard Your safety at all times but remain with or nearby Your Vehicle until the Recovery Operator arrives. Once the Recovery Operator arrives at the scene please be guided by their safety advice.

If You are broken down on a motorway and have no means of contacting Us or are unaware of Your location, please use the nearest SOS box and advise the Emergency Services of Our telephone number, they will then contact Us to arrange assistance. If the Police or Highways Agency are present at the scene please advise them that You have contacted Us or give them Our telephone number to call Us on Your behalf.

Your Cover

If a Vehicle in which You are travelling suffers a Breakdown due to a mechanical or electrical failure, service will be provided. We will provide cover as detailed below for any Breakdown in accordance with the policy wording. Cover will apply during the Period of Insurance and within the Territorial Limits (UK).

Indigo Cover – UK

The following service is provided with your level of cover:

Roadside Assistance & Recovery

We will send help to the scene of the Breakdown and arrange to pay callout fees and mileage charges needed to repair or assist with the Vehicle.

If, in the opinion of the Recovery Operator, they are unable to repair the Vehicle at the roadside We will assist in the following way: -

Either:

- Arrange and pay for Your Vehicle, You and up to 6 passengers to be recovered to the nearest garage which is able to undertake the repair.

Or:

- If the above is not possible at the time or the repair cannot be made within the same working day, We will arrange for Your Vehicle, You and up to 6 passengers to be transported to Your Home Address, or if You would prefer and it is closer, Your original destination within the Territorial Limits (UK).

The recovery must take place at the same time as the initial callout otherwise You will have to pay for subsequent callout charges.

If Your Vehicle requires recovery, You must immediately inform Our Rescue Controller of the address You would like the Vehicle taken to. Once the Vehicle has been delivered to the nominated address, the Vehicle will be left at Your own risk.

Home Assist

Your Vehicle will be covered at Your Home Address or within a one mile radius of Your Home Address.

Alternative Travel*

If the Recovery Operator is unable to repair Your Vehicle within the same working day or a period agreed between You and Our Rescue Controller, We will pay up to £100.00 (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. This service can only be used to complete a journey whilst Your Vehicle is being repaired a minimum of 20 miles away from Your Home Address.

Emergency Overnight Accommodation*

If We decide to provide alternative accommodation We will pay a maximum of £60.00 for a lone traveller or £40.00 per person for one night for You and up to 6 passengers. The maximum payment per incident is £240.00.

*These services will be offered on a pay/claim basis, which means that You must pay initially and We will send You a claim form to complete and return for reimbursement. Before arranging these services, authorisation must be obtained from Our Rescue Controller. The policy will only pay for a group 1 hire car rate. We will only reimburse claims when We are in receipt of a valid invoice/receipt.

Caravans and Trailers

If Your Vehicle suffers a Breakdown and Your caravan/trailer is attached, providing the caravan/trailer is fitted with a standard towing hitch and does not exceed 7 metres (23 feet) in length, Your caravan/trailer will be recovered with Your Vehicle at no extra cost.

Keys

If You lose, break, or lock Your keys within Your Vehicle, We will pay the callout and mileage charges back to the Recovery Operator's base or Your Home Address if closer. All other costs incurred, including any specialist equipment needed to move the Vehicle, will be at Your expense.

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.

General Notes

Uninsured Service

We can provide assistance for faults that are not covered under this insurance policy or where You would like Us to assist additional passenger numbers who exceed the maximum of 6, stated within this policy. All costs (including an administration fee) must be paid for immediately by credit or debit card.

Governing Law

English Law governs this insurance.

Language

We have chosen to use the English language in all documents and communication relating to this policy.

Measurements

A Home Assist is calculated using a straight line from the Home Address to the location of the Breakdown. All other measurements are calculated using driving distances.

Garage Repairs

Any repairs undertaken by the Recovery Operators at their premises are provided under a separate contract, which is between You and the Recovery Operator.

Definitions

Accident

A collision immediately rendering the Vehicle immobile or unsafe to drive.

Breakdown

An electrical or mechanical failure to the Vehicle, which immediately renders the Vehicle immobilised.

Home Address

The last known address recorded by the Federation Office where You reside.

Home Assist

Assistance within a one mile radius of Your Home Address.

Partner

The person married/civil partnered/cohabiting with the covered member at the time of the incident.

Period of Insurance

The duration of this policy will be dependent on Your continued membership to the Police Federation and this cover remaining part of Your Group Insurance Scheme.

Recovery Operator

The independent technician Call Assist appoints to attend Your Breakdown.

Suitable Garage

Any appropriately qualified mechanic or garage which is suitable for the type of repair required and where the remedial work undertaken can be evidenced in writing.

Territorial Limits (UK)

Means Great Britain, Northern Ireland, the Isle of Man, and (for residents only) Jersey and Guernsey.

Us, We, Our

Means Call Assist Ltd.

Vehicle

The car or motorcycle which You are travelling in/on at the time of the Breakdown.

You, Your

The covered member of the Police Federation Group Insurance Scheme and Partner.

Exclusions

applying to all sections unless otherwise stated

This insurance does not cover the following: -

1. a) Any caravan/trailer where the total length exceeds 7 metres (23 feet) and where it is not attached to the Vehicle with a standard towing hitch.
b) Breakdowns or Accidents to the caravan or trailer itself.
2. Assistance following an Accident, theft, or vandalism.
3. Service where glass or windscreens have been damaged or broken.
4. Vehicles that are not secure or have faults with electric windows, sun roofs or locks not working, unless the fault occurs during the course of a journey and Your safety is compromised.
5. Breakdowns caused by insufficient fuel.
6. Breakdowns caused by failure to maintain the Vehicle in a roadworthy condition including maintenance or proper levels of oil and water.
7. Any request for service if the Vehicle cannot be reached or is immobilised due to snow, mud, sand or flood or where the Vehicle is not accessible or cannot be transported safely and legally using a standard transporter.
8. Overloading of the Vehicle or carrying more passengers than it is designed to carry.
9. 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.
10. 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.
11. Breakdowns occurring to any vehicle You are not travelling in.
12. 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.
13. Minibuses, non car-derived vans, vehicles used for a commercial purposes or limousines.
14. Any claims relating to the following: -
 - a) Vehicles exceeding 3,500 kg (3.5 tonnes) gross Vehicle weight.
 - b) Vehicles more than 5.18 metres (17 feet) long, 1.905 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high.
 - c) Non standard, customised or modified Vehicles unless declared and agreed with Us prior to taking the insurance.
15. Assistance if the Vehicle is deemed to be illegal, untaxed, uninsured, unroadworthy or dangerous to transport.
16. The cost of any parts, components or materials used to repair the Vehicle.
17. Repair and labour costs other than half an hour roadside labour at the scene.
18. Any winching charges or the use of specialist equipment.
19. The cost of draining or removing contaminated fuel.
20. Storage charges.
21. Ferry and Toll charges outside of mainland UK.
22. Any Breakdown that occurred before You were provided with this cover.
23. More than six callouts in any twelve month period.
24. Claims totalling more than £15,000 in any one year.
25. Any costs or expenses not authorised by Our Rescue Controllers.
26. The cost of food, drinks, telephone calls or other incidentals.
27. Claims not notified and authorised prior to expenses being incurred.
28. The charges of any other company (including Police recovery) other than the Recovery Operator, a car hire agency or accommodation charges which have been authorised by Us.
29. Any charges where You, having contacted Us, effect recovery or repairs by other means unless We have agreed to reimburse You.
30. Any cost that would have been incurred if no claim had arisen.
31. Any false or fraudulent claims.
32. Service if You already owe Us money.
33. The cost of alternative transport other than to Your destination and a return trip to collect Your repaired Vehicle.
34. The cost of fuel, oil or insurance for a hire Vehicle.
35. Overnight accommodation or car hire charges if repairs can be carried out at or near the scene of the Breakdown within an agreed time.
36. Recovery of the Vehicle or Your transport costs to return the Vehicle to Your Home Address once it has been inspected or repaired.
37. 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.
38. Failure to comply with requests by Us or the Recovery Operator concerning the assistance being provided.
 39. A request for service following any intentional or wilful damage caused by You to Your Vehicle.
 40. Fines and penalties imposed by courts.
 41. Any cost recoverable under any other insurance policy that You may have.
 42. Direct or indirect loss, damage or liability caused by, contributed to or arising from: -
 - a) Ionising radiation or contamination by radioactivity from an irradiated nuclear fuel or from nuclear waste from the combustion of nuclear fuel.
 - b) The radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof.
 - c) Any results of war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, military or usurped power.
 43. Any cover which is not specifically detailed within this policy.

General Conditions

applying to all sections

1. You must remain with or nearby the Vehicle until help arrives.
2. If a callout is cancelled by You and a Recovery Operator has already been dispatched, You will lose a callout from Your policy. We recommend You to wait for assistance to ensure the Vehicle is functioning correctly. If You do not wait for assistance and the Vehicle breaks down again within 12 hours, You will be charged for the second and any subsequent callouts.
3. We reserve the right to charge You for any costs incurred as a result of incorrect location details being provided.
4. We have the right to refuse to provide the service if You or Your passengers are being obstructive in allowing Us to provide the most appropriate assistance or are abusive to Our Rescue Controllers or the Recovery Operator.
5. Your Vehicle must be registered to and ordinarily kept at an address within the Territorial Limits (UK).
6. Vehicles must be located within the Territorial Limits (UK) when cover commences.
7. If the Vehicle is beyond economical repair We have the option to offer the market value of the Vehicle to You and pay for alternative transport home.
8. We must be advised immediately at the time of contacting Us for assistance, if Your Vehicle is fitted with alloy wheels. If We are not advised and We are unable to provide the service promptly or efficiently through the agent who will be assisting You, You will be charged for any additional costs incurred.
9. If We are able to repair Your Vehicle at the roadside, You must accept the assistance being provided and immediately pay for any parts supplied and fitted by debit or credit card.
10. The repair must be carried out if the Vehicle is recovered to a dealership and the dealership can repair the Vehicle within the terms stated. You must have adequate funds to pay for the repair immediately. If You do not have funds available, any further service related to the claim will be denied.
11. You must have adequate funds to pay for alternative transport or overnight accommodation costs immediately. If You do not have funds available, any further service related to the claim will be denied.
12. In the event You use the service and the claim is subsequently found not to be covered by the policy You have purchased, We reserve the right to reclaim any monies from You in order to pay for the uninsured service.
13. We may decline service if You have an outstanding debt with Us.
14. If You have a right of action against a third party, You shall co-operate with Us to recover any costs incurred by Us. If You are covered by any other insurance policy for any costs incurred by Us, You will need to claim these costs and reimburse Us. We reserve the right to claim back any costs that are recoverable through a third party.
15. We reserve the right to recover Your immobilised Vehicle in accordance with and subject to any legislation, which affects drivers' working hours.
16. The transportation of livestock (including dogs) will be at the discretion of the Recovery Operator. Alternative transport can be arranged but You will need to pay for this service immediately by credit or debit card.
17. Regardless of circumstances, We will not be held liable for any costs incurred if You are unable to make a telephone connection to any numbers provided.
18. The policy is not transferable.

19. If, in Our opinion, the Vehicle is found to be unroadworthy due to lack of maintenance, unless servicing records can be provided, We may terminate Your cover immediately notifying You, by letter to Your Home Address, of what action We have taken.
20. We will provide cover if
 - a) You have met all the terms and conditions within this insurance.
 - b) The information provided to Us, as far as You are aware, is correct.

Should You wish to contact Us, We can be contacted by:

- Mail: Customer Services, c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, CO1 1UX
- Email: enquiries@call-assist.co.uk
- Facsimile: 01206 364268

Our Promise To You

We aim to provide a high standard of service. Please telephone Us if You feel We have not achieved this and We will do Our best to rectify the problem immediately.

Complaints Procedure

Any enquiry or complaint You have regarding Your policy should be addressed in the first instance to the policy administrator: Customer Relations, c/o Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex CO1 1UX.

If You are still not satisfied, please write to the policy underwriter: The Chief Executive, Groupama Insurance Company Limited, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB.

Please have ready the details of Your policy and in particular Your policy number, to help Your enquiry to be dealt with speedily.

If You remain dissatisfied, short of court action, You can:

- ask The Financial Ombudsman Service to review Your case provided the policy is not of commercial nature. The right to apply to the Ombudsman must be exercised within six months of the date of the Company's final decision. He can be contacted at the following address: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone: 0845 080 1800.
- approach the Association of British Insurers for assistance. The address and telephone number of the London Headquarters of the Association are as follows:

51 Gresham Street, London. EC2V 7HQ. Telephone: (020) 7600 3333

The Association can also be contacted at one of its regional offices for which the address and telephone numbers can be found in local telephone directories. If You write to or ring the London Headquarters, please direct Your complaint to the Consumer Information Department.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if We cannot meet Our obligations. This depends on the type of business and the circumstances of the claim. For claims against the insurers, 90% of the insurance claim is covered, with no upper limit. For compulsory classes of insurance, insurance arranging is covered for 100% of the claim, without any upper limit.

Further information about the compensation scheme arrangements is available from the FSCS by telephoning 020 7892 7300 or www.fscs.org.uk.

Service Provider and Insurer

This service is provided by Call Assist Ltd, Axis Court, North Station Road, Colchester, Essex, CO1 1UX, Registered Company Number 3668383 and is underwritten by Groupama Insurance Company Limited, 6th Floor, One America Square, 17 Crosswall, London, EC3N 2LB, Registered Company Number 995253.

Call Recording

To help Us provide a quality service, Your telephone calls may be recorded.

Call Assist Ltd, Firm Reference Number 304838 and Groupama Insurance Company Limited, Firm Reference Number 202124, are authorised and regulated by the Financial Services Authority.