

TRAVELLING IN EUROPE WITH GREEN FLAG

YOUR GUIDE TO OUR
EUROPEAN SERVICES



GREEN FLAG 

EUROPEAN MOTORING PEACE OF MIND

Welcome to the Green Flag European Motoring Services guide.

In this guide you will find essential information on the European Motoring Services you have chosen and other services which are available to you.

You will also find many helpful hints and advice which we hope will ensure that you are fully prepared for your visit.

Please keep this guide in your vehicle when you travel in Europe*, as it contains useful information which you'll find essential in the event of a break down.

EUROPEAN SERVICES ENQUIRIES

0800 400 638

Lines open Mon-Fri 8am-8pm, Sat 9am-5pm,
Sun 10am-5pm. Calls may be recorded.



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

EUROPEAN MOTORING CHECKLIST

You're ready to go. You've got your tickets and your insurance documents. But just spend a few minutes going through these lists alongside to make sure there's nothing you've overlooked before you go.



These lists are not exhaustive and we recommend that you seek specific advice as to which documents and items you need whilst driving in the countries you plan to travel to.

THE ESSENTIALS

- ✓ **Valid 10 year Passport**
- ✓ **Full Driving Licence for every driver**
Some countries may insist on an International Driving Permit.
- ✓ **Credit/Debit card**
Take a credit or debit card with you when you travel
- ✓ **Green Card and/or Original Motor Insurance Certificate**
- ✓ **Vehicle Registration Document**
Some countries may require you to carry the original with you while driving.
- ✓ **Visas**
Check with Embassy if you need them.
- ✓ **GB sticker**
You may need one of these - to check the requirements please see the GOV.UK Website.
- ✓ **A good road map**
- ✓ **UK EHIC** (UK European Health Insurance Card) or **UK GHIC** (UK Global Health Insurance Card). To see which of these you can use please visit the GOV.UK Website.

IMPORTANT VEHICLE CHECKS

- ✓ **Cooling system**
- ✓ **Water hoses and clips**
- ✓ **Exhaust system**
- ✓ **Battery**
- ✓ **Tyre condition**
(including spare)
- ✓ **Fan belt**
- ✓ **Brake system and linings**
- ✓ **Warning triangle**
(compulsory in some countries)
- ✓ **First Aid Kit**
(compulsory in some countries)
- ✓ **Spare light bulbs and fuses**
(compulsory in some countries)

WHAT TO DO IN A MOTORING EMERGENCY

BREAKDOWN IN EUROPE

One call will put you in touch with our European control centre and English speaking team members will arrange immediate assistance.

Just call our International Breakdown Number **00800 4000 6000**.

Alternatively, you could call our standard helpline number from abroad using the International Dialling Codes.

To do this you add the country code for the UK to the normal number and then drop the zero off the STD code. The Green Flag helpline number will then become **0044 370 120 3120**.

If you are calling from the UK, please call **0370 120 3120**.

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.

ESSENTIAL INFORMATION WHEN CALLING

Please ensure you have the following information to hand when you call:

- Your Green Flag European Motoring Assistance Membership Number.
- Details of your location. For example road number, name of road or postcode. Local landmarks are also a great help – like a nearby airport, railway station, hotel, bar or shop.

International Breakdown Number **00800 4000 6000**



EUROPEAN MOTORWAYS AND AUTOROUTES

If you break down on a motorway or major public highway in certain parts of Europe, the emergency telephone number may be answered by the police. For example, in France you will need to call 112 and report the incident to the French Police. They will then send a local recovery vehicle out to you.

Very few of these recovery agents have a link with UK motoring organisations.

If this is the case, you may need to pay for the cost of assistance on the spot. Take a credit card or debit card with you when you travel. Keep all receipts and you will be reimbursed for recovery and roadside repairs but not spare parts. If the repair is made in a garage, the cost isn't covered, and you are responsible for the whole cost of the repair.

When you have been recovered from a motorway to a place of safety, please get in touch with Green Flag.

Please contact us on **00 800 4000 6000**.

It may be helpful to check the driving rules of each specific country before you travel.



SUMMARY OF COVER

Our European Motoring Assistance package brings you peace of mind in the event of a breakdown, fire or theft whilst in mainland Europe

- **Full cover across continental Europe and Scandinavia**

From Sweden to Sicily, the Canaries to the Czech Republic — and everywhere in between. Green Flag has you covered in 38 countries and principalities across the length and breadth of Europe. See below for the full list.

- **Vehicle breakdown cover 7 days before departure**

Up to £1,500 to help you arrange a replacement vehicle in the event of immobilisation due to break down, fire or theft so long as your **policy** was in force 7 days prior to departure.

- **Emergency roadside repairs in Europe**

To cover emergency repairs and/or towing to a local garage.

- **Emergency labour costs**

This doesn't include the cost of spare parts.

- **Location and despatch of spare parts**

If not available locally.

- **Loss of vehicle use**

Passengers taken to destination or up to £1,000 for an alternative vehicle or accommodation costs.

- **Vehicle and passenger repatriation**

If your vehicle is not repaired by your scheduled return, we will transport the vehicle and up to 9 passengers, including the driver, to the UK.

- **Chauffeur**

To drive the vehicle back to the UK if the only driver is unable to drive due to illness, injury or death.

- **Legal expenses**

Up to £10,000 per person.



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

USEFUL MOTORING PHRASES

One of the worst things about having vehicle problems abroad is the language barrier. If anything should happen, the handy guide below should make things a little easier for you.



ENGLISH

Accelerator cable
Accident
Battery
Brakes – front/rear
Break down
Carburettor
Clutch
Clutch cable
Engine
Exhaust
Fuse
Gearbox
Headlamp
Ignition
Mechanic
Oil leak
Puncture
Radiator
Starter motor
Tyre
Windscreen wiper

FRENCH

Câble d'accélérateur
Accident
Batterie
Freins avant/arrière
en Panne
Carburateur
Embrayage
Câble d'embrayage
Moteur
Échappement
Fusible
Boîte de vitesse
Phare
Allumage
Mécanicien
Fuite d'huile
Crevaison
Radiateur
Moteur de démarrage
Pneu
Essuie-Glaces

GERMAN

Gaspedalkabel
Unfall
Batterie
Bremsen vorne/
hinten
Zusammenbruch
Vergaser
Kupplung
Kupplungskabel
Maschine
Absaugventilator
Sicherung
Getriebe-Kasten
Scheinwerfer
Zündung
Mechaniker
Ölleckstelle
Durchbohren
Heizkörper
Startermotor
Reifen
Scheibenwischer

ITALIAN

Cavo dell'
acceleratore
Incidente
Batteria
Freni davanti/posteriori
Ripartizione
Carburatore
Frizione
Cavo della frizione
Motore
Scarico
Fusibile
Scatola ingranaggi
Faro
Accensione
Meccanico
Perdita D'olio
Puntura
Radiatore
Motorino d'avviamento
Pneumatico
Tergicristallo





ADDITIONAL SERVICES

Our additional services make planning your trip to Europe easier and hassle-free.

Free route planning at www.greenflag.com

Our free online route planning service takes the hassle out of getting from A to B. Just visit www.greenflag.com, scroll down to the 'route planner' and enter a few simple details.

You can customise your directions in a range of ways. Go by the fastest or shortest route. Measure in miles or kilometres. Choose from text instructions, turn by turn maps, or LineDrive map. With comprehensive route planning available in 38 countries – including the UK – you'll never get lost again.

Alternatively, if you don't have access to the web, call us on 0370 607 1128 at least 7 days before you travel and we'll send you directions by post.

For more information on all our European Motoring Services, call now – 0800 400 638

TERMS AND CONDITIONS YOUR POLICY

These are the terms and conditions of your **policy**. Green Flag is underwritten by U K Insurance Limited. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

You need to tell us if anything changes before your **policy** starts. Let us know straightaway if:

- You change your Vehicle;
- You change the main driver.

If you don't keep your info up-to-date or if anything you've told us is wrong, you might not be covered.

To contact us

Phone: 0345 246 1558

Web: www.greenflag.com/contact-us

It is important that you read this **policy** carefully and keep it in a safe place. This **policy** is evidence of the contract between you and us, U K Insurance Limited the underwriter, based on the information given to us by you orally or otherwise.

In return for receiving and accepting your **premium**, we will provide Green Flag breakdown services on the terms of your **schedule/Insurance Plan**, in respect of an incident for which cover is available, for the duration of your **policy**.

You and we may choose which law will apply to this **policy**. Unless both parties agree otherwise, English law will apply. We've supplied this **policy** and other information to you in English and we'll continue to communicate with you in English.

U K Insurance Limited. Registered in England and Wales No. 1179980. Registered address: The Wharf, Neville Street, Leeds LS1 4AZ.

The service and benefits set out in this booklet should be read in conjunction with your **schedule/Insurance Plan**.

PROVIDING ACCURATE INFORMATION

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 claims being rejected or not fully paid.

YOUR RIGHT TO CANCEL

If the **policy** does not meet your requirements, please return it immediately. You can cancel your **policy** any time within the 14 day cooling off period.

If you've just bought the **policy**, you can cancel within 14 days of the **policy** starting or of you receiving the documents, whichever is later (this is the cooling off period).

We'll give you a full refund, provided you have not begun your trip or made a claim during that time.

Please call **0345 246 1558** or return all the documents within 14 days of receipt to

Customer Support, Green Flag, The Wharf, Neville Street, Leeds LS1 4AZ.

HOW TO CLAIM

To notify us of a claim whilst travelling within the UK, please telephone **0800 400 600**. If you have difficulty hearing, please text 'RESCUE' followed by your message to 61009. Texts may be chargeable. Please check with your network provider.

To make a claim whilst travelling in Europe, please call **00 800 4000 6000**.

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.

DETAILS OF OUR REGULATOR

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

FINANCIAL SERVICES COMPENSATION SCHEME

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at www.fscs.org.uk. U K Insurance Limited is a member of this scheme.

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 **0800 051 0636** if you'd prefer to write to us you can send the letter to:

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

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

If your complaint can't be resolved within three working days, we'll contact you to let you know who 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.	This is a detailed response, which will outline: <ul style="list-style-type: none"> • Our investigation • The decision • Next steps, if applicable It will also provide information about the Financial Ombudsman Service.

INDEPENDENT REVIEW

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

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

THE MEANING OF WORDS

Wherever the following words and phrases appear, they will always have these meanings, unless otherwise stated in the relevant section:

FOR THE PURPOSES OF THIS POLICY:

'we', 'us' or 'our' refers to U K Insurance Limited, the underwriter of this **policy** under the trading name Green Flag including our agents (including service providers);

'you' or 'your' refers to the **policyholder**.

These terms are defined throughout this booklet but are not in bold type.

Breakdown: when you can't drive the **insured vehicle** during the **period of cover** because of mechanical or electrical failure; fire; theft or attempted theft; or malicious damage.

The definition of **breakdown** also includes flat tyres; running out of **fuel**; a flat battery; or losing or breaking your vehicle keys. You can also call us out 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 is raining, or your headlamps don't work and it's dark.

Otherwise, you will need to drive to the nearest car accessories shop or garage, to have the part fixed for yourself. You can't use the cover as an alternative to routine servicing, or as a way to get out of paying for repair costs. The Vehicle must be maintained in accordance with the manufacturer's recommendations such as keeping the required levels of water and oil correct

Force Majeure Event: means an event beyond our reasonable control which includes without limitation, fire, flood, inclement weather, earthquake, civil disturbances, war, rationing, embargoes, **Strikes**, labour problems, delays in transportation, inability to secure necessary materials, delay or failure of performance of any supplier or subcontractor (which cannot reasonably be avoided by us), acts of God and acts of government;

Fuel: The material used to power a vehicle or hire car, such as but not limited to Petrol, Diesel and Electric

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

Your **schedule/Insurance Plan** will detail which areas you have chosen to cover.

Home: your permanent place of residence in the **United Kingdom**;

Insured Person: means you and any other person who at the time of the **breakdown**, is driving or riding as a passenger in the **insured vehicle** with your permission and is not a hitch-hiker; to a maximum of 9 persons including the driver;

Insured Vehicle: any vehicle we've agreed to cover and listed on your **schedule/Insurance Plan**. In all cases, the vehicle must meet these criteria:

- it's either a car, light van, motorhome or motorbike;
- it's privately registered in the UK;
- there aren't more people in it than the manufacturer's recommendation, or more than nine altogether including the driver;
- it can't weigh more than 3.5 metric tons (3,500 kg) in total, including any load being carried;
- it can't be more than 7 metres long (apart from a tow bar or coupling device), 3 metres tall, and 2.55 metres wide;
- it's been serviced, looked after and used as recommended by the manufacturer;
- it meets any legal requirements and driving laws that apply, at the time of the **breakdown**, including having valid tax, insurance and a MOT. We can check these details when you take out the **policy** and it will be checked at the time of **breakdown** when you ask us for help.

If you've paid the additional premium, we'll also cover any standard make of caravan or trailer that, when it breaks down, is being towed by your vehicle. It must be connected using an ordinary 50mm towball, and can't be bigger than the sizes above. When it's loaded, the caravan or trailer mustn't weigh more than the vehicle that's towing it weighs when empty.

Lawyer: the **lawyer** or firm of **lawyers** or other suitably qualified person, firm or company we choose to act for you;

Motorail: a pre-booked train service transporting vehicles within the **geographical limits**, but excluding Channel Tunnel rail services;

Period of Cover:

1. If specified in the **schedule/Insurance Plan** as Single **trip** Insurance, except where more specifically stated, the period shown in the **schedule/Insurance Plan**, including the direct journeys between **home** and the port of departure/arrival in the **United Kingdom** or Channel Islands, and for which the appropriate **premium** has been paid. If due to unforeseen circumstances the **trip** cannot be completed before the insurance expires this period will be extended for up to a maximum of 7 days at no extra cost.

2. If specified in the **schedule/Insurance Plan** as Annual Insurance, Trips occurring within the 12 month period shown in the **schedule/Insurance Plan**, with a maximum length of any one **trip** of 30 days and a maximum total length of all Trips in the 12 month period of 90 days.

Policy: this booklet and your **schedule/Insurance Plan**, which together form the contract between you and us;

Policyholder: the person named on your **schedule/Insurance Plan**;

Premium: is the **premium** due in payment for your **policy** cover as shown in your **schedule/Insurance Plan**;

Schedule/Insurance Plan: The document that has the **policyholder's** name on it, and sets out the details of your **policy** cover. Depending on the **policy** you have, you will either get a **Schedule** or an **Insurance Plan**;

Specialist equipment: Lifting equipment which we don't usually carry. It includes things like winches, cranes and skates.

Strike: any form of industrial action taken by workers, carried out with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services;

Trip: a pre-booked journey abroad within the **geographical limits** during the **period of cover** commencing and ending in the **United Kingdom**;

United Kingdom: England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands;

Please note

The General Conditions and Exclusions apply to all sections.

SECTION 1. COVER PRIOR TO DEPARTURE

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

If the **insured vehicle** is lost, immobilised or rendered unroadworthy as a result of fire, theft, accidental damage or **breakdown** occurring during the 7 days immediately preceding the arranged date of departure of the **trip**, we will pay up to a maximum of £1,500 towards:

1. The hire of a replacement vehicle, where available, for the purpose of carrying out the planned **trip**, in the event that the **insured vehicle**, if stolen, is not recovered before the arranged date of departure of the planned **trip** or the **insured vehicle** cannot be repaired within 24 hours following the booked time of departure for the **trip**.
2. 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 **insured vehicle** is repaired within 24 hours of the original time of the planned departure for the **trip**.

Please note

1. **Any claim involving the hire of a replacement vehicle must have our prior approval.**
2. **You must contact us as soon as you know the Insured Vehicle may be unavailable for the planned trip.**
3. **Your claim must be supported by a letter from a garage confirming:**
 - a) **The regular maintenance and servicing of your vehicle.**
 - b) **Precise details of the breakdown or damage.**
 - c) **The breakdown, when occurring, was sudden and unforeseen.**
 - d) **That repairs cannot be effected before the date planned for you to begin your trip.**

We will not cover any of the following:

1. Any claim resulting from **breakdown** if you have purchased this cover less than 7 days before the planned date of departure of your **trip**.
2. Any claim when actual or imminent **breakdown** of the **insured vehicle** is discovered or diagnosed in the course of a service carried out less than 7 days prior to the planned date of departure of your **trip**.
3. The cost of any Personal Accident insurance or other benefit not specifically covered under this section.
4. Loss of use of a vehicle hired to you.
5. The cost of **fuel** and oil used in any replacement vehicle.

SECTION 2. ROADSIDE ASSISTANCE AND TOWING

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

Following a **breakdown** we will arrange and pay for:

- Labour and call-out charges involved in providing roadside assistance after a **breakdown** within the **geographical limits**, if there is a reasonable chance that the roadside assistance will make the **insured vehicle** fit to drive; or
- The **insured vehicle** to be taken to the nearest local repairer or safe storage place after a **breakdown**.

The most we'll pay in total towards these things is £250.

Please note

You must pay for the reasonable cost of all spare parts, garage labour and materials used by the local repairer in repairing the Insured Vehicle.

SECTION 3. LOSS OF USE OF THE INSURED VEHICLE

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

If at any time during your **trip**, you cannot use the **insured vehicle** because of a **breakdown** within the **geographical limits** and we reasonably believe that the **insured vehicle** will be out of use for more than eight hours; or

If the **insured vehicle** is 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 subject to availability:

- Taking all **insured persons** and your luggage to your intended destination, within the

geographical limits, and then returning you to the **insured vehicle** after it has been repaired.

or

- Accommodation, including one daily meal (but not alcoholic drinks), for all **insured persons** while the **insured vehicle** is repaired, up to a maximum of £45 per person per day, or £1,000 altogether.

or

- Up to a total of £1,000 towards the cost of hiring another vehicle while the **insured vehicle** remains unserviceable.

Please note

1. **We cannot guarantee that hire vehicles will always be available and are not responsible if they are not available.**
2. **We cannot guarantee that there will be tow bars or roof racks on hire vehicles.**
3. **You will be responsible for the fuel used in the hire vehicle and any tolls and all other expenses that you have to pay in continuing your trip.**
4. **Hire vehicles provided in the Geographical Limits must stay in the country where they were hired and be used in accordance with the terms of the hire company.**
5. **If we arrange a hire vehicle, you will have to comply with the terms and conditions of the hire company, and pay any deposit the hire company requests. Your policy does not cover any lost deposit due to damage to the hire vehicle or failure to replace fuel.**
6. **In some cases, you may have to pay for the vehicle hire services locally. If this happens, we will give you a refund as long as you have received advanced approval from our European control centre.**

SECTION 3A. BREAK IN

If when you're on a **trip** and someone tries to steal the **insured vehicle**, or anything from it, we will pay up to £175 towards emergency repairs to make sure that it is still safe to drive.

We will not cover any of the following:

- Cosmetic or paintwork damage.
- Costs you incurred after you got **home**.
- Anything that was inside your car.

REMEMBER

If the **insured vehicle** has been broken into, remember to report it to the police.

SECTION 4. RETURNING THE INSURED VEHICLE TO THE UK

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

1. If the **insured vehicle** is repaired before your scheduled return to the **United Kingdom** then you will be responsible for returning the **insured vehicle** to the **United Kingdom** at your own cost and for all associated costs.
2. If the **insured vehicle** cannot be repaired before your return to the **United Kingdom** or the **insured vehicle** is stolen outside the **United Kingdom** and not recovered until after you have returned to the **United Kingdom**, we will pay for the following at our discretion:
 - The reasonable costs of taking all **insured persons** and your luggage to your **home** in the **United Kingdom** by a route and method of our choice. we will not pay for special travel arrangements if one of you has a medical condition. we will also pay for the **insured vehicle** to be taken to your **home** or to a repairer of your choice in the **United Kingdom**.
 - If you had to leave the **insured vehicle** abroad under Section 2, the cost of one standard class single ticket by rail or sea at our discretion and subject to availability (or by air if the train or boat journey would be longer than 12 hours) for you or a driver of your choice to collect the **insured vehicle**. we will also pay any necessary and reasonable expenses on the outward journey for one person collecting the **insured vehicle**, including accommodation and Green Card charges. we will not pay more than £600 in total.
 - Any necessary charges up to a total of £100 for storing the **insured vehicle** abroad before it is repaired, sent **home** or legally abandoned.
 - After we've brought you back, if we're also returning the **insured vehicle**, we'll pay for up to seven days' travel costs for journeys you or your passengers have to make while you're waiting for the **insured vehicle**. Up to a total of £500.
You won't be able to claim any travel costs after seven days, or from the day the **insured vehicle** arrives back **home** or at your repairer's, whichever comes first.

Please note

1. **The maximum we will pay to repatriate the Insured Vehicle will be its current market value in the United Kingdom.**
2. **You must make all travel arrangements in advance with us and all costs and expenses that are recoverable under this policy must be agreed with us in advance.**

3. **Any unused travel tickets must be used for the repatriation of the Insured Vehicle before we will provide any alternatives under this section.**
4. **We will not pay any additional costs for repatriating your pet(s).**

SECTION 5. PROVIDING A CHAUFFEUR TO RETURN YOU HOME

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

1. If there is an accidental injury, sudden illness or death which means that there is no **insured person** with the **insured vehicle** at the time who can drive the **insured vehicle**, we will pay for a qualified person to drive the **insured vehicle** and **insured persons** back to your **home** in the **United Kingdom**. We may ask to need to see all medical and other evidence. We will not pay the cost of any **fuel** used or road tolls.
2. We will also pay your accommodation costs on your return journey, provided these costs would not have been necessary if the **trip** had gone ahead as planned. The most we will pay is £45 a day per **insured person**, for up to two days.

SECTION 6. DELIVERING SPARE PARTS

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

If we cannot get hold of the spare parts locally to repair the **insured vehicle** following a **breakdown**, we will arrange to have them delivered to you as quickly as possible. If the spare parts are transported by plane we will arrange for them to be delivered to the driver of the **insured vehicle**.

We will not be responsible to provide 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 the **insured vehicle** is.

Please note

We will only pay the cost of transporting spare parts.

You must pay for the actual cost of the spare parts and any customs duty. Where we have paid such costs on your behalf, we require reimbursement within one month of such payment by us. You must also pay for the labour involved in repairing the Insured Vehicle.

SECTION 7. LEGAL DEFENCE

Providing you notify us within 28 days of receiving a summons from a country in the **geographical limits**, we will pay up to £1,000 in respect of legal costs incurred in defending you in a Court inside the **geographical limits** (but not in the **United Kingdom**) against an alleged motoring offence involving the **insured vehicle** during a **trip**.

We will not cover any of the following:

1. Alleged speeding offences, when no other offence is involved.
2. Defence of an alleged offence where in our reasonable opinion there is no reasonable prospect of affecting the outcome of the prosecution.
3. Costs or expenses incurred without prior authorisation by us.
4. Any claim not notified to us within 28 days of your receiving the summons.
5. Your travelling and subsistence expenses.
6. Fines awarded against you.

SECTION 8. LEGAL EXPENSES

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

What is covered

1. We will pay up to a maximum of £10,000 in total under this **policy** in respect of legal costs to negotiate your legal rights in pursuing a civil action for compensation and to help you in appealing or defending an appeal following your sustaining bodily injury or death during your **trip** caused by the fault of another.
2. Additional travel expenses in the event that you or any other **insured persons** are obliged by a Court within the **geographical limits** to attend in connection with an event giving rise to an action under this section, up to a maximum of £250 per **insured person**.

Please note

An appointed Lawyer will be appointed by us and represent you according to our standard terms of appointment. The appointed Lawyer must co-operate fully with us at all times.

If we agree to start legal proceedings or if there is a conflict of interest you can choose an appointed Lawyer by sending us the Lawyer's name and address. We may choose not to accept this choice of Lawyer but only in exceptional circumstances. If we and you disagree about the choice of appointed Lawyer or about the handling of a claim you can choose another Lawyer to decide the matter. We must both agree to this in writing. If we cannot agree with you about the choice of a second Lawyer

We will ask the president of a relevant national law society to choose a Lawyer.

Whoever loses the disagreement will have to pay the costs of settling it.

You must co-operate fully with us and the appointed Lawyer.

We can take over and conduct in your name any claim or legal proceeding at any time before an appointed Lawyer is appointed. We can negotiate any claim on your behalf.

If an appointed Lawyer refuses to continue acting for you the cover provided will end at once unless we agree to appoint another appointed Lawyer.

You must tell us immediately if anyone offers to settle the claim.

You must not negotiate or agree to settle a claim without our approval.

If you do not accept a reasonable offer to settle a claim we may refuse to pay further legal costs.

We may decide to pay you the amount of damages you are claiming instead of starting or continuing legal proceedings.

If you stop a claim without our agreement or do not give suitable instructions to an appointed Lawyer the cover provided will end at once.

If we ask you must tell the appointed Lawyer to have legal costs taxed, assessed or audited.

You must take every step to recover legal costs that we have to pay and you must pay us any legal costs that are recovered.

What is not covered

1. Costs or expenses incurred without prior authorisation by us.
2. Any claim not notified to us within 180 days after the commencement of the event giving rise to the claim.
3. The pursuit of a claim against us, our agent, our appointed assistance company, a travel agent, tour operator or carrier.
4. The pursuit or continued pursuit of any claims where we consider that a reasonable settlement is unlikely to be obtained.
5. Actions between you or any other **insured person** or actions pursued in order to obtain satisfaction of a judgement or other legally binding decision.
6. The pursuit of a claim in respect of the same incident in more than one country.

SECTION 9. CUSTOMS REGULATIONS

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

If as the result of a **breakdown** occurring in the **geographical limits** during a **trip** the **insured vehicle** is beyond economic repair, we may decide to dispose of it where it is. If we do, we'll make all the arrangements and pay for the cost of storage up to £200 if there's a delay.

We'll also cover any customs duty you're asked to pay because your **breakdown** abroad means the **insured vehicle**'s there for longer than it's meant to be under short-term importation rules.

What's Not Covered

- Any import charges apart from the ones mentioned above.

SECTION 10. MISSED MOTORAIL CONNECTION

Your **policy** provides cover only for the sections of cover as shown on your **Schedule/Insurance Plan**

If you fail to connect with a pre-booked **Motorail** service in the **geographical limits** on the outward part of your **trip** as a result of:

- You arriving at the departure point in the **geographical limits** too late to commence the booked **Motorail** journey due to a **breakdown** during a **trip** providing that you would have been on time for the **Motorail** journey if the **breakdown** had not happened, or
- Cancellation or curtailment of scheduled public transport due to adverse weather conditions or **strike** or mechanical **breakdown**.

We will arrange and pay for the following subject to availability:

- Storage of the **insured vehicle** in a secure parking area, if available, near to the **Motorail** depot for the period of the **trip** up to a total cost of £200.
- A standard class return rail ticket to enable you and all **insured persons** to continue the **trip** to/from the intended **Motorail** destination station.
- Hire of a replacement vehicle, up to a maximum of £450 in total, at the **Motorail** journey destination within the **geographical limits**.

Please note

You must have taken every reasonable step to complete the journey to the **Motorail** departure station on time.

We will not cover any of the following:

- Strikes which are public knowledge at the time you purchased the cover.**
- Withdrawal from service (whether temporary or otherwise) of a 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.**

HOW TO CLAIM

If you want to make a claim under this **policy** you will need a claim form. Please write to:

European Claims Department Green Flag, The Wharf, Neville Street, Leeds. LS1 4AZ.

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 the following address;

European Claims department
The Wharf, Neville Street, Leeds. LS1 4AZ

Please note

- Our European Claims Department must receive your claim within 30 days of your return to the United Kingdom.**
- Any expenses for which you claim must have our prior consent and approval.**
- You must send in all relevant receipts, accounts, bills and invoices with your claim form.**
- We can only accept claims on an official claim form.**

EUROPEAN MOTORWAYS

Please note that in several parts of Europe, if you **breakdown** on a motorway or other major public road, police will answer the phone. They will arrange for a local recovery company to send a recovery truck to you without contacting us. Very few of these local recovery agents have any link with **United Kingdom** motoring organisations, and you may well have to pay for this assistance on the spot.

If you keep a receipt, we will refund the cost of the assistance, including towing charges and time the mechanic has spent working on the **insured vehicle** at the roadside.

We will not pay for any spare parts used or labour charges at a garage.

Once you have been taken from a motorway or major public road to a place of safety such as a local garage or motorway service station, please contact us if you need other advice or services, such as vehicle hire.

EXCLUSIONS AND CONDITIONS APPLYING TO THIS POLICY

GENERAL EXCLUSIONS

The following are excluded from your policy cover:

1. The cost of **fuel**, all spare parts and any costs.
2. Damage or costs as a result of breaking into the **insured vehicle** because your keys have been lost or stolen.
3. The cost of getting a spare wheel or for roadside repairs if you cannot provide a suitable spare wheel.
4. The cost of draining or removing contaminated **fuel** (we will arrange for the **insured vehicle** to be taken to a local repairer for assistance, but you will have to pay for all work carried out).
5. Any costs and expenses if the **insured vehicle** was not fit to drive at the start of the journey or **trip**, or had not been regularly serviced in line with the manufacturer's recommendations. We may ask for proof that the **insured vehicle** was fit to drive including having valid tax, insurance and a MOT. Or, if it is currently declared SORN (Statutory Off Road Notification). We will check these details when you ask us for help.
6. Any **breakdown** while the **insured vehicle** is towing or carrying more weight or people than it is designed for, as shown in the manufacturer's details.
7. Vehicles used for and/or involved in motor racing, off road use (away from public roads and over rough terrain), rallies, speed or duration tests or practising for such events.
8. Vehicles situated in areas to which our agents have no right of access or on motor traders' premises.
9. Any intentional or wilful damage caused by any **insured person** to the **insured vehicle**.
10. Any claim resulting from difficulties or inability in obtaining raw materials, **fuel** or other supplies due to **Strikes**, 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.
11. Vehicles temporarily immobilised by floods or snow-affected roads or as a result of whole or partial immersion in water, snow, sand or mud.
12. Vehicles parked off the public road which are immobile due to the nature of the surface on which they stand e.g. sand, mud, gravel, turf, grass.
13. Vehicles used for hire or reward, including taxis, or for the carriage of goods for reward.
14. Any claim for damage or loss of commercial goods or those intended for resale carried at the time of the **breakdown**.
15. Any expenses which you have paid or would have had to pay anyway on your **trip**.

16. Any damage to or theft of objects or accessories left in or outside the **insured vehicle** after the **breakdown**.
17. 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 a **breakdown**, or losses arising from a delay in providing the service to which this cover relates.
18. **Insured vehicles** that have broken down or are unroadworthy when cover was taken out.
19. Loss, expense or legal liability caused by:
 - Ionising radiation or radioactive contamination from nuclear fuel or nuclear waste;or
 - The radioactive, toxic, explosive or other dangerous properties of nuclear equipment.
20. Loss or damage caused by pressure waves from planes and other flying machines.
21. Any claim if:
 - You know that the person driving the **insured vehicle** does not have a valid driving licence;or
 - The person driving the **insured vehicle** does not meet the conditions of their driving licence.
22. Any **breakdown** if there's no valid tax in place for your vehicle.
23. Loss of or damage to the **insured vehicle** while it is being transported by sea or rail (unless loss or damage is caused by our negligence).
24. Any liability created by a contract or any civil liability.
25. Any **breakdown** for an **insured vehicle** that you have not travelled in from the UK to Europe.

GENERAL CONDITIONS

1. Other insurance

If you are covered by any other insurance for a **breakdown**, 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.

2. Reasonable care

You must do all that you can and comply with all laws and codes to keep the **insured vehicle** safe and fit to drive. You agree that we can carry out an inspection of the **insured vehicle** at any time.

3. Cancelling this policy

This **policy** may be cancelled:

- By us in the event of the non-payment of the **premium**. If we have to do this, we'll give you at least 7 days' notice. We'll send our cancellation notice to the latest address or email that we have for you.

- If the **policy** does not meet your requirements, please call us on **0345 246 1558** or return the documents immediately. If it is returned to us within 14 days of receipt to The Wharf, Neville Street, Leeds LS1 4AZ, we will refund the **premium** in full, provided you have not begun your **trip** or made a claim during that time.
 - No refund is available if the **policy** is cancelled after the 14 day cooling off period.
4. This contract is between you and us. Nobody else has any rights they can enforce under this contract except those they have by law.
 5. We are not responsible for any loss, damages, costs, claims or expenses whatsoever which you may incur as a result of our delay or failure to perform our obligations due to a **force majeure event**.
 6. You must report any **breakdown** which could bring about a claim under your **policy** as soon as possible to our European control centre.
 7. If you request a level of service to which you are not entitled, this service will have to be paid for in advance by credit or debit card payment. If we provide a service that it subsequently transpires you are not entitled to, you may have to pay for the service provided.
 8. 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 costs.
 9. You are responsible for collecting the **insured vehicle** from a repairer and any consequent costs after work has been carried out.
 10. If we arrange for temporary roadside repairs, you must arrange for any permanent repairs that may be necessary as soon as possible. If you do not and the same problem happens again, we may refuse service.
 11. If you need assistance, you must contact our European control centre. You must not contact any garage recovery operator direct.
 12. You will have to pay the cost of our recovery or repair vehicle coming out to you if you allow the **insured vehicle** to be recovered or repaired by someone else after you have contacted us for assistance.
 13. If the **insured vehicle** needs to be moved or recovered after a **breakdown**, it must be in an easily accessible position for our recovery vehicle to load. If the **insured 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 the **insured vehicle**, you will

have to pay extra costs (including labour charges) to arrange for these to be transported to, and used at, the site of the **breakdown**.

14. When you ask for assistance or recovery, we will give you an estimated time when our repair or recovery vehicle will arrive. You and your passengers must wait with the **insured vehicle** until the repair or recovery vehicle arrives, unless you have made other arrangements with our European control centre.
15. You will have to repay any toll fees for the **insured vehicle** which are reasonably incurred by the driver of the recovery vehicle.
16. You are responsible for the security of the contents of the **insured vehicle**, caravan or trailer. We will not recover or repair a vehicle, caravan or trailer if there is a person in it and may not do so if there is an animal in it. Any assistance given while an animal is in the **insured vehicle** is entirely at our discretion. We will not be liable for injury or death of the animal. It is your responsibility to secure any animal being transported in the **insured vehicle** or to make alternative arrangements for its transportation.
17. 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.

18. 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 and cannot be held liable for them.
19. We will not arrange for assistance services if we reasonably believe the **insured vehicle** is dangerous or illegal to repair or transport.
20. You will have to pay any storage or release fees while the **insured vehicle** is being repaired or after the police have moved the **insured vehicle**. We cannot be responsible for any police call-out charges.

21. We may choose to repair the **insured vehicle** (at your cost) following a **breakdown**, rather than arranging for it to be recovered.
22. Nothing in this **policy** will exclude or restrict our liability for death or personal injury resulting from our negligence.
23. Any failure by us in relying on or enforcing the terms and conditions of this **policy** on any particular occasion will not prevent subsequent reliance or enforcement.
24. Following a **breakdown** attended by the police or other emergency service, transportation of the **insured vehicle** will not take place until they have authorised its removal.
25. 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 for this purpose.
26. 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**.
27. We're not responsible for any incident if:
 - i) You continue to drive the Vehicle after we've told you about additional faults found at the time of the **breakdown**; and/or
 - (ii) We've advised you not to drive the Vehicle because;
 - further damage may be caused by doing so; or
 - the Vehicle is dangerous or illegal to drive.

If you have not fixed an additional issue that we found and told you about during a previous call-out, you're not covered for any **breakdown** that happens as result.

REFUSAL OF SERVICE

We have the right to refuse service at any time if we consider that you or any of your party is behaving or has behaved in a threatening or abusive way to our employees, patrols or agents, or to any other contractor. We can make your policy invalid at any time if, in our reasonable opinion, you have misused services we have provided.

FURTHER INFORMATION

We may record telephone calls in order to improve our service and to prevent and detect fraud.

OUR WEBSITE – WWW.GREENFLAG.COM

We are continually looking for ways to improve our customer's experiences of Green Flag. Our website and other online services are no exception to this. We have tried to make our website as usable as possible by following standards and guidelines laid out by the World Wide Web Consortium (W3C) in their Web Accessibility Initiative (WAI). This means that wherever possible, all of our users enjoy the same quality of service. Most pages on our website comply with the majority of the priority 1 and 2 guidelines highlighted in the WAI. We also work with the RNIB to meet their See it Right standards, ensuring blind and partially sighted users have access to our information, products and service online.

TEXT MESSAGE SERVICE

If you are hard of hearing or have speech difficulties you can text Green Flag for assistance using your mobile phone. If you need to use this service, text Green Flag on **0771 216 4700** from your mobile phone, giving your membership number or vehicle registration details.

The message will be picked up by a member of our team, who will contact you to assess your **breakdown** situation and provide the appropriate service. Alternatively, you can contact Green Flag by using minicom on **0800 800 610**.

ALTERNATIVE FORMATS

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

SPECIAL REQUIREMENTS

When contacting Green Flag in the event of a **breakdown**, please let the member of our team handling your call know if you have any special requirements such as wheelchair accessibility or any special modifications on your vehicle that have been made to assist you. We will then try and ensure that the appropriate breakdown vehicle is sent to your assistance.



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

Green Flag is 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.