

YOUR BREAKDOWN COVER POLICY BOOKLET

GREEN FLAG 
COMMON SENSE TO THE RESCUE



OUR COVER LEVELS AT A GLANCE

- › This table shows which sections of this booklet **our** different cover levels include.
- › Please note – Recovery is only available if **you** already have it on **your policy**. If **you** remove it, **you** can't add it back to **your policy**.

COVER LEVEL	Section 1:	Section 2:	Section 3:	Section 4:	Section 5:
	Roadside Assistance	Home Breakdown	National Recovery	Onward Travel Options	European Breakdown
Cover in the UK					
Roadside	✓	✗	✗	✗	✗
Roadside & Home	✓	✓	✗	✗	✗
Recovery	✓	✗	✓	✗	✗
Full UK	✓	✓	✓	✓	✗
Cover in Europe					
Long Term European Breakdown	✗	✗	✗	✗	✓

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ABOUT THIS BOOKLET

Keep this booklet safe, along with your car insurance details

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.

Your car insurance and **your** Green Flag breakdown cover are part of the same **policy**, and this booklet forms part of the **policy**.

Words in bold type

Some of the words **we** use in this **policy** booklet have a specific meaning. For example, **breakdown** or **vehicle**.

We've highlighted these words using bold type. **You** can find their meanings in the glossary on page 16.

WELCOME TO GREEN FLAG

WE'RE HERE FOR YOU ANY TIME YOU NEED US - HERE'S HOW IT WORKS...

You can call us at any time of the day or night if you break down

Help in the UK
0800 400 600

Help in Europe
+44 (0) 141 349 0516

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.

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



**DON'T FORGET TO
DOWNLOAD OUR
GREEN FLAG APP**

- › If **you** break down, it'll help **you** tell **us** where **you** are and help **us** find **you** faster.
- › **You** can follow **your** breakdown specialist as they travel to **you**.
- › **You** can use it to store **your** policy number, renewal date, and other key **policy** information too.

Just search your app store for Green Flag

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.

... and 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 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.

... and 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.

There won't be any charge for specialist lifting equipment, tolls or ferry costs ...

If **we** need specialist lifting equipment, **we** won't charge any extra for it. **We'll** also cover tolls or ferry costs **you** have to pay because **you've** broken down.

... and 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.

WHAT TO DO IF YOU NEED HELP

If you break down

Call the number on the back cover.

If **you've** got the Green Flag app on **your** smartphone, it'll help **you** tell **us** where **you** are, and **you'll** be able to keep track of where **your** breakdown specialist is.

Wait with **your vehicle** or somewhere safe nearby, unless **we** ask **you** to do something else.

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**.

If your vehicle is stolen

Please call the police immediately. **You'll** need a crime reference number for **your** insurance claim.

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 get very busy – for example when there's snow or other extreme weather – it may take longer to get to you.** Stay in a safe place. **We'll** get to **you** as soon as **we** can, prioritising the most vulnerable customers, and keep **you** up to date.



COVER IN THE UK

SECTION 1: ROADSIDE ASSISTANCE

With **our UK** breakdown cover, **you're** covered if **your vehicle's** broken down at least a quarter of a mile from **your home**.

Fixing the problem

We'll try to get **you** going there and then.

If we can't fix the problem at the roadside

We'll take **you, your vehicle,** and **your** passengers to one of **our** local network repairers. If the repairer is closed, and **you** ask **us** to take **your vehicle home** instead, **we** can pick it up the next day (or at a time that suits **us** both, if the next day isn't possible). Or, if **you** prefer, **we** can take **you** to one other place instead. **We'll** do this so long as either of the following applies:

- › It's within 10 miles of where **you** broke down.
- › It's no further away than the repairer **we've** recommended.

You'll need to arrange and pay for any repairs that are needed.

We won't cover

- ✗ Any costs for a locksmith.
- ✗ Any costs for glass or tyre specialists, if they're needed.

SECTION 2: HOME BREAKDOWN

We'll help **you** if **you** break down anywhere in the **UK**, including at **your home**.

Where you're covered

You're covered:

- › At **home**.
- › Within a quarter of a mile of **your home**.

COVER IN THE UK CONTINUED

SECTION 3: NATIONAL RECOVERY

If **we** can't get **you** going where **you** break down, **we'll** take **you** wherever **you** need to go in the **UK**.

Getting you where you need to be

- ▶ If **your vehicle** can't be fixed locally the same day, **we'll** take **you**, **your vehicle** and **your** passengers to **your** choice of a single destination, anywhere in the **UK**.
- ▶ If **you've** broken down at **home** (or within a quarter of a mile of **your home**) and **you** have Home Breakdown cover, **we'll** take **you** to **your** choice of a single destination within 20 miles.
- ▶ If **your breakdown** was caused by a flat or damaged tyre, **we'll** take **you** to **your** choice of a single destination within 10 miles, so that the tyre can be repaired or replaced. If there's nowhere open (for example, because **you** broke down late at night, or somewhere remote), this 10-mile limit won't apply.

We may have to take **you** on **your** journey in stages. This is because of driving laws that limit how long each driver can work. **We** may also recover **your vehicle** separately from **you** and **your** passengers – **we'll** let **you** know if **we're** going to do this, and tell **you** when **we'll** deliver **your vehicle**.

If **we** can't recover **your vehicle** under this section, **we'll** provide one of the Onward Travel Options from Section 4 instead.

Emergency driver

If the only authorised driver falls ill during **your** journey and can't drive, **we'll** get **you** and **your** passengers to **your** choice of destination, anywhere in the **UK**. **We'll** need to see a medical certificate that shows the driver is unsafe to drive.

We may send out a driver to take **you** to **your** destination.

SECTION 4: ONWARD TRAVEL OPTIONS

We'll help **you** with alternative travel or accommodation within the **UK** if **you've** broken down and **your vehicle** can't be fixed locally the same day.

What's included

If this happens, **we'll** give **you** one or more of these options while **your vehicle** is being fixed:

- 1 Temporary hire car** **We'll** arrange a hire car for up to 72 hours if one is available. **We'll** cover up to £150 for this. **We** can make it as similar to **your own vehicle** as possible, with a maximum engine size of 1.6 litres.
- 2 Another way there** **We'll** cover up to a total of £100 for **you** and **your** passengers to continue **your** journey, or make **your own way home**. **You'll** need to use **our** choice of alternative transport.
- 3 Overnight stay** **We'll** cover up to £150 per person (or £900 in total) for overnight accommodation for **you** and **your** passengers while **your vehicle** is being fixed. This will include breakfast. **We** won't cover any alcoholic drinks.

We'll do this so long as **you've** broken down more than 25 miles away from both **your home** and **your** destination.

If **you** need **us** to, **we'll** also cover the cost of a single standard class rail ticket for **you** to collect the **vehicle** after it's been repaired.

Good to know

- ! **You** must contact **us** as soon as possible after **you** break down. If **you** don't, **we** won't be able to offer any help with onward travel or cover any costs.
- ! **You** may need to pay the costs of any onward travel options **you** use and then reclaim them from **us**. Don't pay for anything until **you've** spoken to **us**, as **we'll** only cover things that **we've** agreed up front.

COVER IN EUROPE

SECTION 5: EUROPEAN BREAKDOWN

We'll send a rescue service to help **you** if **your vehicle's** broken down and give **you** options if **we** can't get **you** going.

About European Breakdown

If **you** have Long Term European Breakdown, **you're** covered for as many **trips** as **you** like, up to a maximum of 90 days abroad in total.

This cover includes:

- › Cover before **you** leave.
- › Roadside help.
- › Cover if **you** can't use **your vehicle**.
- › Replacement parts.
- › Bringing **you** back **home**.
- › Emergency driver.
- › Customs costs.
- › Camping **trips**.
- › Break in.
- › Missed Motorail connection.

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 the owner, and a Vehicle on Hire Certificate (VE103) instead.

When **you** drive **your vehicle** outside the **UK**, **you** may also need to apply for documents in addition to **your** driving licence. These will be specific to the driving laws in the country or countries that **you're** visiting. To understand exactly what **you** need to take with **you** and how to obtain the correct documents, please visit GOV.UK and search for information about driving outside of the **UK**.

Take a credit card, in case **you** need to use a hire car – the hire car company will need to swipe it as security.

If you need to use an emergency telephone

In France and some other European countries, if **you** break down on a motorway or major road, the roadside emergency telephones will put **you** through to 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** may 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** then pay **you** back for the recovery and roadside repair costs.

Good to know

! If the local breakdown mechanic can't repair **your vehicle** at the roadside, and it needs to be taken to a garage, **you'll** need to pay any costs from that point. The garage will be acting for **you**.

When your trip ends

Your European Breakdown benefits end when **you** finish **your** return journey **home** from abroad. If **your** journey **home** from abroad is delayed by anything that the **policy** covers, **we'll** automatically extend **your** cover, free of charge, for as long as the delay lasts.

COVER IN EUROPE CONTINUED

Cover before you leave

If **you** break down 7 days or fewer before the date **you're** booked to leave the **UK**, **we'll** cover up to £800 towards:

- › A hire car, so **you** can still go on **your trip**. **We'll** do this if **you** can't get **your vehicle** back in time to keep **your** booking, and either of the following apply:
 - **Your vehicle** can't be repaired within 24 hours of the time **you're** due to leave.
 - **Your vehicle** has been stolen.
- › The extra cost of new ferry or train tickets if **your vehicle** can be fixed within 24 hours of the time **you** were due to leave and **you** need to re-book **your** ferry or channel tunnel tickets. If **your** original route isn't available, **we'll** ask **you** to use the nearest alternative instead.

We won't cover

- ✗ Any claim if **your** European Breakdown cover was bought fewer than 7 days before **you** were due to start **your trip**.
- ✗ Any claim if a repairer pointed out to **you** that **your vehicle** might break down during a service 7 days or fewer before **you** were due to start **your trip**.

Good to know

- ! Before **you** book a hire car, **you** must contact **us** to get **our** approval. Please get in touch with **us** as soon as **you** hear that **your own vehicle** might not be ready in time. See 'If you use a hire car', page 12.
- ! When **you** claim, **you'll** also need to send **us** a letter from **your** garage giving exact details of what went wrong. This letter will need to confirm that:
 - **Your vehicle** has been regularly serviced and maintained.
 - The **breakdown** was sudden and couldn't have been expected.
 - It won't be possible to repair **your vehicle** before **you're** due to leave for **your trip**.

Roadside help

If **you** break down during **your trip**, **we'll** arrange for a local **breakdown** firm to come out and try to repair **your vehicle**. Or **we'll** arrange for **you**, **your vehicle** and any passengers to be taken to **our** nearest repair centre. The most **we'll** pay towards these services is £250 in total.

Can't use your vehicle

If **your vehicle** breaks down during **your trip** and it can't be repaired within 24 hours, **we'll** arrange and cover one of the following options:

- › Taking **you**, **your** passengers and luggage to the place **you** were trying to reach by another form of transport.
- › Up to £850 for a hire car, if one's available, while **your vehicle** is out of action.
- › Up to £150 per person (or £900 in total) for overnight accommodation for **you** and **your** passengers while **your vehicle** is being fixed. This will include breakfast. **We'll** cover this so long as these costs are over anything **you** were already expecting to pay. **We** won't cover any alcoholic drinks.

We won't cover

- ✗ The cost of transporting furniture, camping equipment or winter sports gear. **We** might be able to help **you** with this, but **you'll** need to pay any extra costs.
- ✗ Fuel, oil or insurance for hire cars. See 'If you use a hire car', page 12.

Replacement parts

If **you** can't get the parts needed to fix **your vehicle** locally during **your trip**, let **us** know. **We** can help by trying to find them somewhere else. **We** won't cover the cost of the parts, but **we'll** cover getting them sent to the garage fixing the **vehicle**.

We won't cover

- ✗ Any customs costs that **you** need to pay on the parts. **You'll** need to pay that by card or bank transfer.

Good to know

- ! **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, and then decide **you** don't need it, or if **you** don't wait for it to arrive, **you'll** be responsible for the costs, including the cost of forwarding or returning the parts.

Bringing you back home

If **your vehicle** breaks down and can't be repaired in time for **your** return journey, or it's stolen and **you** don't get it back in a safe condition to drive, **we'll**:

- › Cover the costs of bringing **you**, **your** passengers and **your vehicle** home to the **UK**, using **our** choice of transport.
- › Cover up to £100 for any garage storage that's needed.
- › Cover the costs of any extra transportation or shipping.
- › So long as **we** agree in advance, **we** may provide cover for one person to travel to **your vehicle** by public transport and drive it back to the **UK** once it's been repaired.

After we've brought you back home

If **you're** waiting for **us** to return **your vehicle**, **we'll** cover up to £75 towards travel costs for journeys **you** or **your** passengers have to make. **We'll** do this for up to 7 days, or until **your vehicle** arrives, whichever happens first.

We won't cover

- ✗ Loss of anything **you** leave inside **your vehicle**.
- ✗ Damage to anything **you** leave inside **your vehicle**.
- ✗ Extra costs involved in bringing **home** pets.
- ✗ The cost of bringing back furniture, camping equipment, winter sports gear, or any excess luggage charges.
- ✗ Any loss of or damage to **your vehicle** while it's being brought back, unless **we** cause this.
- ✗ Fuel, oil or insurance for hire cars. See 'If you use a hire car', page 12.

Good to know

- ! **We'll** only bring the **vehicle** back if it's definitely possible to repair it, and **you've** told **us** that **you** will get it repaired.
- ! If the cost of bringing **your vehicle** back home is more than its **UK** market value, **we** won't bring it back.
- ! **We** may ask **you** to use any travel tickets **you've** already got to help get **you** and **your vehicle** back home.

Emergency driver

We'll cover the extra costs involved in bringing **your vehicle** back if either of the following happens:

- › **You** have to leave **your trip** early because of a serious reason – **we'll** need to agree that it's serious.
- › During **your trip** **you're** declared medically unfit to drive, and none of **your** passengers can drive the **vehicle** for **you**.

COVER IN EUROPE CONTINUED

We may ask **you** to use any travel tickets **you've** already got to help get **you** and **your vehicle** back **home**. We may send out a professional driver.

Customs costs

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.

- › **We'll** cover any customs costs **you're** asked to pay if **your breakdown** means **your vehicle** must stay abroad for longer than it's covered for under short-term import rules.
- › If **we** do dispose of **your vehicle** abroad, **we'll** make all the arrangements. **We'll** also cover up to £100 for the cost of storage if there's any delay.

We won't cover

- ✗ Any import charges not mentioned above.

Camping trips

If **you're** on a camping **trip** and will be sleeping in **your** own tent, and **you** can't use the tent because it gets damaged or stolen, **we'll** arrange and provide cover for one of the following:

- › Hiring another tent, where possible, for the rest of **your trip**.
- › Up to £150 per person (or £900 in total) for overnight accommodation for **you** and **your** passengers. This will include breakfast. **We'll** cover this so long as these costs are over anything **you** were already expecting to pay. **We** won't cover any alcoholic drinks.

We won't cover

- ✗ Tents that belong to holiday companies or tour operators.
- ✗ Any costs if **your** tent was still useable.
- ✗ Damage caused by dogs **you've** brought with **you**.

Break in

If someone tries to steal **your vehicle**, or anything from it, **we'll** cover up to £175 towards emergency repairs to make sure it's safe to drive.

We won't cover

- ✗ Cosmetic or paintwork damage.
- ✗ Costs that **you** had to pay after **you** got home.
- ✗ Any belongings that were stolen or damaged.

Missed Motorail connection

We'll cover **you** if **you** miss a prebooked Motorail service on **your** outward journey because either of the following happens:

- › **Your vehicle** breaks down on the way there.
- › The public transport **you** were relying on fails to get **you** there on time, because of bad weather or industrial action.

If this happens **we'll** arrange and provide cover:

- › To keep **your** broken-down **vehicle** in a secure car park while **you're** on **your trip**. **We'll** do this so long as there's one available near the train station.
- › For a standard class return train ticket, so **you** can still make **your trip**.
- › For a hire car abroad if there's one available, up to a maximum of £450. See 'If you use a hire car', page 12.

We won't cover

- ✗ 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.

Good to know

- ! **You've** got to do everything reasonably possible to get to **your** departure point on time.

THINGS WE DON'T COVER

Costs we don't cover

We won'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.
- ✗ Any costs if **you** didn't contact **us** as soon as possible after **you** broke down.
- ✗ Repair costs if **you** decide to have **your vehicle** taken to a repairer after it breaks down, unless **we** agree otherwise.
- ✗ 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.
- ✗ Costs to do with anything that's normally covered by motor insurance.
- ✗ Charges where any of the emergency services have insisted on **your vehicle** being recovered straight away, unless this happens outside the **UK** and **you** have European Breakdown.
- ✗ Anything **we** do for **you** that isn't part of **your** Green Flag cover. For example, if **you** didn't have Home Breakdown cover included, but **we** still helped **you** out when **you** broke down at **home**. If **we** charge **you** for anything, **you'll** receive an invoice from **us**, which **you'll** need to pay within 30 days.

Other things we don't cover

We won't cover:

- ✗ Oil and materials.
- ✗ Repairing, replacing, or reprogramming **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.

Times we can't help or may need to charge extra

- ✗ 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, but then ask **us** to help again with the same problem.
- ✗ If **you've** given **us** inaccurate information about **your vehicle** – for example if **you've** told **us you've** got a useable spare wheel when **you** haven't.
- ✗ **We** won't be able to help **you** at all if **your vehicle**:
 - Breaks down in a place **we** can't get to.
 - Breaks down in a place off the public highway that **we** or **you** don't have legal access to.
 - Is going to be dangerous or illegal to load or transport.
 - Doesn't meet relevant legal requirements or driving laws. For example, it needs to be taxed and have a valid MOT certificate. **We** can check these details when **you** call **us**.
 - 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 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** 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.
- ✗ 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.

THINGS YOU NEED TO KNOW

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, or more than 9 altogether. This includes the driver.
- › 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 that apply. For example, it must be covered by all of the following:
 - A valid **vehicle** insurance policy.
 - Valid **vehicle** tax (also known as road tax).
 - An MOT certificate, if it needs one.

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.
- › The caravan or trailer is no bigger than the maximum size of a **vehicle** (see the **vehicle** definition, page 17).
- › When the caravan or trailer is loaded, it weighs no more than the empty weight of the **vehicle** towing it.

If you're a resident of Northern Ireland

If **you're** a resident of Northern Ireland, **you'll** have the same level of cover that **you've** got in the **UK**, when **you're** travelling in the Republic of Ireland.

Driving with 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.

If you use a hire car

- › **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.
- › If **you** hire a car in **Europe**, **you're** not allowed to take the hire car out of the country **you** hired it in.

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.

Stopping fraud

If **you** or anyone **you** know try 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.

If you've got Personal Cover

If **you've** got Personal Cover, **you'll** have the same level of cover that **you've** got in **your** own **vehicle** when **you're** travelling in any other **vehicle** in the **UK**.

Who's covered

- › If **you** have Single Personal Cover, this covers the **policyholder** only.
- › If **you** have Joint Personal Cover, this covers the **policyholder** and one other person in **your** household that **you** tell us about.
- › If **you** have Household Personal Cover, this covers the **policyholder** and up to three other people in **your** household that **you** tell us about.

We won't cover

- ✗ Journeys in **vehicles** that are more than 15 years old.
- ✗ Journeys in **vehicles** that are bigger or heavier than the limits on page 17.

Good to know

- ! If **you** call us out to help when **you're** in somebody else's **vehicle**, **we** might ask for proof of ID.

Please note – Personal Cover is only available if **you** already have it on **your policy**. If **you** remove it, **you** can't add it back to **your policy**.



HOW THE POLICY WORKS

FOR MORE INFORMATION...

You can find the following on **your car insurance details**:

- › **Your** period of cover.
- › Details about what happens when the **policy** renews.

You need to tell us if anything changes before your cover starts

Let **us** know straight away if **you** change your car, change the main driver, or want to add more cover.

If **you** don't keep **your** info up to date – or if anything **you've** told us is wrong – **you** might not be covered. To change **your** details, call 0345 246 8539.

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 Assistance the same day.

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

Changing your policy

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

If **you** do this, **you** may have to pay an administration fee as well as any additional premium. Please see **your car insurance details** for more information on the administration fee.

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**.
- › 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 motor insurance.
- › 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**. The table on the right shows whether **we'll** charge **you** and how much **we'll** refund in each situation.
- › 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.
- › The cooling-off period is 14 days from the **policy** start date, or when **you** receive the **policy** documents, whichever is later.
- › **You** can find the administration fee mentioned in the table on the right in **your car insurance details**.

If the cancellation happens before your cover starts

The policy	We'll give a full refund.
Car insurance cover option, e.g. Motor Legal Cover	
Green Flag breakdown cover	

If the cancellation happens during your 14-day cooling-off period

The policy	We'll charge for the time you've had cover, and refund the rest of the premium paid.
Car insurance cover option, e.g. Motor Legal Cover	
Green Flag breakdown cover	

If the cancellation happens after the 14-day cooling off period

The policy	We'll charge for the time you've had cover, plus an administration fee, and refund any remaining premium paid.
Car insurance cover option, e.g. Motor Legal Cover	
Green Flag breakdown cover	

If you've made a claim, or used your Green Flag breakdown cover, before the cancellation happens

The policy	<p>We will not refund any car insurance premium if you have made a car insurance claim or if one has been made against you during the period of cover (regardless of whether you pay annually or by monthly instalments under a credit agreement).</p> <p>If you pay by instalments under a credit agreement you must pay to us (1) all instalment payments that have already fallen due under the credit agreement and remain unpaid, and (2) the total remaining balance under the credit agreement.</p> <p>If we agree to pay your claim and you have not paid the amounts due to us under (1) and (2) above, we may reduce the amount that we pay in settlement of your claim by the amount that you owe us. Alternatively, we may write to you asking you for the full payment.</p>
Car insurance cover option, e.g. Motor Legal Cover	
Green Flag breakdown cover	<p>We will not refund any Green Flag breakdown cover premium if you have made a Green Flag breakdown cover claim during the period of cover (regardless of whether you pay annually or by monthly instalments under a credit agreement).</p> <p>If you pay by instalments under a credit agreement you must pay to us (1) all instalment payments that have already fallen due under the credit agreement and remain unpaid, and (2) the total remaining balance under the credit agreement.</p>

EVERYTHING ELSE

The laws that apply to this contract

You and **we** may choose which law **will** apply to this **policy**. Unless both parties agree otherwise, English law **will** apply. However, if **you** are resident in Jersey, Guernsey or the Isle of Man, the law of the island where **you** are resident will always apply to **your policy** and any dispute in relation to it will be within the jurisdiction of that island's relevant court. **We've** supplied this **policy** and other information to **you** in English and **we'll** continue to communicate with **you** in English.

Giving you a recommendation

We have not given **you** a personal recommendation as to whether this **policy** is suitable for **your** specific needs. Just to let **you** know, **our** consultants may receive a bonus if **you** purchase any cover with **us**.

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.

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.

To find out more, visit the Financial Conduct Authority website www.fca.org.uk, which includes a register of all regulated firms, or call them on 0800 111 6768 (freephone) or 0300 500 8082.

GLOSSARY

ABOUT THE GLOSSARY

When **we** use these words or terms in the **policy** they have these specific meanings (unless **we** say differently). These apply to **your** breakdown cover booklet.

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.
- › If **you've** put the wrong fuel in **your vehicle**, and have Roadside & Home or Full UK cover, **we'll** take **you**, **your** passengers and **your vehicle** to the nearest repairer. **We** won't cover the cost of draining and disposing of contaminated fuel, or repairing any damage caused by using the wrong fuel.

Car insurance details The document that:

- › Identifies the **policyholder**.
- › Sets out details of the cover.
- › Records the information **we** were given when the **policy** was bought.

Europe Andorra, Austria, Belgium, Bulgaria, the Channel Islands (for non-residents of the Channel Islands), Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Slovakia, Slovenia, Spain, Sweden, Switzerland.

Good to know

! Although **your** car insurance may cover **you** in Iceland and Serbia, **you're** not covered for **breakdowns** in those countries.

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

Key Physical key, device or smart access provided with **your vehicle** by a manufacturer that allows **you** to access and move **your vehicle**.

Policy The policy is made up of:

- › This booklet.
- › The car insurance policy booklet.
- › The **car insurance details**.
- › The certificate of motor insurance.

Policyholder The person named as the policyholder on the **car insurance details**.

Trip A prebooked journey within **Europe**, beginning and ending in the **UK**.

UK Includes Great Britain, Northern Ireland, and the Isle of Man. It includes the Channel Islands only if **you're** a Channel Islands resident.

Good to know

! If **you** want to be covered for **breakdowns** in the Channel Islands and **you're** not a Channel Islands resident, **you'll** need European Breakdown cover.

Vehicle The vehicle **we've** agreed to cover that's listed on the **car insurance details**.

If **you've** got Personal Cover, it means any privately registered vehicle that **you** (and any other person in **your** household **we've** agreed to cover) are travelling in.

A vehicle can be a car, light van, motorhome, motorbike, or a caravan or trailer being pulled by **your** vehicle. The following must apply:

- › It weighs no more than 3,500 kg in total, including any load being carried.
- › It measures no more than 7 metres long (apart from a tow-bar or coupling device), 3 metres tall, and 2.55 metres wide.

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.

IF YOU HAVE A COMPLAINT

How we can help

If something's not right, please call **us** on:

- › 0800 260 0903 if **you're** in the UK
- › +44 (0) 141 349 0914 if **you're** outside the UK.

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.

Please call **us** on 0800 260 0903 to speak to us about **your** problem.

If **you'd** prefer to write to **us**, please send **your** letter to:
Customer Relations Manager, Churchill Court,
Westmoreland Road, Bromley BR1 1DP

Our staff will do everything they can to support **you**. **We'll** aim to resolve most issues within three working days of receiving **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 **you** updated regularly. **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: <ul style="list-style-type: none"> › our investigation › the decision › any next steps It will also provide information about the Financial Ombudsman Service.

Independent review

If **we** don't complete **our** investigations within 8 weeks of receiving **your** complaint, or **you're** unhappy with **our** response, **you** may ask the Financial Ombudsman Service (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

European Online Dispute Resolution Platform

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

HOW TO GET IN TOUCH IF YOU BREAK DOWN

HELP IN THE UK

0800 400 600

HELP IN EUROPE

+44 (0) 141 349 0516

+44 (0) 800 400 600

HARD OF HEARING

**Text RESCUE, followed by
your message, to 61009**

24 hours a day, 7 days a week.

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

FOR ANYTHING ELSE

If **you** need to get in touch about anything else, please see **your** car insurance documents.

HELP US TO HELP YOU - DOWNLOAD THE GREEN FLAG APP TODAY

Don't forget to download **our** Green Flag app – it'll help **you** tell **us** where **you** are if **you** need **us**, and **you** can follow **your** breakdown specialist's progress as they travel to **you**. Plus **you** can also use it to keep **your** policy number and renewal date handy. Just search **your** app store for Green Flag.



IF YOU WOULD LIKE A BRAILLE, LARGE PRINT OR AUDIO VERSION OF YOUR DOCUMENTS, PLEASE LET US KNOW.

Green Flag Breakdown cover is underwritten by U K Insurance Limited, Registered Office: The Wharf, Neville Street, Leeds, LS14AZ. Registered in England and Wales, Company No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

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