

MAYDAY

UK Breakdown Cover
Policy Booklet



PROVIDED BY

GREEN FLAG



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Welcome to Mayday

About this booklet...

Keep this booklet safe, along with your Breakdown Schedule. These form the contract between **you** and **us**.

Together, they tell **you** all **you** need to know about what to do if **you** need **our** help, and which services **you**'re covered for.

The cover **you**'ve purchased is provided by Green Flag and underwritten by U K Insurance Limited. **Your** cover will run for 12 months or as shown on **your Breakdown Schedule**.

Please keep in mind that the contract between **you** and **us** is formed by the Terms and Conditions in this booklet, **your Breakdown Schedule** and the information **you** give **us**.

You must tell **us** about any changes to this information as soon as possible. If **you** don't, it could affect **your** cover. In return for payment of **your** premium, **we**'ll provide cover for the Sections listed in **your Breakdown Schedule** in accordance with the Terms and Conditions set out in this booklet.

You must read this booklet, **your Breakdown Schedule** and any endorsements as one document. Any word or expression that is defined as having a particular meaning will have the same meaning wherever it appears in these documents.

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.

Had a breakdown or accident?
Just give us a call on **0800 051 5318**

We're here for you any time you need us

Here's how it works...

You can contact us at any time of the day or night if you break down: 0800 051 5318 or use the Green Flag app if **you** have a smart phone.

Talk to one of **our** highly trained operators 24/7, 365 days a year. **We**'ll help **you** get moving again as quickly as possible.

If you're hard of hearing:

text RESCUE, followed by your message, to 61009 24/7, 365 days a year.

You may have to pay for this text. Please check with **your** mobile phone network provider.

Please give **us** as much information as **you** can about **your breakdown**. **We** may be able to take **you** through some simple steps to get **your vehicle** going again – so **you** won't have to wait for a **breakdown** specialist to arrive.

- › **We'll make sure you're safe:** **we**'ll make **your** call a priority if **you**'re in a vulnerable situation, such as if **you**'re with children or on **your** own late at night.
- › **We'll keep you updated:** **we**'ll text **you** with details of the **breakdown** specialist who's coming to help. **You** can keep track of exactly where they are using the Green Flag app too.
- › **We'll aim to get the right resource to you first time:** **we** work with a nationwide network of Green Flag specialists so that **we** can send the right vehicle for **your** needs every time.
- › **We won't charge extra for specialist equipment:** if **you** get stuck in mud or snow or during a flood **we** won't charge any extra for using **specialist equipment** to recover **you**, even if it happens on site.
- › **We'll be with you as fast as we can:** Our national network of **breakdown** specialists will be there to help get **you** back on the road as quickly as possible.
- › **We'll let your friends and family know what's going on:** if **you**'ve broken down, **we**'ll contact anyone **you** need **us** to, and let them know what's happened.

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 051 5318** or use the Green Flag app to tell **us** about **your breakdown**, if **you** have a smart phone.
- › **You** can also text the word **RESCUE**, followed by **your** message, to **61009** if **you** have difficulty hearing. Texts may be chargeable. Please check with **your** network provider.
- › If **you**'ve got a smartphone, **you** could use its map to try and pinpoint **your** location.
- › Let **us** know if **you**'re on **your** own, in a vulnerable situation, or have got children with **you**.
- › Let **us** know, too, if there's anyone **you**'d like **us** to contact for **you**.
- › Put up **your** warning triangle if **you** have one.
- › **You** could lift up **your** bonnet, too, so it's easier for **our** mechanic to spot **you** when they are in the area.
- › When the mechanic does arrive, make sure that they identify **you** by name, and shows **you** their ID.

If you have an accident (RTA)

Call the police first and any necessary emergency services if **you** need to. **We** won't pay for any **specialist equipment** needed following an RTA but once the emergency services have given permission, **we** can then recover **you**, **your** passengers and **your vehicle** within the level of cover **you** have chosen.

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.

There may be times when **we** receive unusually high volumes of calls from customers needing **our** help – for example, if it snows or it is extremely cold.

During these periods there could be a delay in reaching **you**, so in order to ensure that customers who are in a vulnerable situation reach a safe place quickly **we** will look at where **you** are, who **you** are with, what **your** situation is and prioritise accordingly.

Our Green Flag App

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

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

Please note, if **your vehicle** is registered in the Isle of Man, **you** are unable to use the Green Flag app to request a rescue. For more info, search **your** app store for Green Flag, or go to **www.greenflag.com**

If your keys are lost, broken or stolen

If **your vehicle** keys are lost, broken or stolen, let **us** know. **We'll** help **you** get back into **your vehicle**.

Things to remember

- › **Don't pay for anything until you've spoken to us.** **We'll** only cover repair or recovery costs that **we've** agreed to.
- › **Keep all receipts and invoices.** **We** may ask for them before **we** settle a claim.
- › **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 move your vehicle,** make sure **you** take out any valuables first.
- › **You can't use your breakdown cover instead of routine servicing,** or as a way to avoid paying for repair costs.
- › **We can't give any kind of warranty for the work done by a repairer,** and **we** can't 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.
- › **If we've taken your vehicle to a garage,** it's up to **you** to get any repairs carried out. If the repair that's been carried out by **us** is temporary, then **you** will need to get it permanently repaired as soon as possible.
- › **We're not liable for any further incident if:**
 - (i) **you** continue to drive the **vehicle** after **we've** told **you** about additional faults found at the time of the **breakdown**; and/or
 - (ii) **we've** advised **you** not to drive the **vehicle** because;
 - further damage may be caused by doing so; or
 - the **vehicle** is dangerous or illegal to drive
- › **We'll give you options if we can't get you going...** if **we** can't get **you** going, **we'll** arrange to get **your vehicle** to a local repairer. If it can't be repaired the same day, **we'll** offer other options to get **you** moving, such as taking **your vehicle** further, or covering **your** costs for using alternative transport. The options **we** can offer **you** will depend on the cover **you've** chosen.
- › **We'll help you if you put the wrong fuel in your vehicle...** **we'll** arrange and pay to have the tank drained either at the place where it happened, or if that's not possible, at a garage **we've** chosen.
- › **We have no vehicle size or weight restrictions:** whatever the size and weight of **your** car, caravan or motorhome, **we** can cover it, so long as it's of standard make.
- › **We'll help you if your vehicle runs out of charge:** if **your vehicle** is electric and **you** run out of charge, **we'll** recover you to the nearest charging point.

How the policy works

You need to tell us if anything changes before your cover starts (at New business or Renewal)

Let **us** know straight away if:

- › **you** change **your vehicle**
- › **you** change the main driver
- › **you** want to add more cover
- › **you** change **your** address, contact details, or payment details

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, discuss **your** cover or cancel **your** cover, call 0800 051 5318.

When your breakdown cover starts

If **your breakdown** cover starts on the day **you** bought the **policy**, and **your vehicle** was in good working order at that time, **you** can use Roadside help the same day.

You can use any other cover **you**'ve chosen, from the following day.

Changing your policy

You can make a temporary or permanent change to the **policy** at any time during the year.

Renewing your policy

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**.

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 seven days' notice. **We**'ll send **our** cancellation notice to the latest address **we** have for **you**.

It's **your** responsibility to let anyone insured under this **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 **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.

Refunding the premium

If **we** cancel the **policy**, **we**'ll charge for the time **you**'ve had the **policy**, and refund the rest of the premium, unless there has been any fraudulent activity.

We won't refund any premium if **you**'ve made a claim, or if **you**'ve had a claim against **you**.

You'll need to pay **us** the full balance of **your** annual premium.

Your right to cancel

You can cancel the **policy**, or any optional cover **you**'ve added, at any time – just get in touch with **us**.

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 of **your** premium, as long as **you** haven't made a claim.

If **you** cancel after that, as long as **you** haven't made a claim since the **policy** purchase or renewal, **we**'ll give **you** a full refund of **your** premium based on how long **your policy** had left.

If **you** made a claim since the **policy** purchase or renewal, either within or outside the cooling off period, **you** can still cancel **your policy** but no refund will be given.

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

If **you** cancel **your** Direct Debit payments, this won't cancel the **policy**. **We**'ll ask **you** to pay the money **you** owe.

If you have a complaint

How we can help

If something's not right, please call **us** on **0800 051 5318**.

Things you need to know (applicable to all cover levels)

Vehicles

You must make sure **your vehicle**:

- › Was fit to drive when the **policy** was bought.
- › Is fit to drive at the start of each journey.
- › Is privately registered in the **UK**.
- › Is not carrying more people than the manufacturer recommends.
- › Is not used for motor racing, off-roading or speed tests.
- › Is serviced, looked after and used as recommended by the manufacturer. **You** must let **us** carry out an inspection of the **vehicle** at any time.
- › Meets any legal requirements and driving laws at the time of **breakdown**, including having valid tax, insurance and MOT. **We** can check these details when **you** take out the cover, at renewal and we will check this when **you** ask **us** for help.

For all current information regarding legal requirements whilst driving and what to do if **you breakdown** on a motorway or other main carriageway please see the GOV.UK website.

You also need to take all reasonable steps to prevent **your vehicle** from breaking down, or from being damaged or stolen.

Caravans and trailers

If any caravan or trailer **you're** towing breaks down, **we'll** cover it so long as:

- › The caravan or trailer is a standard make.
- › **You're** using an ordinary 50mm tow-ball.
- › It is not a 5th Wheeler.
- › When the caravan or trailer is loaded, it weighs no more than the **vehicle** manufacturer's specified towing limit and no more than the empty weight of the **vehicle** towing it.

If you use a hire car following a breakdown

- › **You'll** have to meet the terms and conditions of the hire car company.
- › If **you** have to pay for a hire car locally, **we'll** only pay **you** back any charges **we've** agreed to before **you** book the car.
- › It's up to **you** to collect the hire car. **We** can't guarantee it will have a roof rack or tow bar.
- › **We** won't provide cover for **fuel**, oil or insurance for the hire car.
- › **We** won't provide cover for a hire car if **your vehicle** is just in for a routine service, or for repair work that wouldn't stop **you** being able to drive it.

Repairs and after any repair work is done

- › 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.
- › It's up to **you** to collect **your vehicle** once it's repaired. **You'll** be responsible for any storage charges, unless **we've** agreed to cover these beforehand.

Driving with animals

- › If **you** break down and there are animals with **you**, **we'll** decide if **we** can arrange to transport them based on the circumstances at the time. 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** won't have any legal responsibility for anything that happens to them.
- › **We** won't transport horses or livestock.

Stopping fraud

If **you** or anyone **you** know tries to make a false or exaggerated claim under the **policy**, **we** may:

- › Cancel the **policy**.
- › Reject **your** claim and any following claims.
- › Keep any premium that **you**'ve paid.
- › Stop **your** service.
- › Cancel any other Green Flag or U K Insurance Limited products **you** have.

You may also have to pay **us** back for any costs **we** need to pay, including costs to do with investigating false claims.

We may share details with other organisations or authorities, to stop fraud in the future, or to start criminal proceedings.

Providing accurate information

The **policyholder** must make sure that all the information they give **us** is correct and complete to the best of their knowledge. If they don't do this, the **policy** may be invalid and **we** may not be able to provide **our** service.

If any details given to **us** about the situation or problems with the **vehicle** are incorrect, **we** may charge **you** for any assistance **we** provide.

Other insurance

If **you** are covered by other insurance for a **breakdown** then **we** will only pay **our** share of the claim. **You** may be asked to provide **us** with the details of the other insurance for this purpose.

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**.

Glossary

When **you** see these words or terms in bold in this policy wording they have these specific meanings (unless **we** say differently).

Breakdown When **you** can't drive **your vehicle** because of:

- › Mechanical or electrical failure.
- › Fire.
- › Theft or attempted theft.
- › Malicious damage.
- › Flat tyres.
- › Running out of **fuel**.
- › A flat battery.
- › Losing or breaking **your vehicle** keys.
- › Becoming stuck in water, snow, sand or mud.
- › Something in **your vehicle** that stops working, making it illegal or dangerous to drive. For example, if **your** windscreen wipers stop working when it's raining, or **your** headlamps don't work and it's dark.

Breakdown Schedule The document that identifies the **policyholder** and sets out the details of **your policy** cover.

Fuel The material used to power a **vehicle** such as but not limited to petrol, diesel and electric.

Home **Your** main **UK** address or the place **you** usually keep the **vehicle**.

Insured Person **You** and any other person who, at the time of the **breakdown**, is driving or is a passenger in the **vehicle** with **your** permission, to a maximum of 8 people including the driver;

Period of Cover The time from the date **your** cover starts to the date it ends as shown on **your Breakdown Schedule**.

Policy This booklet and **your Breakdown Schedule**, which together form the contract between **you** and **us**.

Policyholder The person named on the **Breakdown Schedule**.

Specialist Equipment Lifting equipment which isn't usually carried on a standard Recovery vehicle. These include things like winches, cranes, dollies and skates.

United Kingdom (UK) England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Vehicle The vehicle **we've** agreed to cover that's shown on **your Breakdown Schedule**. If **you** have *Personal* cover it means any privately registered vehicle that either **you**, or **your** partner (living at the same address), are travelling in. If **you** don't have *Personal* cover, **you'll** only be covered for the vehicle shown on **your Breakdown Schedule**. In all cases, the vehicle must meet the following criteria:

- › It's either a car, three wheeler, light van, motorhome, motorbike or a caravan or trailer being towed by **your** vehicle
- › It's privately registered in the **UK**
- › It's not carrying more than the number of people recommended by the manufacturer
- › It's a standard caravan or trailer which meets the requirements listed under *Things you need to know - Caravans and Trailers*
- › It's been serviced, maintained and used as recommended by the manufacturer
- › It was being towed by another insured vehicle at the time of the **breakdown** or is a detached caravan which is temporarily immobilised as a result of being parked on soft ground
- › It meets any legal requirements and driving laws that apply including having valid tax, insurance and MOT at the time of **breakdown**. **We** can check these details when **you** take out the cover, at renewal and **we** will check this when **you** ask **us** for help
- › If **you** have *Premium UK Plus*, **we'll** also cover a caravan or trailer if it's broken down at **your home** or the place where it's usually kept, before **you** start towing.

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

You or your The **Policyholder**. If *UK Legal Expenses* is included, this definition is extended under that section to include authorised drivers as shown in the certificate of motor insurance and any passengers.

UK Legal Expenses

In addition to the words that are defined within the *Glossary*, the following words will have this meaning when bolded within the *Legal Expenses* section:

Event: a road accident, involving the **vehicle** and another motor vehicle, or criminal action against **you** under road traffic laws;

Legal Expenses: the legal fees and costs **you** agree to pay together with reasonable and proper payments made by the Solicitor on **your** behalf at the standard rate which would normally be awarded in court or by way of taxation. Costs of any Civil Proceedings another person has to pay for which **you** may be liable by court order or may pay with **our** permission if **you** cannot recover them from elsewhere;

Legal Action: Civil Action or defending criminal charges if **we** believe there is a reasonable chance of success. In a civil action this includes reasonable prospects for actually recovering damages;

Solicitor: the Solicitor or firm of Solicitors or other suitably qualified person, firm or company **we** choose to act for **you**.

What's covered

1. **We'll pay legal expenses** to claim damages or compensation in the **UK** as a result of an **event** which causes:
 - › **Your** death or **your** personal injury; or
 - › Loss of or damage to **your vehicle** and any related losses.
2. **We** will pay to defend a **legal action** following a motoring charge against **you** after an **event**.

Cover provided by this section only applies if:

- › At the time of the accident, **your vehicle** is being driven or used for a purpose allowed and by a person identified in **your** certificate of motor insurance;
- › The date of the accident is within the **period of cover** and the accident happens within the **UK**;

- › Any legal proceedings will be carried out within the UK by a court or other organisation which **we** agree to; and
- › It is always more likely than not that **you** will be successful with **your** claim for damages.

The most **we** will pay under this section is £25,000 for all claims resulting from one **event**.

What's not covered

1. Any **legal action** resulting from an **event** which happened before or after the **period of insurance**.
2. Any **event** which is not reported to **us** in writing within three months of it taking place.
3. **Legal expenses** which **you** pay or agree to pay before **you** have **our** written permission.
4. **Legal expenses** that can be claimed under any other Policy.
5. Expert witness fees, unless **we** have agreed in advance to **you** calling the witness and to the amount of the fees.
6. Any disagreement **you** may have with **us**.
7. **Legal expenses** for action against another person in the insured **vehicle** at the time of the **event**.
8. Any claim resulting from riot, civil unrest or malicious acts.
9. **Legal action** in constitutional, military or international courts.
10. Any claim relating to drink or drug offences or parking offences.
11. Any claim resulting from **you** not having a motor insurance policy which meets with the requirements of the Road Traffic Act 1988.
12. Any **legal action** against **you** when **you** do not have a valid driving licence.

Conditions that apply to Legal Expenses cover

1. **You** must meet with the conditions of this part of the **policy** and do all that **you** can to keep **legal expenses** as low as possible.
2. The legal words and phrases in this **policy** also cover the equivalent words and phrases in Scotland, Northern Ireland, the Isle of Man and the Channel Islands.
3. If **we** send letters to **your** address as shown in **our** records, **we** will assume **you** have received those letters.
4. If **we** accept **your** claim, **we** or a **solicitor** appointed by **us** will try to negotiate a settlement without having to go to the courts.

If it is necessary to take **your** claim to the courts or if there is a conflict of interests, **you** have the right to choose the solicitor to act for **you**. Otherwise, **we** will appoint a **solicitor** for **you**.

The **solicitor** will be appointed by **you** or by **us** to act for **you** according to **our** standard terms of appointment. (**You** can ask **us** for a copy.)

You must not enter into any agreement relating to charges with the **solicitor** without getting **our** permission first.

If a **solicitor** refuses to continue acting for **you** with good reason, or if **you** dismiss them without good reason, **your** cover will end immediately unless **we** agree to appoint another **solicitor**.

5. **We** must have direct access to the **Solicitor** at all times and **you** must keep **us** fully informed of all important developments relating to **your** claim.
6. **You** must instruct the **Solicitor** to send **us** immediately any documents, information or advice **we** may need. **You** must also instruct the **Solicitor** on matters relating to the claim if **we** ask **you** to.

7. **You** or the **Solicitor** must write and tell **us** immediately if **you** make or receive any payment, or offer of payment, to settle the claim. If **you** do not accept an offer of payment and **we** consider that the result of the case could be equally or less favourable to **you** than the offer of payment, **we** will not pay any further **legal expenses**.
8. **You** must not agree to settle a claim without **our** written permission.
9. **You** must follow the **Solicitor**'s advice.
10. **You** must give proper instructions to the **Solicitor**.
11. **You** must not do anything which might damage **your** claim.
12. **You** must send **us** immediately all bills for **legal expenses** which **you** receive. If **we** ask, **you** must also instruct the **Solicitor** to send their bill to the Law Society or to any other suitable organisation to be checked or assessed.
13. **You** must do all that **you** can to get back **legal expenses** from anyone else at any time. If **you** receive any payments **you** must give them to **us**.
14. **We** may decide to pay **you** the amount of damages **you** are claiming instead of starting or continuing legal proceedings.
15. **You** have the right to refer any disagreement between **you** and **us** to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person **you** and **we** agree on. If **we** cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the territorial limits whose law governs this section of the **policy**. **We** and **you** must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration. **You** may also refer any disagreement between **you** and **us** to the Financial Ombudsman Service.

This service is free of charge. (See *How the policy works* for details of **our** complaints procedure.)

Your cover at a glance

This table shows you which sections of this booklet are included as part of your cover. Your Breakdown Schedule will show you which level(s) of cover you chose.

	Roadside & Recovery	Premium UK	Premium UK Plus
Roadside help	✓	✓	✓
National Recovery – Double drop-off – Dual Recovery	✓	✓	✓
Misfuelling	✓	✓	✓
Homecall		✓	✓
UK Legal Expenses		✓	✓
Extra Care – Onward travel options – Legal Helpline		✓	✓
Enhanced Extra care – Onward travel choices			✓
Pre-departure Caravan Cover			✓
Personal Cover	Optional	Optional	Optional
Additional Vehicle Cover	Optional	Optional	Optional

Cover Levels

Recovery and *Roadside Assistance* are no longer available to purchase and are only offered to existing customers, at renewal, who already have this level of cover. This also applies to the optional extras detailed immediately after the *Roadside Assistance* section.

Recovery

What's covered

National recovery

If **your vehicle** has a **breakdown** at least a quarter of a mile from either **your home** or the place where it's usually kept, and **you** can't repair it at the scene, **we'll** recover **you**, **your vehicle** and its passengers to one of the following in the **UK**:

- › **Your home**
- › The original intended destination
- › A suitable repairer within 10 miles of either the **breakdown**, **your home** or **your** original destination.

If **we** are recovering **you** to **your home** or the original intended destination, depending on the distance and availability of resources, **we** may have to take **you** on **your** journey in stages. This is due to the legal limit for how long a driver can work whilst recovering **you**.

If **we** do require more than one agent to transport **you**, **your vehicle** and its passengers to the recovery destination, there may be a wait between elements of the recovery. **We** will ensure to keep **you** safe and updated at all times.

Double drop-off

If, following a **breakdown**, **your** caravan or trailer needs to be taken to a different destination to **your** towing **vehicle** **we'll** arrange that so long as it's within 75 miles of **your home**. This is in addition to recovering **you**, **your** passengers and the **vehicle** that was towing.

Dual Recovery

- › If the **vehicle** breaks down while **you** are travelling to any pre-booked camp or caravan site and can't be repaired at the roadside, **we'll** take **you**, **your vehicle** and your passengers to **your** site.
- › If **your vehicle** can't be fixed locally to **your** site, **you** can ask **us** to take **you home** or **you** can choose to stay at the site and continue **your** holiday.
- › If **you** **breakdown** during **your** stay, **we'll** get **you** back to **your** site and **we'll** take **you**, **your** passengers and **your vehicle** home if it can't be fixed in time for **your** return journey.
- › If **you** choose to continue **your** holiday and the **vehicle** can't be repaired locally, **we** will collect **you**, the **vehicle** and **your** passengers from the site and return **you** all to **your home** at the end of **your** holiday.

What's not covered...

- Roadside help.
- **Breakdowns** at **your home**.
- Recovery if **you** aren't able to get into **your vehicle**, have lost the keys or have a fault that can be repaired at the roadside. **We** may repair these, at **our** discretion, but **you** will need to pay for the call out, labour and parts.
- Fitting of parts by the roadside, not supplied by **us**.

Roadside Assistance

What's covered

Roadside help

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

Local recovery

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

Misfuelling

If **you** put the wrong **fuel** in **your vehicle**, **we'll** arrange and pay for the tank to be drained and the contaminated **fuel** disposed of. **We'll** try and get **you** going again and **we'll** ensure that **you** have enough of the right **fuel** to get **you** to the nearest filling station.

Vehicle collection

If the repairer's closed and **you** ask **us** to take **your vehicle home**, **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** contact anyone **you** need **us** to, to let them know **you're** running late.

What's not covered...

- › Labour charges at any garage **we** take **you** to.
- › Fitting of parts by the roadside, not supplied by **us**.
- › **Breakdowns** at **your home**.
- › Any damage to **your vehicle** caused by putting the wrong **fuel** in.
- › 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.

Optional extras

(Recovery and Roadside Assistance only)

If you have *Recovery or Roadside Assistance* you may have opted to include optional extras that were available to you. If you did, these will be shown on your Breakdown Schedule.

Homecall

We'll come out and help **you** if **your vehicle's** broken down within a quarter of a mile of **your home** or at **your home**. If **we** can't get **you** going then **we'll** recover **you, your** passengers and **your vehicle** to a local garage or a single destination within 25 miles of where the **breakdown** happened.

Personal Cover

This extends the cover **you** have chosen, as shown on **your Breakdown Schedule**, so that **you** and **your** partner (living at the same address) are covered in any **vehicle** that **you** are travelling in.

Additional Vehicle Cover

This provides cover for other **vehicles** registered at the same address as **your vehicle**. The level of cover for the additional **vehicles** can't be higher than **your vehicle's** cover.

You can cover up to five additional **vehicles** so long as they are registered at **your home**.

Extra care

Driver care

If **your vehicle** can't be repaired locally on the same day, or if the **vehicle** has been stolen and is not recovered in a roadworthy condition, **we** will arrange and pay for one of the following four onward travel options at **your** request, subject to availability.

- › Transportation of **you, your vehicle** and **your** passengers to a single destination of **your** choice.

Cover Levels continued

- › A hire car for up to 72 hours and a maximum of £100 to complete **your** journey. **We** can make it as similar to **your** own car as possible, with a maximum engine size of 2.0 litres. Hire cars that have a tow bar are subject to availability.
- › **We**’ll cover up to a total of £100 for **you** and **your** passengers to continue **your** journey, or make **your** own way **home** using **our** choice of alternative transport.
- › Bed and breakfast accommodation for up to five nights in a local hotel whilst awaiting repairs, provided **you** broke down more than 25 miles from **your home** and intended destination, up to £100 per **insured person**, and a maximum of £600 per **breakdown**.

If necessary, **we** will also pay for one single standard class rail ticket for **you** or any authorised driver to collect **your vehicle** following repair, up to a limit of £150. This is in addition to one of the above.

Legal Advice Line

We provide access to a 24-hour telephone service that **you** can ring for advice on all kinds of private legal matters in England. **You** can use the service by phoning **0345 246 3976**. This only applies to English Law.

UK Legal Expenses – please see the *UK Legal Expenses* section for details of this cover.

Roadside & Recovery

Your policy provides cover only for the sections of cover as shown on your Breakdown Schedule

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.

National recovery

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

We may choose to arrange recovery of the **vehicle** separately to **you** and **your** passengers – **we**’ll tell **you** if **we**’re going to do this and let **you** know when the **vehicle** can be delivered.

Depending upon the destination distance and availability of resources, **we** may have to take **you** on **your** journey in stages. This is due to the legal limit for how long a driver can work whilst recovering **you**.

If **we** do require more than one agent to transport **you**, **your vehicle** and its passengers to the recovery destination, there may be a wait between elements of the recovery. **We** will ensure to keep **you** safe and updated at all times.

Double drop-off

If, following a **breakdown**, **your** caravan or trailer needs to be taken to a different destination to **your** towing **vehicle** **we**’ll arrange that so long as it’s within 75 miles of **your home**. This is in addition to recovering **you**, **your** passengers and the **vehicle** that was towing.

Dual Recovery

- › If the **vehicle** breaks down while **you** are travelling to a pre-booked camp or caravan site and can't be repaired at the roadside, **we'll take you, your vehicle and your passengers to your site.**
- › If **your vehicle** can't be fixed locally to **your site, you** can ask **us** to take **you home** or **you** can choose to stay at the site and continue **your holiday.**
- › If **you breakdown** during **your stay, we'll** get **you** back to **your site** and **we'll take you, your passengers and your vehicle home** if it can't be fixed in time for **your return journey.**
- › If **you** choose to continue **your holiday** and the **vehicle** can't be repaired locally, **we** will collect **you, the vehicle and your passengers** from the site and return **you all to your home** at the end of **your holiday.**

Misfuelling

If **you** put the wrong **fuel** in **your vehicle, we'll** arrange and pay for the tank to be drained and the contaminated **fuel** disposed of. **We'll** try and get **you** going again and **we'll** ensure that **you** have enough of the right **fuel** to get **you** to the nearest filling station.

Vehicle collection

If the repairer's closed and **you** ask **us** to take **your vehicle home, we** can pick it up the next day (or when mutually acceptable if the next day is not possible) and take it to the repairer.

Pass-a-message

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

Remember

- If **we've** carried out a temporary roadside repair, **you** will need to get it permanently repaired as soon as possible.
- If **we've** taken **your vehicle** to a garage, it's up to **you** to get any repairs carried out.

What's not covered...

- › Labour charges at any garage **we** take **you** to.
- › Fitting of parts by the roadside, not supplied by **us.**
- › **Breakdowns** within a quarter of a mile of **your home.**
- › Any damage to **your vehicle** caused by putting the wrong **fuel** in.
- › 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.

Premium UK

Your policy provides cover only for the sections of cover as shown on your Breakdown Schedule

What's covered

In addition to the cover detailed in *Roadside & Recovery*:

Homecall

We'll come out and help **you** if **your vehicle's** broken down within a quarter of a mile of **your home** or at **your home.** If **we** can't get **you** going then **we'll** recover **you, your passengers and your vehicle** to a local garage or a single destination within 25 miles of where the **breakdown** happened.

Extra care

If **your vehicle** can't be repaired locally on the same day, or if the **vehicle** has been stolen and is not recovered in a roadworthy condition, **we** will arrange and pay for one of the following four onward travel options at **your** request, subject to availability.

- › Transportation of **you, your vehicle** and **your passengers** to a single destination of **your** choice.

Cover Levels continued

- › A hire car for up to 72 hours and a maximum of £100 to complete **your** journey. **We** can make it as similar to **your** own car as possible, with a maximum engine size of 2.0 litres. Hire cars that have a tow bar are subject to availability.
- › **We'll** cover up to a total of £100 for **you** and **your** passengers to continue **your** journey, or make **your** own way **home** using **our** choice of alternative transport.
- › Bed and breakfast accommodation for up to five nights in a local hotel whilst awaiting repairs, provided **you** broke down more than 25 miles from **your home** and intended destination, up to £100 per **insured person**, and a maximum of £600 per **breakdown**.

If necessary, **we** will also pay for one single standard class rail ticket for **you** or any authorised driver to collect **your vehicle** following repair, up to a limit of £150. This is in addition to one of the above.

Legal Advice Line

We provide access to a 24-hour telephone service that **you** can ring for advice on all kinds of private legal matters in England. **You** can use the service by phoning 0345 246 3976. This only applies to English Law.

Emergency driver

In the event that the driver of the **vehicle** is declared medically unfit to drive the **vehicle**, or dies during a trip, or the party has to return **home** early because of what **we** agree is any other serious or urgent reason, and there's no other member of the party qualified and/or competent to drive, **we'll** arrange a driver to take the party and the **vehicle** to a single destination in the **UK**. **We** may ask to see medical certification or evidence.

What's not covered...

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

Premium UK Plus

Your policy provides cover only for the sections of cover as shown on your Breakdown Schedule

What's covered

In addition to the cover detailed in *Roadside & Recovery* and *Premium UK*:

Pre-departure Caravan Cover

You are covered for Pre-departure cover if **your** caravan or trailer breaks down or is immobilised at **your home** before **you** start towing.

Enhanced Extra care

You can also choose a combination of the following four onward travel options if **your vehicle** can't be repaired locally on the same day, or if the **vehicle's** been stolen and is not recovered in a roadworthy condition:

- › Transportation of **you**, **your vehicle** and **your** passengers to a single destination of **your** choice.
- › A hire car for up to 72 hours and a maximum of £150 to complete **your** journey. **We** can make it as similar to **your** own car as possible, with a maximum engine size of 2.0 litres. Hire cars that have a tow bar are subject to availability.
- › **We'll** cover up to a total of £150 for **you** and **your** passengers to continue **your** journey, or make **your** own way **home** using **our** choice of alternative transport.
- › Bed and breakfast accommodation for up to five nights in a local hotel whilst awaiting repairs, provided **you** broke down more than 25 miles from **your home** and intended destination, up to £150 per **insured person**, and a maximum of £900 per **breakdown**.

What's not covered

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

Optional cover

Your policy provides cover only for the sections of cover as shown on your Breakdown Schedule

Personal Cover

This extends the cover **you** have chosen, as shown on **your Breakdown Schedule**, so that **you** and **your** partner (living at the same address) are covered in any **vehicle** that **you** are travelling in. This cover is also extended to include any caravan or trailer being towed by the **vehicle**. See 'Caravans and Trailers' under the 'Things you need to know' section on page 18.

Additional Vehicle Cover

This provides cover for other **vehicles** registered at the same address as **your vehicle**. The level of cover for the additional **vehicles** can't be higher than **your vehicle's** cover.

You can cover up to five additional **vehicles** so long as they are registered at **your home**.

Things we don't cover

(applicable to all cover levels)

Costs we don't cover

- › Any costs that haven't been agreed with **us**. This includes any costs that **you've** agreed separately with **your breakdown** specialist, for extra services that this **policy** doesn't cover including travelling more miles than the cover provides.
- › Any damage as a result of breaking in to **your vehicle** because **your** keys have been lost or stolen.
- › Any costs if **you** didn't contact **us** as soon as possible after **you** broke down.
- › The cost of a spare wheel and tyre, if **we** can't use **yours**.
- › Storage costs, unless **we've** agreed otherwise.
- › Costs or losses that aren't 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.
- › Charges where any of the emergency services have insisted on **your vehicle** being recovered straight away.

Other things we don't cover

We won't cover:

- › Oil and materials.
- › Repairing, replacing, or re-programming keys.
- › Any damage caused by any attempts to try and open **your vehicle**.
- › Loss or damage to any contents of **your vehicle** that **you** haven't taken with **you**, unless **we've** agreed to look after them.
- › Continuing any journey for goods in transit or fee-paying passengers.

Things we don't cover continued

Times when we can't help or can only help if you pay extra

There may be 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**'ve already helped **you** with in the last 28 days, **we**'ll only be able to help **you** if **you** pay extra for **us** to help **you**.
- › 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** that **you** have a spare and serviceable wheel when **you** don't.

We won't be able to help **you** at all if **your vehicle**:

- › Breaks down in a place **we** can't get to.
- › Is going to be dangerous or illegal to load or transport.
- › Doesn't meet relevant legal requirements or driving laws at the time of **breakdown**, including having valid tax, insurance and MOT, or if it is currently declared SORN (Statutory Off Road Notification). **We** can check these details when **you** take out the cover, at renewal and **we** will check this when **you** ask **us** for help.
- › Is ever used to carry things or people for money – for example if it's used for a courier service or as a taxi – unless **we** agreed this with **you** when **you** took out the cover.
- › Is being used by someone other than **you**, for example, **you** have hired it out.
- › Is used to vend food or drinks.
- › Is involved in motor racing, off-road driving, rallies, track days, or duration or speed tests.

We also won't be able to help **you** at all if:

- › **You** continue to drive after **we**'ve told **you** about any additional faults found at the time of the **breakdown** and advised **you** not to drive, as the **vehicle** might be illegal or dangerous, or driving could cause further damage.

- › **You** haven't fixed an additional issue that **we** found and told **you** about, **you**'re not covered for any **breakdown** that happens as a result.
- › **You** know that the person driving the **vehicle** doesn't have a valid driving licence or doesn't meet the conditions of the driving licence.
- › **Your vehicle** is in any area that **our** agents have no right of access or on motor traders' premises.
- › **You** or anyone in **your** group is threatening or abusive.
- › **You** tell **us** **your vehicle** has broken down and it hasn't.
- › **You** do anything to **your vehicle** to make **us** think it has broken down when it hasn't.
- › **Your** caravan or trailer is being towed by a hire car.

There are some situations where **we** can help **you** at the roadside, but can't help with recovery or transportation of **your vehicle** unless **you** pay an extra charge and **we**'ve got a special licence:

- › If **your vehicle** has just been imported, just been bought at auction, or has trade plates on it.
- › If **your vehicle** is being moved for commercial reasons.

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.

If **you'd** prefer to write to **us**, please send **your** letter to:

**Customer Relations Manager,
PO Box 882
Surrey Street
Norwich
NR7 7EX**

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

If **your** complaint can't be resolved within three working days, **we'll** contact **you** to let **you** know who'll be dealing with it, and what the next steps are. **We'll** 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 of receiving your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service (FOS).
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days of receiving 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 aren't in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: › our investigation › the decision › any next steps It will also provide information about the Financial Ombudsman Service.

How to make a complaint continued

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 (FOS) 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 FOS will not affect **your** legal rights.

You can contact them by:

Email:

complaint.info@financial-ombudsman.org.uk

Phone:

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

Abroad: **+44 20 7964 0500**

Writing to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Their website also has a great deal of useful information:

www.financial-ombudsman.org.uk

Details of Our Regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at

www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme.

Full details of the cover available can be found at **www.fscs.org.uk**. U K Insurance Limited is a member of this scheme.

Breakdown? Accident?

Call: **0800 051 5318**

or go online at: **greenflag.com**

What to do if your car breaks down or you have an accident

Switch off your engine and extinguish any cigarettes or fire hazards. If the problem is caused by a major accident, telephone the emergency services immediately.

Leave your car in a safe place. Switch on your hazard warning lights and display a warning triangle, if you have one. If on the motorway, use your hazard lights but do not display a red triangle.

If visibility is poor, make sure you leave your sidelights on. Ring us on **0800 051 5318** or use the Green Flag app if you have a smart phone and tell us your membership number or car registration, plus details of the problem and your location.

Wait near your vehicle, but away from the carriageway and hard shoulder.



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

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