

Prudential Breakdown Services

Your Policy Document



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Welcome to Prudential Breakdown Services

Dear Customer

Prudential has joined forces with Green Flag. We will do Our best to make sure that buying breakdown services from Us is as easy and trouble-free as possible.

Green Flag will be there to help You 24 hours a day, 365 days a year. All it takes is one call to their National Control Centre.

A rapid-response pledge Green Flag promises to reach You within the hour. In fact they are so confident of their fast, reliable service that if they don't make it, You can claim £10 from them!

Nationwide cover Green Flag uses a nationwide network of thousands of breakdown specialists. So wherever You are, help is always near You.

We make every effort to meet the high standards that You expect. If You ever feel that the service provided falls short of Your expectations, please write to

Customer Relations,
Prudential Breakdown Services,
Cote Lane,
Pudsey
LS28 5GF.

On behalf of the company



Paul Geddes
Chief Executive

Easy index

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Phone (UK) **0800 032 4166**

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(Europe) **00800 4000 6000**

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Our breakdown services

Together with Green Flag We have designed a choice of breakdown cover options.

If Your circumstances are about to change, or You have changed Your Vehicle, You may want to upgrade Your cover. The summary below will help You choose.

Personal Cover

You can extend Your normal level of cover to any Vehicle You drive or travel in. Your husband or wife, or Partner, will also be covered free of charge.

For a quotation to upgrade Your cover, please call Us on **0845 605 9264**

Free route-planning service

We provide a free route-planning service no matter what level of breakdown service You have chosen. Simply visit www.greenflag.com to use Our on-line route-planning service.

Tracker Traffic & Travel Line from Green Flag

Avoid delays with Our Tracker Traffic & Travel Line on 600 10 from Your mobile or **090 600 600 10** from a landline:- For the latest traffic reports on specific motorways or A-roads of Your choice and traffic up-dates and Weather in Your region (Calls charged at 60p per minute).

	PARS	PHRS	PRS	PHS	PBS
Round-the-clock garage callout	●	●	●	●	●
Up to one hour free labour for roadside repairs	●	●	●	●	●
Free recovery service to a repairer where necessary	●	●	●	●	●
Cover for Your caravan or trailer	●	●	●	●	●
Help to arrange for You to finish Your journey	●	●	●	●	●
Cover for anyone using Your Vehicle with Your permission	●	●	●	●	●
Transport of You and Your Vehicle to Your destination in the UK	●	●	●		
Use of a hire car or hotel accommodation	●	●			
Service to Your door if Your Vehicle breaks down at Home	●	●		●	
European cover	●				

Your policy

Your breakdown policy cover is provided by Green Flag. Green Flag is underwritten by U K Insurance Limited and is authorised and regulated by the Financial Services Authority. U K Insurance Limited is the insurer of Your breakdown policy and is authorised and regulated by the Financial Services Authority.

Your breakdown policy is made up of:

- this policy booklet; and
- Your car insurance schedule (showing the breakdown service You have chosen).

Any advice, leaflets or similar literature You receive about breakdown do not form part of Your policy.

If You pay and Your Premium is accepted, Green Flag Breakdown services will be provided under the terms of this policy during the Period of Cover. Prudential will share any information that You supply with Green Flag so they can check Your cover and provide service.

You and Green Flag can choose the law which applies to this contract. Unless You and Green Flag agree otherwise, English law will apply.

This booklet gives You details of the conditions of the breakdown policy cover You have chosen.

Please read Your breakdown policy carefully and keep it in a safe place. If the cover does not meet Your needs, please call Prudential immediately on **0845 605 9264**.

Or, please return all documents within 14 days of receiving them to the following address: Atlantic House, 19-21 Tyndall Street, Cardiff CF10 4PP. Prudential will then arrange for Your Premium to be returned in full as long as You have not made any claims during that time.

Definitions

Wherever the following words and phrases appear in the rest of this policy booklet they will have the meaning given here unless We say different.

Home - the last address You told Prudential about as Your Home or, if different, the place where You normally keep the Vehicle.

Incident - when the Vehicle cannot be driven as a result of breakdown, accident (but not a road traffic accident), theft or attempted theft, malicious damage, fire or attempted fire, flat tyre, lack of fuel, flat battery, or lost or broken car keys.

Insured Person or People - You and any other person or people who, at the time of the Incident, are driving or riding as a passenger or passengers in the Vehicle with Your permission.

Partner - someone You live with as if You are married.

Period of Cover - if You have taken out cover at the same time as a Prudential car insurance policy, cover will start at the same time that Your car insurance policy starts. In all other cases, cover will start at 12:01am the following day. Cover will end on the date shown on Your Breakdown cover Schedule.

Premium - the amount of money You must pay for Your cover.

Strike - any form of industrial action taken by workers, carried out to prevent, restrict or otherwise interfere with producing goods or providing services.

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

Vehicle - any Vehicle We have agreed to cover and which meets the Vehicle specifications described in general condition 5 (see page 13 for general conditions).

We, Us, Our - U K Insurance Limited, the insurer of this policy. This includes Our agents and service providers. U K Insurance

Limited, registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales number: 1179980.

You or Your - the person named as the policyholder in Your Breakdown cover Schedule.

Section A - Prudential Breakdown Service (PBS)

If Your Vehicle has been in an Incident in the UK, which happens at least 1/4 mile from Your Home, We will arrange the following.

Roadside assistance

We will arrange for help by the roadside and, if necessary, transport to take Your Vehicle and any insured people to:

- a single destination You choose within 10 miles of the Incident; or
- a repairer within 10 miles of the Incident.

If necessary, We will also pass on up to three phone messages to family members, friends or business associates to let them know about Your travel delays.

We will provide these services, free of charge, including callout and up to 60 minutes' labour for this roadside assistance.

Caravan and trailer cover

Your caravan or trailer will have the same cover as Your Vehicle when You are towing them using Your Vehicle as long as the caravan or trailer:

- › fits a standard 50 millimetre tow ball;
- › does not exceed (including any load carried) the following gross vehicle weight: 3.5 tonnes and external dimensions: 7 metres in length (excluding any coupling device and tow bar), 3 metres in height and 2.3 metres in width;
- › does not Weigh more than the kerb Weight of Your Vehicle when loaded; and
- › is made by a company specialising in making caravans or trailers.

Finishing Your journey

If, following an Incident, You need help to return Home or complete a journey within the United Kingdom, We will arrange for the following, if available.

- › For You and any insured people to continue Your journey.
- › Overnight hotel accommodation.
- › To hire a replacement Vehicle.

You must pay any costs involved.

Section B - Prudential Homecall Service (PHS)

PHS includes all the benefits of Section A, plus the following.

If Your Vehicle has been in an Incident in the UK, which happens within 1/4 mile of Your Home, We will arrange the following.

Home rescue

If necessary, We will transport the Vehicle and insured people to:

- › a single destination You choose within 10 miles of the Incident; or
- › a repairer within 10 miles of the Incident.

We will provide these services, free of charge, including callout and up to 60 minutes' labour.

Section C - Prudential Rescue Service (PRS)

PRS includes all the benefits of Section A, plus the following.

If Your Vehicle has been in an Incident in the UK, which happens at least 1/4 mile from Your Home, We will arrange the following.

National recovery

If it is clear that repairs cannot be carried out by Our service provider or the nearest suitable repairer by the end of the normal working day when the Incident takes place,

We will arrange and pay to transport the Vehicle and insured people to:

- › Your Home;
- › the original intended destination; or
- › a repairer within 10 miles of the Incident, Your Home or Your original intended destination;

Whichever You prefer. This must be within the United Kingdom.

Section D - Prudential Homecall and Rescue Service (PHRS)

PHRS includes all the benefits of Sections A, B and C, plus the following.

If Your Vehicle has been in an Incident in the UK, which happens at least 1/4 mile from Your Home, We will arrange the following.

Finishing Your journey

If it is clear that repairs cannot be carried out by Our service provider or the nearest suitable repairer by the end of the normal working day when the Incident takes place, We will arrange and pay for one of the following four options. You can decide which option You would like - if it is available.

- › We will transport the Vehicle and any insured people to:
 - Your Home;
 - the original intended destination; or

- a repairer within 10 miles of the Incident, Your Home or Your original intended destination;

Whichever You prefer. This must be within the United Kingdom.

- › We will pay for You to hire a self-drive rental Vehicle of an equivalent level to Your Vehicle up to 1600cc, for a reasonable period so that You can complete Your journey or return to Your Home. We will not pay more than £100 for this.
- › We will pay the cost for the insured people to either continue the journey or return to Your Home by Our choice of transport. We will not pay more than £100 for this.
- › We will pay for overnight bed-and-breakfast accommodation, but not alcoholic drinks, for one night in a local hotel while You are waiting for repairs to be completed. We will pay up to £40 for each insured person but not more than £240 for the Incident.
- › If necessary, We will also pay for one single standard-class rail ticket in the United Kingdom for You or any authorised driver to collect the Vehicle after it is repaired, up to a limit of £150.

Providing a chauffeur

If Your only driver cannot drive because of an illness or injury, We will arrange a chauffeur to take the insured people, and the Vehicle and Your luggage, to Your destination in the United Kingdom.

Section E - Prudential Advanced Rescue Service (PARS)

PARS includes all the benefits of Sections A, B, C and D, plus the following.

European

Wherever the following words and phrases appear in this European section, they will always have the following meaning.

Geographical limits - Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, the Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

Trip - A pre-booked journey abroad within the geographical limits during the Period of Cover which begins and ends in the United Kingdom.

- Roadside assistance and towing - We will arrange and pay for:

- labour and callout charges involved in providing help at the roadside after an Incident within the geographical limits, if there is a reasonable chance that the roadside assistance will make Your Vehicle fit to drive; or
- Your Vehicle to be taken to the nearest local repairer or safe storage place after an Incident.

➤ Loss of use of Vehicle - If, at any time during Your trip, You cannot use Your Vehicle because:

- of an Incident within the geographical limits and We reasonably believe that the Vehicle will be out of use for more than eight hours; or
- Your Vehicle has been stolen within the geographical limits and not recovered within eight hours;

We will organise and pay for the reasonable costs of one of the following. (This will depend on whether the options are available.)

- Taking the insured people and their luggage to Your original intended destination, within the geographical limits, and then returning You to the Vehicle after it has been repaired or recovered.
- Accommodation, including one meal a day (but not alcoholic drinks), for

the insured people while the Vehicle is being repaired up to £45 a day for each person for up to five days.

- Up to £750 towards the cost of hiring another Vehicle while Your Vehicle cannot be used.

- Returning Your Vehicle to the United Kingdom - If Your Vehicle is repaired before You are due to return to the for returning Your Vehicle to the United Kingdom at Your own cost and for all other costs involved.

If Your Vehicle cannot be repaired before You are due to return to the United Kingdom, or the Vehicle is stolen outside the United Kingdom and not recovered until after You have returned to the United Kingdom, We will choose and pay for one or both of the following.

- The reasonable cost of taking the insured people and their luggage to Your Home in the United Kingdom by a route and method We choose. We will also pay for the Vehicle to be taken to Your Home or to an appropriate repairer You choose in the United Kingdom.
- If You have to leave the Vehicle abroad, We will pay the cost of one standard-class single ticket by rail or sea (or by air if the train or boat journey would be longer than 12 hours) for You or a driver You choose to collect the Vehicle. We will decide which form of transport You will use. We will also pay any necessary and reasonable expenses on the outward

journey for one person collecting the Vehicle, including accommodation and Green Card charges.

We will pay any necessary charges, up to £100, for storing the Vehicle abroad before it is repaired, sent Home or legally abandoned.

The most We will pay to get Your Vehicle Home will be its current market value in the United Kingdom.

You must use any travel tickets You have not used to get Your Vehicle back Home before We will provide any alternatives under this section.

- Providing a chauffeur to return You Home - If there is an accidental injury, sudden illness or death which means that there is no insured person with the Vehicle at the time who can drive, We will pay for a qualified person to drive the Vehicle and insured people back to Your Home in the United Kingdom. We will need to see all medical and other evidence. We will not pay the cost of any fuel used or road tolls.
- Delivering spare parts - If We cannot get hold of the spare parts locally to repair the Vehicle following an Incident, We will arrange to have them delivered to You as quickly as possible.

We will not be responsible for providing the spare parts if the spare parts:

- are no longer made;
- cannot be bought from a wholesaler or agent; or
- cannot be exported to the country where Your Vehicle is.
- Your travelling and living expenses; or
- fines awarded against You.

➤ **Bail** - We can provide up to £4,000 to allow You or the insured person to provide bail or security to release You from custody. You must pay this back to Us within three months.

We will only pay the cost of transporting spare parts. You must pay the actual cost of the spare parts and any customs duty. If We have paid these costs on Your behalf, You will need to refund Us within one month. You must also pay for the labour involved in repairing Your Vehicle.

How to claim

If You want to make a claim under the European Section, You will need a claim form. Please write to:

European Claims Department
Green Flag
Leeds
LS28 5GF.

Or, phone **0113 236 3236** and ask for the European Claims Department.

Once You have filled in the form, You should return it to the address above.

➤ **Legal defence expenses** - As long as You let Us know within 28 days of receiving a summons from a country in the geographical limits, We will pay up to £10,000 of the legal costs You have to pay to defend yourself in a court inside the geographical limits against an alleged motoring offence involving Your Vehicle during a trip.

We will not cover:

- alleged speeding offences, when no other offence is involved;
- defending an alleged offence where there is no reasonable chance of affecting the outcome of the prosecution;
- costs or expenses You agree to without getting Our authorisation;

Personal Cover

Personal Cover applies if it is shown on Your Breakdown cover Schedule.

As Well as the cover We have already described for Your Vehicle, You (and Your husband or wife, or Partner) will be entitled to the same level of cover when You are travelling in the UK in any other Vehicle which is less than 16 years old. (The Vehicle must not fall within one of the exclusions

of this policy and must keep to the policy conditions.)

If Your breakdown policy covers more than one Vehicle, the highest level of cover You have paid for will apply for the purpose of Personal Cover.

No Callout Discount

If You do not call out Green Flag during the Period of Cover, We will reduce Your renewal Premium according to the scale that applies at the time. Each time You call out Green Flag, Your No Callout Discount will be reduced by one year.

If You reach the maximum level of discount, You can make one callout in a three-year period without Your No Callout Discount being reduced. For each extra callout You make, Your discount will reduce by one year.

General exclusions which apply to this policy

We will not provide any cover for the following.

- 1 Vehicles used for hire or reward, including taxis, or for carrying goods for reward.
- 2 Vehicles which are temporarily stuck due to floods or snow-affected roads or as a result of being totally or partly stuck in water, snow, sand or mud.
- 3 Vehicles parked off the public road which cannot be driven because of the nature of the surface on which they stand, for example, sand, mud, gravel, turf or grass.
- 4 Vehicles used for, or involved in, motor racing, off-road use (away from public roads and over rough terrain), rallies, speed or duration tests, or practising for these events.
- 5 The cost of any parts, lubricants, fluids or fuel.
- 6 Losses that are not directly associated with the incident that caused you to claim. For example, loss of earnings due to being unable to return to work following an insured incident, or losses arising from a delay in providing the service to which this cover relates.
- 7 Any Incident while Your Vehicle is towing or carrying more Weight or people than it is designed for - as shown in the manufacturer's details.
- 8 Any expenses which You would have had normally in the course of Your journey.
- 9 Any Incident which is:
 - the result of an inadequate repair or attempted repair carried out during the course of the same journey, unless the repair has Our approval beforehand;

- the result of You failing to correct a mechanical or electrical fault that We or Our agent told You about when We responded to a claim under the cover; or
 - the third claim You make against the service during any three-month period which arises from a common identified fault.
- 10 Any deliberate damage to Your Vehicle caused by an insured person.
 - 11 Loss or damage directly or indirectly caused by Strike, war, riot, terrorism, civil unrest or any other similar event (whether war is declared or not).
 - 12 Loss, expense or legal liability caused by:
 - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste.
 - the radioactive, toxic, explosive or other dangerous properties of nuclear equipment; or
 - pressure waves from an aircraft or other flying object travelling at or beyond the speed of sound.
 - 13 Vehicles that have broken down or which Were not roadworthy when You took cover out.
 - 14 Damage or costs as a result of breaking into Your Vehicle because Your keys have been lost or stolen.
 - 15 Any damage to, or theft of, objects or accessories left in or outside Your Vehicle after the Incident.
 - 16 Loss of or damage to Your Vehicle while it is being transported by sea or rail (unless the loss or damage is Our fault).
 - 17 If the law of any country means that We have to make a payment which We would not otherwise have paid, You must pay that amount back to Us when We ask.
 - 18 Any claim as a result of an agreement or contract unless We would have been responsible anyway if the agreement or contract did not exist.

General conditions which apply to this policy

- 1 If You need help, You must contact Our National Control Centre. You must not contact any garage recovery operator direct.
- 2 If You give Us incorrect information when You phone for help, You may have to pay all reasonable costs caused by the incorrect information.
- 3 You must tell Us, as soon as possible, about any Incident which could bring about a claim under Your policy cover. You must give Us all the information and help We need.

- 4 When You ask for help, We will give You an estimated time when Our repair or recovery Vehicle will arrive.

You and Your passengers must wait with Your Vehicle until the repair or recovery Vehicle arrives, unless You have made other arrangements with Our control centre.
- 5 Cover is only available under this policy for a privately registered motor car, motorcycle, light van, three-wheeler or car-based van Weighing up to 3.5 tonnes when loaded. None of these must be more than 7 metres long, 2.3 metres wide and 3 metres high. Except for Personal Cover, all Vehicles must be kept at (and registered to) the policyholder's address. We also cover a standard caravan or trailer which meets all relevant rules and regulations shown under 'Caravan and trailer cover' (page 7) and was being towed by Your Vehicle at the time of the Incident.
- 6 You must have Our permission for any expenses which You claim for. You must keep all receipts.
- 7 You must do all that You can and keep to all laws and codes so Your Vehicle is safe and fit to drive.
- 8 You cannot use Your policy cover for routine servicing or putting right failed repairs, or as a way of avoiding repair costs.
- 9 If Your Vehicle needs to be moved or recovered after an Incident, it must be in an easily accessible position for Our recovery Vehicle to load. If Your Vehicle is in a position We cannot get to, or the wheels have been removed and We need to use specialist equipment (which is not normally carried on a standard recovery Vehicle) to recover Your Vehicle, You will have to pay the extra costs. This will include labour charges for the special equipment to be transported to, and used at, the site of the Incident.
- 10 You are responsible for the security of the contents of Your Vehicle, caravan or trailer.
- 11 If You are covered by any other insurance for an Incident, We will only pay Our share of the claim.

You may have to give Us details of Your insurance company for this purpose.
- 12 We can provide assistance after a road traffic accident but You will be responsible for any costs involved. You may be able to recover these costs from Your motor insurer.

- 13 You are responsible for collecting Your Vehicle from a repairer and any costs which result from the work that has been carried out.
- 14 If We provide a service that We find You Were not entitled to, You may have to pay for that service.
- 15 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. We will not be held liable for these actions or costs.
- 16 Following an Incident that the police or other emergency service attended, We will only transport the Vehicle when they have given Us permission to remove it. We will not be responsible for any charges if the police or other emergency service involved insist on another breakdown provider recovering the Vehicle.
- This does not apply to Section E.
- 17 We cannot guarantee that hire cars will always be available or that if available they will be fitted with a roof rack and towbar. The insured person must hold a valid driving licence to drive a hire car. You will be responsible for the fuel used in the hire car and any tolls and all other expenses that You have to pay in continuing Your trip. If We arrange a hire car, You must keep to the conditions of the hire company and pay any deposit the hire company asks You for. You are not covered for any lost deposit due to damage in the hire Vehicle or failure to replace fuel.
- 18 Nothing in this policy will exclude or restrict Our liability for a death or personal injury resulting from Our negligence.
- 19 We are entitled to take over Your rights to defend or settle a claim or to take proceedings in Your name for Our benefit against another person. We will be able to decide how We go about this. You must give Us all the information and help We may need.
- 20 We may choose to repair the Vehicle (at Your cost) following a breakdown, rather than arranging for it to be recovered.
- 21 This contract is between You and Us. No-one else has any rights they can enforce under this contract except those they have by law.
- 22 You or any insured person must not hide or give false information to get cover or make a claim under this policy. If You or the insured person do so, We will not pay the claim and We will cancel Your policy.

23 We can cancel Your policy by sending You seven days' written notice to Your last known address. We will refund the part of the Premium You have not used. You can cancel this insurance by giving Us seven days' notice. We will refund the part of the Premium You have not used, less a cancellation charge of 25% of the yearly Premium.

We will not refund any Premium if You:

- cancel cover under Section E (Prudential Advanced Rescue Service); or
- have made a callout during the Period of Cover.

If the policy is cancelled, it will not affect Your rights to any Incident which happened while the policy cover was in force.

24 If You are paying by monthly instalments, the contract remains a yearly one. You must pay the full yearly Premium if You cancel cover but make a callout. If You are paying by monthly instalments and miss a payment, We will cancel Your cover.

25 We may automatically renew Your policy cover on the renewal date. If We are going to do this, We will tell You before the date Your policy runs out and give You details of the renewal Premium. If You do not want to renew Your policy cover, You should tell Us before the renewal date.

26 You may only reduce cover when You next renew Your breakdown insurance.

27 If the recovery or repair Vehicle does not arrive within 60 minutes of You contacting Us, We will pay £10.

To claim compensation You must either fill in a service questionnaire or write to Us.

Important Information

How to complain

Should there ever be an occasion where You need to complain, please call Us on **0870 024 0048**.

If You wish to write, then address Your letter as follows:

- Claims related complaints to Customer Relations Department, Prudential Breakdown Services, Cote Lane, Pudsey, LS28 5GF.

- All other complaints should be addressed to
Customer Relations Department,
Prudential Breakdown Services,
Atlantic House,
Tyndall Street,
Cardiff,
CF10 4PP.

If We cannot resolve the differences between Us, You may refer Your complaint to the Financial Ombudsman Service (FOS). Their address is:
South Quay Plaza,
183 Marsh Wall,
London
E14 9SR
telephone **0845 080 1800**.

Details about Our Regulator

U K Insurance Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk or the Financial Services Authority can be contacted on 0845 606 1234. U K Insurance Limited is entered in the FSA's register under number 202810.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the whole claim without any upper

limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme www.fscs.org.uk.

Statement of Needs

We have not provided You with a personal recommendation as to whether this policy is suitable for Your specific needs.

What to do if Your Vehicle breaks down

Green Flag uses a nationwide network of thousands of breakdown specialists. So help is always near You.

Green Flag will be there to help You 24 hours a day, 365 days a year. It just takes one call to their National Control Centre.

Green Flag are very confident of their fast and reliable service. If they do not arrive within one hour of Your call, You can claim £10 from them.

If You have a breakdown or accident, follow these simple steps.

- Try to leave Your Vehicle in a safe place away from traffic.
- Switch off the engine and put out any cigarettes.

- use Your hazard lights. Display a red triangle if You have one.
- Wait away from Your Vehicle and keep clear of the carriageway or hard shoulder.
- Find the nearest phone.

If You've broken down in the UK, call Green Flag on **0800 032 4166**. (Minicom: **0800 800 610** for people with hearing difficulties.)

If You've broken down in Europe, call Green Flag's European Control Centre on **00800 4000 6000**

- A trained operator will record Your name, Vehicle registration number, where Your Vehicle is, what the problem is and a contact number if You have one.
- Green Flag will contact the nearest available recovery specialist to help You. The operator will then tell You who will be coming and when You can expect them to arrive.

If You use an emergency roadside telephone in Europe, the police will usually answer Your call. They will arrange for a local recovery specialist to help You. You may have to pay for this assistance on the spot. We will refund the full cost, including roadside labour and towing charges. You must keep Your receipts and send them to Us when You return to the UK.

Once You have been taken to a safe place, please call Green Flag if You need any advice or services such as a hire car.

Your Consumer Credit Agreement

Your right to cancel Your Consumer Credit Agreement

If You have chosen to pay by instalments You may cancel the Consumer Credit Agreement within 14 days of receipt. If You would like to cancel the Consumer Credit Agreement, please call Us on **0845 605 9260** or write to Us at the address shown on Your documents. We will refund any Premium paid in full provided that no claim has been made. If a claim has been made then We will deduct any remaining and unpaid Premium from the settlement amount.

If You do not cancel the Consumer Credit Agreement, You must continue to pay the instalments for Your Policy otherwise We will cancel Your cover and terminate the Consumer Credit Agreement.

Please note that if You cancel Your Consumer Credit Agreement within 14 days, You have the option to continue cover under Your Policy as long as You pay the full Premium. Otherwise, cover under Your Policy will also be cancelled.

Other Important Information about Your Consumer Credit Agreement

If You have a complaint relating to Your Consumer Credit Agreement You should refer to the "How to Complain" section in Your policy booklet.

You may terminate Your Consumer Credit Agreement at any time. However, if You wish cover to continue under the Policy then the outstanding balance must be settled in full.

We may terminate Your Consumer Credit Agreement if You fail to pay any instalment by the due date. For full details see Your Consumer Credit Agreement.

U K Insurance Limited is the underwriter of Your Policy and provides credit to You in order that You may pay Your policy Premiums in instalments.

It is possible that other taxes or costs not imposed by Us or paid through Us may apply to Your Consumer Credit Agreement.

English law will apply to Your Consumer Credit Agreement and it is subject to the jurisdiction of the English courts. We have supplied Your Consumer Credit Agreement and other information in English and We will continue to communicate with You in English.

Notes





Contact Us

Customer service	0845 605 9260
Account queries	0845 605 9261
Claims	0845 605 9263
Legal advice	0845 246 3565
24hr Accident (UK)	0800 032 4161
Autoglass	0800 328 9150



www.pru.co.uk

Prudential Breakdown Services are provided in association with Green Flag and underwritten by U K Insurance Limited. Green Flag and U K Insurance Limited are part of the same group. Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980. U K Insurance Limited is authorised and regulated by the Financial Services Authority.

Calls may be recorded.