

YOUR BREAKDOWN POLICY BOOKLET

A DETAILED BREAKDOWN OF YOUR COVER.

GREEN FLAG 

WELCOME TO GREEN FLAG 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 your breakdown cover as well as some useful tips on what to do in a breakdown and how to request assistance.

This policy has been arranged for you by Green Flag Limited in line with the agreement you have with them. Unless we tell you otherwise if there is anything you need to do or update us on as required by your policy you can do so by contacting Green Flag Limited on the numbers contained in this policy booklet or by going online at www.greenflag.com/contact-us.

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CUSTOMER INFORMATION

YOU NEED TO TELL US IF ANYTHING CHANGES BEFORE YOUR COVER STARTS

Let us know straightaway if:

- you change your **vehicle**;
- you change the main driver;
- you want to add more cover.

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

TO GET IN TOUCH

Phone: 0345 878 8303

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

WE'VE GOT THREE TYPES OF COVER...

1. VEHICLE

This covers one car, van, motorhome or motorbike. It means that it's always got Green Flag cover, whoever's driving at the time.

2. MULTI-VEHICLE

This covers more than one **vehicle** registered at your address. It means that the **vehicles** are all covered with Green Flag, whoever's driving them.

3. PERSONAL

This means you've got Green Flag cover, whichever **vehicle** you're in, wherever you are in the **UK**. Whether you're driving, or you're a **passenger**. This can apply to another person in your household as well, provided you've agreed this with us and paid any additional premium due.

Cover will only be provided for **vehicles** that are under 16 years old and privately registered and used in the **UK**.

FAMILY COVER (*This cover is only available if you already have it*)

This covers you and up to three other people in your household. It means you've all got Green Flag cover, whichever **vehicle** you're in, wherever you are in the **UK**. Whether you're driving, or you're one of the **passengers**. Cover will only be provided for **vehicles** that are under 16 years old and privately registered and used in the **UK**.

BROKEN DOWN? DON'T PANIC

Call us on **0800 400 600** from inside the **UK**. If you have our Green Flag App downloaded on your smartphone you can use this to tell us about your **breakdown**.

From other parts of **Europe**, call us on **00 44 141 349 0516**.

If you have difficulty hearing, please text '**RESCUE**' followed by your message to 61009. Texts may be chargeable. Please check with your network provider.

There may be times when there are 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.

NO LIMITS

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.

A GUIDE TO YOUR COVER

This guide isn't part of your contract, but it does explain the main points about your cover. You'll still need to read your policy documents for the full terms and conditions.

Your cover's underwritten by U K Insurance Limited and arranged and administered by Green Flag Limited. It'll run for 12 months, or until the date on your Insurance Plan. Depending on the cover you've chosen, these are the sections that apply.

Read your policy carefully, to check you've got all the cover you need.

Level of Cover	Rescue	Rescue Plus	Recovery	Recovery Plus	EuroPlus
Sections applicable within the terms and conditions	Section A only	Sections A & B	Sections A & C	Sections A – D	Sections A – E
Roadside help	✓	✓	✓	✓	✓
Recovery to nearest suitable garage	✓	✓	✓	✓	✓
No call out charges	✓	✓	✓	✓	✓
Cover as soon as you are 1/4 mile from home	✓	✓	✓	✓	✓
Pass-a-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 car / cost of alternative transport / overnight accommodation				✓	✓
Cost of single standard rail fare to collect your vehicle				✓	✓
European cover					✓

If you've chosen Personal cover or Family 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 contact your friends, family or colleagues to let them know that you've broken down.
- With Recovery Plus and EuroPlus, we'll give you a few options if we can't fix your vehicle at the roadside.
- We'll cover specialist equipment charges, ferry costs or toll fees.
- If your vehicle has run out of charge, we'll recover you to the nearest charging point.
- With Rescue Plus, Recovery, Recovery Plus and EuroPlus, we'll recover you, your passengers and your vehicle to the nearest repair centre if you put the wrong fuel in your vehicle. But we won't cover the cost of fuel drainage and disposal or any damage to your vehicle.
- You're not covered for a breakdown caused by you or someone else you've asked to repair your vehicle on the same journey, unless we've agreed you should.
- You're not covered if you continue to drive after we've told you about any additional faults found at the time of breakdown and advised you not to drive, as the vehicle might be illegal or dangerous or driving could cause further damage. If you haven't fixed an additional issue that we found and told you about, 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.
- We will not cover any claim where the vehicle is already at a garage or other place of repair.

- You can use all the help in our Rescue 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.
- 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.

YOUR POLICY

Your **policy** is made up of:

- this **policy** booklet, from pages 5 to 25; and
- your **Insurance Plan**;

Treat them as part of one document.

Read them carefully and keep them safe.

Together, they make up our contract with you, based on the information you provided.

In return for the premium you've paid us, we'll provide your **breakdown** cover as described in the **policy** for the sections shown on your **Insurance Plan**, as long as you and your **passengers** follow our terms and conditions.

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.

SOME DEFINITIONS

We've used words in bold where we need to get across a specific meaning.

FOR THE PURPOSES OF THIS POLICY:

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

'you' or 'your' refers to the **policyholder**, and any authorised driver and passengers.

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 *Europlus* cover as shown on your **Insurance Plan**), during the **time 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.

Europe

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.

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** main **UK** address.

Insurance Plan

The document that's got the **policyholder's** name on it, and that sets out the details of your **policy** cover.

Passenger

Any person who at the time of the **breakdown** is being carried in the **vehicle** with your permission and is not a hitchhiker.

Policy

This **policy** booklet and the **Insurance Plan**.

Policyholder

The person whose name is on the **Insurance Plan**.

Specialist equipment

Lifting equipment which we don't usually carry. It includes things like winches, cranes and skates.

Time of cover

The time from the date your cover starts, to the date it ends. You'll see these on your **Insurance Plan**. The only section you can use on the first day on cover is roadside assistance – unless you've broken down already, in which case you won't be able to. All other kinds of cover start at a minute past midnight on the day after your **policy** starts, or on the day after the start date on your **Insurance Plan**– whichever comes later.

If you've got **EuroPlus**, the cover in that section E1 on page 12 starts seven days before your booked **trip**. All the other benefits apply during each **trip** in the **time of cover**, including your journey from **home** to the ferry port or train station you're leaving the **UK** from.

All the benefits end when you finish your return journey **home**, at the end of the **time of cover**. (If your journey **home** from abroad is delayed by anything covered by this **policy**, we'll automatically extend your cover, free of charge, for as long as the delay lasts.)

Trip

A pre-booked journey within **Europe**, beginning and ending in the **UK**.

UK

To include Great Britain, Northern Ireland, the Isle of Man, and for residents of the Channel Islands only, the Channel Islands.

Vehicle

Any **vehicle** we've agreed to cover and listed on your **Insurance Plan**. If you've got Personal Cover it means any privately registered **vehicle** that either you, or another member of your household that you've told us about, are travelling in.

And if you've got Family Cover, it means any privately registered **vehicle** that either you, or up to three other members of your household that you've told us about, are travelling in.

If you haven't got Personal or Family cover, you'll only be covered for the **vehicle** shown on your **Insurance Plan**, unless you've told us that you want to be covered in a different one, and we've agreed.

In all cases, the **vehicle**'s got to meet these criteria:

- 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.

BROKEN DOWN? DON'T PANIC

HERE'S WHAT YOU SHOULD DO

- Pull as far off the road as you can.
- Switch on your hazard lights.
- Call **0800 400 600** from inside the **UK** or use the Green Flag App if you have a smartphone. From other parts of **Europe**, call **00 44 141 349 0516**.
- 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 show 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.

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.

There may be times when there are 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.

OUR GREEN FLAG APP

If you've got a smartphone, don't forget to install our free **Green Flag** app. It's the smartest way to get rescued and enables you to:

- tell us about your **breakdown** online, without needing to call;
- send us your exact location using your phone's GPS;
- receive updates on expected arrival time and information about your technician;
- track your technician as they approach.

Please note: if your **vehicle** is registered in the Isle of Man you are unable to use the Green Flag app to request a rescue.

For more info, search your app store for Green Flag, or go to www.greenflag.com

BREAKDOWN COVER IN THE UK SECTION A - RESCUE

Your policy provides cover only for the sections of cover as shown on your Insurance Plan.

WHAT'S COVERED

- **Roadside help**
We'll come out and help you if your **vehicle**'s broken down a quarter of a mile or more from your **home**, or from the place where you usually keep it.

- **Local recovery**

If we come out to your **vehicle** but can't get it going, we'll take you, your **vehicle**, and your **passengers** to one of our chosen repairers, no matter how far away that is. If you prefer we can take you to a single destination somewhere else, as long as it's 10 miles or less from where the **breakdown** happened, or no further away than our chosen repairer.

- **Vehicle collection**

If the repairer is closed and you ask us to take your **vehicle home** (as long as your **home** is within 10 miles of where the **breakdown** happened or no further than our chosen repairer), we can pick it up the next day or when mutually acceptable, if the next day isn't possible, and take it to the repairer.

- **Pass-a-message**

If you've broken down, we'll phone anyone you need us to, to let them know you're running late.

REMEMBER

We're here to help get you going again. We don't pay for labour charges that are incurred away from the scene of the **breakdown**. Once we've taken your **vehicle** to a garage, it's up to you to get any repairs carried out.

If the repair that's been carried out by us is temporary, then you will need to get it permanently repaired as soon as possible.

If we need to use vehicle collection then the same recovery limits will apply.

WHAT'S NOT COVERED

- Labour charges at any garage we take you to.
- Fitting of parts by the roadside, not supplied by us.
- The cost of parts or materials.
- The cost of a spare wheel and tyre, if we can't use **yours**.
- The cost of a locksmith, bodyglass or tyre specialist, if we need to call one out.

SECTION B – RESCUE PLUS

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

WHAT'S COVERED

- **Home breakdown**

With *Rescue Plus*, you get all the benefits of *Rescue*, 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 use vehicle collection, then these limits will also apply.

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 – RECOVERY

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

WHAT'S COVERED

- **Getting you where you need to be**

With *Recovery*, you'll get all the benefits of our *Rescue* cover.

On top of that, if your **vehicle** can't be fixed locally the same day, we'll take you, your **passengers** and your **vehicle** to a single destination of your choice, anywhere in the **UK**. 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.

– 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.

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.

- **Emergency driver**

If the driver is not able to drive due to sudden and unexpected death or illness and none of the **passengers** are authorised to drive, we'll get you all to one destination you've chosen anywhere in the **UK**. We may ask to see a medical certificate or evidence. We might send out a driver, to take you where you've chosen to go.

WHAT'S NOT COVERED

- We won't recover your **vehicle** if it's broken down less than a quarter of a mile from your **home** or the place where you usually keep it – unless you've taken out *Rescue Plus*.
- We won't recover your **vehicle** from a hospital, if you've been in for treatment and aren't safe to drive your **vehicle** when you leave.
- Any costs where you haven't contacted us as soon as the **breakdown**'s happened.

SECTION D – RECOVERY PLUS

Your policy provides cover only for the sections of cover as shown in your Insurance Plan

WHAT'S COVERED

With *Recovery Plus*, you'll get all the benefits of *Rescue*, *Rescue Plus* and *Recovery*.

If your **vehicle**'s been stolen and you won't get it back in a safe condition to drive the same day, as an alternative to asking us to recover it, you also have a choice of using any of the following three options.

You can also call our legal advice line on 0345 246 1689 for practical UK legal advice on motoring problems to do with the law.

So, if we can't fix your **vehicle** the same day following a local recovery, we can take you, your **vehicle** and your **passengers** to one single destination in the **UK**.

Or, you can choose one of the following:

1. Temporary hire car

Instead of asking us to take you to one place in the **UK**, you can opt for a hire car instead. If we can find one, it'll have a maximum engine size of 1.6l and you'll be able to use it for up to 48 hours while your **vehicle's** being fixed, up to a hire value of £100.

2. Another way there

Another option with *Recovery Plus* is for you and your **passengers** to either continue your journey, or make your own way **home**, using our choice of alternative transport. The total travel cost for your group can be up to £100.

3. Overnight stay

If we can't fix your **vehicle** the same day, your third choice with *Recovery Plus* is for us to arrange and pay for overnight accommodation. We'll put you and your **passengers** up in a local hotel while you wait for the repairs to be done, as long as you've broken down more than 25 miles away from your **home** and your destination.

There's a limit of £150 per person, or £500 per **breakdown**, on the hotel costs that we'll pay. You can include the cost of breakfast, but we won't pay for any alcohol.

If you need us to, we'll also pay the cost of a single standard class rail ticket for you to collect the **vehicle** after it's been repaired. If your **vehicle** is recovered locally under Section A – *Rescue* these options are still available.

WHAT'S NOT COVERED

- Costs incurred where you didn't contact us when you broke down.

See page 15, 'About hire cars'.

BREAKDOWN COVER IN EUROPE SECTION E – EUROPLUS

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

WHAT'S COVERED

If you've got *EuroPlus* 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 license. 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.)
- 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 BEFORE YOU LEAVE

WHAT'S COVERED

If you break down seven days or less before the date you're booked to leave the **UK**, we'll pay up to £800 towards help with the things below.

- **A self-drive hire car, so you can still go on your trip.**

This option's available if your **vehicle** can't be repaired within 24 hours of the time you're due to leave the **UK**. You can also get a hire car if your own **vehicle**'s been stolen, and you can't get it back in time to keep your booking.

- **The extra cost of new ferry or train tickets.**

If your **vehicle** breaks down but *can* be fixed within 24 hours of the time you were due to leave, we'll help with the cost of re-booking your ferry or channel tunnel train tickets. If the original route's not available, you can use the nearest alternative instead.

WHAT'S NOT COVERED

- Any claim to do with a **breakdown** if you bought this cover less than seven days before you were due to start your **trip**.
- Any claim where the likelihood of a **breakdown** was pointed out to you during a service, seven days or less before you were due to start your **trip**.
- Car hire if your **vehicle** needs routine servicing, or is having cosmetic repair work done, or any other kind of repairs that wouldn't stop you from being able to drive it.

REMEMBER

You need to get our approval before you book a hire car, if you think you might want to claim any costs. Get in touch with us as soon as you hear that your own **vehicle** might not be ready in time.

When you claim, you'll also need to send us a letter from your garage. It needs to give exact details of the **breakdown** or damage. And it also needs to confirm:

- that your **vehicle**'s been regularly serviced and maintained;
- that the **breakdown** happened suddenly, and couldn't have been expected;
- that it won't be possible to repair your **vehicle** before you're due to leave for your **trip**.

See page 15, 'About hire cars'.

SECTION E2 – ROADSIDE HELP

WHAT'S COVERED

We'll arrange for a local breakdown firm to come out to your **vehicle** and try to repair it. Or we'll arrange for you, your **vehicle** and any **passengers** to be taken to the nearest repair centre. The most we'll pay in total towards these things is £250.

WHAT'S NOT COVERED

- Charges for any work done away from the roadside.
- The cost of replacement parts or materials.

REMEMBER

If the local breakdown mechanic can't repair your **vehicle** at the roadside, and it needs to be taken to a garage, you'll be responsible for any costs from that point. The garage will be acting for you.

SECTION E3 – REPLACEMENT PARTS

WHAT'S COVERED

If you can't get the parts you need to repair your **vehicle** locally during your **trip**, ask us, and we'll try to find them somewhere else. We won't pay for the parts, but we will pay to have them sent to the garage that's fixing your **vehicle**.

WHAT'S NOT COVERED

- The cost of the parts.
- Customs duty. (You'll have to pay that, with a debit card, credit card, or by bank transfer.)
- The cost of sending any parts you don't need back to a supplier.

REMEMBER

We'll do our best to find any parts you need, but we can't guarantee they'll be available – especially for older **vehicles**. If you order something then decide you don't need it, or don't wait for it to arrive, you'll be responsible for the costs. That includes the cost of forwarding it, or sending it back.

SECTION E4 – BREAK IN

WHAT'S COVERED

If you're on a **trip** and someone tries to steal your **vehicle**, or anything from it, we'll pay up to £175 towards emergency repairs to make sure that it's still safe to drive.

WHAT'S NOT COVERED

- Cosmetic or paintwork damage.
- Costs you incurred after you got **home**.
- Anything that was inside your **vehicle**.

REMEMBER

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

SECTION E5 – CAN'T USE YOUR VEHICLE

WHAT'S COVERED

If your **vehicle** breaks down during your **trip** and it can't be repaired within 24 hours, we'll arrange and pay for one of these things:

- taking you, your **passengers** and luggage to wherever you were trying to get to by another form of transport;
- a hire car, if there's one available, while your **vehicle**'s out of action – up to a value of £850;
- 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'S NOT COVERED

- The cost of transporting furniture, camping equipment or winter sports gear. We might be able to help, but you'll need to pay extra.
- **Fuel**, oil or insurance for hire cars. See the separate 'about hire car' section on page 15.

SECTION E6 – CAMPING TRIPS

WHAT'S COVERED

If you're on a camping **trip** and will be sleeping in your own tent, and that tent can't be used because it gets damaged or stolen, we'll arrange and pay for either:

- hiring another one, where possible, for the rest of your **trip**; or
- bed and breakfast for you and your **passengers**, up to £45 per person per day or a total of £500.

WHAT'S NOT COVERED

- Tents that belong to holiday companies or tour operators.
- Expenses where your tent wasn't too damaged to be used.
- The cost of any alcoholic drinks.
- Damage caused by dogs you've brought with you.

SECTION E7 – EMERGENCY DRIVER

WHAT'S COVERED

If you have to leave your **trip** early because of something we agree is a serious reason, or if during your **trip** you're declared medically unfit to drive and none of your **passengers** can drive your **vehicle** for you, we'll pay the extra costs involved in bringing your **vehicle** back.

You'll need to give us any travel tickets you've already got that we might be able to use to help retrieve your **vehicle**. We might send out a professional driver.

SECTION E8 – BRINGING YOU BACK HOME

WHAT'S COVERED

If your **vehicle**'s stolen while you're on a **trip** and you don't get it back in a safe condition to drive, or if it breaks down and can't be repaired in time for your journey back, we'll pay to bring you, your **passengers** and your **vehicle home** to the **UK** using our choice of transport.

We'll pay for any garage storage that's needed up to £100. And we'll pay for any extra transportation or shipping. 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.

After we've brought you back, if we're also returning your **vehicle**, we'll pay for up to seven days' travel costs for journeys you or your **passengers** have to make while you're waiting for your **vehicle**. Up to a total of £75.

You won't be able to claim any travel costs after seven days, or from the day your **vehicle** arrives back **home** or at your repairer's, whichever comes first.

WHAT'S NOT COVERED

- Anything you leave inside your **vehicle**.
- Extra costs involved in bringing **home** pets.
- The cost of bringing back furniture, camping equipment or winter sports gear.
- Your **vehicle** itself, while it's being brought back – unless any loss or damage is caused by us.
- **Fuel** costs.

REMEMBER

The most we'll pay towards bringing back a **vehicle** is its **UK** market value. Even then, we'll only bring the **vehicle** back if it's definitely possible to repair it, and you've told us that you will. 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**.

You'll have to send us receipts for any travel costs that you want to claim back, along with our claim form.

SECTION E9 – CUSTOMS COSTS

WHAT'S COVERED

If your **vehicle** breaks down on a **trip** outside the **UK**, and it isn't worth the cost of repairing, 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'S NOT COVERED

- Any import charges apart from the ones mentioned above.

SECTION E10 – MISSED TRAIN CONNECTIONS

WHAT'S COVERED

We'll cover you if you're booked to take your **vehicle** out of the **UK** by train at the start of your **trip**, but you miss that train because your **vehicle** breaks down on the way there.

We'll also cover you if you're late to that station because the public transport you were relying on can't get you to it in time. That's as long as the delay's due to bad weather, industrial action, or your **vehicle** breaking down.

If there's a secure car park near the train depot, we'll arrange and pay to keep your broken-down **vehicle** there while you're away on your **trip**.

We'll also arrange and pay for a standard class return train ticket, so you can still make your **trip**.

And we'll arrange and pay for a hire car abroad if there's one available, up to a maximum of £450.

WHAT'S 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.

REMEMBER

You've got to have done everything reasonably possible to get to your departure point on time.

See, 'About hire cars'.

ABOUT HIRE CARS

REMEMBER

If you have to pay for a hire car locally, we'll only reimburse you if you've checked that we're happy to first, before you make the booking. It's up to you to collect the hire car. We won't be able to guarantee it'll have a roof rack or tow bar.

We won't pay for **fuel**, oil or insurance for the hire car.

And we won't pay for a hire car if yours is just in for a routine service, or to have repair work done that wouldn't stop you from being able to drive it. If you hire a car in **Europe**, you're not allowed to take it out of the country you hired it in. You'll also have to meet the terms and conditions of the hire car company.

EXTRA FEATURES AND BENEFITS

1. PERSONAL COVER

WHAT'S COVERED

If you've got personal cover, you (and any other member of your household we've agreed to cover) will have the same level of cover that you've got in your own **vehicle** when you're in any other **vehicle** in the **UK**. Your **Insurance Plan** will show if you have personal cover.

WHAT'S NOT COVERED

Journeys in **vehicles** that are 16 years old or more. Journeys in **vehicles** that are bigger or heavier than the limits in the definition of **vehicle** on page 6.

REMEMBER

If you call us out to help when you're in somebody else's **vehicle**, we might ask for proof of ID.

2. FAMILY COVER

WHAT'S COVERED

If your **Insurance Plan** shows you've got family cover, it means that the cover described in 'Personal cover' (above) will apply to you, and also to up to three other people in your household that you've told us about.

3. MISFUELLING

WHAT'S COVERED

If you've taken out *Rescue Plus*, *Recovery*, *Recovery Plus* or *EuroPlus* (sections B, C, D or E on your **Insurance Plan**), we'll provide cover for you, your **passengers** and your **vehicle** to be recovered to the nearest repair centre to where the misfuelling happened.

WHAT'S NOT COVERED

The cost of draining and disposing of the contaminated **fuel**. Any damage to your **vehicle** if you've put the wrong **fuel** in and it's damaged the engine, you might be able to claim towards that on your **vehicle** insurance.

Any of the above costs if you use the wrong **fuel** outside the **UK**.

4. MULTI-VEHICLES

WHAT'S COVERED

You can cover extra **vehicles** that you keep at your **home**, as long as you've agreed it with us, and they're registered at that address.

If you've got extra **vehicle** cover, it'll say so on your **Insurance Plan**.

5. AUTOMATIC RENEWAL

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.

IMPORTANT INFORMATION

RIGHTS UNDER THIS CONTRACT

This contract is between you and us. Nobody else has any rights under it.

WHAT YOU'VE GOT TO DO

For the cover to apply, you've got to make sure your **vehicle**'s fit to drive when you take out your **policy**, and at the start of each journey. You've also got to make sure your **vehicle**'s properly looked after, in line with manufacturer guidelines. 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. You must take all reasonable steps to stop it from breaking down, or being damaged or stolen. You must also ensure it meets any legal requirements and driving laws that apply including having valid tax, insurance and a MOT. We can check these details when you take out the **policy**, at renewal and when you ask us for help.

You must 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.

You agree that we can carry out an inspection of your **vehicle** at any time.

If we need to contact you about your **policy** at any time during your **time of cover**, we'll use the latest information that we have for you such as your address, email, landline and mobile number. Please keep this information up to date in case we need to get in touch.

STOPPING FRAUD

We're out to stop fraud. If you or anyone you know tries to make a false or exaggerated claim, we might cancel your **policy**, keep any premiums and stop your service.

You might also have to pay us back for any costs we've incurred, including ones to do with investigating false claims.

If you've got any other U K Insurance Limited products, we might cancel those too. And we could share details with other organisations or authorities, to stop fraud in the future, or to start criminal proceedings.

IF YOU BREAK DOWN

Contact us as soon as you can if you break down. Wait with your **vehicle** or somewhere safe nearby, unless we ask you to do something else.

We'll only pay for repair or recovery costs that you've agreed with us up front, so don't pay for anything till you've spoken to us.

Keep all receipts and invoices, too. You'll need to send them to us, along with our claim form, to settle a claim.

If it takes **special equipment** to recover your **vehicle**, like cranes, winches or skates, we'll pay for the cost of using that, unless it's needed after an accident that could be covered by a motor insurance claim.

And if any of the emergency services come out to your **breakdown**, we won't be able to do anything with your **vehicle** until they say we can. If we do take your **vehicle** away, make sure you take out any valuables.

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 you might be asked to provide evidence of satisfactory **vehicle** repairs, roadworthiness and servicing before agreeing to continue your cover.

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 EuroPlus in order to be covered for using your **vehicle** in the Republic of Ireland.

IF YOUR VEHICLE'S STOLEN

The first thing you should do is contact the police. Get in touch with us after that, and we'll do everything we can to help.

PROBLEMS WITH KEYS

If your **vehicle** keys are lost, broken or stolen, we'll pay for someone to come out to your **vehicle** and try to get into it.

We won't pay for repairing, replacing, or re-programming keys. Or for any damage caused to your **vehicle** by attempts to get into it.

WHAT ABOUT ANIMALS?

If you break down 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. 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.

ONCE THE REPAIRS ARE DONE

It's up to you to collect your **vehicle** once it's been repaired.

THINGS THAT AREN'T COVERED

Here are the main things that your **policy** doesn't cover:

- costs we haven't agreed to pay. This includes any costs that you have agreed separately with the recovery agent for additional services that are not covered by this **policy**;
- any **breakdown** caused by driver error unless it is specifically mentioned as covered in your **policy**;
- costs or storage charges if you decide to have your **vehicle** taken to a repairer after it breaks down;
- the cost of supplying a spare wheel and tyre, if you can't give us one that will do;
- labour charges at any garage your **vehicle** is taken to;
- oil, materials or parts' costs;
- any contents of your **vehicle** that are lost or damaged, unless they're lost or damaged while we're looking after them. (You need to take any valuables with you.);
- costs or losses that aren't immediately to do with getting your **vehicle** back on the road. For instance, you can't claim for lost earnings if your **breakdown** means you're late for work;
- costs to do with accidents that would usually be covered by car insurance, either belonging to you or somebody else;
- charges where any of the emergency services have insisted on your **vehicle** being recovered straight away, unless it happens outside the **UK** (section E).

- We're not liable for any incident if;
 - (i) you continue to drive the **vehicle** after we've told you about additional faults found at the time of the **breakdown**; and/or
 - (ii) 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.

If we do anything for you that isn't covered by your **policy**, we can charge you for that. If we do, you'll need to pay us within a month of us asking. If you use a repair garage for anything, they'll be your agent, acting on your behalf. We're not responsible for anything they do, or any problems they cause. We can't give any kind of warranty for the work done by a repairer in a garage, or any kind of promise that they'll fix your **vehicle** quickly. You'll have to tell them what you'd like them to do, and pay for any repairs.

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.

TIMES WE CAN'T HELP, OR WILL NEED TO CHARGE EXTRA

There are some 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.

There are others where we'll only be able to help you if you pay extra for the cost of the service and we've got a special licence:

- if your **vehicle**'s just been imported, or just been bought at auction;
- if your **vehicle**'s still got trade plates on it;
- if your **vehicle**'s being moved for commercial reasons (this includes buying a **vehicle** with the intention of selling, whether privately or through a business)

And there are some circumstances where we won't be able to help you at all:

- 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;
- if your **vehicle**'s going to be dangerous or illegal to load or transport;
- if the **vehicle** doesn't meet the legal requirements and driving laws that apply, at the time of **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 any **breakdown** when you ask us for help.
- if the **vehicle** is 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;
- if the **vehicle**'s involved in motor racing, off-road driving, rallies, track days, duration or speed tests;
- if you or anyone in your group is threatening or abusive.

CANCELLING YOUR POLICY

YOUR RIGHT TO CANCEL

You can cancel your **policy** any time. 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.

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 instalments, 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 instalment 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.

Cancelling a direct debit won't automatically cancel your **policy**.

WHAT IF WE NEED TO CANCEL?

- We can cancel the **policy** 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 that 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 instalments and you've made a claim before the date that we cancel the **policy**, you must pay to us

all instalment payments that have already fallen due under the credit agreement and remain unpaid, and the total remaining balance under the credit agreement.

- 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.

MISSED PAYMENTS

If you've been paying by instalments and miss one of your payments, we'll write to you for it. If you haven't paid by the date we tell you in the letter, we'll give you 14 days' notice that we'll cancel your **policy**.

We'll write to you and tell you when we've done that.

If you have made a claim before the date that we cancel the **policy** you must pay to us all instalment payments that have already fallen due under the credit agreement and remain unpaid, and the total remaining balance under the credit agreement.

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 878 8303**. 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:

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.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • our investigation; • the decision; • next steps, if applicable. It will also provide information about the Financial Ombudsman Service.

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

ABOUT OUR REGULATOR

Green Flag Breakdown cover is underwritten by U K Insurance Limited, registered address: 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 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 6788**.

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.

**IF YOU NEED ANYTHING ELSE
CALL 0345 878 8303**

OR GO ONLINE AT: WWW.GREENFLAG.COM

GREEN FLAG 

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

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Calls may be recorded.

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