

# keyfacts<sup>®</sup>

## POLICY SUMMARY

Please read this document carefully. This policy summary does not form part of the contract between us. Full terms and conditions can be found within the Policy Document which should be read in conjunction with your Breakdown Cover Certificate.

### Significant Features of a Mayday Vehicle Rescue Policy

	Recovery Only (See page 5)	Roadside Assistance (See page 5)	Roadside & Recovery (See page 6)	Premium UK (See page 7)
Your policy covers your car or anyone driving it with your permission (See Meaning of Words – Insured Person)	✓	✓	✓	✓
You can claim £10 if we do not reach you within 60 minutes. (See General Condition 14)	✓	✓	✓	✓
Local recovery within 10 miles of the incident	✓	✓	✓	✓
Misfuelling cover – If you put the wrong fuel in your vehicle, we'll drain the tank and give you enough of the right fuel to get going again (does not provide cover for any damage caused to your vehicle by misfuelling)	✓	✓	✓	✓
Roadside assistance including 30 minutes labour	N/A	✓	✓	✓
Long distance recovery to your home address, original destination in the UK or a suitable repairer	✓	N/A	✓	✓
Assistance within quarter of a mile of home address	N/A	Optional purchase	Optional purchase	✓
Caravan and Trailer Cover	✓	✓	✓	✓
Additional Vehicle Cover	Optional purchase	Optional purchase	Optional purchase	Optional purchase
Personal Cover	Optional purchase	Optional purchase	Optional purchase	Optional purchase
Double Journey Cover	✓	N/A	✓	✓
Extra Care	Optional purchase	Optional purchase	Optional purchase	✓

## Features of a Mayday Vehicle Rescue Policy

The policy you have purchased is underwritten by U K Insurance Limited and will run for 12 months or as shown on your Green Flag Certificate. Depending upon the level of cover you have chosen, the following sections will apply. Please read your Policy Document carefully to ensure that the level of cover selected meets your needs.

## Significant Exclusions and Limitations of a Mayday Vehicle Rescue Policy

The cost of fuel, all spare parts or labour once the Insured Vehicle has been transported to a garage or repairer – General Exclusion 1.

- The vehicle needs to meet any legal requirements and driving laws that apply – for example, it may need to be taxed and have a valid MOT certificate. We can check these details when you ask us for help.

We are not responsible for the actions or costs of garages, recovery firms or emergency services acting on your instructions or the instructions of anyone acting for you – General Condition 18.

We may choose to repair the Insured Vehicle (at your cost) following an Insured Incident rather than arranging for it to be recovered – General Condition 21.

## Your right to cancel

If the cover under this Policy does not meet your requirements you can cancel it by contacting us on 0345 767 0345 within 14 days of receipt of your Policy documents, and surrendering the certificate. In such event, provided no claims have been made in relation to the Policy, we will issue a full refund.

After the 14 day period you can still contact us at any time to arrange cancellation. You will not be entitled to any refund of premium but Green Flag will credit any unused part of your premium if you take out any other cover within two years of cancelling this Policy.

## How to make a claim

To notify us of a claim whilst travelling within the UK, please telephone 0800 400 600. For the hard of hearing, please send a text message starting with the word RESCUE followed by your message to 61009.

## How to complain

Should there ever be an occasion where you need to complain, please call us on 0370 024 0048.

Mayday vehicle rescue is provided by Green Flag and underwritten by U K Insurance Limited. Registered office: 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.

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If you wish to write, then address your letter as follows:

- Customer Relations Department, Mayday Vehicle Recovery, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). You can download their complaint form and find more info at [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk).

You can also telephone them on 0300 123 9123 or 0800 023 4567.

You can write to the Ombudsman, too. Their address is:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR.

## Details about our Regulator

Mayday vehicle rescue is provided by Green Flag and underwritten by U K Insurance Limited. 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](http://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](http://www.fscs.org.uk). U K Insurance Limited is a member of this scheme.