BREAKDOWN COVER

All about your cover
Read this carefully, keep it safe
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 and a summary of your policy, 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.
CUSTOMER INFORMATION

YOU NEED TO TELL US IF ANYTHING CHANGES BEFORE YOUR COVER STARTS
Let us know straightaway if:
• you change your car.
• 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 cars 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 cars that are under 16 years old and privately registered and used in the UK.

…and two available discounts.

NO CALL-OUT DISCOUNT
If you don’t call us out for a year, it’ll cost you less to renew your cover than it would do otherwise.

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 051 0636 from inside the UK. If you have difficulty hearing, please text “RESCUE” followed by your message to 61009. Texts may be chargeable. Please check with your network provider. From other parts of Europe, call us on 00 44 141 349 0516 or 00800 0051 0636.

NO LIMITS
UNLIMITED CALL-OUTS
If you’ve got Green Flag cover, there’s no limit to the number of times you can call us out, as long as it’s not a repeat call-out for the same problem.

It’s one of the things that sets us apart.
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. We’ve not provided you with a personal recommendation.

<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>
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<td>Section A only</td>
<td>Sections A &amp; B</td>
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<td>Sections A - E</td>
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<tr>
<td>Roadside help</td>
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<td>Recovery to nearest suitable garage</td>
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<td>No call out charges</td>
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<td>Cover as soon as you are ½ mile from home</td>
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<td>Pass-a-message relay service to friends and family</td>
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<td>Misfuelling cover in the UK</td>
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<td>Cover at your home address</td>
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<td>Vehicle and passengers recovered to preferred destination in the UK</td>
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<td>Choice of hire car / cost of alternative transport / overnight accommodation</td>
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<td>Cost of single standard rail fare to collect your car</td>
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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 car at the roadside.
- We’ll cover specialist equipment charges, ferry costs or toll fees.
- With Rescue Plus, Recovery, Recovery Plus and EuroPlus, we’ll cover you if you put the wrong fuel in your car. But we won’t cover damage to your car.
- You’re not covered for a breakdown caused by you or someone else you’ve asked trying to repair your car on the same journey, unless we’ve agreed you should.
- You’re not covered for a breakdown caused by a fault with your car that we’ve told you about before and you haven’t got round to fixing.
- Cars with ‘trade plates’ aren’t covered for recovery — just roadside repair.
- Cars that have just been imported or bought at auction aren’t covered for recovery, either.

- If your car’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.
- There’s a ‘no callout discount’. If you don’t call us out for a year, your renewal will be cheaper than it otherwise would have been.
- 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 car 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 23.
• 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.

Under European law, we can agree which law applies to this contract and how we communicate with you. English law will apply and we will continue to supply information and communicate with you in English unless we’ve agreed otherwise.
SOME DEFINITIONS

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

Breakdown
A situation happening in the UK, 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 you (or another member of your household we’ve agreed to cover), 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 we’ve agreed to cover, 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 – for example, it may need to be taxed and have a valid MOT certificate.
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 car 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 schedule — whichever comes later.

If you’ve got EuroPlus, the cover in that section E1 on page 14 starts seven days before your booked trip. All the other benefits apply during each trip in the period 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 051 0636 from inside the UK. From other parts of Europe, call us on 00 44 141 349 0516 or 0800 0051 0636.
• You can also text the word RESCUE, followed by your message, to 61009 if you have difficulty hearing. Texts may be chargeable. Please check with your network provider.
• If you’ve got a smartphone, you could use its map to try and pinpoint your location.
• Let us know if you’re on your own, in a vulnerable situation, or have got children with you.
• Let us know, too, if there’s anyone you’d like us to contact for you.
• Put up your warning triangle if you have one.
• You could lift up your bonnet, too, so it’s easier for our mechanic to spot you when he’s in the area.
• When the mechanic does arrive, make sure he identifies you by name, and shows you his 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.

OUR GREEN FLAG APP

If you’ve got a smartphone, you can install our free Green Flag app. It 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
  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.

• Next-day collection
  If the repairer’s closed and you ask us to take your vehicle home,
  we can pick it up the next day (or whenever suits you), 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 place of your choice, anywhere in the UK.
  — If the breakdown occurred at home, we’ll take you to a place of your choice within 20 miles.
  — 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.

• 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.
SECTION D – RECOVERY PLUS

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, we can take you, your vehicle and your passengers to one 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.

WHAT’S NOT COVERED

• Costs incurred where you didn’t contact us when you broke down.

See page 20, ‘About hire cars’.
BREAKDOWN COVER IN EUROPE
SECTION E – EUROPLUS

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.

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 car 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 car’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 car 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 car 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 20, ‘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 car, 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 car.

REMEMBER
If your car’s broken into, remember to report it to the police.

SECTION E5 – CAN’T USE YOUR CAR

WHAT’S COVERED
If your car 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 20.
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.
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 20, ‘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 more than 15 years old.

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 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 schedule), we'll arrange and pay to have the tank drained. And we'll do that at the place where it happened, or if that's not possible, at a garage we've chosen. We'll try to get you going again and we'll make sure you've got enough of the right kind of fuel to get you to the nearest filling station if necessary.
We'll also safely dispose of the contaminated fuel.

WHAT'S NOT COVERED
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 schedule.

5. NO CALL OUT DISCOUNT
If you don't call us out during the year, we'll automatically give you a discount on your next year's premium when it's time to renew. The size of the discount will depend on our scale at the time.
For each call out you make, you'll lose a year's worth of discount.
If you've got our maximum discount level, you'll then be able to call us out once every three years without losing any of it. For each call out you make above that, you'll lose a year's worth of the discount.

6. 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.
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.

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 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.

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, we’ll have to decide whether or not we can arrange transportation for them based on the circumstances at the time.

If we decide that we can, 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.
• 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’s led to you calling us out already within the last 28 days.

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

• If your vehicle breaks down in a place we can’t get 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 – for example, it may need to be taxed and have a valid MOT certificate. We can check these details when you ask us for help.
• If the vehicle is ever used to carry things or people for money. 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.
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.
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 14 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 COMPLAIN
If you’re not happy about something, please let us know.
The quickest way is to call us.
For complaints to do with a breakdown, ring 0800 051 0636.
For complaints about anything else, it’s 0345 246 1558.
We’re here from 9am to 5pm, Monday to Friday.
You can also write to us. Our postal address is:
   Customer Relations
   Churchill Court
   Westmoreland Road
   Bromley BR1 1DP
We’ll do everything we can to help.
If we can’t come to an agreement, you can refer your complaint to
the Financial Ombudsman Service. You can download their complaint
form and find more info at financial-ombudsman.org.uk
You can also telephone them on 0300 123 9 123 or 0800 023 4567.
You can write to the Ombudsman, too. Their address is:
   The Financial Ombudsman Service
   Exchange Tower
   London E14 9SR

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.
YOUR PRIVACY

It’s up to us to keep your information safe. This tells you how we collect, use and share your information.

WHO WE ARE

We are U K Insurance Limited (UKI) and the brands we own are Direct Line, Churchill, Privilege, Green Flag and NIG. We’re part of the Direct Line Group.

YOUR INFORMATION

Your information includes:

- The personal details you've given us either on the phone or online.
- What you've done and what's happened while you've been with us, such as claims or amendments to your policy.
- Anything else we've been told about you by other organisations and companies.

It also includes the details of anyone else included on your policy. If you've given us any details about anyone else, please tell them about this notice.

HOW WE'LL USE YOUR INFORMATION

We use your information to:

- Give you quotes.
- Manage your insurance.
- Sort out any claims.

We also use your information to:

- Assess financial and insurance risks.
- Prevent crime, such as fraud and money laundering.
- Recover any money you owe us.

We may ask you for sensitive personal information (as defined by the Data Protection Act), such as details about health or criminal convictions. We only use this information:

- For the specific reason you gave it to us.
- To provide your insurance cover.

We may get in touch to:

- Provide you with additional information about services and products you already hold with us as part of managing your policy.
- Tell you about our other products or special offers. You may get these updates from any of our brands – Direct Line, Churchill, Privilege and Green Flag. If you’d rather not get these, just let us know. Details are in the ‘How to get in touch’ section below.

WHO WE CAN SHARE YOUR INFORMATION WITH

We can share your information within all our brands.

We also share your information with other organisations and companies that help us to provide our services.

For example:

- Suppliers we use to help deal with any claim.
- Other insurers, reinsurers or similar companies that work with us, or you.
- Companies who carry out activities on our behalf, such as marketing agencies.

We carry out searches with Credit Reference Agencies on quotations including renewals to evaluate insurance risks. Our search is automatically deleted after 12 months and does not affect your ability to obtain credit.
When you take a policy with us and at each renewal, if you choose to pay your premium by instalments, we may exchange your information with credit reference agencies to reflect your credit application. We will let you know before we do this. This will be visible to other credit providers and failure by you or anyone who pays for your policy to keep up your monthly payments will be reflected in your credit score.

If we use suppliers outside the UK, we’ll only share the information they need to provide their service. When we use these suppliers, we’ll require that they keep your information as safe as we do.

We won’t share your information with anyone else outside of UKI unless:
- We have your permission.
- We’re required or allowed to do so by law.
- We transfer rights and obligations allowed under this notice.

STOPPING FRAUD AND MONEY LAUNDERING
We share or check your information with other organisations to help stop fraud and money laundering. These organisations include police and fraud prevention agencies in the UK and abroad. We’ll always follow the Data Protection Act if we do this.

We and other organisations also share or check your information to:
- Help us decide whether to give you, or people you live with, insurance or financial services.
- Recover any money you owe us.
- Check people’s identities.

If any of the information we’ve got looks like it might be false or wrong, we’ll record and share that.

You should make sure everything you tell us is correct because your records may be checked:
- When you apply for insurance, financial services, or work.
- By police and other law enforcement agencies.

FOLLOWING FINANCIAL SANCTIONS
We use your information to make sure we comply with any financial sanctions that apply in the UK and overseas. This includes:
- Checking your information against sanctions lists.
- Sharing your information with HM Treasury and international regulators if required.

If we need more information to make sure we comply with any financial sanctions, we may ask you for it.

HOW WE’LL DEAL WITH OTHER PEOPLE
- We only manage your policy with you, unless you tell us otherwise.
- If your spouse or partner gets in touch on your behalf, we’ll talk to them if they’re named on your policy.
- We’ll only talk with somebody else if you’ve told us we can.
- If you want us to only talk to you, please let us know.

WHAT WE’LL DO IF ANYTHING CHANGES
Sometimes we may need to change the way we use your information. If the change is something you might not expect, we’ll write to you and let you know.
HOW TO GET IN TOUCH

If you’d like more information, or want to ask anything about this notice. Please write to:
Data Protection Officer, UKI, Churchill Court, Westmoreland Road,
Bromley BR1 1DP.

If you’d like a copy of your information. Please write to:
Data Access Team, UKI, Churchill Court, Westmoreland Road,
Bromley BR1 1DP.

If you would like a copy of the guide to how Credit Reference and Fraud Prevention Agencies use your information. It’s available on the Privacy Page of our website or call us for one to be sent to you.

If you’d like to know what information fraud prevention agencies have about you. Please get in touch. We can give you the names of the agencies we use.

If you no longer wish to receive marketing about our products or services.

Please let us know by -

Email: Unsubscribe using the link on the email.

SMS: Reply as instructed on the message.

Post: Return to the address on the back of the envelope.

Call: Telephone numbers are on each brand’s websites or

Write to: Marketing Dept, Churchill Court, Westmoreland Road,
Bromley BR1 1DP.
If you would like a Braille, large print or audio version of your documents, please let us know.

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. Calls may be recorded.

If you need anything else call 0345 246 1558 or go online at: www.greenflag.com