

# A SUMMARY OF YOUR COVER

## keyfacts

® Please read this document carefully. This is a summary of your cover and does not form part of the contract between us. Full details of your cover can be found within your Terms and Conditions booklet, and should be read in conjunction with your Motoring Assistance Schedule.

## Features of your Green Flag Breakdown cover

The cover you have purchased is underwritten by U K Insurance Limited and will run for 12 months, or as shown on your Breakdown Schedule. Depending on the level of cover you have chosen, the following sections will apply. Please read your Terms and Conditions booklet carefully to ensure that the level of cover selected meets your needs.

Level of Cover Sections applicable within the Terms and Conditions	Rescue Section A only	Rescue Plus Sections A & B	Recovery Sections A & C	Recovery Plus Sections A - D	EuroPlus Sections A - E
Roadside assistance	✓	✓	✓	✓	✓
Recovery to nearest suitable garage	✓	✓	✓	✓	✓
No call out charges	✓	✓	✓	✓	✓
Cover as soon as you are 1/4 mile from home	✓	✓	✓	✓	✓
Message relay service to friends and family	✓	✓	✓	✓	✓
Cover at your home address		✓		✓	✓
Vehicle and passengers recovered to preferred destination in the UK			✓	✓	✓
Choice of hire car / cost of alternative transport / overnight accommodation				✓	✓
Cost of single standard rail fare to collect your car				✓	✓
European cover (for vehicles less than 16 years old)					✓

If you have chosen Personal Cover the level of cover that you have selected is extended to cover you in any vehicle under 16 years old that is privately registered in and being used within the UK. If you have chosen EuroPlus, then Sections E1-E11 will also apply.

## Significant Features

- If the recovery or repair vehicle does not arrive within 60 minutes of you contacting us, you can claim £10 compensation.
- We will relay telephone messages to your family members, friends or business associates to advise of unforeseen travel delays following a breakdown.
- Options to choose from if your vehicle cannot be repaired at the roadside (Recovery Plus and EuroPlus).
- Ferry costs covered for certain specified crossings (EuroPlus).
- We may choose to repair the vehicle (at your cost) following a breakdown, rather than arranging for it to be recovered.
- Breakdowns resulting from a fault that has already necessitated a call out during the same journey or from an inadequate repair will not be covered.
- European cover (EuroPlus) is available for vehicles less than 16 years old.
- European cover (EuroPlus) includes Cover Prior to Departure (7 days immediately preceding your arranged departure date), Legal Protection and Break In cover for immediate emergency repairs.
- If your vehicle is in a position where it cannot be worked on, towed, the wheels have been removed, or specialist equipment is required for its recovery, we can arrange to rectify this but you will be responsible for any costs involved.

- We can repair/recover your vehicle after a road traffic accident but you will be responsible for any costs involved. You may be able to recover these from your motor insurer.
- You can cancel your policy by giving us 7 days' notice. We will refund the part of the premium you have not used less a cancellation charge of 50% of the yearly premium provided no call outs have been made in which case the full yearly premium is payable.
- A no callout discount is available subject to the scale applicable at the time.
- You can only reduce your level of cover at renewal.
- We will not refund any premium should you cancel cover under Section E (EuroPlus).

## Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided no call outs have been made during that time.

## How to notify us of a breakdown

In the event of a breakdown whilst travelling within the UK, please telephone **0800 051 0636**.

If you break down whilst travelling in Europe, please call **00800 0051 0636 or 00 44 141 349 0516**.

For the hard of hearing, please start your message with the word RESCUE followed by your message and send it to 61009.

## How to complain

Should there ever be an occasion where you need to complain, simply give us a call. If you have a complaint relating to the provision of service, please call our Customer Relations Team on **0870 024 0048**. For all other complaints, please call us on **0845 246 1558**.

If you wish to write then please address your letter as follows:

- Complaints relating to the provision of service should be addressed to the Customer Support Manager, PO Box 300, Leeds LS99 3EF.
- All other complaints should be addressed to the Head of Sales and Customer Service at the address shown on your Schedule.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR.  
Telephone **0845 080 1800**.

Green Flag shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

Green Flag Motoring Assistance is underwritten by U K Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ.  
Company No.1179980. U K Insurance Limited is authorised and regulated by the Financial Services Authority.  
Calls may be recorded.

## Details about our Regulator

U K Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at **[www.fsa.gov.uk](http://www.fsa.gov.uk)** or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, Insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme **[www.fscs.org.uk](http://www.fscs.org.uk)**

