

BUSINESS BREAKDOWN COVER

All about your cover

Read this carefully, keep it safe



GREEN FLAG 

WELCOME TO GREEN FLAG BREAKDOWN COVER

Underwritten by U K Insurance Limited

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

WE'RE DELIGHTED THAT YOU'VE CHOSEN GREEN FLAG

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

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CUSTOMER INFORMATION

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

Let us know straightaway if:

- you wish to change or add a vehicle
- 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 CONTACT US

Phone: 0345 767 0345

Web: www.greenflag.com/contact-us

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.

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.
- Contact 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.
- If you've got a Smartphone, you could use its map to try and pinpoint your location.
- Let us know if you're on your own, in a vulnerable situation, or have got children with you.
- Let us know, too, if there's anyone you'd like us to contact for you.
- Put up your warning triangle if you have one unless it's not safe to do so.
- You could lift up your bonnet, too, so it's easier for our mechanic to spot you when they are in the area.
- When the mechanic does arrive, make sure that they identify you by name, and shows you their ID.

IF YOU BREAKDOWN ON A MOTORWAY

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

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

- Move into the left lane
- Pull into an emergency area or, if you can, on to a hard shoulder
- Get as far over to the left as possible but remember to leave enough space to exit the vehicle
- Turn your wheels to the left as you come to a stop

- Locate an emergency phone
- Put your hazard lights on so others are aware of your stationary vehicle. If it's dark then put your sidelights on as well.

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

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

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

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

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

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

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

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

A GUIDE TO YOUR COVER

This summary 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.

| Level of Cover Sections applicable within the terms and conditions | Standard Section A only | National Sections A & B | European Sections A – C |
|--|-------------------------------|-------------------------------|-------------------------------|
| Roadside help | ✓ | ✓ | ✓ |
| Recovery to nearest suitable garage | ✓ | ✓ | ✓ |
| No call out charges | ✓ | ✓ | ✓ |
| Pass a message relay service to friends and family | ✓ | ✓ | ✓ |
| Cover at your home address | ✓ | ✓ | ✓ |
| Vehicle and passengers recovered to a 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 European then Sections C1-C10 will also apply

SIGNIFICANT FEATURES

- We can call your friends, family or colleagues to let them know that you've broken down.
- With *National* and *European*, 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 but we won't cover damage to your vehicle.
- If your vehicle has run out of charge, we'll recover you to the nearest charging point.
- We'll cover you if you put the wrong fuel in your vehicle, but we won't cover damage to your engine.
- 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' or vehicles that have just been imported or bought at auction aren't covered under this policy.
- If your vehicle's in an accident that would be covered by a motor insurance policy we may be able to repair or recover it. You'll need to pay the cost, but you might be able to claim it back from your insurance provider.
- We will not cover any claim where the vehicle is already at a garage or other place of repair.

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 POLICY

Your policy is made of two parts:

- this policy booklet, from pages 7 to 19
- your breakdown schedule.

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 European 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, **you** need to drive to the nearest car accessories shop or garage, to have the part fixed for yourself.

You can't use the cover as an alternative to routine servicing, or as a way to get out of paying for repair costs.

The **vehicle** must be maintained in accordance with the manufacturer's recommendations such as keeping the required levels of water and oil correct.

Breakdown schedule

The document that's got the Person, Company or Partnership named on it, and that sets out the details of the policy **cover**.

Vehicle

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

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

- It's either a car, light van, motorhome or motorbike
- It's privately or commercially 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 4 metric tons (4,000 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** take out the **policy**, at renewal and 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.

Fuel

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

Home

The address **we** have on **your breakdown schedule** when **you breakdown**.

Policy

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

Policyholder

The person, company or partnership named 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 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 *European*, the cover in section C1 (on page 16) 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.

BREAKDOWN COVER IN THE UK SECTION A – STANDARD

WHAT'S COVERED

- **Roadside help with Home breakdown**
We'll come and help **you** if **your vehicle's** broken down at the roadside or at **your home** or 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 the **breakdown,** 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 and if the repair that has been carried out by **us** is temporary then **you** will need to get it permanently repaired as soon as possible.

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

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, body-glass or tyre specialist, if **we** need to call one out.

BREAKDOWN COVER IN THE UK SECTION B – NATIONAL

WHAT'S COVERED

Getting you where you need to be

With *National*, you'll get all the benefits of our *Standard* cover. On top of that, if your **vehicle** can't be fixed the same day, following a local recovery, **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. 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 **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 or there is a sudden death of the driver and none of the passengers are authorised to drive, **we**'ll get **you** all to one destination **you**'ve chosen, anywhere in the **UK**. **We** may ask to see a medical certificate or evidence. **We** might send out a driver, to take **you** where **you**'ve chosen to go.

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**.

And, **you** can choose one of the following if needed:

● Temporary hire car

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

● Another way there

Another option with *National* 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.

● Overnight stay

If **we** can't fix **your vehicle** the same day, **your** third choice with *National* 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 needed, once the repairs are done, **we**'ll pay for a single standard class rail ticket for any authorised driver to collect the **vehicle**. If **your vehicle** is recovered locally under Section A – Standard these options are still available.

See page 19, 'About hire cars'

WHAT'S NOT COVERED

- **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.
- Any of the onward travel options listed above (Temporary hire car, Another way there or Overnight stay) if **your vehicle** is used to transport people or things for money, such as a taxi or courier service (unless specifically agreed by **us**).

BREAKDOWN COVER IN EUROPE SECTION C – EUROPEAN

WHAT'S COVERED

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

WHAT'S NOT COVERED

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

WHEN YOU'RE TRAVELLING IN EUROPE:

- Remember **your** vehicle registration documents (V5C). **You'll** need to carry the original, as proof that **you're** the owner. If **you're** not the owner, **you'll** need a letter of authority from them, and a Vehicle on Hire Certificate (VE103) instead.
- Don't forget **your** driving licence. **You'll** need the original of that, too. If **you've** got a photo card, remember to take the paper counterpart as well.

- Check the requirements of the country or countries **you** are visiting as **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 C1 – 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 19, 'About hire cars'.

SECTION C2 – 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 C3 – 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 C4 – 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 C5 – 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 page 19, 'About hire cars'.

SECTION C6 – 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 C7 – 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 or there is a sudden death of **your** driver 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 C8 – 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 C9 – 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 C10 – 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 19, 'About hire cars'.

ABOUT HIRE CARS

REMEMBER

If **you** have to pay for a hire car locally, **we**'ll only reimburse **you** if **you**'ve checked that **we**'re happy to first, before **you** make the booking.

It's up to **you** to collect the hire car. **We** won't be able to guarantee it'll have a roof rack or tow bar.

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

And **we** won't pay for a hire car if **you**rs 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. MISFUELLING

WHAT'S COVERED

If **you**'ve taken out either *Standard* or *National* (sections A or B 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.

2. AUTOMATIC RENEWAL

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

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

If **we** don't hear from **you**, **your** policy will automatically continue without a break in cover from **your** renewal date. **You** can contact **us** by phone or online if at any time **your** circumstances change, and **you** no longer want **your policy** to automatically renew. If **you** choose not to automatically renew, **your policy**, including any additional products or benefits, will lapse on the renewal date and **you** will be uninsured unless **you** contact **us** or arrange alternative cover. Sometimes **we** won't be able to offer automatic renewal, for example if **we** need to discuss **your** renewal with **you** or because of the payment method **you**'ve chosen. If **we** can't offer renewal, **we**'ll write to **you** at **your** last known address and tell **you**.

IMPORTANT INFORMATION

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 **your** policy out, 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 U K Insurance 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** on **0800 400 600** 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 YOU DRIVE IN THE REPUBLIC OF IRELAND

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

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

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. This includes any costs that **you** have agreed separately with the recovery agent for additional services that are not covered by this **policy**
- Any **breakdown** caused by driver error unless it is specifically mentioned as covered in **your policy**.
- Costs or storage charges if **you** decide to have **your vehicle** taken to a repairer after it breaks down
- The cost of supplying a spare wheel and tyre, if **you** can't give **us** one that will do
- Labour charges at any garage **your vehicle** is taken to
- Oil, materials or parts' costs
- Any contents of **your vehicle** that are lost or damaged, unless they're lost or damaged while **we**'re looking after them. (**You** need to take any valuables with **you**.)
- Costs or losses that aren't immediately to do with getting **your vehicle** back on the road. For instance, **you** can't claim for lost earnings if **your breakdown** means **you**'re late for work
- Costs to do with accidents that would usually be covered by ordinary **vehicle** 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 C).

If **we** do anything for **you** that isn't covered by **your policy**, **we** can charge **you** for that. If **we** do, **you**'ll need to pay **us** within a month of **us** asking.

If **you** use a repair garage for anything, they'll be **your** agent, acting on **your** behalf. **We**'re not responsible for anything they do, or any problems they cause.

We can't give any kind of warranty for the work done by a repairer in a garage, or any kind of promise that they'll fix **your vehicle** quickly. **You**'ll have to tell them what **you**'d like them to do, and pay for any repairs.

We will not be liable for any delay or failure in performance of **our** obligations under this agreement if that delay or failure is due to any cause outside of **our** reasonable control.

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

There are some situations where **we**'ll only be able to help **you** if **you** pay extra for the cost of the service:

- If **you** haven't fixed a fault that **we** have already been called out for in the last 28 days, for example a non start due to a faulty battery
- If **you** cancel a callout and then ask **us** for help again with the same problem
- If **you** have given **us** inaccurate information about **your vehicle**, for example; **you**'ve told **us you** have a spare and serviceable wheel when **you** don't.

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

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

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

- If **your vehicle** breaks down in either a place **we** can't get to or off the public highway that **we** or **you** have no legal access to
- If **your vehicle**'s going to be dangerous or illegal to load or transport
- If the **vehicle** doesn't meet the legal requirements and driving laws that apply – 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.

CANCELLING YOUR POLICY

YOUR RIGHT TO CANCEL

You can cancel your policy any time by calling 0345 767 0345.

If **you**'ve just bought the **policy** or just renewed and **you** cancel before cover starts, **we**'ll give **you** a full refund.

If **you**'re still in the 14-day cooling-off period, either after buying the policy or renewing, **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.

Cancelling a Direct Debit won't automatically cancel **your policy**.

WHAT IF WE NEED TO CANCEL?

If **we** need to cancel the policy

- **We** can cancel the policy at any time if **we** have a valid reason. If **we** have to do this, **we**'ll give **you** at least 7 days' notice. **We**'ll send **our** cancellation notice to the latest address **we** have for **you** and give **you** back what **you** paid, apart from an amount for the time that **your policy** lasted.
- It's **your** responsibility to let anyone insured under the **policy** know that this **policy** has been cancelled.

Why **we** might cancel the policy:

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

- If **you**'ve failed to co-operate with **us**, or send **us** information or documentation as described in **your policy**, and that has affected **our** ability to process **your** claim, or deal with **your policy**.
- If **your** circumstances have changed in such a way that **you** no longer meet **our** criteria for providing **you** breakdown cover.
- If **you**'ve used threatening or abusive behaviour or language, or **you**'ve intimidated or bullied **our** staff or suppliers.
- If **we** have good reasons to suspect fraud.

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 **0800 051 0636** or **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 3 working days, following receipt of your complaint.

If your complaint can't be resolved within 3 working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

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

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

INDEPENDENT REVIEW

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

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

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

Abroad: **+44 20 7964 0500**

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

ABOUT OUR REGULATOR

Green Flag Breakdown cover is underwritten by U K Insurance Limited, registered address: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No. 1179980.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on 0800 111 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 767 0345**

**OR GO ONLINE AT:
WWW.GREENFLAG.COM**

GREEN FLAG 

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

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