

# Prudential Breakdown Services

All You Need To Know

Your policy wording  
Please keep somewhere safe

## Welcome to Prudential Breakdown Services

Our services are underwritten by U K Insurance Limited and provided by Green Flag.

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

### **We're delighted that you've chosen Prudential**

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

## Contents

<b>Customer information</b>	<b>3</b>
Changes to your cover	3
Customer discounts	3
Our service promise	3
Had a breakdown? Don't panic!	4
A summary of your cover	5
Your policy	7
Policy definitions	9
<b>Breakdown cover in the UK</b>	<b>11</b>
<b>Section A</b> Prudential Breakdown Service (PBS)	11
<b>Section B</b> Prudential Homecall Service (PHS)	12
<b>Section C</b> Prudential Rescue Service (PRS)	12
<b>Section D</b> Prudential Homecall and Rescue Service (PHRS)	12
<b>Breakdown cover in Europe</b>	
<b>Section E</b> Prudential Advanced Rescue Service (PARS)	13
<b>Important information about driving in Europe</b>	14
<b>Section E1</b> Cover prior to departure	14
<b>Section E2</b> Roadside assistance	15
<b>Section E3</b> Replacement parts	15
<b>Section E4</b> Break in	16
<b>Section E5</b> Vehicle out of use	16
<b>Section E6</b> Camping trips	17
<b>Section E7</b> Alternative driver	17
<b>Section E8</b> Repatriation	17
<b>Section E9</b> Customs regulations	18
<b>Section E10</b> Missed motorail connection	19
<b>Section E11</b> Legal protection	19
<b>Additional features and benefits</b>	<b>23</b>
Personal Cover	23
Family Cover	23
Fair Use Policy	23
Additional Vehicles	23
<b>No Call Out Discount</b>	<b>23</b>
General exclusions	24
General conditions	25
<b>Important information</b>	<b>29</b>

## Customer information

### Changes to your cover

You must tell us if any of the following details change before you need cover to start:

- › you change your vehicle
- › you change the main driver of your vehicle
- › you wish to increase your cover (e.g. to include cover at your home address).

Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or claims being rejected or not fully paid.

### Making a change to your policy?

Call: **0345 605 9264**

### Types of cover available

You can choose from any of the following types of cover:

- › vehicle cover – this covers any one driving or travelling in a single vehicle registered with us;
- › personal cover – as well as vehicle cover above, this will cover you and one other member of your household you tell us about when driving or travelling in any other vehicle (only available in the UK);

- › family cover – as well as vehicle cover above, this will cover you and up to three other members of your household you tell us about when driving or travelling in any other vehicle (only available in the UK).

### Customer discounts

#### No call out discount

If no request for service is made against your policy, your renewal premium will be adjusted in accordance with Our No Call Out Discount scale applicable at the renewal date. However, if service is provided, we may reduce your No Call Out Discount. If you reach a maximum level of discount you may use the service once in a three year period without the discount being affected.

### Our service promise

If we or one of our service providers do not arrive within sixty minutes of you contacting us for service, you can claim £10 compensation by writing to us at the address below:

Customer Relations Department,  
Prudential Breakdown Cover,  
Churchill Court, Westmoreland Road,  
Bromley BR1 1DP.

## Our fair use policy

We think it's unfair that customers who regularly service and maintain their vehicles should have to pay towards the cost of cover for those who don't. Therefore we have introduced the following service limits.

Vehicle Cover	No Limit
Personal Cover	8 call outs in a 12 month period
Family Cover	10 call outs in a 12 month period

## Had a breakdown? Don't panic!

### What to do if you break down

Pull as far off the road as you can, switch on your hazard lights and display a warning triangle if you have one. Use your mobile phone or walk to the nearest phone and call our Emergency Centre on 0800 032 4166. Let us know if you are in a vulnerable situation, on your own, or if you have children with you and let us know if you want us to contact friends or family to let them know you are delayed.

If you have a smart phone with you, try and use its mapping app to pinpoint your location. If it's safe to do so and you are able, lift the bonnet of your vehicle as this will help our breakdown specialist to find you.

When help arrives, check that the Green Flag breakdown specialist identifies you by name and shows you their identification.

### A motorway breakdown

It's important to take extra care when breaking down on a motorway. It is better to use

the closest emergency phone rather than your mobile, as the police will be notified of your location. If possible, try to drive to an emergency phone.

If you can't drive any further, a marker post every 100 metres will point you to the nearest phone. Phones are situated approximately 1 mile apart. Never cross the carriageway to reach a closer phone.

Calls are free from an emergency phone, lift the handset and the phone will connect with the control centre – they will know where you are. Make sure everyone leaves the vehicle by the doors furthest from the carriageway and stands well back from the carriageway.

Be ready to tell the person who answers your vehicle registration number and that you are with Green Flag.

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.

### Vehicle locating via mobile signal

If you use a mobile phone to request service under your policy we may, within half an hour of your call to us, use the mobile signal to help identify the location of the immobile vehicle. We will not use the signal for any other purpose.

## A Summary of your cover

Please read this document carefully. Full terms and conditions can be found within the policy documents. This summary does not form part of the contract between us.

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

### Level of Cover

Prudential Breakdown Service (PBS) Prudential Homecall Service (PHS)

Prudential Rescue Service (PRS) Prudential Homecall and Rescue Service (PHRS)

Prudential Advanced Rescue Service (PARS)

	PBS	PHS	PRS	PHRS	PARS
Sections applicable within the Terms and Conditions	Section A only	Sections A & B	Sections A & C	Sections A – D	Sections A – E
Roadside assistance	●	●	●	●	●
Recovery to nearest suitable garage	●	●	●	●	●
No call out charges	●	●	●	●	●
Cover as soon as you are ¼ mile from home	●	●	●	●	●
Message relay service to friends and family	●	●	●	●	●
Cover at your home address		●		●	●
Vehicle and passengers recovered to preferred destination in the UK			●	●	●
Choice of hire car/cost of alternative transport/overnight accommodation				●	●
Cost of single standard rail fare to collect your car				●	●
European cover					●

If you have chosen Personal Cover or Family Cover the level of cover that you have selected is extended to cover you and other people you have told us about in any vehicle under 16 years old that is privately registered in and being used within the UK. If you have chosen Prudential Advanced Rescue Service, then Sections E1-E11 will also apply.

### Significant features

- If the recovery or repair vehicle does not arrive within 60 minutes of you contacting us, you can claim £10 compensation.
- We will relay telephone messages to your family members, friends or business associates to advise of unforeseen travel delays following a breakdown.

- › Options to choose from if your vehicle cannot be repaired at the roadside (PHRS and PARS).
- › We will cover specialist equipment charges, ferry costs and toll fees.
- › We may choose to repair the vehicle (at your cost) following a breakdown, rather than arranging for it to be recovered.
- › Any incident that 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 or;
  - you failing to correct a mechanical or electrical fault we told you about when we responded to a claim under the cover.
- › The recovery of any vehicle bearing trade plates or which has just been imported or purchased at auction or where the delivery is part of a commercial activity is not covered.
- › European cover (PARS) is available for vehicles less than 16 years old.
- › We can repair/recover your vehicle after an accident that results in damage that would normally be the subject of a motor insurance claim by you or a third party but you will be responsible for any costs involved. You may be able to recover these from your motor insurer.
- › You can cancel your policy at any time by contacting us to arrange cancellation.
- › A no callout discount is available subject to the scale applicable at the time.
- › You can only reduce your level of cover at renewal.
- › If the vehicle was not broken down or unroadworthy when cover was taken out, the assistance provided under PBS (Section A) may be used with immediate effect.

### Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt.

We will return any premium paid in full provided no call outs have been made during that time.

After the 14 day period you can contact us at any time to arrange cancellation of your policy. In such event, provided no claims have been made during the cover year, we will issue a refund, which will be calculated on a pro-rata basis, less an administration fee as shown in your schedule.

### How to notify us of a breakdown

In the event of a breakdown whilst travelling within the UK, please telephone **0800 032 4166**.

If you break down whilst travelling in Europe, please call **0800 4000 6000**. If you have difficulty hearing, please text 'RESCUE' followed by your message to 61009. Texts may be chargeable. Please check with your network provider.

## Your policy

This policy booklet gives full details of your cover. You should read it along with your breakdown schedule.

Please keep all your documents in a safe place. Your policy is made up of:

- › the breakdown schedule;
- › this policy booklet from pages 7 to 28.

This policy is evidence of the contract between you and us, U K Insurance Limited, based on information you have given to us.

In return for receiving and accepting the premium, we will provide cover under this policy for the sections shown in the schedule during the period of cover.

Under European law, we can agree which law applies to this contract and how we communicate with you. English law will apply and we will continue to supply information and communicate with you in English unless we've agreed otherwise.

You must take care to provide us with accurate information which is correct to the best of your knowledge. Failure to provide correct information or inform us of any changes could adversely affect your policy, including invalidating your policy or causing claims to be rejected or not fully paid.



## Policy contents

Policy definitions	9	<b>Additional features and benefits</b>	23
<b>Breakdown cover in the UK</b>		Personal Cover	23
<b>Section A</b>	11	Family Cover	23
Prudential Breakdown Service (PBS)		Fair Use Policy	23
<b>Section B</b>	12	Additional Vehicles	23
Prudential Homecall Service (PHS)		<b>No Call Out Discount</b>	23
<b>Section C</b>	12	General exclusions	24
Prudential Rescue Service (PRS)		General conditions	25
<b>Section D</b>	12	<b>Important information</b>	29
Prudential Homecall and Rescue Service (PHRS)			
<b>Breakdown cover in Europe</b>			
<b>Section E</b>	13		
Prudential Advanced Rescue Service (PARS)			
Important information about driving in Europe	14		
<b>Section E1</b> Cover prior to departure	14		
<b>Section E2</b> Roadside assistance	15		
<b>Section E3</b> Replacement parts	15		
<b>Section E4</b> Break in	16		
<b>Section E5</b> Vehicle out of use	16		
<b>Section E6</b> Camping trips	17		
<b>Section E7</b> Alternative driver	17		
<b>Section E8</b> Repatriation	17		
<b>Section E9</b> Customs regulations	18		
<b>Section E10</b> Missed motorail connection	19		
<b>Section E11</b> Legal protection	19		

## Policy definitions

Wherever the following words or expressions appear in **your policy**, they have the meaning given here unless **we** say differently.

**Breakdown schedule** – the document that identifies the **policyholder** and sets out details of the cover **your policy** provides.

**Certificate of motor insurance** – this document provides evidence that **you** have taken out the insurance **you** must have by law. It identifies who can drive the **vehicle** and the purposes for which the **vehicle** can be used.

**Costs** – legal **costs** reasonably and proportionately incurred by **your solicitor** on the standard basis or in accordance with any fixed recoverable **costs** scheme if applicable.

**We** will also pay **costs** which **you** are ordered to pay by a **court** and any other **costs we** agree to in writing.

**Court** – court, tribunal or other suitable authority.

**Europe** – the following countries and territories: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

**Home** – the **policyholder's** permanent place of residence in the **United Kingdom**.

**Incident** – when the **vehicle** cannot be driven as a result of breakdown, fire, theft or attempted theft, malicious damage, accidental damage (but not any damage that would normally be the subject of a motor insurance claim by **you** or a third party), flat tyre, lack of fuel, flat battery, loss or breakage of **vehicle** keys, occurring within the **UK** during the **period of cover**.

**You** can also call us out if **your** vehicle becomes stuck in water, snow, sand or mud, or if something in **your** vehicle stops working that makes it illegal or dangerous to drive there and then. For example, if **your** windscreen wipers stop working when it's raining, or **your** headlamps don't work and it's dark.

**Passenger** – any person who at the time of the **incident** is riding in the **vehicle** and is not a hitch-hiker.

**Period of cover** – the period from the date **your** cover starts to the end date shown on **your breakdown schedule**. For all levels of cover, cover will start the day after **you** have arranged cover for the first time or the start date on **your breakdown schedule**, whichever is later.

Where Prudential Advanced Rescue Service (PARS) has been bought, cover under Section E1 operates 7 days prior to commencement of the booked **trip**. All other benefits apply during each **trip** within the **period of cover** as shown on the **breakdown schedule**, including **your** direct journey from **your home** to **your UK** point of departure. All benefits terminate on completion of **your** direct return journey **home**, on expiry of the **period of cover** for

which premium has been paid. This section provides cover for any number of journeys during the **period of cover**.

Note: If **your** return journey from abroad is unavoidably delayed by any **incident** covered by this **policy**, cover will be automatically extended free of charge for the period of that delay.

**Policy** – this **policy** booklet and **breakdown schedule**.

**Policyholder** – the person named on the **breakdown schedule**.

**Solicitor** – the solicitor or other suitably qualified person appointed by **us** to act for **you** under Section E11.

**Specialist equipment** – lifting equipment which is not usually carried on a standard recovery **vehicle** including: winches, cranes, dollies and skates.

**Trip** – a pre-booked journey within **Europe** commencing and ending in the **United Kingdom**.

**Uninsured losses** – losses which **you** cannot recover from any insurance policy.

**United Kingdom (UK)** – Great Britain, Northern Ireland, the Isle of Man (and, for residents of the Channel Islands only, the Channel Islands).

**Vehicle** – any vehicle **we** have agreed to cover and which is shown on the **breakdown schedule** or, where Personal Cover applies, any **UK** privately registered vehicle **you** or one other member of **your** household **you** have told **us** about are travelling in or, where Family Cover applies, any **UK** privately registered vehicle **you** or up to three members of **your** household **you** have told **us** about are travelling in provided it:

- is either: a car, light van, motorised caravan, estate car, motorcycle or 4x4 off-road vehicle, privately registered in the **United Kingdom**;
- carries no more than the number of persons recommended by the manufacturer (and for whom seats are provided) with a maximum of 9 persons including the driver;
- 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 2.55 metres in width;
- is serviced, maintained and operated as recommended by the manufacturer and holds a current valid MOT certificate if applicable and it meets 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**'ll also cover any standard make of caravan or trailer that, when it breaks down, is being pulled by **your** vehicle. It must be connected using an ordinary 50mm tow-ball, and can't be bigger than the sizes above. When it's loaded, the caravan or trailer mustn't weigh more than the car that's towing it weighs when empty.

**We or Us or Our** – U K Insurance Limited and/or its agents.

**You or Your** – the **policyholder**, any authorised driver and authorised **passengers** in the **vehicle** at the time of the **incident**.

## Breakdown Cover in the UK

### Section A

– Prudential Breakdown Service (PBS)

#### What is covered

Following an **incident** occurring at least  $\frac{1}{4}$  mile from either **your home** or the place where the **vehicle** is usually kept, **we** will arrange and pay for roadside assistance and, if necessary, take **you**, the **vehicle** and any **passengers** to:

- an available repairer of **our** choice no matter how far away it is; or
- a destination of **your** choice provided it is within 10 miles of the **incident** or no further than the repairer of **our** choice.

If the chosen repairer is closed and **you** choose to have the vehicle taken to **your home** (provided **your home** is within 10 miles of the **incident** or no further than the repairer of our choice), **we** will collect it the next day (or when mutually acceptable if the next day is not possible) and take it to:

- a repairer of our choice no matter how far away it is; or
- a repairer of **your** choice within 10 miles of **your home**.

**We** will relay telephone messages to **your** family members, friends or business associates to advise of unforeseen travel delays.

#### Please remember

**We're** here to help get **you** going again.

**We** don't pay for labour charges that are incurred away from the scene of the breakdown. Once **we've** taken **your vehicle** to a garage, it's up to **you** to sort out any repairs.

If the **vehicle** was not broken down or unroadworthy when cover was taken out, the assistance provided under this level of cover may be used with immediate effect.

Recovery cannot be used as a way of avoiding repair costs.

If **we** or one of **our** service providers do not arrive within sixty minutes of **you** contacting **us** for service, **you** can claim £10 compensation by writing to us at the address below:

Customer Relations Department  
Green Flag Breakdown Service  
Churchill Court, Westmoreland Road,  
Bromley BR1 1DP.

#### What is not covered

- Labour charges at any garage to which the **vehicle** is taken.
- The cost of any parts and/or materials used.
- The cost of supplying a spare wheel and tyre if a serviceable one cannot be provided by **you**.
- The cost of, if needed, a locksmith or a body glass or tyre specialist.
- Anything mentioned in the General exclusions.

## Section B

– Prudential Homecall Service (PHS)

### What is covered

All the benefits under Section A following an **incident** occurring less than ¼ mile from either **your home** or where the **vehicle** is usually kept.

### Please remember

This level of cover will not be effective until the day after **you** have arranged this cover for the first time.

## Section C

– Prudential Rescue Service (PRS)

### What is covered

All the benefits under Section A, and, if it is apparent to **us** or the chosen repairer that repairs cannot be effected by the repairer by the end of the working day, **we** will arrange and pay for the transportation of **you**, the **vehicle** and any **passengers** to a single destination of **your** choice in the **UK**.

If some form of medical certification can be shown and there are no **passengers** who can drive the **vehicle**, this service may also be used in the event of the driver being declared medically unfit to drive.

**We** may choose to recover the **vehicle** by providing a qualified driver.

### Please remember

This level of cover will not be effective until the day after **you** have arranged this cover for the first time.

Due to European driving laws, long distance recovery may have to be carried out in stages.

**We** reserve the right to repair the **vehicle** (at **your** cost) rather than arranging for it to be recovered.

### What is not covered

- Recovery within ¼ mile of either **your home** address or the address where the **vehicle** is usually kept, unless **you** are entitled to the services detailed under Section B – Prudential Homecall Service (PHS).
- Onward transportation following a period of hospitalisation.
- Any costs where **we** have not been contacted at the time of the **incident**.
- Anything mentioned in the General exclusions.

## Section D

– Prudential Homecall and Rescue Service (PHRS)

### What is covered

All the benefits under Sections A, B and C and, if it is apparent to **us** or the chosen repairer that repairs cannot be effected by the repairer by the end of the working day; or if the **vehicle** has been stolen and is not recovered in a roadworthy condition the same day, and provided **you** have not elected to be recovered under Section C – Prudential Rescue Service (PRS), **we** will arrange and pay for **your** choice of:

- where available, a self-drive hire car of an equivalent level up to a

maximum of 1600cc for a continuous 48 hour period whilst **your vehicle** is awaiting repairs, up to a maximum of £100; or

- › the cost for **you** and any **passengers** to either continue the journey or return to **your home** by **our** choice of alternative transport, up to a maximum of £100; or
- › overnight accommodation including breakfast (excluding alcohol) for **you** and any **passengers** in a local hotel whilst awaiting repairs, provided that the **incident** occurs more than 25 miles from **your home** and intended destination, up to a maximum of £150 per person or £500 per **incident**.

If necessary, **we** will also pay for one single standard class rail ticket for the **policyholder** or any authorised driver to collect the **vehicle** following repair.

If **your vehicle** is recovered locally under Section A – Prudential Breakdown Service (PBS) these options are still available.

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

### Motoring legal advice

During the **period of cover** **you** may call **our** legal advice line on 0345 246 1689 for practical UK legal advice on any motoring legal problem.

### Please remember

A hire car is provided subject to **you** meeting the conditions of the hirer.

Any claims involving the hire of a car must have **our** prior approval.

**We** cannot guarantee to provide a car with a roof rack or tow bar.

This level of cover will not be effective until the day after **you** have arranged this cover for the first time.

### What is not covered

- › Any costs where **we** have not been contacted at the time of the **incident**.
- › Car hire not authorised by **us**.
- › Car hire in the event of the **vehicle** requiring routine servicing, being out of use temporarily under warranty or for other repair work to correct non-immobilising faults or undergoing repair of cosmetic damage.
- › The cost of fuel and oil used in any car and/or any additional insurance offered by the car hirers.
- › Anything mentioned in the General exclusions.

## Breakdown Cover in Europe

### Section E

– Prudential Advanced Rescue Service (PARS)

In addition to all the services and benefits supplied under Sections A-D, if shown on

**your** current **breakdown schedule**, **you** can use those detailed under this Section E for any number of **trips** up to a maximum of 90 days in total.

### Important information about driving in Europe

#### Mobile phones

If **you** contact **us** from **your** mobile phone, **your** service provider may charge you. **You** may also have to pay for the call if **you** ask someone to call **you** back. **Your policy** does not cover the cost of these calls.

It may be necessary to use a conventional landline phone in certain places if the mobile network is less stable than in the **UK**.

#### Vehicle registration document/V5

**You** will need to carry the original **vehicle** registration document when driving in **Europe** as proof that **you** are the owner of the **vehicle**. If this is not available, **you** will need to take a letter of authority from the owner and a Vehicle on Hire Certificate (VE103) instead.

#### Car hire information

Car hire companies will want to see **your** original driving licence. If **you** hold a photocard licence **you** will need to take the paper counterpart as well. In some countries **you** will need to take an International Driving Permit as well as **your** driving licence. This is not required in EU Member States. A credit card must be available if the car hire benefit is used as the car hire company will need to swipe the card as security.

#### European motorways and autoroutes

If **you** break down on a motorway or major public highway in certain parts of **Europe** (France, for instance), the emergency telephone will be answered by the police. They will then send a local recovery **vehicle** out to **you**. As very few of these recovery agents have links with **UK** motoring organisations, **you** may have to pay for this assistance on the spot. If **you** do, keep all receipts and send them to **us** on **your** return to the **UK**, **we** will then reimburse **you** for recovery and roadside repairs (except spare parts). If the repair is made in a garage, the cost is not covered and **you** should pay the whole cost of the repair.

#### Section E1 – Cover prior to departure

##### What is covered

Following an **incident** occurring during the 7 days immediately preceding the arranged date of departure from the **UK**, **we** will pay up to a maximum of £800 towards:

- hiring a self drive hire car, where available, for the purpose of carrying out the **trip**, in the event that the **vehicle**, if stolen, is not recovered before the arranged date of departure, or the **vehicle** cannot be repaired within 24 hours following the booked time of departure for the **trip**;
- the additional cost of re-booking any sea crossing or rail journey via the channel tunnel missed as a result of the **incident** giving rise to a claim (or, where the original route

is unavailable, the nearest suitable alternative sea crossing or rail journey (via the channel tunnel), in the event that the **vehicle** is repaired within 24 hours of the original time of the planned departure for the **trip**.

### Please remember

Any claim involving the hire of a car must have **our** prior approval. **You** must contact **us** as soon as **you** know **your vehicle** may be unavailable for the planned **trip**. **Your** claim must be supported by a letter from a garage confirming:

- › the regular maintenance and servicing of **your vehicle**;
- › precise details of the breakdown or damage;
- › the breakdown, when occurring, was sudden and unforeseen;
- › that repairs cannot be effected before the date planned for **you** to begin **your trip**.

### What is not covered

- › Any claim resulting from breakdown if **you** have purchased this cover less than 7 days before **your** planned date of departure.
- › Any claim when actual or imminent breakdown of **your vehicle** is discovered or diagnosed in the course of a service carried out less than 7 days prior to **your** planned date of departure.

- › Car hire in the event of the **vehicle** requiring routine servicing, or for other repair work to correct non-immobilising faults or undergoing repair of cosmetic damage.
- › The cost of fuel and oil used in any car or any additional insurance offered by the car hirers.

## Section E2 – Roadside assistance

### What is covered

**We** will arrange and pay for a local motoring assistance provider to attend and attempt to repair the **vehicle** or, if necessary, provide and pay for transportation of the **vehicle**, **you** and **your passengers** to the nearest suitable repairer, up to a maximum cost of £250.

### Please remember

A garage or specialist undertaking repair work (other than at the roadside) will be acting as **your** agent for such repair work.

### What is not covered

- › Charges for any labour not incurred at the roadside.
- › The cost of replacement parts or other materials.

## Section E3 – Replacement parts

### What is covered

In the event of necessary replacement parts not being available locally during the **trip**, on receipt of **your** instructions, **we** will:



- › undertake to obtain them elsewhere and pay all freight charges involved. In dispatching them to the location of the **vehicle**.

### Please remember

Although **we** will endeavour to provide the replacement parts required, **we** can give no guarantee they will be available, especially in the case of older vehicles where parts may be impossible to locate. If **you** place a firm order for replacement parts and these are not subsequently required, or **you** do not await their arrival, **you** will be responsible for the cost of such parts, including all forwarding charges rising from their return.

### What is not covered

- › The actual cost of the parts and any customs duty. This must be paid to **us** by **you**, by a debit to a credit or charge card or by a prior deposit of funds in the **UK**.
- › The costs of returning any replacement parts or original parts to a supplier.

### Section E4 – Break in

#### What is covered

In the event of a theft (or attempted theft) of the **vehicle** or the contents contained in the **vehicle** during the **trip**, **we** will:

- › pay up to a maximum of £175 for immediate emergency repairs and/or replacement parts, which are necessary to place the **vehicle** in a secure condition to continue the **trip**;

### Please remember

If **your** vehicle's broken into, remember to report it to the police.

### What is not covered

- › Damage to paintwork or other cosmetic items.
- › Costs incurred following **your** return **home**.
- › The contents of the **vehicle**.

### Section E5 – Vehicle out of use

#### What is covered

If an **incident** occurs during the **trip** and repairs cannot be effected within 24 hours, **we** will arrange and pay for one of the following:

- › the additional cost of transporting **you**, and any **passengers** with **your** personal belongings (excluding items of furniture, camping equipment and/or winter sports equipment), to **your** destination by alternative transport, or
- › the immediate hire of a car, where available, whilst the **vehicle** remains unserviceable, up to a maximum of £800, or
- › overnight accommodation including breakfast (excluding alcohol) in a local hotel for **you** and any **passengers** whilst awaiting completion of repairs, up to £150 per person with a maximum limit of £500 in total, provided that such cost is additional to or in excess of any planned accommodation costs payable by **you**, had loss of use of the **vehicle** not occurred.

### Please remember

A hire car is provided subject to **you** meeting the conditions of the hirer. Any claims resulting in the hire of a car must have **our** prior approval.

It is **your** responsibility to collect the hire car. **We** cannot guarantee to provide a car with a roof rack or tow bar. Hire cars provided within **Europe** must stay in the country where they were hired. If **you** have to pay for the services locally, **you** will be reimbursed provided **you** obtained approval from **us** before incurring the expenditure.

### What is not covered:

- The cost of fuel and oil used in any hire car or any additional insurance offered by the car hirers.

### Section E6 – Camping trips

#### What is covered

If the tent **you** are carrying with **you**, and using in the course of the **trip** as **your** principal overnight accommodation, is rendered unserviceable through theft or accidental damage **we** will arrange and pay for:

- if practicable, the hiring of a suitable tent, where available, for the remainder of the period of the **trip**; or
- emergency bed and breakfast only expenses (excluding alcohol) over and above those planned for **you** and any **passengers**, up to £150 in total per person, with a maximum limit of £500.

### What is not covered

- Any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable.
- Loss of use of any tent which belongs to a tour operator or holiday company.
- Any damage caused by a dog or dogs accompanying **you** on the **trip**.

### Section E7 – Alternative driver

#### What is covered

In the event of **you** being declared medically unfit to drive the **vehicle** in the course of a **trip** or having to return **home** early because of what **we** agree is a serious or urgent reason and there is no other **passenger** qualified and competent to drive, **we** will pay all necessary additional costs incurred to return the **vehicle** to **your** **home**.

#### Please remember

**We** may elect to provide a qualified driver to drive back the **vehicle** and **passengers**. Any unused travel tickets must be used for repatriation of the **vehicle**.

### Section E8 – Repatriation

#### What is covered

Following an **incident** occurring during the **trip** **we** will pay:

- the cost of transporting **you**, and any **passengers** with **your** personal belongings (excluding items of furniture, camping equipment and/or winter sports equipment), to **your**

**home** in the **UK** if the **vehicle** cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the time of **your** return **home**.

The means of transport to be used shall be at **our** discretion;

- › the cost of transporting the **vehicle** to **your home** in the **UK** if repairs cannot be carried out abroad (or the **vehicle**, if stolen, has been recovered but not in a roadworthy condition), by the intended time of **your** return **home**. **We** will pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs. Or, when agreed in advance by **us**, the cost of one person to travel to the location of the **vehicle** by public transport to drive the repaired **vehicle** to **your home** in the **UK**.

Once **you** have been repatriated by **us** and if **we** are transporting **your vehicle** to the **UK**:

- › **We** will reimburse **you** for up to 7 days necessary alternative travel costs **you** incur while **you** await delivery of the **vehicle**.
- › **We** will pay the cost of such travel up to a maximum of £75 in total for **you** and any **passengers**.
- › This benefit will cease after 7 days or when **we** deliver the **vehicle** to **your home** or to the repairer designated by **you** (whichever is the sooner).

- › **You** must keep all receipts and invoices for the travel **you** have incurred, and send these to **us** with **our** claim form.

### **Please remember**

The maximum **we** will pay to repatriate the **vehicle** will be its current market value in the **UK**. **Vehicle** repatriation will only be carried out when it is apparent that repairs can be effected in the **UK** and when **you** confirm to **us** that these repairs will be put in hand. Any unused travel tickets must be used for repatriation of the **vehicle**.

### **What is not covered**

- › Loss or theft of, or damage to, unaccompanied baggage (other than a manufacturer's tool kit) left in the **vehicle** if **you** and/or the **vehicle** are being transported by **us**.
- › Any additional costs incurred to repatriate **your** pet(s).
- › Loss or damage to the **vehicle** whilst it is being transported by sea or rail (unless the loss or damage is caused by **our** negligence).
- › Repatriation of items of furniture, camping equipment and/or winter sports equipment.

## **Section E9 – Customs regulations**

### **What is covered**

If, following an **incident** occurring outside the **UK** during a **trip**:

- › the **vehicle** is beyond economic repair, **we** may arrange for its disposal under customs supervision in the country where it is situated. In this case **we** will deal with the necessary customs formalities;
- › the **vehicle** is not taken permanently out of the foreign country within the limited time allowed after import, or **you** inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then **we** will pay **your** liability for any duty claimed from **you**.

#### What is not covered

- › The cost of any other import duties imposed by customs.

#### Section E10 – Missed motorail connection

##### What is covered

If **you** fail to connect with a pre-booked motorail service on the outward journey as a result of:

- › **you** arriving at the departure point in the country of departure too late to commence the booked **trip** due to an **incident** involving the **vehicle** in the course of the **trip**; or
- › cancellation or curtailment of scheduled public transport due to adverse weather conditions, strike or industrial action or mechanical breakdown or disturbance.

**We** will arrange and pay for

- › storage of the **vehicle** in a secure parking area, if available, near to the motorail depot for the period of the **trip**;
- › a standard second-class return rail ticket to enable **you** to continue the **trip** to/from the intended motorail destination station;
- › hire of a car, where available, up to a maximum of £450.

#### Please remember

**You** must have taken every reasonable step to complete the journey to the departure point and to the motorail depot on time.

#### What is not covered

- › Strike or industrial action which is public knowledge at the time of effecting the cover.
- › Withdrawal from service (whether temporary or otherwise) of an aircraft, sea vessel or train on the orders or recommendation of the recognised regulatory authority in any country.
- › Claims arising in connection with the inward (return) journey.

#### Section E11 – Legal protection

##### How to make a claim

1. Before **you** incur any costs, **you** must report **your** claim to the legal helpline.
2. **You** must phone the 24 hour legal helpline on 0345 246 1689 and tell **us** of

- any incident which may lead to a claim under this section of the **policy**.
3. **You** must do this as soon as possible, and always within 180 days of the date that **you** knew about or should have known about the incident.
  4. If **you** have a valid claim, **we** will send **you** a claim form to fill in and return to **us**.

### Legal advice helpline – 0345 246 1689

**You** can ring the helpline for practical **UK** legal advice on any motoring legal problem. This service is here to help, so please feel free to use it. For extra security, **we** may record all phone calls and keep the recording secure

### What is covered

Subject to the exceptions and conditions of this section of the **policy** **we** agree to provide this cover if:

- › at the time of the incident, **your vehicle** is being driven or used by a person identified in, and for a purpose allowed by, **your certificate of motor insurance**;
- › the incident happens within **Europe**, and after cover started;
- › any legal proceedings will be carried out within **Europe** by a **court** which **we** agree to;
- › in civil cases, **we** and **your solicitor** agree that it is always more likely than not that **you** will be successful with **your** claim; and

- › in 'motoring prosecution defence' cases, **we** and **your solicitor** agree that it is more likely than not that any plea in mitigation by the **solicitor** will materially affect the likely outcome of the prosecution.

### We will pay

#### a) Uninsured loss recovery

The costs of recovering from the party at fault **uninsured losses** which arise directly from any non-fault road traffic accident involving **your vehicle** causing:

- › **your** death or injury;
- › damage to **your vehicle**;
- › damage to any property in **your vehicle** which **you** own or are legally responsible for; or
- › any other **uninsured losses** **you** suffer.

The most **we** will pay is £50,000 for any claim or claims arising from any one incident.

#### b) Motoring prosecution defence

The **costs** of defending **your** legal rights if **you** are prosecuted for an offence under road traffic laws to do with driving or using **your vehicle**. **You** must send **us** a copy of **your** summons within 7 days of receiving it. The most **we** will pay is £10,000 for any claim or claims arising from any one incident.

#### c) Court attendance expenses

Travel costs in the event that **you** are obliged by a **court** abroad to attend in connection with an incident giving rise to a claim under this section up to a maximum of £250 per person.

## What is not covered

See also the General exclusions which apply to the whole **policy**.

**You** are not covered for any claim arising from or relating to:

- **costs** that relate to a period before **we** have accepted **your** claim;
- fines, penalties, compensation or damages which **you** are ordered to pay by a **court**;
- prosecutions resulting from drink or drug related offences;
- **you** driving a **vehicle** for which **you** do not have valid motor insurance;
- parking or obstruction offences;
- a dispute with **us** about this section of the **policy**, other than as shown in condition 5 of Section E11.

## Conditions which apply to Section E11

See also the General conditions which apply to the whole **policy**.

If **you** do not keep to these conditions, **we** may:

- refuse or withdraw from any claim;
- claim back from **you** **costs** paid by **us**;
- do all of the above.

### 1 You must do the following

- a) Comply with all of the terms and conditions of this **policy** and take all reasonable precautions to minimise the cost of claims or legal proceedings, and attempt to prevent any event, which may cause a claim.
- b) Send **us** full details of **your** claim in writing as soon as possible and in any event no later than 180 days after the date **you** knew about or should have known about the incident giving rise to the claim. For motoring prosecution offences, **you** must send **us** a copy of **your** summons within 7 days of receiving it.
- c) Send **us** any other information that **we** ask for (**you** must pay any costs involved in providing this information).
- d) If **we** ask, **you** must tell the **solicitor** to give **us** any documents, information or advice that they have or know about.
- e) Fully co-operate with the **solicitor** and **us**, and not take any action that has not been agreed by **your solicitor** or by **us**.
- f) Keep **us** and the **solicitor** continually and promptly informed of all developments relating to the claim and provide **us** and the **solicitor** immediately with all information, evidence and documents that **you** have or know about.
- g) Tell **us** if the **solicitor** refuses to continue to act for **you** or if **you** withdraw **your** instructions.
- h) Tell **us** if anyone makes a payment into **court** or offers to settle **your** claim.
- i) Tell **your solicitor** to claim back all **costs** that **you** are entitled to and pay to **us** all **costs** that **we** have paid.
- j) Get **our** agreement to stop, settle, negotiate or withdraw from a claim.

## 2 Appointing a solicitor

- a) **We** have chosen a panel of law firms to provide legal services. While **you** are responsible for any legal **costs** they charge, **your policy** will cover them as long as **you** keep to the **policy** conditions.
- b) If **we** accept **your** claim **we**, or a **solicitor we** choose will try to settle the matter without having to go to **court**.
- c) If it is necessary to take **your** claim to **court**, or if there is a conflict of interests, **you** can choose the **solicitor** to act for **you**. Any **solicitor you** choose will be appointed to act for **you** in line with **our** standard terms of appointment (**you** can ask **us** for a copy).
- d) **You** must not enter into any agreement relating to charges with the **solicitor** without getting **our** permission first.
- e) 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**.

## 3 You must tell your solicitor to do the following

- a) Get **our** written permission before instructing a barrister or an expert witness.
- b) Tell **us** immediately if it is no longer more likely than not that **you** will be successful with **your** claim.

## 4 We can do the following

- a) Contact the **solicitor** at any time, and he or she must co-operate fully with **us** at all times.
- b) Decide to settle **your** claim by paying **you** the compensation **you** are likely to be awarded by a **court** instead of starting or continuing **your** claim or legal proceedings. If **your** claim is not for damages, **we** may decide to settle **your** claim by paying **you** the equivalent financial value of **your** claim.
- c) Refuse to pay further **costs** if **you** do not accept an offer or payment into **court** to settle a claim which **we** or **your solicitor** considers should be accepted.
- d) Refuse to pay further **costs** if it is no longer more likely than not that **you** will be successful with **your** claim.

## 5 Disputes

- a) **You** may refer any disagreement between **you** and **us** to the Financial Ombudsman Service, which is a service offered to **you** free of charge (see page 29 for details of our complaints procedure).
- b) **You** also have the right to refer any disagreement between **you** and **us** to arbitration (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The arbitrator will be a **solicitor**, barrister or other suitably qualified person that **you** and **we** agree on. If **you** and **we** cannot agree, the arbitrator will be chosen by the president of the Law Society

(or other similar organisation) for that part of the **United Kingdom** 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.

## Additional features and benefits

### Personal Cover

#### What is covered

This extends the cover on **your** schedule for **you** and another member of **your** household that **you**'ve told **us** about – it means that when **you**'re in any other **vehicle** in the **UK** **you**'ll have the same level of cover as **you** have in **your** own **vehicle**, provided it is under 16 years old and privately registered in the **UK**.

### Family Cover

#### What is covered

If shown on **your breakdown schedule**, the cover described under Personal Cover above will apply to **you** and up to three other members of **your** household **you** have told us about.

### Fair Use Policy

Under Personal Cover, **we** will provide assistance up to 8 times in any 12 month **period of cover**. For Family Cover, this limit is increased to 10 times in any 12 month **period of cover**. If **you** require assistance more times than the limits above, **you** may have to pay for it by debit or credit card. **We** will ask **you** for **your** payment card details before **we** provide assistance.

### Additional Vehicles

#### What is covered

If shown on **your breakdown schedule**, cover applies to additional specified **vehicles** as agreed by **us** that are kept at and registered to **your home**.

## No Call Out Discount

Subject to no call out being made, **your** renewal premium will be discounted automatically each year according to the scale effective at the time. For each call out **you** make, the amount of discount will be reduced by 1 year's worth. Once **you** have reached a maximum level of discount, **you** may make 1 call out in a 3 year period without the discount being affected. Each subsequent call out will reduce the discount by 1 year's worth.



## General exclusions applying to this cover

Cover shall not apply in respect of:

1. **Vehicles** which have not been maintained and operated in accordance with the manufacturer's recommendations.
2. **Vehicles** that have broken down or are unroadworthy when cover is taken out or are not fit to drive at the start of the journey. If the **vehicle** doesn't meet the 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.
3. **Vehicles** used for the carriage of goods or **passengers** for reward (unless specifically agreed by **us** when **you** first took out the cover).
4. **Vehicles** used for and/or involved in motor racing, off road use (away from public roads and over rough terrain), rallies, track days, speed or duration tests or practising for such events.
5. 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 or;
  - **you** failing to correct a mechanical or electrical fault **we** told **you** about when **we** responded to a claim under the cover.
6. **Vehicles** situated in areas to which **our** agents have no right of access or on motor traders' premises.
7. Any deliberate or wilful act of **you** or **any passenger**.
8. Loss of or damage to contents of the **vehicle**.
9. Any claim resulting from difficulties or inability in obtaining raw materials, fuel or other supplies, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), terrorist activity, civil war, rebellion, revolution, insurrection, military or usurped power or taking part in civil commotion or riot of any kind.
10. Loss or destruction of or damage to the **vehicle** or any loss or expense whatsoever resulting from:
  - ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel;
  - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof;
  - pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
11. The cost of draining or removing contaminated fuel. **We** will arrange for the **vehicle** to be taken to a local repairer for assistance, but **you** will have to pay for all work carried out.

12. 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 services to which this cover relates.

13. Any expenses which would have been incurred in the normal course of the journey.

14. Any costs or storage charges incurred if, following the **incident**, **you** elect to have the **vehicle** towed to a repairer.

15. Transportation of horses or livestock.

16. Any costs incurred without **our** authorisation.

17. Recovery of any **vehicle** that would be dangerous or illegal to load or transport (including if there's no valid Road Fund Licence in place for **your** vehicle).

18. The recovery or transportation of any **vehicles** bearing trade plates or which have just been imported or purchased at auction or where the delivery is part of a commercial activity.

19. **We** can arrange to recover **you** following an accident that would normally be the subject of a motor insurance claim by **you** or a third party, but **you** will be responsible for any costs involved. However, **you** may be able to recover these from **your** motor insurer.

20. **We** reserve the right to refuse service at any time if **you** or any of **your** party is behaving or has behaved in a threatening or abusive manner to **our** employees, agents or any other contractor.

### General conditions applying to this cover

This part describes certain responsibilities and procedures.

1. **You** must:

- Take all ordinary and reasonable precautions to prevent loss, damage to or breakdown of the **vehicle**.
- **You** agree that **we** can carry out an inspection of **your vehicle** at any time.
- Take all steps necessary to expedite the completion of repairs.
- Not hand over the **vehicle** or any of its parts to **us** without **our** authorisation.
- Contact **us** without delay when an **incident** arises that may result in a claim.
- Wait with the **vehicle**, or in a safe place close to the **vehicle** until the repair or recovery **vehicle** arrives, unless **you** have made other arrangements with **us**.

2. **We** will provide the services described in this **policy** on condition that **you** and all **passengers** observe the respective licence conditions and all the terms and conditions laid down in this booklet. The services cannot be used for routine servicing or the rectification of failed repairs, or as a way of avoiding repair costs.

3. **We** are entitled to take over **your** rights in the defence or settlement of a claim or to take proceedings in **your** name for **our** own benefit against another party and **we** shall have full discretion in such matters. **You** must give **us** all the information and assistance **we** may require.

4. If **you** are covered by any other insurance for an **incident**, **we** will only pay **our** share of the claim. **You** may be required to provide **us** with details of the other insurance company for this purpose.

5. **You** must be honest and truthful in **your** dealings with us at all times.

If **you**, any person insured under this **policy** or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a false claim, **we** have the right to cancel **your policy**, refuse claims and retain any premium paid. **We** may recover from **you** any costs **we** have incurred, including the costs of investigating the claim.

**We** will not pay a claim which is in any way fraudulent, false or exaggerated. **We** will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred.

In addition, **we** have the right to cancel any other products **you** hold with **us** and share details of this behaviour with other organisations to prevent further fraud.

**We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

6. The cover may be cancelled:

➤ By **us** at any time by providing 7 days' notice in writing to **you** at **your** last known address. In such event **we** will refund the pro-rata premium applicable to any unexpired part of the **period of cover** for which premium has been paid;

➤ By **you** returning all **your** documents within 14 days of receipt. **We** will return any premium paid in full provided no call outs have been made during that time;

➤ By **you** at any time contacting us to arrange cancellation of **your policy**. In such event, provided no claims have been made during the cover year, **we** will issue a refund, which will be calculated on a pro-rata basis, less an administration fee as shown in **your schedule**.

7. Where Personal or Family Cover is not included, service will be provided only to the **vehicle** specified on the **breakdown schedule** relating to this cover or to a vehicle that has been notified to and acknowledged in writing by **us** as being a permanent substitution for the previous **vehicle**. **You** should, therefore, ensure that such notification is made as soon as a substitution occurs to avoid service being refused.
8. **You** will be required to reimburse to **us**, within one month of the request, any expense incurred by **us** in providing any service under this cover for which **we** are not responsible.
9. Any garage used in connection with an **incident** is deemed to be **your** agent. **We** will not accept responsibility for any damage or loss resulting from the garage's acts or omissions. No warranty is given by **us** that such garage is competent to repair the **vehicle** or can do so immediately. **You** must give direct instructions to the garage and pay for any repairs.
10. In the event of theft of the **vehicle**, **you** must provide **us** with the crime reference number at **our** request.
11. **We** reserve the right to repair the **vehicle** (at **your** cost) following a breakdown, rather than arranging for it to be recovered.
12. Any failure by **us** in relying on or enforcing these terms and conditions on any particular occasion will not prevent any subsequent reliance or enforcement.
13. **We** will only pay for repair or recovery costs that **you** have agreed with **us** prior to **you** incurring them. **You** must keep all receipts and invoices for the costs **you** have incurred and send these to **us** with **our** claim form.
14. If the **vehicle** is in a position where **specialist equipment** (such as winches, cranes, dollies or skates) is required for its recovery, **we** will pay the cost of using and operating such equipment, except where it is required following an accident that results in damage that would normally be the subject of a motor insurance claim by **you** or a third party. **We** will not pay the cost of any locksmiths, glass or tyre specialists that may be required.
15. Any reduction in cover by **you** will only be allowed at renewal of the cover.
16. Onward transportation of any animal in **your vehicle** is at **our** discretion. **We** will not be liable for injury or death of the animal.
17. Following an **incident** attended by the police or other emergency service, transportation of the **vehicle** will not take place until they have authorised its removal. **We** are not responsible for any charges if the police or other emergency service concerned insist on an immediate recovery by another breakdown provider. This does not apply to Section E.

18. **You** are responsible for arranging collection of a **vehicle** from a repairer following the completion of any repairs.
19. **We** reserve the right not to offer renewal of this cover.
20. **We** will not be liable for any delay or failure in performance of **our** obligations under this agreement if that delay or failure is due to any cause outside of **our** reasonable control.
21. Where payment of premium is not made, any cover otherwise provided by this cover will be inoperative from the date such payment was due.
22. Where payment of premium is by instalments, the contract remains an annual one. The full premium is due if cover is cancelled by **you** and a call out has been made. Should **you** fail to pay any instalment by the due date, such failure will entitle **us** to regard this as cancellation by **you** in accordance with General Condition 6, point 2 and all cover will cease from the due date.
23. This contract is between **you** and **us**. Nobody else has any rights they can enforce under this contract except those they have by law.
24. 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 call **us** by sending **your** renewal invite at least 21 days before 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**, just call **us** before **your** renewal date and let **us** know. 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**.
25. If **we** must make a payment because the laws of any country require **us** to do so, **we** may recover from **you**, or the person who is liable any payment that is not covered by this **policy**.

## Important Information

### How to notify us of a breakdown

In the event of a breakdown whilst travelling within the UK, please telephone 0800 032 4166

If you have difficulty hearing, please text 'RESCUE' followed by your message to 61009. Texts may be chargeable. Please check with your network provider.

If you break down whilst travelling in Europe, please call **00800 0051 0636** or **00 44 141 349 0516**.

### How to make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number 0370 024 0048. If you'd prefer to write to us you can send the letter to:

Customer Relations Manager  
Churchill Court  
Westmoreland Road  
Bromley  
BR11DP

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 will be dealing with it and what the next steps are.

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

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

## Independent Review

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

You can contact them by:

**Email:**  
[complaint.info@financial-ombudsman.org.uk](mailto: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](http://www.financial-ombudsman.org.uk)

## European Online Dispute Resolution Platform

If you, an individual, purchased 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>.

## Details about 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](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.

## 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.



# Contact Us

Customer service	0345 605 9260
Account queries	0345 605 9261
Claims	0345 605 9263
Legal advice	0345 246 3565
24hr Accident (UK)	0800 032 4161
Autoglass	0800 328 9150



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

Prudential Breakdown services are 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. Calls may be recorded.

**PRU RPB 1018**