

INLAND WATERWAYS BREAKDOWN ASSISTANCE



Breakdown assistance with repair costs covered up to £250

Practical help 24 hours a day

Travel costs covered up to £150



Inland waterways breakdown assistance

We are available at all times of the day or night to help you. The moment we receive your telephone call for help we will ensure that you feel safe and secure in the knowledge that our team of experts is working to take care of you.

Telephone us whenever you have any breakdown problem when using your boat.

How to join

Simply pay the annual premium shown on the attached invoice.

Call Assist

The control room is operated by Call Assist. They have extensive experience of providing assistance 24 hours a day. The insurance is provided by DAS Legal Expenses Insurance Company Ltd.

Demands and needs statement

This insurance is designed to meet the demands and needs of boat owners wishing to protect themselves against future breakdown and other costs as described in this leaflet Inland Waterways Breakdown Assistance.

Making a claim

Telephone 01206 771771 immediately you become aware of a breakdown or other problem and request Inland Waterways Breakdown Assistance. You must pay the repairers and other charges and send receipts to us for repayment. The address to send receipts to is:

Call Assist Ltd, Axis Court, North Station Road, Colchester, CO1 1UX.

If your breakdown or other problem occurs at your home mooring, you are not covered for the repairers costs or other expenses. However, we will still provide you with assistance in any way we can, but you will not be reimbursed for the costs you incur.

If you need assistance

Simply telephone 01206 771771 and request Inland Waterways Breakdown Assistance. Please be ready to quote your marine insurance certificate number to prove that you are a member. If you have paid the premium you will be entitled to the cover and assistance set out in this leaflet.

Inland waterways breakdown assistance policy

The meaning of words in this policy

- We, our, us**
Amicus Legal Ltd in association with Call Assist Ltd, who administer this insurance and handle claims on behalf of the **underwriters**.
- You, your**
The person who has taken out this policy, being the owner of the **boat**.
- The insured person**
You, the skipper or crew of the **boat** whilst aboard it at the time of a **breakdown**.
- Boat**
The **boat** in respect of which the Inland Waterways Breakdown Assistance premium has been paid.

5. **Breakdown**
A mechanical breakdown, collision, impact, or fire suffered by the **boat** while away from its normal mooring.
6. **Period of insurance**
One year from the date shown on the declaration form returned to **us**.
7. **Territorial limit**
Inland waterways of England and Wales.
8. **Underwriters**
DAS Legal Expenses Insurance Company Ltd.

Cover

1. **Crisis co-ordination**
We are always happy to contact **your** family, friends or business contacts and relay messages for **you**. **We** will do whatever **we** can to help **you** to cope with the problem. **We** will always discuss with **you** the assistance **you** need and try to find solutions to help **you**. **We** have a great deal of experience of helping people with all kinds of emergencies and problems whilst away from home.
2. **Breakdowns**
We have details of repairers, engineers and other organisations covering the mainland inland waterways in England and Wales.
We also have details of UK main dealers for most marine inboard and outboard engines. **We** will contact these organisations for **you** and arrange assistance. **We** are here 24 hours a day but please bear in mind that many marine organisations only work during office hours. Also, some areas may not be well served by repairers.
We will always do **our** best to help **you** in any way **we** can and if a repairer is called out to **your boat** with **our** permission following **your** call to **our** control room **we** will contribute up to a maximum of £250 to his labour charges including VAT. This amount may be used towards the charges **you** have to pay for the call out or towing.
3. **Getting you home**
If **your boat** cannot be repaired within 4 hours following a **breakdown**, and **you** have to abandon it away from **your** normal mooring **we** will arrange transport for the **insured person** to their home or to other destinations in the UK. **We** will pay up to £150 in total per **breakdown** claim towards the costs.
The arrangements will be discussed with **you** to make sure **you** are happy with them and will depend upon the facilities available at the time.

What is not covered by this policy

1. A claim where the **breakdown** is not reported to **us** immediately.
2. Any claim where repairers, engineers or other organisations' fees are not agreed by **us** in advance.
3. The cost of parts and materials.
4. Items which can be claimed under travel insurance or legal expenses insurance policies.
5. Any item normally covered by a marine insurance policy.
6. Any claim directly or indirectly caused by, or resulting from, any device failing to recognise, interpret or process any date as its true calendar date.
7. Any claim relating to racing, rallies, competitions or trials.
8. Any claim caused by any lack of oil, fuel or water in the **boat**.
9. Any claim for consequential losses as a result of a **breakdown**.

Conditions which apply to the whole policy

1. The **insured person** must:
 - a) keep to the terms and conditions of this policy;
 - b) try to prevent anything happening that may cause a claim;
 - c) provide everything **we** ask for, in writing;
 - d) give **us** full details of any claim immediately;
 - e) give **us** any information **we** need.
2. The **insured person** must maintain and continue to maintain the **boat** in a condition capable of travelling reliably on the inland waterways.
3. **You** can cancel this policy within 14 days of taking it out. After this **you** can cancel it at anytime by telling the person who sells **you** this insurance, subject to 14 days notice of cancellation. **You** can ask the person who sells **you** this insurance about getting a refund of premium if **you** cancel this policy.

Data protection

To provide and administer the Inland Waterways Breakdown Assistance we must process your personal data and where appropriate your sensitive personal data, and in doing this we will comply with the Data Protection Act 1998. We may need to pass data to the underwriters of the policy, DAS Legal Expenses Insurance Company Ltd. As required by law, by our regulator or a professional body, we will not disclose your data to any other person or organisation or use it for any other purpose. The data controller is Call Assist Ltd.

How to make a complaint

If you have a complaint about our service or about a claim, please write to the Claims Director at Call Assist Ltd, Axis Court, North Station Road, Colchester, CO1 1UX. Complaints will be acknowledged within 5 business days of receipt confirming the name of the person dealing with the matter and when a response can be expected. We aim to provide a full written response within 20 business days unless the complaint is of such a nature that it needs more detailed investigation. If this is the case, we will advise you of the likely timescale.

If you are still not happy with the response you receive, you have the right to ask the Financial Ombudsman Service to review your case within six months of the company's decision to investigate the complaint.

Financial Service Compensation Scheme

You may be entitled to compensation from the Financial Service Compensation Scheme (FSCS) if the underwriters of this policy, DAS Legal Expenses Insurance Company Ltd, cannot meet their obligations. This depends on the type of insurance and the circumstances of the claim. Most insurance contracts are covered for 100% of the first £2,000 and 90% of the remainder of the claims costs. You can get more information about the compensation scheme from the FSCS.

The role of Amicus Legal Ltd

In arranging this type of insurance Amicus acts for only one insurer, DAS Legal Expenses Insurance Company Ltd of DAS House, Quay Side, Temple Back, Bristol, BS1 6NH. The law which applies to this insurance is English and the English language will be used in all communications.

Telephone calls may be monitored and recorded in the interests of customer service and for training purposes.

DAS Legal Expenses Insurance Company Ltd is incorporated in the UK.