

BREAKDOWN COVER

Your policy wording
Please keep
somewhere safe

Green Flag Price Comparison



GREEN FLAG 

Welcome to Green Flag Price Comparison Breakdown Cover

underwritten by U K Insurance Limited

This booklet contains everything you need to know about your breakdown cover.

We're delighted that you've chosen Green Flag

This booklet includes your policy wording, so keep the booklet safe for when you need it. Over the next few pages, you'll find details of the services available to Green Flag customers as well as some useful tips on what to do in a breakdown and how to make a claim.

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Customer information

Changes to your cover

You must tell us if any of the following details change before you need cover to start:

- you change your **vehicle**;
- you change the main driver of your **vehicle**;
- you wish to change your cover (e.g. to include cover at your **home** address).

If you don't keep your info up-to-date – or if anything you've told us is wrong – you might not be covered.

Making a change to your policy?

TO CONTACT US

Phone: **0345 246 1558**

Web: **www.greenflag.com/contact-us**

Types of cover available

You can choose from any of the following types of cover:

- **vehicle** cover – this covers anyone driving or travelling in a single **vehicle** registered with us;
- personal cover – as well as **vehicle** cover above, this will cover you and one other member of your household you tell us about when driving or travelling in any other **vehicle** (only available in the UK). Cover will only be provided for cars that are under 16 years old and privately registered and used in the UK.

A guide to your cover

Please read this document carefully. Full terms and conditions can be found within the policy documents. This summary does not form part of the contract between us.

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

Level of Cover Sections applicable within the Terms and Conditions	Roadside Assistance Section A only	Home Call Sections A & B	National Recovery Sections A & C	Onward Travel Sections A, C & D	European Cover Sections A, C, D & E
Roadside assistance	✓	✓	✓	✓	✓
Recovery to nearest suitable garage	✓	✓	✓	✓	✓
No call out charges	✓	✓	✓	✓	✓
Cover as soon as you are ¼ mile from home	✓	✓	✓	✓	✓
Message relay service to friends and family	✓	✓	✓	✓	✓
Misfuelling cover in the UK		✓	✓	✓	
Cover at your home address		✓			
Vehicle and passengers recovered to preferred destination in the UK			✓	✓	✓
Choice of hire vehicle / cost of alternative transport / overnight accommodation				✓	✓
Cost of single standard rail fare to collect your vehicle				✓	✓
European cover					✓

If you've chosen Personal cover, the level of cover you've selected is extended to you and other people we've agreed to cover, in any **vehicle** under 16 years old that's privately registered in and being used within the UK.

Significant features

- We can call your friends, family or colleagues to let them know that you've broken down.
- Options to choose from if your **vehicle** cannot be repaired at the roadside (Onward Travel and European Cover).
- We will cover **specialist equipment** charges, ferry costs and toll fees.
- If your **vehicle** has run out of charge, we'll recover you to the nearest charging point.
- We may choose to repair the **vehicle** (at your cost) following a **breakdown**, rather than arranging for it to be recovered.
- We will not cover any claim where the **vehicle** is already at a garage or other place of repair.
- You're not covered for a **breakdown** caused by you or someone else you've asked trying to repair your **vehicle** on the same journey, unless we've agreed you should.
- We're not liable for any incident, if you continue to drive the **vehicle** after we've told you about additional faults found at the time of **breakdown**; and/or we've advised you not to drive the **vehicle** because;
 - further damage may be caused by doing so; or the **vehicle** is dangerous or illegal to drive.

If you have not fixed an additional issue that we found and told you about during a previous call out, you're not covered for any **breakdown** that happens as a result.

- **Vehicles** with 'trade plates' or **vehicles** that have just been imported or bought at auction aren't covered under this **policy**.
- If your **vehicle**'s in an accident that would be covered by a motor insurance policy we may be able to repair or recover it. You'll need to pay the cost, but you might be able to claim it back from your insurance provider.
- You can use all the help in our Roadside Assistance section as soon as your **policy** starts. That's as long as your **vehicle** was roadworthy at the time, and hadn't already broken down.

How to notify us of a breakdown

Here's what you should do

- Pull as far off the road as you can.
- Switch on your hazard lights.
- Call us on **0800 051 0636** from inside the UK. From other parts of **Europe**, call us on **00 44 141 349 0516** or **00800 0051 0636**.
- You can also text the word **RESCUE**, followed by your message, to **61009** if you have difficulty hearing. Texts may be chargeable. Please check with your network provider.
- If you've got a smartphone, you could use its map to try and pinpoint your location.
- Let us know if you're on your own, in a vulnerable situation, or have got children with you.
- Let us know, too, if there's anyone you'd like us to contact for you.
- Put up your warning triangle if you have one unless it's not safe to do so.
- You could lift up your bonnet, too, so it's easier for our mechanic to spot you when they are in the area.
- When the mechanic does arrive, make sure that they identify you by name, and shows you their ID.

If you breakdown on a motorway

Always try to leave the carriageway at the next exit or pull into a service area, if possible.

If this isn't possible then try to go left:

- Move into the left lane
- Pull into an emergency area or, if you can, on to a hard shoulder
- Get as far over to the left as possible but remember to leave enough space to exit the **vehicle**
- Turn your wheels to the left as you come to a stop
- Locate an emergency phone
- Put your hazard lights on so others are aware of your stationary **vehicle**. If it's dark then put your sidelights on as well.

If it's safe to exit the **vehicle** then always exit from the side that is furthest away from the traffic and make sure that your passengers do this as well.

If you can't get your **vehicle** to an emergency area, rest area, hard shoulder or place of safety, or you're unable to exit your **vehicle** and get to a place of safety then you should:

- Remain in your **vehicle**
- Keep your seatbelts on and make sure that your hazard lights are on
- Call 999 immediately and ask for the police. You can also press your SOS button if your **vehicle** has one and ask for the police.

Some other points to keep in mind if you **breakdown** on a motorway:

- If you have a high visibility vest or jacket with you then put it on
- Get behind the safety barrier and be aware of the traffic to ensure you can see any hazards such as debris
- Don't stand where your **vehicle** would injure you if another **vehicle** were to collide with it
- Don't get back into your **vehicle** even if the weather is bad or it's dark or cold
- Don't attempt to repair your **vehicle**
- Don't put a warning triangle up
- Keep children and passengers under control and animals should be left in the **vehicle** but in an emergency can be on the verge with you so long as they are under control.

For all current information on what to do in a **breakdown** whilst on a motorway or other main carriageway please see the GOV.UK website.

There may be times when we receive unusually high volumes of calls from customers needing our help – for example, if it snows or it is extremely cold. During these periods there could be a delay in reaching you, so in order to ensure that customers who are in a vulnerable situation reach a safe place quickly we will look at where you are, who you are with, what your situation is and prioritise accordingly.

Tell us as accurately as you can about your **breakdown** so that we can ensure you get the right service. It may be possible for us to talk you through some simple steps to get your **vehicle** going again meaning you won't have to wait for a recovery vehicle.

Your policy

This **policy** booklet gives full details of your cover. You should read it along with your **Schedule/Insurance Plan** and proposal confirmation, which will only accompany a **Schedule**.

Please keep all your documents in a safe place. Your **policy** is made up of:

- the **Schedule/Insurance Plan**;
- this **policy** booklet from pages 6 to 28.

This **policy** is evidence of the contract between you and us, U K Insurance Limited, based on information you have given to us.

In return for receiving and accepting the premium, we will provide cover under this **policy** for the sections shown in the **Schedule/Insurance Plan** during the **period of cover**.

You and we may choose which law will apply to this **policy**. Unless both parties agree otherwise English law will apply. We have supplied this **policy** and other information to you in English and we will continue to communicate with you in English.

You must take care to provide us with accurate information which is correct to the best of your knowledge. Failure to provide correct information or inform us of any changes could adversely affect your **policy**, including invalidating your **policy** or causing claims to be rejected or not fully paid.

Policy definitions

Wherever the following words or expressions appear in your **policy**, they have the meaning given here unless we say differently.

FOR THE PURPOSES OF THIS POLICY:

'we', 'us' or 'our' refers to Green Flag, U K Insurance Limited, or anyone working on behalf of them.

'you' or 'your' refers to the **policyholder**, any authorised driver and authorised **passengers** in the **vehicle** at the time of the **breakdown**.

These terms are defined throughout this booklet but are not in bold type.

Breakdown – a situation happening in the **UK** (or in **Europe** if you have European cover as shown on your **Schedule/ Insurance Plan**), during the **period of cover**, when you can't drive your **vehicle** because of mechanical or electrical failure; fire; theft or attempted theft; or malicious damage. The definition of **breakdown** also includes flat tyres; running out of **fuel**; a flat battery; or losing or breaking your **vehicle** keys. You can also call us out if your **vehicle** becomes stuck in water, snow, sand or mud, or if something in your **vehicle** stops working that makes it illegal or dangerous to drive there and then. For example, if your windscreen wipers stop working when it's raining, or your headlamps don't work and it's dark. Otherwise, you need to drive to the nearest car accessories shop or garage, to have the part fixed for yourself. You can't use the cover as an alternative to routine servicing, or as a way to get out of paying for repair costs. The **vehicle** must be maintained in accordance with the manufacturer's recommendations such as keeping the required levels of water and oil correct.

Certificate of motor insurance – this document provides evidence that you have taken out the insurance you must have by law. It identifies who can drive the **vehicle** and the purposes for which the **vehicle** can be used.

Costs – legal costs reasonably and proportionately incurred by your **solicitor** on the standard basis or in accordance with any fixed recoverable costs scheme if applicable. We will also pay **costs** which you are ordered to pay by a **court** and any other **costs** we agree to in writing.

Court – court, tribunal or other suitable authority.

Europe – the following countries and territories: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

Excess – the amount you have to pay towards the cost of assistance. You can find details of your **excess** in your **Schedule/Insurance Plan**. You will need to pay this when you call us to ask for help with a **breakdown**.

Fuel – The material used to power a **vehicle** or hire car, such as but not limited to Petrol, Diesel and Electric.

Home – the **policyholder's** permanent place of residence in the **United Kingdom**.

Passenger – any person who at the time of the **breakdown** is riding in the **vehicle** and is not a hitch-hiker.

Period of cover – the period from the date your cover starts to the end date shown on your **Schedule/Insurance Plan**. For all levels of cover, cover will start the day after you have arranged cover for the first time or the start date on your **Schedule/Insurance Plan**, whichever is later.

Policy definitions [continued]

Where European cover has been bought, cover under Section E1 operates 7 days prior to commencement of the booked **trip**. All other benefits apply during each **trip** within the **period of cover** as shown on the **Schedule/Insurance Plan**, including your direct journey from your **home** to your **UK** point of departure. All benefits terminate on completion of your direct return journey **home**, on expiry of the **period of cover** for which premium has been paid. This section provides cover for any number of journeys during the **period of cover**.

Note: If your return journey from abroad is unavoidably delayed by any **breakdown** covered by this **policy**, cover will be automatically extended free of charge for the period of that delay.

Policy – this **policy** booklet and **Schedule/Insurance Plan**.

Policyholder – the person named on the **Schedule/Insurance Plan**.

Schedule/Insurance Plan – the document that identifies the **policyholder** and sets out details of the cover your **policy** provides. (Depending on the **policy** you have, you will either get a **Schedule** or an **Insurance Plan**).

Solicitor – the solicitor or other suitably qualified person appointed by us to act for you under Section E11.

Specialist equipment – lifting equipment which is not usually carried on a standard recovery vehicle including: winches, cranes, dollies and skates.

Trip – a pre-booked journey within **Europe** commencing and ending in the **United Kingdom**.

Uninsured losses – losses which you cannot recover from any insurance policy.

United Kingdom (UK) – Great Britain, Northern Ireland, the Isle of Man (and, for residents of the Channel Islands only, the Channel Islands).

Vehicle – any **vehicle** we have agreed to cover and which is shown on the **Schedule/Insurance Plan** or, where Personal Cover applies, any UK privately registered **vehicle** you or one other member of your household you have told us about are travelling in provided:

- it's either a car, light van, motorhome or motorbike;
- it's privately registered in the UK;
- there aren't more people in it than the manufacturer would recommend, or more than nine altogether including the driver;
- it can't weigh more than 3.5 metric tons (3,500 kg) in total, including any load being carried;
- it can't be more than 7 metres long (apart from a tow bar or coupling device), 3 metres tall, and 2.55 metres wide;
- it's been serviced, looked after and used as recommended by the manufacturer;
- it meets any legal requirements and driving laws that apply, at the time of **breakdown**, including having valid tax, insurance and a MOT. We can check these details when you take out the **policy**, at renewal and it will be checked at the time of any **breakdown** when you ask us for help.

We'll also cover any standard make of caravan or trailer that, when it breaks down, is being towed by your **vehicle**. It must be connected using an ordinary 50mm towball, and can't be bigger than the sizes above. When it's loaded, the caravan or trailer mustn't weigh more than the **vehicle** that's towing it weighs when empty.

Green Flag Breakdown Cover in the UK

Section A – Roadside Assistance

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

What is covered

Following a **breakdown** occurring at least ¼ mile from either your **home** or the place where the **vehicle** is usually kept, we will arrange and pay for roadside assistance and, if necessary, take you, the **vehicle** and any **passengers** to:

- an available repairer of our choice no matter how far away it is; or
- a single destination of your choice provided it is within 10 miles of the **breakdown** or no further than the repairer of our choice.

If the chosen repairer is closed and you choose to have the **vehicle** taken to your **home** (provided your **home** is within 10 miles of the **breakdown** or no further than the repairer of our choice), we will collect it the next day (or when mutually acceptable if the next day is not possible) and take it to:

- a repairer of our choice no matter how far away it is; or
- a repairer of your choice within 10 miles of your **home**.

We will relay telephone messages to your family members, friends or business associates to advise of unforeseen travel delays.

Please remember

All other labour charges and the cost of replacement parts and/or other materials are your responsibility.

You are responsible for instructing the garage to carry out any repairs and if the repair that has been carried out by us is temporary then you will need to get it permanently repaired as soon as possible.

If we need to collect the **vehicle** the next day (or when mutually acceptable if the next day is not possible) then the same recovery limits will apply.

If the **vehicle** was not broken down or unroadworthy when cover was taken out, the assistance provided under this level of cover may be used with immediate effect. Recovery cannot be used as a way of avoiding repair costs.

What is not covered

- Labour charges at any garage to which the **vehicle** is taken.
- Fitting of parts by the roadside, not supplied by us
- The cost of any parts and/or materials used.
- The cost of supplying a spare wheel and tyre if a serviceable one cannot be provided by you.
- The cost of, if needed, a locksmith or a bodyglass or tyre specialist.
- Anything mentioned in the General exclusions.

Section B – Home Call

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

What is covered

With *Home Call*, you are entitled to the benefits detailed under Section A, even if you've broken down less than a quarter of a mile from **home** or the place where you keep your **vehicle**.

If you **breakdown** at **home** we'll take you to a place of your choice within 20 miles unless the cause of the **breakdown** is a flat or damaged tyre, then we'll take you to a place of your choice within 10 miles so that the tyre can be repaired or replaced.

If we need to collect the **vehicle** the following day, then these limits will also apply.

Please remember

If this is the first time you have taken out this **policy**, this level of cover doesn't start until the day after your **policy** start date.

Section C – National Recovery

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

What is covered

Following a **breakdown** occurring at least a ¼ mile of your **home** or place where the **vehicle** is usually kept, you are entitled to the benefits detailed under Section A. On top of that, if your **vehicle** can't be fixed locally the same day, we will arrange and pay for the transportation of you, the **vehicle** and any **passengers** to a single destination of your choice in the **UK**.

- If the **breakdown** was caused by a flat or damaged tyre, we will take you to a place of your choice within 10 miles of the incident so that the tyre can be repaired or replaced. If there's nowhere open because you broke down late at night, or somewhere remote, this limit won't apply.

This service may also be used in the event of the driver being declared medically unfit to drive or if there is a sudden death of the driver and none of the **passengers** are authorised to drive. We may ask to see a medical certificate or evidence.

We may choose to recover the **vehicle** by providing a qualified driver. We may choose to arrange recovery of the **vehicle** separately to you and your **passengers** – we will tell you if we are going to do this and let you know when the **vehicle** can be delivered.

Please remember

If this is the first time you have taken out this **policy**, this level of cover doesn't start until the day after your **policy** start date.

We may have to take you on your journey in stages. This is because of laws that limit how long each driver can work, whilst recovering you.

We reserve the right to repair the **vehicle** (at your cost) rather than arranging for it to be recovered.

Section C – National Recovery [continued]

What is not covered

- Recovery within ¼ mile of either your **home** address or the address where the **vehicle** is usually kept, unless you are entitled to the services detailed under Section B – Home Call.
- Onward transportation following a period of hospitalisation.
- Any **costs** where we have not been contacted at the time of the **breakdown**.
- Anything mentioned in the General exclusions.

Section D – Onward Travel

Your *policy* provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

What is covered

If it is apparent to us or the chosen repairer that repairs cannot be effected by the repairer, following a local recovery, by the end of the working day; or if the **vehicle** has been stolen and is not recovered in a roadworthy condition the same day, we will arrange and pay for your choice of one of the following four options, subject to availability:

- the transport of the **vehicle** and any **passengers** to a single destination of your choice within the **UK**; or
- where available, a self-drive hire car up to a maximum of 1600cc for a continuous 48 hour period whilst your **vehicle** is awaiting repairs, up to a maximum of £100; or
- the cost for you and any **passengers** to either continue the journey or return to your **home** by our choice of alternative transport, up to a maximum of £100; or
- overnight accommodation including breakfast (excluding alcohol) for you and any **passengers** in a local hotel whilst awaiting repairs, provided that the **breakdown** occurs more than 25 miles from your **home** and intended destination, up to a maximum of £150 per person or £500 per **breakdown**.

If necessary, we will also pay for one single standard class rail ticket for the **policyholder** or any authorised driver to collect the **vehicle** following repair.

If your **vehicle** is recovered locally under Section A – Roadside Assistance these options are still available.

Section D – Onward Travel [continued]

Please remember

A hire car is provided subject to you meeting the conditions of the hirer. Any claims involving the hire of a car must have our prior approval.

We cannot guarantee to provide a car with a roof rack or tow bar.

If this is the first time you have taken out this **policy**, this level of cover doesn't start until the day after your **policy** start date.

What is not covered

- Any **costs** where we have not been contacted at the time of the **breakdown**.
- Car hire not authorised by us.
- Car hire in the event of the **vehicle** requiring routine servicing, being out of use temporarily under warranty or for other repair work to correct non-immobilising faults or undergoing repair of cosmetic damage.
- The cost of **fuel** and oil used in any car and/or any additional insurance offered by the car hirers.
- Anything mentioned in the General exclusions.

Green Flag Breakdown Cover in Europe

Section E – European Cover

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

What's covered

If you've got European cover, you can get all the benefits in this section for as many **trips** as you like, up to a maximum of 90 days abroad in total.

What's not covered

- We don't cover the cost of phone calls you might need to make or receive while you're in **Europe**.
- We don't cover the cost of any spare parts your **vehicle** might need, or of any repair work that's done at a garage.
- We don't cover any **breakdown** for a **vehicle** that you have not travelled in from the **UK** to **Europe**.

When you're travelling in Europe

- Remember your **vehicle** registration documents (V5C). You'll need to carry the original, as proof that you're the owner. If you're not the owner, you'll need a letter of authority from them, and a **vehicle** on Hire Certificate (VE103) instead.
- Don't forget your driving licence. You'll need the original of that, too.
- If you've got a photocard, remember to take the paper counterpart as well.
- You might also need an International Driving Permit in some countries, as well as your driving licence. To check whether one will be necessary please check the Government website, GOV.UK.
- We suggest that you look up the guidelines in each country before you arrive as some may impact you if you **breakdown**
- Take a credit or debit card, in case you might want to use our car hire benefit. (The car hire company will need to swipe it as security.)

Green Flag Breakdown Cover in Europe Section E – European Cover [continued]

- In France and some other European countries, if you break down on a motorway or major road, the roadside emergency telephone will be answered by the police. They'll send a local recovery vehicle out to you.

Most of these won't have links to UK motoring organisations, so you might have to pay for help there and then. (It may be useful to have a credit or debit card when you travel). If you do, keep all the receipts, and send them to us when you get back to the **UK**. We'll reimburse you for your recovery and roadside repair costs, but not for any spare parts.

Section E1 – Cover prior to departure

What is covered

Following a **breakdown** occurring during the 7 days immediately preceding the arranged date of departure from the **UK**, we will pay up to a maximum of £800 towards:

- hiring a self drive hire car, where available, for the purpose of carrying out the **trip**, in the event that the **vehicle**, if stolen, is not recovered before the arranged date of departure, or the **vehicle** cannot be repaired within 24 hours following the booked time of departure for the **trip**;
- the additional cost of re-booking any sea crossing or rail journey via the channel tunnel missed as a result of the **breakdown** giving rise to a claim (or, where the original route is unavailable, the nearest suitable alternative sea crossing or rail journey via the channel tunnel), in the event that the **vehicle** is repaired within 24 hours of the original time of the planned departure for the **trip**.

Please remember

Any claim involving the hire of a car must have our prior approval. You must contact us as soon as you know your **vehicle** may be unavailable for the planned **trip**. Your claim must be supported by a letter from a garage confirming:

- the regular maintenance and servicing of your **vehicle**;
- precise details of the **breakdown** or damage;
- the **breakdown**, when occurring, was sudden and unforeseen;
- that repairs cannot be effected before the date planned for you to begin your **trip**.

Section E1 – Cover prior to departure [continued]

What is not covered

- Any claim resulting from **breakdown** if you have purchased this cover less than 7 days before your planned date of departure.
- Any claim when actual or imminent **breakdown** of your **vehicle** is discovered or diagnosed in the course of a service carried out less than 7 days prior to your planned date of departure.
- Car hire in the event of the **vehicle** requiring routine servicing, or for other repair work to correct non-immobilising faults or undergoing repair of cosmetic damage.
- The cost of **fuel** and oil used in any car or any additional insurance offered by the car hirers.

Section E2 – Roadside assistance

What is covered

We will arrange and pay for a local motoring assistance provider to attend and attempt to repair the **vehicle** or, if necessary, provide and pay for transportation of the **vehicle**, you and your **passengers** to the nearest suitable repairer, up to a maximum cost of £250.

Please remember

A garage or specialist undertaking repair work (other than at the roadside) will be acting as your agent for such repair work.

What is not covered

- Charges for any labour not incurred at the roadside.
- The cost of replacement parts or other materials.

Section E3 – Replacement parts

What is covered

In the event of necessary replacement parts not being available locally during the **trip**, on receipt of your instructions, we will:

- undertake to obtain them elsewhere and pay all freight charges involved in dispatching them to the location of the **vehicle**.

Please remember

Although we will endeavour to provide the replacement parts required, we can give no guarantee they will be available, especially in the case of older **vehicles** where parts may be impossible to locate. If you place a firm order for replacement parts and these are not subsequently required, or you do not await their arrival, you will be responsible for the cost of such parts, including all forwarding charges rising from their return.

What is not covered

- The actual cost of the parts and any customs duty. This must be paid to us by you, by a debit to a credit or charge card or by a prior deposit of funds in the UK.
- The **costs** of returning any replacement parts or original parts to a supplier.

Section E4 – Break in

What is covered

In the event of a theft (or attempted theft) of the **vehicle** or the contents contained in the **vehicle** during the **trip**, we will:

- pay up to a maximum of £175 for immediate emergency repairs and/or replacement parts, which are necessary to place the **vehicle** in a secure condition to continue the **trip**.

Please remember

If your **vehicle**'s broken into, remember to report it to the police.

What is not covered

- Damage to paintwork or other cosmetic items.
- **Costs** incurred following your return **home**.
- The contents of the **vehicle**.

Section E5 – Vehicle out of use

What is covered

If a **breakdown** occurs during the **trip** and repairs cannot be effected within 24 hours, we will arrange and pay for one of the following:

- the additional cost of transporting you and any **passengers** with your personal belongings (excluding items of furniture, camping equipment and/or winter sports equipment), to your destination by alternative transport; or
- the immediate hire of a car, where available, whilst the **vehicle** remains out of action, up to a maximum of £850; or
- putting you and your **passengers** up in a local hotel while you wait for the repairs to be done. There's a limit of £45 per person per day, or £500 altogether, on the hotel costs that we'll pay, as long as those **costs** are over and above anything you were already expecting to pay. Breakfast can be included, but alcohol can't.

Please remember

A hire car is provided subject to you meeting the conditions of the hirer. Any claims resulting in the hire of a car must have our prior approval. It is your responsibility to collect the hire car. We cannot guarantee to provide a car with a roof rack or tow bar. Hire cars provided within **Europe** must stay in the country where they were hired. If you have to pay for the services locally, you will be reimbursed provided you obtained approval from us before incurring the expenditure.

What is not covered

- The cost of **fuel** and oil used in any hire car or any additional insurance offered by the car hirers.
- The cost of transporting furniture, camping equipment or winter sports gear. We might be able to help, but you'll need to pay extra.

Section E6 – Camping trips

What is covered

If the tent you are carrying with you, and using in the course of the **trip** as your principal overnight accommodation, is rendered unserviceable through theft or accidental damage we will arrange and pay for:

- if practicable, the hiring of a suitable tent, where available, for the remainder of the period of the **trip**; or
- putting you and your **passengers** up in a local hotel while you wait for the repairs to be done. There's a limit of £45 per person per day, or £500 altogether, on the hotel costs that we'll pay, as long as those **costs** are over and above anything you were already expecting to pay. Breakfast can be included, but alcohol can't.

What is not covered

- Any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable.
- Loss of use of any tent which belongs to a tour operator or holiday company.
- Any damage caused by a dog or dogs accompanying you on the **trip**.

Section E7 – Alternative driver

What is covered

In the event of you being declared medically unfit to drive the **vehicle** in the course of a **trip** or having to return **home** early because of what we agree is a serious or urgent reason or if there is a sudden death of the driver and there is no other **passenger** qualified and competent to drive, we will pay all necessary additional **costs** incurred to return the **vehicle** to your **home**.

Please remember

We may elect to provide a qualified driver to drive back the **vehicle** and **passengers**. Any unused travel tickets must be used for repatriation of the **vehicle**.

Section E8 – Repatriation

What is covered

Following a **breakdown** occurring during the **trip** we will pay:

- The cost of transporting you, and any **passengers** with your personal belongings (excluding items of furniture, camping equipment and/or winter sports equipment), to your **home** in the **UK** if the **vehicle** cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the time of your return **home**. The means of transport to be used shall be at our discretion.
- The cost of transporting the **vehicle** to your **home** in the **UK** if repairs cannot be carried out abroad (or the **vehicle**, if stolen, has been recovered but not in a roadworthy condition), by the time of your return **home**. We will pay for necessary garage storage costs and **costs** of transportation and delivery, including any additional shipping costs. Or, if you agree it with us in advance, we'll pay up to £600 for one person to come out to your **vehicle** by public transport, to drive it back to the **UK** once it's been repaired abroad.

Once you have been repatriated by us and if we are transporting your **vehicle** to the **UK**:

- We will reimburse you for up to 7 days' necessary alternative travel costs you incur while you await delivery of the **vehicle**.
- We will pay the cost of such travel up to a maximum of £75 in total for you and any **passengers**.

Section E8 – Repatriation [continued]

- This benefit will cease after 7 days or when we deliver the **vehicle** to your **home** or to the repairer designated by you (whichever is the sooner).
- You must keep all receipts and invoices for the travel you have incurred, and send these to us with our claim form.

Please remember

The maximum we will pay to repatriate the **vehicle** will be its current market value in the UK. **Vehicle** repatriation will only be carried out when it is apparent that repairs can be effected in the **UK** and when you confirm to us that these repairs will be put in hand. You'll need to give us any travel tickets you've already got that we might be able to use to help get you and your **vehicle** back **home**.

What is not covered

- Loss or theft of, or damage to, unaccompanied baggage (other than a manufacturer's tool kit) left in the **vehicle** if you and/or the **vehicle** are being transported by us.
- Any additional **costs** incurred to repatriate your pet(s).
- Loss or damage to the **vehicle** whilst it is being transported by sea or rail (unless the loss or damage is caused by our negligence).
- Repatriation of items of furniture, camping equipment and/or winter sports equipment.
- **Fuel** costs

Section E9 – Customs regulations

What is covered

If as the result of a **breakdown** occurring in the Geographical Limits during a **trip** the insured **vehicle** is beyond economic repair, we may decide to dispose of it where it is. If we do, we'll make all the arrangements and pay for the cost of storage up to £100 if there's a delay.

We'll also cover any customs duty you're asked to pay because your **breakdown** abroad means your **vehicle's** there for longer than it's meant to be under short-term importation rules.

What is not covered

Any import charges apart from the ones mentioned above.

Section E10 – Missed motorail connection

What is covered

If you fail to connect with a pre-booked motorail service on the outward journey as a result of:

- you arriving at the departure point in the country of departure too late to commence the booked **trip** due to a **breakdown** involving the **vehicle** in the course of the **trip**; or
- cancellation or curtailment of scheduled public transport due to adverse weather conditions, strike or industrial action or mechanical **breakdown** or disturbance.

We will arrange and pay for

- Storage of the **vehicle** in a secure parking area, if available, near to the motorail depot for the period of the **trip** up to a total cost of £100.
- A standard second-class return rail ticket to enable you to continue the **trip** to/from the intended motorail destination station.
- Hire of a car, where available, up to a maximum of £450.

Please remember

You must have taken every reasonable step to complete the journey to the departure point and to the motorail depot on time.

What is not covered

- Industrial action that was already expected when you took out your cover.
- Boats, planes or trains being taken out of action by a recognised, regulated authority.

Section E11 – Legal protection

How to make a claim

1. Before you incur any **costs**, you must report your claim to the legal helpline.
2. You must phone the 24 hour legal helpline on **0345 246 1689** and tell us of any **breakdown** which may lead to a claim under this section of the **policy**.
3. You must do this as soon as possible, and always within 180 days of the date that you knew about or should have known about the **breakdown**.
4. If you have a valid claim, we will send you a claim form to fill in and return to us.

Legal advice helpline – 0345 246 1689

You can ring the helpline for practical UK Legal advice on any motoring legal problem. This service is here to help, so please feel free to use it. For extra security, we may record all phone calls and keep the recording secure.

What is covered

Subject to the exceptions and conditions of this section of the **policy** we agree to provide this cover if:

- at the time of the **breakdown**, your **vehicle** is being driven or used by a person identified in, and for a purpose allowed by, your **certificate of motor insurance**;
- the **breakdown** happens within **Europe**, and after cover started;
- any legal proceedings will be carried out within **Europe** by a **court** which we agree to;

Section E11 – Legal protection [continued]

- in civil cases, we and your **solicitor** agree that it is always more likely than not that you will be successful with your claim; and
- in 'motoring prosecution defence' cases, we and your **solicitor** agree that it is more likely than not that any plea in mitigation by the **solicitor** will materially affect the likely outcome of the prosecution.

We will pay

a) Uninsured loss recovery

The **costs** of recovering from the party at fault **uninsured losses** which arise directly from any non-fault road-traffic accident involving your **vehicle** causing:

- your death or injury;
- damage to your **vehicle**;
- damage to any property in your **vehicle** which you own or are legally responsible for; or
- any other **uninsured losses** you suffer.

The most we will pay is £50,000 for any claim or claims arising from any one **breakdown**.

b) Motoring prosecution defence

The **costs** of defending your legal rights if you are prosecuted for an offence under road traffic laws to do with driving or using your **vehicle**. You must send us a copy of your summons within 7 days of receiving it. The most we will pay is £10,000 for any claim or claims arising from any one **breakdown**.

c) Court attendance expenses

Travel costs in the event that you are obliged by a **court** abroad to attend in connection with a **breakdown** giving rise to a claim under this section up to a maximum of £250 per person.

What is not covered

See also the General exclusions which apply to the whole **policy**.

You are not covered for any claim arising from or relating to:

- **costs** that relate to a period before we have accepted your claim;
- fines, penalties, compensation or damages which you are ordered to pay by a **court**;
- prosecutions resulting from drink or drug related offences;
- you driving a **vehicle** for which you do not have valid motor insurance;
- parking or obstruction offences;
- a dispute with us about this section of the **policy**, other than as shown in condition 5 of Section E11.

Conditions which apply to Section E11

See also the General conditions which apply to the whole **policy**. If you do not keep to these conditions, we may:

- refuse or withdraw from any claim;
- claim back from you **costs** paid by us;
- do all of the above.

1 You must do the following

- a) Comply with all of the terms and conditions of this **policy** and take all reasonable precautions to minimise the cost of claims or legal proceedings, and attempt to prevent any event, which may cause a claim.
- b) Send us full details of your claim in writing as soon as possible and in any event no later than 180 days after the date you knew about or should have known about the **breakdown** giving rise to the claim. For motoring prosecution offences, you must send us a copy of your summons within 7 days of receiving it.

Section E11 – Legal protection [continued]

- c) Send us any other information that we ask for (you must pay any **costs** involved in providing this information).
- d) If we ask, you must tell the **solicitor** to give us any documents, information or advice that they have or know about.
- e) Fully co-operate with the **solicitor** and us, and not take any action that has not been agreed by your **solicitor** or by us.
- f) Keep us and the **solicitor** continually and promptly informed of all developments relating to the claim and provide us and the **solicitor** immediately with all information, evidence and documents that you have or know about.
- g) Tell us if the **solicitor** refuses to continue to act for you or if you withdraw your instructions.
- h) Tell us if anyone makes a payment into **court** or offers to settle your claim.
- i) Tell your **solicitor** to claim back all **costs** that you are entitled to and pay to us all **costs** that we have paid.
- j) Get our agreement to stop, settle, negotiate or withdraw from a claim.

2 Appointing a solicitor

- a) We have chosen a panel of law firms to provide legal services. While you are responsible for any legal costs they charge, your **policy** will cover them as long as you keep to the **policy** conditions.
- b) If we accept your claim we, or a **solicitor** we choose will try to settle the matter without having to go to **court**.
- c) If it is necessary to take your claim to **court**, or if there is a conflict of interests, you can choose the **solicitor** to act for you. Any **solicitor** you choose will be appointed to act for you in line with our standard terms of appointment (you can ask us for a copy).

- d) You must not enter into any agreement relating to charges with the **solicitor** without getting our permission first.
- e) If a **solicitor** refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another **solicitor**.

3 You must tell your solicitor to do the following

- a) Get our written permission before instructing a barrister or an expert witness.
- b) Tell us immediately if it is no longer more likely than not that you will be successful with your claim.

4 We can do the following

- a) Contact the **solicitor** at any time, and he or she must co-operate fully with us at all times.
- b) Decide to settle your claim by paying you the compensation you are likely to be awarded by a **court** instead of starting or continuing your claim or legal proceedings. If your claim is not for damages, we may decide to settle your claim by paying you the equivalent financial value of your claim.
- c) Refuse to pay further **costs** if you do not accept an offer or payment into **court** to settle a claim which we or your **solicitor** considers should be accepted.
- d) Refuse to pay further **costs** if it is no longer more likely than not that you will be successful with your claim.

Section E11 – Legal protection [continued]

5 Disputes

- a) You may refer any disagreement between you and us to the Financial Ombudsman Service, which is a service offered to you free of charge (see page 29 for details of our complaints procedure).
- b) You also have the right to refer any disagreement between you and us to arbitration (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a **solicitor**, barrister or other suitably qualified person that you and we agree on. If you and we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the **United Kingdom** whose law governs this section of the **policy**. We and you must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the **costs** and expenses of the arbitration.

Additional features and benefits

Personal Cover

What is covered

This extends the cover on your **Schedule/Insurance Plan** for you and another member of your household that you've told us about – it means that when you're in any other **vehicle** in the **UK** you'll have the same level of cover as you have in your own **vehicle**, provided it is under 16 years old, privately registered in the **UK** and no bigger or heavier than the limits in the definition of **vehicle** on page 8. Your **Schedule/Insurance Plan** will show if you have personal cover.

If you call us out to help, you must be with the **vehicle** at the time the assistance arrives and be able to provide photographic identification if this is requested.

Unlimited Call-outs

There's no limit to the number of times you can call us out during the **policy** year, as long as it's not a repeat call-out for the same problem. To be fair to all customers and to help keep our premiums competitive, you should know that the number of times you call us out could affect the premiums you pay in future and the range of cover options we will offer at renewal. In some cases we might decide not to offer renewal, or we might ask to see evidence of satisfactory **vehicle** repairs, roadworthiness and servicing before agreeing to continue your cover.

Misfuelling

If you've taken out Home Call, National Recovery or Onward Travel, we'll provide cover for you, your **passengers** and your **vehicle** to be recovered to the nearest repair centre to where the misfuelling happened.

Additional features and benefits [continued]

Motoring legal advice

During the **period of cover** you may call our legal advice line on **0345 246 1689** for practical UK legal advice on any motoring legal problem.

If you drive in the Republic of Ireland

If your **home** is in Northern Ireland and you use your **vehicle** in the Republic of Ireland your **policy** gives you the same cover as you have within the **UK**.

If your **home** is not in Northern Ireland you would need to purchase European cover in order to be covered for using your **vehicle** in the Republic of Ireland.

General exclusions applying to this cover

Cover shall not apply in respect of:

1. The cost of your **excess** which you will need to pay when you call us to ask for help with a **breakdown**.
2. **Vehicles** which have not been maintained and operated in accordance with the manufacturer's recommendations.
3. **Vehicles** that have broken down or are unroadworthy when cover is taken out or are not fit to drive at the start of the journey.
4. **Vehicles** that are ever used to carry things or people for money (unless specifically agreed by us when you first took out the cover). For example, as a courier service or taxi.
5. **Vehicles** used for and/or involved in motor racing, off road use (away from public roads and over rough terrain), rallies, track days, speed or duration tests or practising for such events.

6. Any **breakdown** which is the result of:
 - an inadequate repair or attempted repair carried out during the course of the same journey, unless the repair has our approval beforehand or;
 - you continue to drive the **vehicle** after we've told you about additional faults found at the time of the **breakdown**; and/or we've advised you not to drive the **vehicle** because;
 - further damage may be caused by doing so; or
 - the **vehicle** is dangerous or illegal to drive.”

If you have not fixed an additional issue that we found and told you about during a previous call out, you're not covered for any **breakdown** that happens as a result.
7. Any **breakdown** caused by driver error unless it is specifically mentioned as covered in your **policy**.
8. **Vehicles** situated in areas to which our agents have no right of access or on motor traders' premises.
9. Any deliberate or wilful act of you or any **passenger**.
10. Loss of or damage to contents of the **vehicle**.
11. Any claim resulting from difficulties or inability in obtaining raw materials, **fuel** or other supplies, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), terrorist activity, civil war, rebellion, revolution, insurrection, military or usurped power or taking part in civil commotion or riot of any kind.

General exclusions applying to this cover [continued]

12. Loss or destruction of or damage to the **vehicle** or any loss or expense whatsoever resulting from:
 - ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel;
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
 - pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
13. Any **vehicle** that failed to meet any legal requirements and driving laws that apply, at the time of the **breakdown**, including having valid tax, insurance and a MOT. Or, if it is currently declared SORN (Statutory Off Road Notification). We will check these details at the time of **breakdown** when you ask us for help.
14. Losses that are not directly associated with the **breakdown** that caused you to claim. For example, loss of earnings due to being unable to return to work following a **breakdown** or losses arising from a delay in providing the services to which this cover relates.
15. Any expenses which would have been incurred in the normal course of the journey.
16. Any **costs** or storage charges incurred if, following the **breakdown**, you elect to have the **vehicle** towed to a repairer.
17. Transportation of horses or livestock.
18. **Costs** we haven't agreed to pay. This includes but is not limited to any **costs** that you have agreed separately with the recovery agent for additional services that are not covered by this **policy**.
19. Recovery of any **vehicle** that would be dangerous or illegal to load or transport (including **vehicles** that don't have valid tax
20. Any **costs** for any **vehicles** bearing trade plates or which have just been imported or purchased at auction or where the delivery is part of a commercial activity.
21. We can arrange to recover you following an accident that would normally be the subject of a motor insurance claim by you or a third party, but you will be responsible for any **costs** involved. However, you may be able to recover these from your motor insurer.
22. We reserve the right to refuse service at any time if you or any of your party is behaving or has behaved in a threatening or abusive manner to our employees, agents or any other contractor.
23. Any cost if your **vehicle** breaks down in either a place we can't get to or off the public highway that we or you have no legal access to.
24. Situations where we'll only be able to help you if you pay extra for the cost of the service.
 - If you haven't fixed a fault that we have already been called out for in the last 28 days, for example a non start due to a faulty battery.
 - If you cancel a callout and then ask us for help again with the same problem.
 - If you have given us inaccurate information about your **vehicle**, for example; you've told us you have a spare and serviceable wheel when you don't.

General conditions applying to this cover

This part describes certain responsibilities and procedures.

1. You must:

- Take all ordinary and reasonable precautions to prevent loss, damage to or **breakdown** of the **vehicle**.
 - Make sure your **vehicle** is fit to drive when you take out your **policy**, and at the start of each journey.
 - Make sure if the repair that has been carried out by us is temporary, you get it permanently repaired as soon as possible.
 - Give us accurate information at all times. If any details that you give us about you, your circumstances or **vehicle** are not correct we may charge you for any **breakdown** that we attend.
 - Agree that we can carry out an inspection of your **vehicle** at any time.
 - Take all steps necessary to expedite the completion of repairs.
 - Not hand over the **vehicle** or any of its parts to us without our authorisation.
 - Contact us without delay when a **breakdown** arises that may result in a claim.
 - Wait with the **vehicle**, or in a safe place close to the **vehicle** until the repair or recovery **vehicle** arrives, unless you have made other arrangements with us.
2. We will provide the services described in this **policy** on condition that you and all **passengers** observe the respective licence conditions and all the terms and conditions laid down in this booklet. The services cannot be used for routine servicing or the rectification of failed repairs, or as a way of avoiding repair costs.

3. We are entitled to take over your rights in the defence or settlement of a claim or to take proceedings in your name for our own benefit against another party and we shall have full discretion in such matters. You must give us all the information and assistance we may require.
4. If you are covered by any other insurance for a **breakdown**, we will only pay our share of the claim. You may be required to provide us with details of the other insurance company for this purpose.
5. You must be honest and truthful in your dealings with us at all times.

If you, any person insured under this **policy** or anyone acting on your behalf attempts to deceive us or knowingly makes a false claim, we have the right to cancel your **policy**, refuse claims and retain any premium paid. We may recover from you any **costs** we have incurred, including the **costs** of investigating the claim.

We will not pay a claim which is in any way fraudulent, false or exaggerated. We will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred.

In addition, we have the right to cancel any other products you hold with us and share details of this behaviour with other organisations to prevent further fraud. We may also involve the relevant authorities who are empowered to bring criminal proceedings.

Cancelling the cover

6. Your right to cancel

- You can cancel your **policy** any time, by contacting us on **0345 246 1558**.¹ If you've just bought the **policy** or just renewed and you cancel within 14 days of the **policy** starting or of you receiving the documents, whichever is later (this is the cooling off period), we'll give you a full refund, as long as you haven't made a claim. If you cancel after that, as long as you haven't made a claim since that cover-year started, we'll give you a refund based on how long your **policy** had left, less an administration fee, which is shown on your **(Schedule/Insurance Plan)** If it's outside the cooling off period and you have called us out, you can still cancel your **policy**, but you won't get anything back. If you've been paying by installments, your **policy** still counts as an annual contract. That means if you cancel your **policy**, but you've made a claim, you'll have to pay all installment payments that have already fallen due under the **credit agreement** and remain unpaid, and the total remaining balance under the **credit agreement**.

Your **credit agreement** will have full details.

The cover may be cancelled:

- by us at any time if we have a valid reason. If we have to do this, we'll give you at least 7 days' notice. We'll send our cancellation notice to the latest address or email address we have for you and give you back what you paid, apart from an amount for the time that your **policy** lasted.
- We won't refund any premium if you've made a claim when you have chosen to pay by lump-sum. If you pay by installments and you've made a claim before the date that we cancel the **policy**, you must pay to us all installment payments that have already fallen due under the **credit agreement** and remain unpaid, and the total remaining balance under the **credit agreement**.

Your **credit agreement** will have full details.

It's your responsibility to let anyone insured under the **policy** know that this **policy** has been cancelled.

Why we might cancel the policy:

We'll only cancel the **policy** if we have valid reasons for doing so. For example:

- If you've failed to co-operate with us, or send us information or documentation as described in your **policy**, and that has affected our ability to process your claim, or deal with your **policy**.
 - If your circumstances have changed in such a way that you no longer meet our criteria for providing you **breakdown** cover.
 - If you've used threatening or abusive behaviour or language, or you've intimidated or bullied our staff or suppliers.
 - If we have good reasons to suspect fraud.
7. Where Personal cover is not included, service will be provided only to the **vehicle** specified on the **Schedule/Insurance Plan** relating to this cover or to a **vehicle** that has been notified to and acknowledged in writing by us as being a permanent substitution for the previous **vehicle**. You should, therefore, ensure that such notification is made as soon as a substitution occurs to avoid service being refused.
8. You will be required to reimburse to us, within one month of the request, any expense incurred by us in providing any service under this cover for which we are not responsible.

9. Any garage used in connection with a **breakdown** is deemed to be your agent. We will not accept responsibility for any damage or loss resulting from the garage's acts or omissions. No warranty is given by us that such garage is competent to repair the **vehicle** or can do so immediately. You must give direct instructions to the garage and pay for any repairs.
10. In the event of theft of the **vehicle**, you must provide us with the crime reference number at our request.
11. We reserve the right to repair the **vehicle** (at your cost) following a **breakdown**, rather than arranging for it to be recovered.
12. Any failure by us in relying on or enforcing these terms and conditions on any particular occasion will not prevent any subsequent reliance or enforcement.
13. We will only pay for repair or recovery costs that you have agreed with us prior to you incurring them. You must keep all receipts and invoices for the **costs** you have incurred and send these to us with our claim form.
14. If the **vehicle** is in a position where **specialist equipment** (such as winches, cranes, dollies or skates) is required for its recovery, we will pay the cost of using and operating such equipment, except where it is required following an accident that results in damage that would normally be the subject of a motor insurance claim by you or a third party. We will not pay the cost of any locksmiths, glass or tyre specialists that may be required.
15. If you **breakdown** and there are animals with you, you will have to arrange transportation for them or they can remain in your **vehicle** at your own risk. Assistance dogs will be transported together with their owner, unless this is not possible for health or safety reasons.
16. Following a **breakdown** attended by the police or other emergency service, transportation of the **vehicle** will not take place until they have authorised its removal. We are not responsible for any charges if the police or other emergency service concerned insist on an immediate recovery by another **breakdown** provider. This does not apply to Section E.
17. You are responsible for arranging collection of a **vehicle** from a repairer following the completion of any repairs.
18. We reserve the right not to offer renewal of this cover.
19. We will not be liable for any delay or failure in performance of our obligations under this agreement if that delay or failure is due to any cause outside of our reasonable control.
20. Where payment of premium is not made, any cover otherwise provided by this cover will be inoperative from the date such payment was due.
21. Where payment of premium is by instalments, the contract remains an annual one. The full premium is due if cover is cancelled by you and a call out has been made. Should you fail to pay any instalment by the due date, such failure will entitle us to regard this as cancellation by you in accordance with General Condition 6, point 6 and all cover will cease from the due date.
22. This contract is between you and us. Nobody else has any rights they can enforce under this contract except those they have by law.

If we decide that we can transport an animal, we can't be held liable for anything that happens to them.

We won't transport horses or livestock.

General conditions [continued]

23. When your **policy** is due for renewal, we may offer to renew it for you automatically, using the payment details you have already given, unless you've asked us not to.

We'll let you know if we're going to do this or if you need to contact us by sending your renewal invite at least 21 days before the renewal date. Your renewal invite will also include details of your renewal premium and **policy** terms. If you don't want to renew your **policy**, you must contact us before your renewal date to let us know.

If we don't hear from you, your **policy** will automatically continue without a break in cover from your renewal date. You can contact us by phone or online if at any time your circumstances change, and you no longer want your **policy** to automatically renew. If you choose not to automatically renew, your **policy**, including any additional products or benefits, will lapse on the renewal date and you will be uninsured unless you contact us or arrange alternative cover.

Sometimes we won't be able to offer automatic renewal, for example if we need to discuss your renewal with you or because of the payment method you've chosen. If we can't offer renewal, we'll write to you at your last known address and tell you.

24. If we must make a payment because the laws of any country require us to do so, we may recover from you, or the person who is liable any payment that is not covered by this **policy**.

Important information

Statement of Needs

We have not given you a personal recommendation as to whether this **policy** is suitable for your specific needs and just to let you know our consultants may receive a bonus if you purchase any cover with us.

How to notify us of a breakdown

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

For the hard of hearing, please start your text message with the word RESCUE followed by your message and send it to 61009. Texts may be chargeable. Please check with your network provider.

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

How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number **0345 246 1558**. If you'd prefer to write to us you can send the letter to:
Customer Relations Manager
Churchill Court
Westmoreland Road
Bromley
BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint:

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

UK: **0300 123 9123** or **0800 023 4567**

Abroad: **+44 20 7964 0500**

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

Details about our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at **www.fscs.org.uk**. U K Insurance Limited is a member of this scheme.

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	<p>This is a detailed response, which will outline:</p> <ul style="list-style-type: none"> ● our investigation; ● the decision; ● next steps, if applicable. <p>It will also provide information about the Financial Ombudsman Service.</p>

**For further information
simply call
0345 246 1558**

**If you would like a Braille, large print or audio version of your documents,
please let us know.**

GREEN FLAG 

Green Flag Price Comparison breakdown cover is provided by Green Flag and underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

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