

BREAKDOWN COVER [Your policy wording Please keep somewhere safe]

NIG Mini Fleet Breakdown Cover

GREEN FLAG 

Welcome to Green Flag breakdown cover

underwritten by U K Insurance Limited

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

We're delighted that you've chosen Green Flag

This booklet includes your policy wording. This details the services available to Green Flag customers as well as information on what to do in the event of a breakdown. Please ensure that any authorised driver is aware of the cover available to them.

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Had a breakdown? Don't panic!

What to do if you break down

Pull as far off the road as you can, switch on your hazard lights and display a warning triangle if you have one. Use your mobile phone or walk to the nearest phone and call our Emergency Centre on 0345 600 2126. Let us know if you want us to contact your business associates, family or friends to let them know you are delayed.

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

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

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.

A motorway breakdown

It's important to take extra care when breaking down on a motorway. It is better to use the closest emergency phone rather than your mobile, as the police will be notified of your location. If possible, try to drive to an emergency phone.

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

Calls are free from an emergency phone, lift the handset and the phone will connect with the control centre – they will know where you are.

Make sure everyone leaves the vehicle by the doors furthest from the carriageway and stands well back from the carriageway.

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

Vehicle locating via mobile signal

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

A Summary of your policy

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

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

Level of Cover Sections applicable within the Terms and Conditions	UK Breakdown Section A	European Breakdown Sections A-B
Roadside assistance	✓	✓
Recovery to nearest suitable garage	✓	✓
No call out charges	✓	✓
Cover as soon as you are 1/2 mile from home	✓	✓
Wrong fuel cover in the UK	✓	✓
Message relay service to friends and family	✓	✓
Cover at your home address	✓	✓
Vehicle and passengers recovered to preferred destination in the UK	✓	✓
Choice of hire vehicle / cost of alternative transport / overnight accommodation	✓	✓
Cost of single standard rail fare to collect your vehicle	✓	✓
European cover (for vehicles under 16 years old)		✓

Significant features

- We will relay telephone messages to your business associates, family members or friends to advise of unforeseen travel delays following a breakdown.
 - Options to choose from if your vehicle cannot be repaired at the roadside.
 - We will cover specialist equipment charges, ferry costs and toll fees.
 - If your vehicle has run out of charge, we'll recover you to the nearest charging point.
 - We may choose to repair the vehicle (at your cost) following a breakdown, rather than arranging for it to be recovered.
 - We won't be able to help you 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.
 - Cover will not apply for any incident that is a result of:
 - an inadequate repair or attempted repair carried out during the course of the same journey, unless the repair has our approval beforehand or;
 - you failing to correct a mechanical or electrical fault we told you about when we responded to a claim under the cover.
 - The recovery of any vehicle bearing trade plates or which has just been imported or purchased at auction is not covered.
 - European cover is available for vehicles up to 16 years old.
 - We can repair/recover your vehicle after an accident that results in damage that would normally be the subject of a motor insurance claim by you or a third party but you will be responsible for any costs involved. You may be able to recover these from your motor insurer.
- You can cancel your policy by contacting us at any time to arrange cancellation. If you do this within 14 days of receiving your documents we will return any premium paid unless a claim has been made. If you cancel after that, we will refund the part of the premium you have not used provided no call outs have been made in which case the full yearly premium is payable.
 - You can only reduce your level of cover at renewal.

Changes to your policy

To make any change to your policy please contact the broker intermediary or agent who arranged the policy.

How to notify us of a breakdown

In the event of a breakdown whilst travelling within the UK, please telephone 0345 600 2126. If you break down whilst travelling in Europe, please call 00800 0051 0636 or 00 44 141 349 0516.

Your policy

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

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

- the mini fleet schedule
- this policy booklet from pages 6 to 22.

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

In return for receiving and accepting the premium, we will provide the cover described in this policy on condition that you and all passengers observe the respective driving licence conditions and all the terms, definitions, conditions and exclusions laid down in this booklet for the sections applicable to you, either UK or UK and Europe as shown in the mini fleet schedule during the period of cover.

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.

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

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Policy definitions

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

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

Costs – all reasonable and necessary costs charged by **your solicitor** on a standard basis.

Court – court, tribunal or other suitable authority.

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

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

Home – the address which **we** have recorded as the business address at the time of the **incident**.

Incident – when the **vehicle** cannot be driven as a result of breakdown, fire, theft or attempted theft, malicious damage, accidental damage (but not any damage that would normally be the subject of a motor insurance claim by **you** or a third party), flat tyre, lack of **fuel**, flat battery, loss or breakage of **vehicle** keys, occurring within the UK during the **period of cover**. **You** can also call **us** out if **your vehicle** becomes stuck in water, snow, sand or mud, or if something in your **vehicle** stops working that makes it illegal or dangerous to drive there and then.

For example, if **your** windscreen wipers stop working when it's raining, or **your** headlamps don't work and it's dark.

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

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

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

Where European Breakdown has been bought, cover under Section B1 operates 7 days prior to commencement of the booked **trip**. All other benefits apply during each **trip** within the period of cover as shown on the **mini fleet schedule**. All benefits terminate on completion of **your** direct return journey **home**. This section provides cover for any number of journeys during the period of cover.

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

Policy definitions [continued]

Policy – this breakdown cover policy booklet and **mini fleet schedule**.

Policyholder – the person, persons, Limited Liability Partnerships or Limited or Public Limited Company, named in the **mini fleet schedule** as the insured name.

Solicitor – the solicitor or other suitably qualified person appointed by **us** to act for **you** under Section B11.

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

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

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

Vehicle – any vehicle **we** have agreed to cover and which is shown on the **mini fleet schedule** provided it:

- is either: a car, light van, motorised caravan, estate car, motorcycle or 4x4 off-road vehicle, registered in the **United Kingdom**;
- carries no more than the number of persons recommended by the manufacturer (and for whom seats are provided) with a maximum of 9 persons including the driver;

- does not exceed (including any load carried) the following gross vehicle weight: 4 tonnes and external dimensions: 7 metres in length (excluding any coupling device and tow bar), 3 metres in height and 2.55 metres in width;
- is serviced, maintained and operated as recommended by the manufacturer;
- meets any legal requirements and driving laws that apply – for example, it may need to be taxed and have a valid MOT certificate. **We** can check these details when **you** ask **us** for help.

We’ll also cover any standard make of caravan or trailer that, when it breaks down, is being pulled by **your vehicle**. It must be connected using an ordinary 50mm tow-ball, and can’t be bigger than the sizes above. When it’s loaded, the caravan or trailer mustn’t weigh more than the vehicle that’s towing it weighs when empty.

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

You or Your – the **policyholder** and anyone the **policyholder** allows to drive or travel in the **vehicle** at the time of the **incident**.

Green Flag Breakdown Cover in the UK Section A – UK Breakdown

What is covered

Following an **incident** occurring at the roadside or at **home** we will attend and attempt to repair the **vehicle**. If **your vehicle** can't be fixed locally the same day, we'll take **you**, **your** passengers and **your vehicle** to a single destination of **your** choice, anywhere in the UK.

- If the breakdown occurred at **home**, we'll take **you** to a place of your choice within 20 miles.
- If the breakdown was caused by a flat or damaged tyre, we will take **you** to a place of **your** choice within 10 miles of the **incident** so that the tyre can be repaired or replaced. If there's nowhere open because **you** broke down late at night, or somewhere remote, this limit won't apply. **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.

If the chosen repairer is closed and **you** choose to have the **vehicle** taken to **your home**, we will collect it the next day (or when mutually acceptable if the next day is not possible) and take it to the chosen repairer.

If it is apparent to us that repairs cannot be completed by the end of the working day, we will arrange and pay for **your** choice of:

- where available, a self-drive hire vehicle of an equivalent level up to a maximum of 1600cc for a continuous 48 hour period whilst **your vehicle** is awaiting repairs, up to a maximum of £100; or

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

If the driver falls ill or there is a sudden death of the driver and none of the passengers are authorised to drive, we'll get **you** all to one destination **you've** chosen, anywhere in the **UK**. **We** may ask to see a medical certificate or evidence. **We** might send out a driver, to take **you** where **you've** chosen to go.

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

If **you** put the wrong **fuel** in **your vehicle** whilst using it in the **UK** we'll arrange and pay to have the tank drained. And 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**.

Please remember

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

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

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

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

What is not covered

- Labour charges at any repairer to which the **vehicle** is taken.
- The cost of any parts and/or materials used to repair the **vehicle**.
- The cost, if needed, of a locksmith or a body, glass or tyre specialist.
- Onward transportation where **you** cannot continue **your** journey due to being unable to drive following a period of hospitalisation.
- Any of the onward travel options listed if **your vehicle** is used to transport people or things for money, such as a taxi or courier service (unless specifically agreed by **us**).
- Any costs where **we** have not been contacted at the time of the **incident**.
- **Vehicle** hire not authorised by **us**.
- **Vehicle** hire in the event of the **vehicle** requiring routine servicing, or for other repair work to correct non immobilising faults or undergoing repair of cosmetic damage.
- The cost of **fuel** and oil used in any **vehicle** or any additional insurance offered by the replacement **vehicle** hirers.
- If **you've** put the wrong **fuel** in **your vehicle** and it's damaged the engine, **we** won't cover the cost of repairing it. **You** might be able to claim towards that on **your** car insurance.

Green Flag Breakdown Cover in Europe Section B – European Breakdown

In addition to all the services and benefits supplied under Section A, **you** can use those detailed under this Section B for any number of **trips** up to a maximum of 90 days in total.

Cover in **Europe** will not apply for **vehicles** that are 16 years or older when cover is taken out for the first time.

Important information about driving in Europe

Mobile phones

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

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

Vehicle registration document/V5

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

Vehicle hire information

Vehicle hire companies will want to see **your** original driving licence. If **you** hold a photocard licence **you** will need to take the paper counterpart as well. In some countries **you** will need to take an International Driving Permit as well as **your** driving licence. To check whether one will be necessary please check the Government website, GOV.UK. A credit card must be available

if the **vehicle** hire benefit is used as the **vehicle** hire company will need to swipe the card as security.

European motorways and autoroutes

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

Section B1 – Cover prior to departure

What is covered

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

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

Please remember

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

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

What is not covered

- Any claim resulting from breakdown if **you** have purchased this cover less than 7 days before **your** planned date of departure.
- Any claim when actual or imminent breakdown of **your vehicle** is discovered or diagnosed in the course of a service carried out less than 7 days prior to **your** planned date of departure.
- **Vehicle** hire in the event of the **vehicle** requiring routine servicing, or for other repair work to correct non-immobilising faults or undergoing repair of cosmetic damage.
- The cost of **fuel** and oil used in any **vehicle** or any additional insurance offered by the **vehicle** hirers.

Section B2 – Roadside assistance

What is covered

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

Please remember

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

What is not covered

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

Section B3 – Replacement parts

What is covered

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

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

Please remember

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

What is not covered

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

Section B4 – Break in

What is covered

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

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

Please remember

You must obtain a crime reference number within 24 hours of the **incident** giving rise to the claim.

What is not covered

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

Section B5 – Vehicle out of use

What is covered

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

- the additional cost of transporting **you**, and any **passengers** with **your** personal belongings (excluding items of furniture, camping equipment and/or winter sports equipment), to **your** destination by alternative transport, or
- the immediate hire of a **vehicle**, where available, whilst the **vehicle** remains unserviceable, up to a maximum of £800, or
- overnight accommodation including breakfast (excluding alcohol) in a local hotel for **you** and any **passengers** whilst awaiting completion of repairs, up to £45 per person per day with a maximum limit of £500 in total, provided that such cost is additional to or in excess of any planned accommodation costs payable by **you**, had loss of use of the **vehicle** not occurred.

Please remember

A hire **vehicle** is provided subject to **you** meeting the conditions of the hirer. Any claims resulting in the hire of a **vehicle** must have **our** prior approval. It is **your** responsibility to collect the hire **vehicle**. **We** cannot guarantee to provide a **vehicle** with a roof rack or tow bar. Hire **vehicles** provided within **Europe** must stay in the country where they were hired. If **you** have to pay for the services locally, **you** will be reimbursed provided **you** obtained approval from **us** before incurring the expenditure.

What is not covered:

- The cost of **fuel** and oil used in any hire **vehicle** or any additional insurance offered by the **vehicle** hirers.
- The cost of transporting furniture, camping equipment or winter sports gear. **We** might be able to help, but **you**'ll need to pay extra.

Section B6 – Camping trips

What is covered

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

- if practicable, the hiring of a suitable tent, where available, for the remainder of the period of the **trip**, or
- emergency bed and breakfast only expenses (excluding alcohol) over and above those planned for **you** and any **passengers**, up to £45 per person per day, with a maximum limit of £500.

What is not covered

- Any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable.
- Loss of use of any tent which belongs to a tour operator or holiday company.
- Any damage caused by a dog or dogs accompanying **you** on the **trip**.
- Tents that belong to holiday companies or tour operators.
- Expenses where **your** tent wasn't too damaged to be used.
- The cost of any alcoholic drinks.

Section B7 – Alternative driver

What is covered

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

Please remember

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

Section B8 – Repatriation

What is covered

If **your vehicle's** stolen while **you're** on a **trip** and **you** don't get it back in a safe condition to drive, or if it breaks down and can't be repaired in time for your journey back, **we'll** pay to bring **you, your passengers and your vehicle home** to the **UK** using **our** choice of transport.

We'll pay for any garage storage that's needed up to £100. And **we'll** pay for any extra transportation or shipping. Or, if **you** agree it with **us** in advance, **we'll** pay up to £600 for one person to come out to **your vehicle** by public transport, to drive it back to the **UK** once it's been repaired abroad.

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

- **We** will reimburse **you** for up to 7 days necessary alternative travel costs **you** incur while **you** await delivery of the **vehicle**.
- **We** will pay the cost of such travel up to a maximum of £75 in total for **you** and any **passengers**.
- This benefit will cease after 7 days or when **we** deliver the **vehicle** to **your home** or to the repairer designated by **you** (whichever is the sooner).
- **You** must keep all receipts and invoices for the travel **you** have incurred, and send these to **us** with **our** claim form.

Please remember

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

What is not covered

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

Section B9 – Customs regulations

What is covered

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

- the **vehicle** is beyond economic repair, **we** may arrange for its disposal under customs supervision in the country where it is situated. If **we** do, **we**'ll make all the arrangements and pay for the cost of storage up to £100 if there's a delay;
- the **vehicle** is not taken permanently out of the foreign country within the limited time allowed after import, or **you** inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then **we** will pay **your** liability for any duty claimed from **you**.

What is not covered

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

Section B10 – Missed motorail connection

What is covered

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

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

We will arrange and pay for

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

Please remember

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

What is not covered

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

General exclusions applying to this cover

THINGS THAT AREN'T COVERED

Here are the main things that **your** policy doesn't cover:

- Costs **we** haven't agreed to pay. This includes but is not limited to any costs **you** have agreed separately with the recovery agent for additional services that are not covered by this policy.
- Costs or storage charges if **you** decide to have **your vehicle** taken to a repairer after it breaks down.
- The cost of supplying a spare wheel and tyre, if **you** can't give **us** one that will do.
- Labour charges at any garage **your vehicle** is taken to.
- Oil, materials or parts' costs.
- Any contents of **your vehicle** that are lost or damaged, unless they're lost or damaged while **we**'re looking after them. (**You** need to take any valuables with **you**.)
- Costs or losses that aren't immediately to do with getting **your** car back on the road. For instance, **you** can't claim for lost earnings if **your** breakdown means **you**'re late for work.
- Costs to do with accidents that would usually be covered by car insurance, either belonging to **you** or somebody else.
- Charges where any of the emergency services have insisted on **your vehicle** being recovered straight away, unless it happens outside the **UK** (section B).
- **Vehicles** situated in areas to which **our** agents have no right of access or on motor traders' premises.

If **we** do anything for **you** that isn't covered by **your** policy, **we** can charge **you** for that. If **we** do, **you**'ll need to pay us within a month of **us** asking.

If **you** use a repair garage for anything, they'll be **your** agent, acting on **your** behalf. **We**'re not responsible for anything they do, or any problems they cause.

We can't give any kind of warranty for the work done by a repairer in a garage, or any kind of promise that they'll fix **your vehicle** quickly. **You**'ll have to tell them what **you**'d like them to do, and pay for any repairs.

We will not be liable for any delay or failure in performance of **our** obligations under this agreement if that delay or failure is due to any cause outside of **our** reasonable control.

TIMES WE CAN'T HELP, OR WILL NEED TO CHARGE EXTRA

There are some situations where **we**'ll be able to help you at the roadside, but not with recovery or transportation unless you pay an extra charge and **we**'ve got a special licence:

- If **your vehicle**'s just been imported, or just been bought at auction.
- If **your vehicle**'s still got trade plates on it.
- Where the delivery of the **vehicle** itself is the subject of a commercial activity.

There are others 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.

And there are some circumstances where **we** won't be able to help **you** at all:

- If **your vehicle** breaks down in a place **we** can't get to.
- If **your vehicle** going to be dangerous or illegal to load or transport.
- If **your 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.
- If **your vehicle** is ever used to carry things or people for money (unless specifically agreed by **us** when **you** first took out the cover). For example, as a courier service or taxi.
- If **your vehicle** involved in motor racing, off-road driving, rallies, track days, duration or speed tests.
- If **you** or anyone in **your** group is threatening or abusive.

REDUCING YOUR COVER

The only time **you** can reduce **your** cover is when **you** renew **your** policy, or in the 14-day 'cooling off period' that **you** get every time **you** buy or renew.

General conditions applying to this cover

WHAT YOU'VE GOT TO DO

For the cover to apply, **you've** got to make sure **your vehicle's** fit to drive when **you** take out **your policy**, and at the start of each journey. **You've** also got to make sure **your vehicle's** properly looked after, as recommended by the manufacturer. And to take all reasonable steps to stop it from breaking down, or being damaged or stolen. **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. **You** agree that **we** can carry out an inspection of **your vehicle** at any time.

STOPPING FRAUD

We're out to stop fraud. If **you** or anyone **you** know tries to make a false or exaggerated claim, **we** might cancel **your policy**, keep any premiums, and stop **your** service. **You** might also have to pay **us** back for any costs **we've** incurred, including ones to do with investigating false claims.

If **you've** got any other Green Flag or U K Insurance Limited products, **we** might cancel those too. And **we** could share details with other organisations or authorities, to stop fraud in the future, or to start criminal proceedings.

IF YOU BREAK DOWN

Contact **us** as soon as **you** can if **you** break down. Wait with **your** car or somewhere safe nearby, unless **we** ask **you** to do something else. **We'll** only pay for repair or recovery costs that **you've** agreed with **us** up front, so don't pay for anything till **you've** spoken to **us**. Keep all receipts and invoices, too. **You'll** need to send them to **us**, along with our claim form, to settle a claim.

General conditions [continued]

If it takes special equipment to recover **your** car, like cranes, winches or skates, **we'll** pay for the cost of using that, unless it's needed after an accident that could be covered by a motor insurance claim.

And if any of the emergency services come out to **your** breakdown, **we** won't be able to do anything with **your** car until they say **we** can. If **we** do take **your** car away, make sure **you** take out any valuables.

REPAIRS

In the event of an **incident** which requires repairs, unless otherwise indicated by the driver, the **policyholder** authorises the driver of the vehicle to instruct repairs to be carried out up to a limit of £250 (excluding VAT) for parts and labour. For anything over that amount, the repairer will contact the **policyholder** for authorisation of payment before repairs are started.

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

Once the repairs are done it's up to you to collect your car once it's been repaired.

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 for any payment that is not covered by this **policy**.

IF YOUR CAR'S STOLEN

The first thing **you** should do is call the police. Give **us** a call after that, and **we'll** do everything **we** can to help. Remember to take a note of the Crime reference number as **we** will ask for that.

PROBLEMS WITH KEYS

If **your** car keys are lost, broken or stolen, **we'll** pay for someone to come out to **your**

car and try to get into it. **We** won't pay for repairing, replacing, or re-programming keys. Or for any damage caused to **your** car by attempts to get into it.

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** will not be held liable for anything that happens to them. **We** won't transport horses or livestock.

OTHER INSURANCE

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

CANCELLATION

The cover may be cancelled:

- By **us** at any time if **we** have a valid reason. If **we** have to do this, **we'll** give **you** at least 7 days' notice. **We'll** send **our** cancellation notice to the latest address **we** have for **you** and give **you** back what **you** paid, apart from an amount for the time that **your policy** lasted.
- It's **your** responsibility to let anyone insured under the **policy** know that this **policy** has been cancelled.
- By **you** contacting **your** broker, intermediary or agent at any time to arrange cancellation. If **you** do this within 14 days of receiving **your** documents they will return any premium paid unless there has been a call out. If **you** cancel after that 14 day period, they will refund the part of the premium **you** have not used provided no call outs have been made. If **you** have requested a call out, the full yearly premium is payable.

WHY WE MIGHT CANCEL THE POLICY:

We'll only cancel the **policy** if **we** have valid reasons for doing so. For example:

- If **you**'ve failed to co-operate with **us**, or send **us** information or documentation as described in **your policy**, and that has affected **our** ability to process **your** claim, or deal with **your policy**.
- If **your** circumstances have changed in such a way that **you** no longer meet **our** criteria for providing **you** breakdown cover.
- If **you**'ve used threatening or abusive behaviour or language, or **you**'ve intimidated or bullied **our** staff or suppliers.
- If **we** have good reasons to suspect fraud.

PREMIUM

Where payment of premium is by instalments, the contract remains an annual one. The full premium is due if cover is cancelled by **you** and a call out has been made. Should **you** fail to pay any instalment by the due date, such failure will entitle **us** to regard this as cancellation by **you** in accordance with Cancellation terms above and all cover will cease from the due date.

Important information

RIGHTS UNDER THIS CONTRACT

This contract is between the policyholder and us. This policy does not give rise to any rights under the Contracts (Rights of third parties) Act 1999 to enforce any term of this agreement.

How to notify us of a breakdown

In the event of a breakdown whilst travelling within the UK, please telephone **0345 600 2126**.

For the hard of hearing, please start your text message with the word RESCUE followed by your message and send it to 61009. Texts may be chargeable. Please check with your network provider.

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

Instalments – Consumer Credit Agreement

If you have chosen to pay by instalments with NIG please read the Terms and Conditions of your Consumer Credit Agreement within your NIG Mini Fleet Policy Booklet. Failure to comply with the Terms and Conditions of your Consumer Credit Agreement may affect your Policy.

Your right to cancel

You can cancel your policy by contacting your broker, intermediary or agent at any time to arrange cancellation. If you do this within 14 days of receiving your documents they will return any premium paid unless there has been a call out.

Termination

If you wish to terminate the contract at any other time, please contact the broker, intermediary or agent who arranged the policy. Any return of premium will be made based on the number of days remaining in the policy period, unless a claim has been made when no refund is due.

Details about our Regulator

Green Flag is underwritten by U K Insurance Limited who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, 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**. The Prudential Regulation Authority website can be visited at **www.bankofengland.co.uk/pr** or the Prudential Regulation Authority can be contacted on **0207 601 4878**.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**

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.

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 the broker, intermediary or agent who arranged the policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to Green Flag. If you'd prefer to write to us about a complaint 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.
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

You can refer complaints about claims under Section **B11** to Arbitration instead (where an independent person, known as an arbitrator, makes a decision to settle the dispute). The Arbitrator will be a solicitor or barrister or other suitably qualified person that you and we agree on. If we cannot agree then we will ask the Chartered Institute of Arbitrators to decide. The Arbitrator's decision will be final and whoever does not win will have to pay all costs and expenses.

**For further
information
simply call
0345 246 1558**

**or go online at:
www.greenflag.com**

GREEN FLAG 

Green Flag shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.

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

NIG FPB 0922