

# MAYDAY

UK Breakdown Cover

Your UK breakdown policy

PROVIDED BY

**GREEN FLAG**

COMMON SENSE TO THE RESCUE



# WELCOME

## to MAYDAY UK Breakdown Cover

These are the Terms and Conditions of your MAYDAY UK Breakdown Cover Policy. Please read them carefully and keep this booklet in a safe place.

The cover you've purchased is provided by Green Flag and underwritten by U K Insurance Limited. Your cover will run for 12 months or as shown on your Breakdown Schedule.

Please keep in mind that the contract between you and us is formed by the Terms and Conditions in this booklet, your Breakdown Schedule and the information you give us.

You must tell us about any changes to this information as soon as possible. If you don't, it could affect your cover. In return for payment of your premium, we'll provide cover for the Sections listed in your Breakdown Schedule in accordance with the Terms and Conditions set out in this booklet.

You must read this booklet, your Breakdown Schedule and any endorsements as one document. Any word or expression that is defined as having a particular meaning will have the same meaning wherever it appears in these documents.

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

Had a breakdown or accident? Just give us a call on  
**0800 051 5318**



South Downs, National Park

## Over 96,000 Club members are MAYDAY members too. Here's why.

MAYDAY UK Breakdown Cover is designed with the needs of Club members not merely motorists in mind. That's why:

- **We'll never let a breakdown ruin your break.**

Our Dual Recovery feature ensures that if you break down on the way to your pre-booked camp or caravan site, and your vehicle can't be fixed, we'll get you there safely and back home again if it can't be repaired by the end of your stay.

If you break down during your stay at your pre-booked camp or caravan site, we'll get you back to your camp site and we'll take you, your passengers and your vehicle home if it can't be fixed in time for your return journey. (Not included in Roadside Assistance).

- **We have no vehicle size or weight restrictions.**

Whatever the size and weight of your car, caravan or motorhome, we'll cover it.

- **Rapid response pledge.**

Green Flag aims to reach you as soon as possible. If we don't reach you within an hour you can claim £10.

- **Misfuelling.**

If you put the wrong fuel in your vehicle we'll arrange and pay to have the tank drained.

We'll do that at the place where it happened, or if that's not possible, at a garage we've chosen.

We'll try to get you going again and we'll make sure you've got enough of the right kind of fuel to get you to the nearest filling station if necessary. We'll also safely dispose of the contaminated fuel. (This benefit does not provide cover for damage to your vehicle caused by misfuelling.)

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- **We aim to dispatch the right vehicle not just the nearest one.**

We operate a nationwide network of Green Flag specialists, not patrols, so we aim to send the right vehicle for your needs every time.

- **Your vehicle is covered for any driver.**

- **24 hours a day, 365 days a year, we're with you all the way.**

# Important Information

## How to notify us of a breakdown

In the event of a breakdown, please telephone 0800 051 5318. For the hard of hearing, please send a text message starting with the word RESCUE followed by your message to 61009. Texts may be chargeable. Please check with your network provider.

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.

Tell us as accurately as you can about your breakdown so that we can ensure you get the right service. It may be possible for us to talk you through some simple steps to get your vehicle going again meaning you won't have to wait for a recovery vehicle.

## What about animals?

If you break down and there are animals with you, we'll have to decide whether or not we can arrange transportation for them based on the circumstances at the time. If we decide that we can, we can't be held liable for anything that happens to them. We won't transport horses or livestock.

## Your right to cancel

If the cover under this Policy does not meet your requirements you can cancel it by contacting us on 0800 051 5318 within 14 days of receipt of your Policy documents, and surrendering the certificate. In such event, provided no claims have been made in relation to the Policy, we will issue a full refund.

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

## How to make a 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 5318.

If you'd prefer to write to us you can send the letter to:

Customer Relations Manager, Churchill Court, Westmoreland Road, Bromley BR1 1DP

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.

Communication Type	When will you get this?	What will it tell you?
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"> <li>• Our investigation</li> <li>• The decision</li> <li>• Next steps, if applicable</li> </ul> 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@financialombudsman.org.uk](mailto:complaint.info@financialombudsman.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>. You can still contact us directly.

## 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](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.

## Meaning of words

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

**Force Majeure Event:** means an event beyond our reasonable control which includes without limitation fire, flood, inclement weather, earthquake, accident, 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;

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

**Insured Incident:** means immobilisation of the Insured Vehicle as a result of breakdown, road accident, theft or attempted theft, malicious damage, accidental damage, fire, flat tyre, lack of fuel, flat battery, loss or breakage of car keys or as a result of being parked on soft ground, within the United Kingdom;

You can also call us out if the Insured Vehicle becomes stuck in water, snow, sand or mud, or if something in the Insured 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.

**Insured Person:** means you and any other person who, at the time of the Insured Incident, is driving or riding as a passenger in the Insured Vehicle with your permission and is not a hitchhiker, to a maximum of 8 persons including the driver;

**Insured Vehicle:** any vehicle we have agreed to cover and which is shown on your certificate provided it:

- is either a motor car, motor cycle, three wheeler, car based van, motorhome or motor caravan, privately registered in the United Kingdom
- carries no more than the number of persons recommended by the manufacturer (and for whom seats are provided)
- is a standard caravan or trailer which meets the requirements listed under Caravan and Trailer cover on page 11 and was being towed by another Insured Vehicle at the time of the Insured Incident or a detached caravan which is temporarily immobilised as a result of being parked on soft ground. If you have Premium UK Plus we'll also cover an Insured Vehicle if it's broken down at your home address or the place where it is usually kept, before you start towing.

**Period of Cover:** the period between the start of your cover and the expiry date shown on your current certificate;

**Policy:** this booklet and your certificate, which together form the contract between you and us;

**Policyholder:** the person named on your certificate;

**Premium:** is the premium due in payment for your Policy cover as shown in your certificate;

**Specialist Equipment:** lifting equipment which is not usually carried on a standard Recovery vehicle including; winches, cranes, dollies 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;

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

**we or us or our:** U K Insurance Limited, the underwriter of this Policy under our trading name Green Flag and/or our agents (including service providers);

**you or your:** the Policyholder. If UK Legal Expenses is included, this definition is extended under that section to include authorised drivers as shown in the certificate of motor insurance and any passengers.

**Please note:**

The General Conditions and Exclusions apply to all sections. Each section of cover described only applies if it is shown on your current certificate. With the exception of Caravan and Trailer Cover (page 11), which is included in all MAYDAY products, and Dual Recovery (page 11) which is included with Premium UK, Premium UK Plus, Roadside & Recovery and Recovery Only policies.

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South Downs, National Park

## Your cover levels

The benefits set out in this booklet should be read with your breakdown certificate. The cover detailed under each section will only apply if it is shown on your current breakdown certificate.

### Recovery Only

Ideal if you can confidently carry out most roadside repairs, but don't want to be left stranded.

#### What's covered:

If an Insured Incident happens to you, and if you cannot repair your Insured Vehicle at the scene, we'll recover your Insured Vehicle if it's at least a quarter of a mile from either your Home or the place where you usually keep your Insured Vehicle. We'll then arrange for the Insured Vehicle and Insured Persons to be taken to one of the following in the United Kingdom:

- Your home.
- The original intended destination.
- A suitable repairer within ten miles of either the Insured Incident, your Home or your original destination.

#### Also includes:

- Dual Recovery – see page 11.
- Caravan and Trailer Cover – see page 11.

#### What's not covered:

- Roadside Assistance.
- Recovery if you cannot get into the Insured Vehicle, you have lost the keys or have faults that can be repaired at the roadside. We may repair these at our discretion, but you'll have to pay for the call-out, labour and parts.
- Breakdowns at your home address.
- Labour charges at any garage the Insured Vehicle is taken to.
- The cost of supplying a spare wheel and tyre if a serviceable one cannot be provided by you.
- General Exclusions on page 17.

### Roadside Assistance

Ideal if most of your journeys are close to home and you'd like us to take care of minor roadside repairs or take you to a local garage.

#### What's covered:

Following an Insured Incident occurring at least a quarter of a mile from your Home, or the place where you keep the Insured Vehicle, we will:

- Arrange for roadside assistance and, if necessary, transportation of the Insured Vehicle and Insured Persons to either (1) a single destination of your choice in the United Kingdom within ten miles of the Insured Incident or (2) to a suitable repairer in the United Kingdom within ten miles of the Insured Incident; and
- Provide these services, free of charge, including call-out and labour for roadside assistance.

#### Also includes:

- Caravan and Trailer Cover – see page 11.

#### What's not covered:

- Any extra costs where transportation of the Insured Vehicle exceeds ten miles or labour charges at any garage to which the Insured Vehicle is taken.
- The cost of any parts and/or materials used.
- The cost of supplying a spare wheel and tyre if you can't provide serviceable ones.
- The cost, if needed, of a locksmith or a body glass or tyre specialist.
- Breakdowns at your home address unless you have purchased Home-Call (see page 12).
- Dual Recovery – this only applies to Recover Only, Roadside & Recovery and Premium UK policies.
- General Exclusions on page 17.

## Roadside & Recovery

A smart choice when roadside repairs and national recovery are important.

### What's covered:

Following an Insured Incident occurring at least a quarter of a mile from either your Home or the place where the Insured Vehicle is usually kept, you are entitled to the services detailed on the previous page under Roadside Assistance.

In addition to the services described above, if it is apparent that repairs cannot be effected by our service provider by the end of the normal working day of the Insured Incident, we will arrange and pay for the transportation of the Insured Vehicle and Insured Persons to your choice of the following in the United Kingdom:

- Your Home; or
- The original destination; or
- A suitable repairer within ten miles of either the Insured Incident, your Home or your original destination.

If your vehicle becomes temporarily immobilised as a result of being parked on an area of soft ground (for example on a camping site) we will pay the cost of the specialist equipment charges to recover it.

### Also includes:

- Dual Recovery – see page 11.

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.

### Please remember:

This level of cover will not be effective until the day after you have arranged this cover for the first time. You will be entitled to the level of service from the day of purchase described on the previous page under Roadside Assistance.

### What's not covered:

- The cost of any parts and/or materials used.
- The cost of supplying a spare wheel and tyre if serviceable ones cannot be provided by you.
- The cost of, if needed, a locksmith or a bodyglass or tyre specialist.
- Breakdowns at your Home address unless you have purchased Home-Call (see page 12).
- General Exclusions on page 17.



Do you need more cover?  
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## Premium UK

Peace of mind if cover at home and national recovery are important to you.

### What's covered:

You're covered anywhere in the UK, including your doorstep. If an Insured Incident occurs, you are entitled to the services detailed on page 7 under Roadside Assistance.

In addition to the services described above, if it is apparent that repairs cannot be effected by our service provider by the end of the normal working day of the Insured Incident, we will arrange and pay for the transportation of the Insured Vehicle and Insured Persons to your choice of the following in the United Kingdom:

- Your Home; or
- The original intended destination; or
- A suitable repairer within ten miles of either the Insured Incident, your Home or your original destination.

### Also includes:

- Dual Recovery – see page 11.
- Home-Call – see page 12.
- Extra Care – see page 12.

### Please remember:

This level of cover will not be effective until the day after you have arranged this cover for the first time. You will be entitled to the level of service from the day of purchase described on page 7 under Roadside Assistance.

### What's not covered:

- The cost of any parts and/or materials used.
- The cost of supplying a spare wheel and tyre if serviceable ones cannot be provided by you.
- The cost of, if needed, a locksmith or a bodyglass or tyre specialist.
- General Exclusions on page 17.



## Premium UK Plus

Our highest level of cover that gives you extra onward travel options.

### What's covered:

You're covered anywhere in the UK, including on your doorstep.

### Pre-departure:

With Premium UK Plus, you are covered if your caravan or trailer breaks down at your home address or the place where it is usually kept, before you start towing.

If an Insured Incident occurs, you are entitled to the services detailed on page 7 under Roadside Assistance.

In addition to the services described above, if it is apparent that repairs cannot be effected locally the same day of the Insured Incident, we will arrange and pay for the transportation of the Insured Vehicle and Insured Persons to your choice of the following in the United Kingdom:

- Your Home; or
- The original intended destination; or
- A suitable repairer within ten miles of either the Insured Incident, your Home or your original destination.

### Also includes:

- Dual Recovery – see page 11.
- Home-Call – see page 12.
- Extra Care – see page 12.

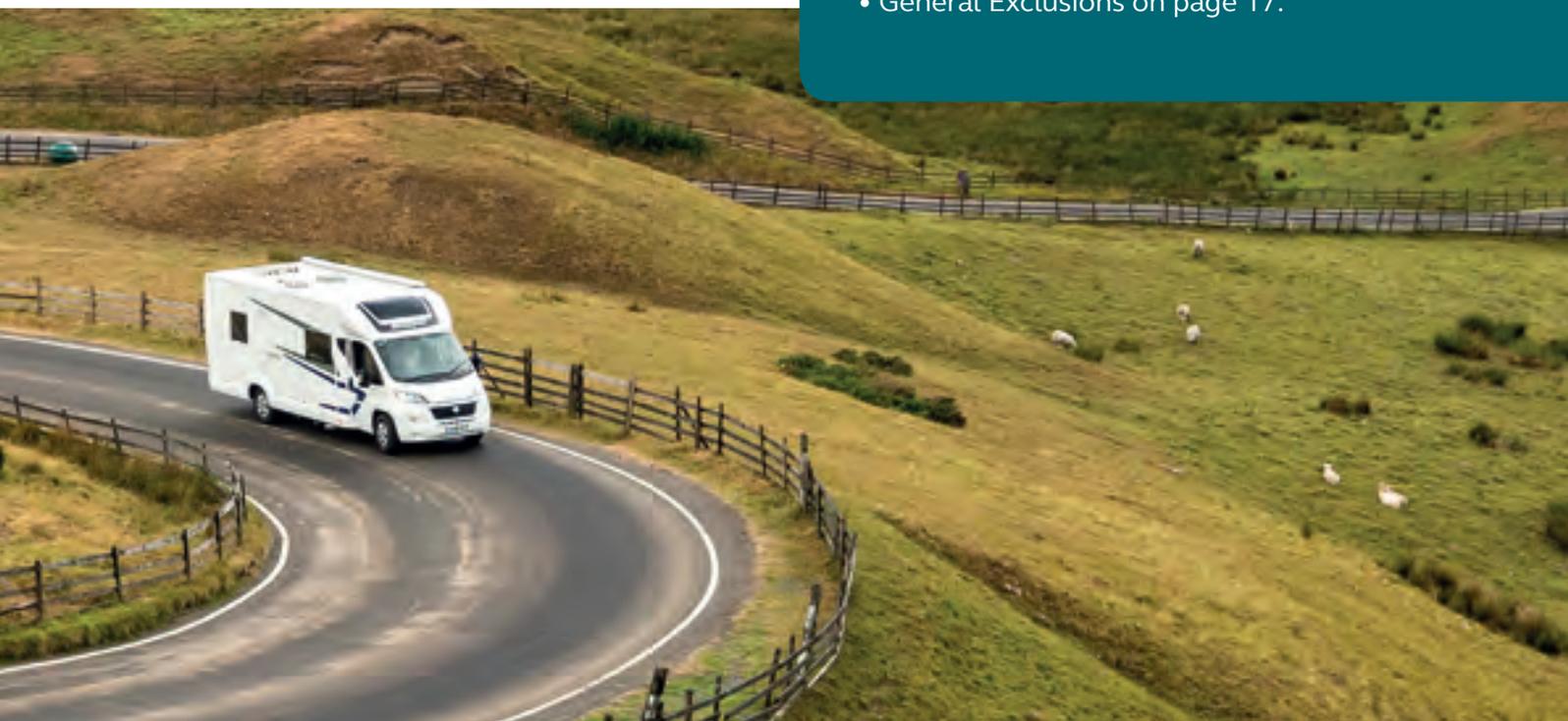
With Premium UK Plus, you are entitled to a combination of the onward travel options with increased cover limits as is documented within Extra Care.

### Please remember:

This level of cover will not become effective until the day after you have arranged this cover for the first time. You will be entitled to the level of service from the day of purchase described on page 7 under Roadside Assistance.

### What's not covered:

- The cost of any parts and/or materials used.
- The cost of supplying a spare wheel and tyre if serviceable ones cannot be provided by you.
- The cost of, if needed, a locksmith or a body glass or tyre specialist.
- General Exclusions on page 17.



# Dual Recovery and Caravan and Trailer Cover

Extra peace of mind for drivers who want cover for onward transport options.

## Dual Recovery

(Dual Recovery is not included with Roadside Assistance and is applicable for pre booked and during holidays only)

### What's covered:

- If, while travelling to a pre-booked camp or caravan site, the Insured Vehicle cannot be repaired at the roadside as a result of an Insured Incident that has occurred at least a quarter of a mile from your Home, we will transport the Insured Vehicle and your caravan and Insured Persons to your camp or caravan site.
- On arrival at the camp or caravan site you may request that we take you Home if your vehicle cannot be fixed or, alternatively, you can choose to stay and continue your holiday.
- If you break down during your stay, we'll get you back to your camp site and we'll take you, your passengers and your vehicle Home if it can't be fixed in time for your return journey.
- If you choose to continue your holiday and the Insured Vehicle cannot be repaired locally, we will collect the Insured Persons, the Insured Vehicle and your caravan from the caravan or camp site and return all to your Home at the end of your holiday.

- Or, if the Insured Vehicle is a motor caravan or motorhome and you have not taken advantage of Dual Recovery, we will arrange and pay for overnight bed and breakfast accommodation, but not alcoholic drinks, for up to five nights in a local hotel whilst awaiting repairs, provided that the Insured Incident occurs more than twenty-five miles from your Home or intended destination, up to a maximum cost of £100 per Insured Person, up to a maximum of £600 per Insured Incident.

## Caravan and Trailer Cover

### What's covered:

Your caravan or trailer will have the same cover as the Insured Vehicle when being towed by it provided:

- When loaded the caravan or trailer weighs no more than the manufacturer's specified towing limit of the vehicle towing it, and for a caravan, that it weighs no more than the kerb weight of the vehicle towing it.
- It is of standard make.

With Home-Call, this cover will be available at your home address.

Do you need more cover?  
Just give us a call on  
**0800 051 5318**

## Optional Extras

Is your cover exactly what you need? You can always add on extra services to make your cover perfect for you.

### Home-Call

If an Insured Incident takes place within a quarter of a mile of either your Home or the place where the Insured Vehicle is usually kept, you will be entitled to the services detailed in Roadside Assistance (page 8).

### Personal Cover

This extends the cover shown on your certificate so that you and your partner, residing at the same address, are covered in any vehicle that you are travelling in.

### Please remember:

- **Vehicles must comply with our General Conditions.**
- **You may have to show your certificate and we may ask for a further form of identification when we provide service. Otherwise you may have to pay for any service we provide.**

### Additional Vehicle Cover

This provides cover for other vehicles registered at the same address as the main Insured Vehicle. The level of cover for the additional vehicles must be lower than or equal to the level of cover for the main Insured Vehicle.

### Please remember:

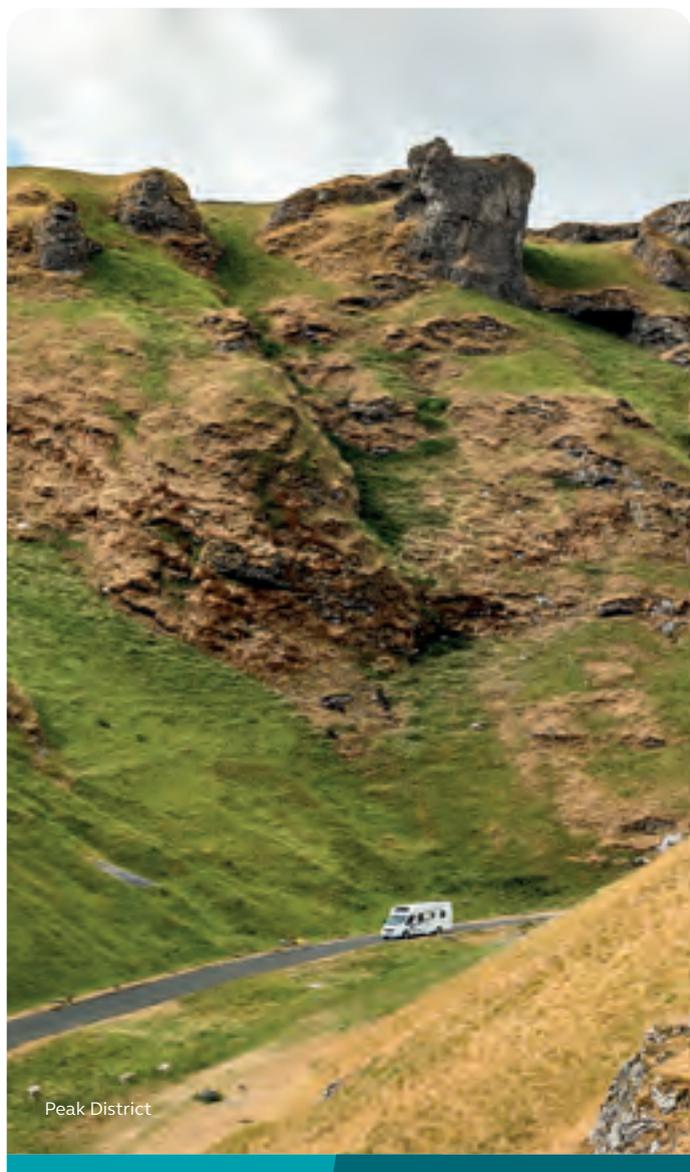
You can cover up to five additional vehicles in total, providing they are registered at the same address as the Policyholder.

### Extra Care

We have a 24-hour telephone service that you can ring for advice on all kinds of private legal matters in England. The scheme does not include written advice, personal interviews or drafting papers. You can use the service by phoning 0345 246 3976. This only applies to English Law.

We will also arrange the services described under:

- Driver Care – see page 13.
- UK Legal Expenses – see page 15-16.



**Caring for Club  
members since 1981**

## Driver Care (Only applicable if you have purchased Extra Care).

Extra peace of mind for drivers who want cover for onward transport options.

### What's covered:

If it is apparent that repairs to the Insured Vehicle cannot be carried out locally on the same day, or if the Insured Vehicle has been stolen and is not recovered in a roadworthy condition, we will arrange and pay for one of the following four options at your request subject to availability.

If you have Premium UK Plus then you are entitled to a combination of the four options with increased limits, subject to availability.

1. The transportation of the Insured Vehicle and Insured Persons to one of the following in the United Kingdom:

- Your Home;
- Your original intended destination;
- A suitable repairer.

Or

2. Where available, the hire of a self-drive rental vehicle of an equivalent level to the Insured Vehicle up to a maximum of 2000cc, for a reasonable period to complete your journey, up to a maximum of £100 in total if you have Premium UK. (£150 in total if you have Premium UK Plus). Hire cars that have a towbar are subject to availability.

Or

3. The cost for Insured Persons to either continue the journey or return to your Home by our choice of alternative transport, up to a maximum cost of £100 in total;

Or

4. Overnight bed and breakfast accommodation, but not alcoholic drinks, for up to five nights in a local hotel whilst awaiting repairs, provided that the Insured Incident occurs more than twenty-five miles from your Home or intended destination, up to a maximum cost of £100 per Insured Person, up to a maximum of £600 per Insured Incident if you have Premium UK. (£150 per Insured Person, up to a maximum cost of £900 per Insured Incident if you have Premium UK Plus).

In addition, if necessary, we will also:

- Pay for one single standard class rail ticket in the United Kingdom for you or any authorised driver to collect the Insured Vehicle following repair, up to a limit of £150; and
- Relay up to three telephone messages to family members, friends or business associates of yours to advise of unforeseen travel delays.

Provision of a Chauffeur

- 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 arrange a Chauffeur to take Insured Persons, and the Insured Vehicle and your baggage to your destination in the United Kingdom. You will have to show medical certification at the time of the illness or injury.



**Please remember:**

- 1. A hire vehicle is arranged subject to you or the Insured Person meeting the conditions of the hirer.**
- 2. We cannot guarantee to provide a hire vehicle with a roof rack or towbar.**
- 3. Cover under this Section will not be effective until the day after you have arranged this cover for the first time. You will be entitled to the level of service described in Roadside Assistance (page 7) on the day of purchase.**
- 4. Any authorised vehicle hire must be effected within 24 hours of occurrence of the Insured Incident.**
- 5. You must contact us as soon as possible after you break down. If you don't we won't be able to help with onward travel costs. You may need to pay the cost of any onward travel options you use and then reclaim them from us. We'll only cover things that we've agreed up front, so don't pay for anything until you've spoken to us.**

Do you need more cover?  
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## UK Legal Expenses (Only applicable if you have purchased Extra Care)

Wherever the following words and phrases appear in this Section, they will always have the following meaning:

**Event:** a road accident, involving the Insured Vehicle and another motor vehicle, or criminal action against you under road traffic laws;

**Legal Expenses:** the legal fees and costs you agree to pay together with reasonable and proper payments made by the Solicitor on your behalf at the standard rate which would normally be awarded in court or by way of taxation. Costs of any Civil Proceedings another person has to pay for which you may be liable by court order or may pay with our permission if you cannot recover them from elsewhere;

**Legal Action:** Civil Action or defending criminal charges if we believe there is a reasonable chance of success. In a civil action this includes reasonable prospects for actually recovering damages;

**Solicitor:** the Solicitor or firm of Solicitors or other suitably qualified person, firm or company we choose to act for you.

### What is covered:

1. We will pay Legal Expenses to claim damages or compensation in the United Kingdom as a result of an Event which causes:
  - Your death or your personal injury; or
  - Loss of or damage to the Insured Vehicle and any related losses.
2. We will pay to defend a Legal Action following a motoring charge against you after an Event.

Cover provided by this section only applies if:

- At the time of the accident, your vehicle is being driven or used for a purpose allowed and by a person identified in your certificate of motor insurance;
- The date of the accident is within the period of cover and the accident happens within the United Kingdom;

- Any legal proceedings will be carried out within the United Kingdom by a court or other organisation which we agree to; and
- It is always more likely than not that you will be successful with your claim for damages.

### Please remember:

**The most we will pay under this Section is £25,000 for all claims resulting from one Event.**

### What you are not insured for:

1. Any Legal Action resulting from an Event which happened before or after the Period Of Insurance.
2. Any Event which is not reported to us in writing within three months of it taking place.
3. Legal Expenses which you pay or agree to pay before you have our written permission.
4. Legal Expenses that can be claimed under any other Policy.
5. Expert witness fees, unless we have agreed in advance to you calling the witness and to the amount of the fees.
6. Any disagreement you may have with us.
7. Legal Expenses for action against another person in the Insured Vehicle at the time of the Event.
8. Any claim resulting from riot, civil unrest or malicious acts.
9. Legal Action in constitutional, military or international courts.
10. Any claim relating to drink or drug offences or parking offences.
11. Any claim resulting from you not having a motor insurance Policy which meets with the requirements of the Road Traffic Act 1988.
12. Any Legal Action against you when you do not have a valid driving licence.

## Conditions which apply to Legal Expenses:

1. You must meet with the conditions of this part of the Policy and do all that you can to keep Legal Expenses as low as possible.
2. The legal words and phrases in this Policy also cover the equivalent words and phrases in Scotland, Northern Ireland, the Isle of Man and the Channel Islands.
3. If we send letters to your address as shown in our records, we will assume you have received those letters.
4. If we accept your claim, we or a solicitor appointed by us will try to negotiate a settlement without having to go to the courts.  
  
If it is necessary to take your claim to the courts or if there is a conflict of interests, you have the right to choose the solicitor to act for you. Otherwise, we will appoint a solicitor for you.  
  
The solicitor will be appointed by you or by us to act for you according to our standard terms of appointment. (You can ask us for a copy.)  
  
You must not enter into any agreement relating to charges with the solicitor without getting our permission first.  
  
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.
5. We must have direct access to the Solicitor at all times and you must keep us fully informed of all important developments relating to your claim.
6. You must instruct the Solicitor to send us immediately any documents, information or advice we may need. You must also instruct the Solicitor on matters relating to the claim if we ask you to.
7. You or the Solicitor must write and tell us immediately if you make or receive any payment, or offer of payment, to settle the claim. If you do not accept an offer of payment and we consider that the result of the case could be equally or less favourable to you than the offer of payment, we will not pay any further Legal Expenses.

8. You must not agree to settle a claim without our written permission.
9. You must follow the Solicitor's advice.
10. You must give proper instructions to the Solicitor.
11. You must not do anything which might damage your claim.
12. You must send us immediately all bills for Legal Expenses which you receive. If we ask, you must also instruct the Solicitor to send their bill to the Law Society or to any other suitable organisation to be checked or assessed.
13. You must do all that you can to get back Legal Expenses from anyone else at any time. If you receive any payments you must give them to us.
14. We may decide to pay you the amount of damages you are claiming instead of starting or continuing legal proceedings.
15. You have the right to refer any disagreement between you and us to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person you and we agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the territorial limits 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.  
  
You may also refer any disagreement between you and us to the Financial Ombudsman Service. This service is free of charge. (See page 3 for details of our complaints procedure.)

If you need assistance with  
Legal Expenses, please call  
**0345 246 3976**

# Conditions and Exclusions

## General Exclusions

### The following are excluded from your Policy cover:

1. The cost of fuel, all spare parts or any costs whatsoever once the Insured Vehicle has been transported to a garage or repairer. This includes but is not limited to any costs that you have agreed separately with the Recovery operator for additional services that are not covered by this policy.
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. 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 an MOT certificate if applicable).
5. Any Insured Incident while the Insured Vehicle is towing or carrying more weight or people than it is designed for, as shown in the manufacturer's details.
6. 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.
7. Vehicles situated in areas to which our agents have no right of access or on motor traders' premises.
8. Any intentional or wilful damage caused by any Insured Person to the Insured Vehicle.
9. 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.
10. Vehicles used for hire or reward, including taxis, or for the carriage of goods for reward (unless specifically agreed by us when you first took out the cover).
11. Any claim for damage or loss of commercial goods or those intended for resale carried at the time of the Insured Incident.
12. Any Insured Incident 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.
13. Any expenses which you would have had to pay anyway irrespective of the Insured Incident.
14. Any damage to or theft of objects or accessories left in or outside the Insured Vehicle after the Insured Incident.
15. Losses that are not directly associated with the incident that caused you to claim. For example, loss of earnings due to being unable to return to work following an Insured Incident, or losses arising from a delay in providing the service to which this cover relates.
16. Vehicles that have broken down or are unroadworthy when cover was taken out.
17. 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.

18. Loss or damage caused by pressure waves from planes and other flying machines.

19. 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.

## General Conditions

### 1. Other insurance

If you are covered by any other insurance for an Insured Incident, we will only pay our share of the claim. You may be required to provide us with details of your 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. You must give us accurate information at all times. If any details that you give us about you, your circumstances or vehicle are not correct we may charge you for any breakdown that we attend.

### 3. Cancelling this Policy

This Policy 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 provided no claims have been made in relation to the Policy, we will refund the pro-rata Premium applicable to any unexpired part of the Period of Cover for which a Premium has been paid;
- By you at any time calling us to arrange cancellation. You will not be entitled to any refund of Premium but Green Flag will credit any unused part of your Premium if you take out any other cover within two years of cancelling this Policy; and
- By you contacting 0800 051 5318 within 14 days of receipt of your Policy documents, and surrendering the certificate. In such event, provided no claims have been made in relation to the Policy, we will issue a full refund.

Please note that where any claims have been made under this Policy we will not be able to refund any Premiums and all outstanding Premiums owed to us by you will become payable immediately.

### 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. 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.

### 7. We will provide the services described in this Policy on condition that you and all Insured Persons observe the respective licence conditions and all the terms and conditions laid down in this document.

The services cannot be used for routine servicing or the rectification of failed repairs, or as a way of avoiding repair costs.

### 8. You are responsible for collecting the Insured Vehicle from a repairer and any consequent costs after work has been carried out.

9. 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.
10. If you need assistance, you must contact our control centre. You must not contact any garage Recovery operator direct.
11. 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.
12. If the Insured Vehicle is in a position where specialist equipment (such as winches, cranes, dollies or skates) is required for it's Recovery, we will pay the cost of using and operating such equipment, except where it is required following a road traffic accident.  
We will not pay the cost of any locksmiths, glass or tyre specialists that may be required.
13. 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 control centre.
14. If the Recovery or repair vehicle does not arrive within 60 minutes of you contacting us, we will pay £10. To claim compensation you must either complete a service questionnaire or write to us.
15. You will have to repay any toll fees or ferry charges 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 or animal in it.
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.

Do you need more cover?  
Just give us a call on  
**0800 051 5318**

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 an Insured Incident 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.
26. 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 the 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.



Peak District

27. There may be some situations where we'll only be able to help you if you pay extra for the cost of the service:

- If you haven't fixed a fault that's led to you calling us out already within the last 28 days
- If you cancel a callout and then ask us for help again with the same problem
- If you have given us inaccurate information about your vehicle, for example; you've told us you have a spare and serviceable wheel when you don't.



## What to do if your car breaks down or you have an accident

### STEP 1

Switch off your engine and extinguish any cigarettes or fire hazards. If the problem is caused by a major accident, telephone the emergency services immediately.

### STEP 2

Leave your car in a safe place. Switch on your hazard warning lights and display a warning triangle, if you have one. If on the motorway, use your hazard lights but do not display a red triangle.

### STEP 3

If visibility is poor, make sure you leave your sidelights on. Ring us on 0800 051 5318 and tell a member of our team your membership number or car registration, plus details of the problem and your location.

### STEP 4

Wait near your vehicle, but away from the carriageway and hard shoulder.

**BREAKDOWN? ACCIDENT?**  
**CALL US ON 0800 051 5318**

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

MAYDAY UK Breakdown Cover is provided by Green Flag and underwritten by U K Insurance Limited. Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No.1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

**MAY RCG 0419**