BREAKDOWN COVER

All about your cover
Read this carefully, keep it safe

GREEN FLAG
COMMON SENSE TO THE RESCUE
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 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.
## CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Changes to your cover</td>
<td>3</td>
</tr>
<tr>
<td>Customer discounts</td>
<td>3</td>
</tr>
<tr>
<td>Broken down? Don’t panic!</td>
<td>3</td>
</tr>
<tr>
<td>A guide to your cover</td>
<td>4</td>
</tr>
<tr>
<td>Your policy</td>
<td>6</td>
</tr>
<tr>
<td>Some definitions</td>
<td>7</td>
</tr>
<tr>
<td><strong>BREAKDOWN COVER IN THE UK</strong></td>
<td></td>
</tr>
<tr>
<td>Section A Rescue</td>
<td>11</td>
</tr>
<tr>
<td>Section B Rescue Plus</td>
<td>12</td>
</tr>
<tr>
<td>Section C Recovery</td>
<td>12</td>
</tr>
<tr>
<td>Section D Recovery Plus</td>
<td>13</td>
</tr>
<tr>
<td><strong>BREAKDOWN COVER IN EUROPE</strong></td>
<td></td>
</tr>
<tr>
<td>Section E EuroPlus</td>
<td>14</td>
</tr>
<tr>
<td>Section E1 Cover before you leave</td>
<td>15</td>
</tr>
<tr>
<td>Section E2 Roadside help</td>
<td>16</td>
</tr>
<tr>
<td>Section E3 Replacement parts</td>
<td>16</td>
</tr>
<tr>
<td>Section E4 Break in</td>
<td>17</td>
</tr>
<tr>
<td>Section E5 Can’t use your vehicle</td>
<td>17</td>
</tr>
<tr>
<td>Section E6 Camping trips</td>
<td>18</td>
</tr>
<tr>
<td>Section E7 Emergency driver</td>
<td>18</td>
</tr>
<tr>
<td>Section E8 Bringing you back home</td>
<td>19</td>
</tr>
<tr>
<td>Section E9 Customs costs</td>
<td>20</td>
</tr>
<tr>
<td>Section E10 Missed train connections</td>
<td>20</td>
</tr>
<tr>
<td>About hire cars</td>
<td>21</td>
</tr>
</tbody>
</table>

## EXTRA FEATURES AND BENEFITS

- Personal cover: 21
- Family cover: 21
- Misfuelling: 22
- Multi-vehicles: 22
- Automatic renewal: 22

## IMPORTANT INFORMATION

- Statement of Needs: 23
- Rights under this contract: 23
- What you’ve got to do: 23
- Stopping fraud: 23
- If you break down: 23
- Unlimited call-outs: 23
- If your vehicle’s stolen: 24
- Problems with keys: 24
- What about animals?: 24
- Once the repairs are done: 24
- Things that aren’t covered: 24
- Times we can’t help, or will need to charge extra: 24
- Reducing your cover: 25
- Cancelling your policy: 26
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 is wrong – you might not be covered.

TO CHANGE YOUR DETAILS, CALL 0345 246 1558.

WE’VE GOT FOUR 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 up to four different vehicles at once. It means that they’re 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.

4. FAMILY
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.

...and

MULTI-VEHICLE DISCOUNT
You can register up to four cars, vans, motorhomes or motorbikes.
The more vehicles you have with us, the more you’ll save.

BROKEN DOWN? DON’T PANIC
Call us on 0800 400 600 from inside the UK. 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 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.

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. It’ll run for 12 months, or until the date on your breakdown schedule. 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.

<table>
<thead>
<tr>
<th>Level of Cover</th>
<th>Rescue</th>
<th>Rescue Plus</th>
<th>Recovery</th>
<th>Recovery Plus</th>
<th>EuroPlus</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sections applicable</td>
<td>Section A only</td>
<td>Sections A &amp; B</td>
<td>Sections A &amp; C</td>
<td>Sections A – D</td>
<td>Sections A – E</td>
</tr>
<tr>
<td>Roadside help</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
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<td>Recovery to nearest</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
<td>✔️</td>
</tr>
<tr>
<td>suitable garage</td>
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<td></td>
<td></td>
</tr>
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<td>✔️</td>
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<td>✔️</td>
</tr>
</tbody>
</table>
| Cover as soon as you are | ✔️     | ✔️          | ✔️       | ✔️            | ✔️       | ¼ 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 call 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.
- 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 trying to repair your vehicle on the same journey, unless we’ve agreed you should.
- You’re not covered for a breakdown caused by a fault with your vehicle that we’ve told you about before and you haven’t got round to fixing.
- Vehicles with ‘trade plates’ aren’t covered for recovery – just roadside repair.
- Vehicles that have just been imported or bought at auction aren’t covered for recovery, either.
- 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 only change to a lower level of cover when you renew your policy, or in the 14-day ‘cooling off’ period.
- You can use all the help in our Rescue section as soon as you take out your policy. That’s as long as your vehicle was roadworthy at the time, and hadn’t already broken down.
YOUR POLICY

Your policy is made of three parts:
• this policy booklet, from pages 6 to 25;
• your breakdown schedule;
• your proposal confirmation.

Treat them as part of one document. Read them carefully, and keep them safe.

Together, they make up our contract with you, based on what you’ve told us. It’s important to point out that we haven’t recommended it to you.

In return for the premium you’ve paid us, we’ll give you the services described in the policy for the sections shown on your schedule, 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.

**Breakdown**
A situation happening in the **UK** (or in **Europe** if **you** have Europlus cover as shown on **your Breakdown schedule**), 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, **we’d** suggest **you** 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.

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

**Vehicle**
Any vehicle we’ve agreed to cover and listed on **your breakdown schedule**.

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** schedule, 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 including having valid tax, insurance and an MOT. **We** can check these details when **you** ask **us** for help.

**We’ll** also cover any standard make of caravan or trailer that, when it breaks down, is being pulled by **your vehicle**. It must be connected using an ordinary 50mm tow-ball, 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.
**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.

**Home**
The policyholder’s main UK address.

**Policy**
This policy booklet and the breakdown schedule.

**Policyholder**
The person whose name is on the breakdown schedule.

**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 breakdown schedule. 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 breakdown schedule – whichever comes later.

If you’ve got EuroPlus, the cover in that section E1 on page 15 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.

**We or us or our**
Green Flag, U K Insurance Limited, or anyone working on behalf of them.

**You or your**
The policyholder, and any authorised driver and passengers.
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 us on 0800 400 600 from inside the UK. From other parts of Europe, call us on 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.
• 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 BREAK DOWN ON A MOTORWAY
• You need to be extra careful if you break down on the motorway.
• Try to pull in by one of the emergency phones, or in the refuge area if there is one. By using an emergency phone, the police will automatically be given your location.
• If you can’t drive that far, walk along the hard shoulder to the nearest emergency phone. There’s one every mile along the motorway, and there are marker posts every 100 metres pointing in the direction of the nearest.
• Never cross the carriageway to get to a closer phone.
• Just lift the phone and it connects automatically. It’s free to use, and the control centre will know exactly where you are.
• Tell them your registration number, and that you’re with Green Flag.
• While you’re waiting for us to get to you, make sure everyone leaves the vehicle by the doors furthest from the road, and stands well back from the traffic.

IF YOU BREAK DOWN ON A SMART MOTORWAY
• Always try to exit the motorway immediately. If that’s not possible, use an emergency area if you can reach one safely. These are marked with blue signs featuring an orange SOS telephone symbol.
• If you can leave your vehicle safely, contact Highways England via the roadside free emergency telephone provided in all emergency areas. If you can’t get to the emergency telephone but have a mobile phone with you, call them on 0300 123 5000.
• If you can’t get to an emergency area but your vehicle can be driven, move it to the hard shoulder (where available) or as close as possible to the nearside (left hand) verge or other nearside boundary or slip road.
• If you feel that everyone can exit safely, consider exiting your vehicle via the nearside (left hand) door, and wait behind the safety barrier, if there is one and it’s safe to do so. Keep clear of your vehicle and moving traffic at all times (for example if your vehicle gets hit, you’re out of the way).
• If it’s not possible to exit your vehicle safely, there’s no safe place to wait, or you feel your life is in danger, put your hazard warning lights on and stay in your vehicle with your seat belt on. If you have a mobile phone, dial ‘999’ immediately.

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.

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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.

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.

For more info, search your app store for Green Flag, or go to www.greenflag.com
BREAKDOWN COVER IN THE UK SECTION A – RESCUE

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 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 the repairer we’ve recommended.

• Vehicle collection
  If the repairer’s 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 the repairer that we’ve recommended), 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 sort out any repairs.

WHAT’S NOT COVERED

• Labour charges at any garage we take you to.
• 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**

**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.

**REMEMBER**
This level of cover doesn’t start until the day after you’ve taken it out for the first time.

**SECTION C – RECOVERY**

**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.
  – 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.

- **Breakdown at home**
  If the level of cover you have includes Section B – Rescue Plus and your vehicle has a breakdown at home, we’ll take you to a place of your choice within 20 miles.

- **Emergency driver**
  If the driver falls ill and can’t drive, and none of the passengers are authorised to drive either, we’ll get you all to one destination you’ve chosen, anywhere in the UK.
  We’ll need to see a medical certificate to show the driver’s unsafe. 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.

**REMEMBER**
Because of European driving laws, you might have to make your journey in stages.
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 the choice of using any of the three options below.

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, 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. It’ll be as similar to your own car as possible, with a maximum engine size of 1.6l.

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 21, ‘About hire cars’.
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.
• In countries that aren’t EU Member States, you might also need an International Driving Permit, as well as your driving licence.
• Take a credit 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.

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. Call 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 21, ‘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 ‘hire car’ section on page 21.
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 page 21, ‘About hire cars’.
ABOUT HIRE CARS

THIS APPLIES TO SECTIONS D, E1, E5 AND E10

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.

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 on page 7.

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 breakdown schedule 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 breakdown schedule), 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 breakdown schedule.

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 call 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, just call us before your renewal date and let us know. 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

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.

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, as recommended by the manufacturer. And to take all reasonable steps to stop it from breaking down, or being damaged or stolen.
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.

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 Green Flag or UK 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 we might ask to see evidence of satisfactory vehicle repairs, roadworthiness and servicing before agreeing to continue your cover.
IF YOUR VEHICLE’S STOLEN
The first thing you should do is call the police. Give us a call 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;
• 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).
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.

TIMES WE CAN’T HELP, OR WILL NEED TO CHARGE EXTRA
There are some situations where we’ll be able to help you at the roadside, but not with recovery or transportation unless you pay an extra charge 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.
There are others 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.

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 including having valid tax, insurance and an MOT. Or, if it is currently declared SORN (Statutory Off Road Notification). We will check these details 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.

**REDUCING YOUR COVER**

The only time you can reduce your cover is when you renew your policy, or in the 14-day ‘cooling off period’ that you get every time you buy or renew.
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.

After the cooling off period, we’ll deduct an administration fee from any refund we give you. You can see how much that will be on your schedule.

If you’ve been paying by instalments, it still counts as an annual contract. That means if you cancel your cover but you’ve already claimed, you’ll have to pay the full premium for the rest of the year.

Cancelling a direct debit won’t automatically cancel your policy.

WHAT IF WE NEED TO CANCEL?

There might be a time when we need to cancel.

For example, if we’ve asked for information, but you haven’t sent it to us. Or if your circumstances change, and you’re not eligible for cover anymore.

We’ve got the right to cancel your policy for other reasons too, such as if you’ve threatened, bullied, intimidated or been abusive to our staff or suppliers. We can cancel at any time, as long as we give you 7 days’ notice in writing.

We’ll send a letter to you at the most recent address that you’ve given us.

And we’ll give you back what you paid, apart from an amount for the time that your policy lasted.

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’ve claimed before we cancel, you’ll have to pay the rest of the premium.
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:

<table>
<thead>
<tr>
<th>Communication Type</th>
<th>When will you get this?</th>
<th>What will it tell you?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Summary Resolution Communication</td>
<td>If we’ve been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.</td>
<td>It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.</td>
</tr>
<tr>
<td>Acknowledgement</td>
<td>If we’ve been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.</td>
<td>It will let you know our complaint handling process and information about the Financial Ombudsman Service.</td>
</tr>
<tr>
<td>Unable to reach resolution within 8 weeks</td>
<td>If we’ve been unable to resolve your complaint within 8 weeks.</td>
<td>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.</td>
</tr>
</tbody>
</table>
| 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:
  • 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

EUROPEAN ONLINE DISPUTE RESOLUTION PLATFORM
If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if you prefer to contact them directly.
For more information about ODR please visit http://ec.europa.eu/odr.

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 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.
IF YOU NEED ANYTHING ELSE CALL 0345 246 1558
OR GO ONLINE AT: WWW.GREENFLAG.COM

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

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