

# Important information

With effect from 4th October 2018 we have amended the following sections of the policy wording.

Section	Current Cover	Cover From Your Renewal Date
General conditions	<p><b>Cancellation</b></p> <p>The cover may be cancelled:</p> <ul style="list-style-type: none"><li>• By us at any time by providing 14 days' notice in writing to you at your last known address. In such event, depending on the circumstances, we may refund the pro-rata premium applicable to any unexpired part of the period of cover for which premium has been paid.</li></ul>	<p><b>Cancellation</b></p> <p>The cover may be cancelled:</p> <ul style="list-style-type: none"><li>• By us at any time by providing 7 days' notice in writing to you at your last known address. In such event, depending on the circumstances, we may refund the pro-rata premium applicable to any unexpired part of the period of cover for which premium has been paid.</li></ul>

Section	Current Cover	Cover From Your Renewal Date
<p>Important information</p>	<p><b>How to complain</b></p> <p>If you have an enquiry or complaint arising from your policy, please contact 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.</p> <p>If your complaint is still outstanding you can write to Green Flag direct at the following address, quoting your policy number.</p> <p>Customer Relations Department Churchill Court Westmoreland Road Bromley BR1 1DP</p> <p>Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS).</p> <p>You can download their complaint form and find more info at <b>financial-ombudsman.org.uk</b>.</p> <p>You can also telephone them on <b>0300 123 9 123</b> or <b>0800 023 4567</b>.</p> <p>You can write to the Ombudsman, too. Their address is: The Financial Ombudsman Service Exchange Tower London E14 9SR</p>	<p><b>How to make a complaint</b></p> <p>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.</p> <p>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:</p> <p>Customer Relations Manager Churchill Court Westmoreland Road Bromley BR1 1DP</p> <p>Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.</p> <p>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.</p> <p>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:</p>

		<b>Communication Type</b>	<b>When will you get this?</b>	<b>What will it tell you?</b>
		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"> <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.

		<p><b>Independent Review</b></p> <p>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.</p> <p>You can contact them by:</p> <p><b>Email:</b> complaint.info@financial-ombudsman.org.uk</p> <p><b>Phone:</b> UK: 0300 123 9123 or 0800 023 4567 Abroad: +44 20 7964 0500</p> <p><b>Writing to:</b> Financial Ombudsman Service Exchange Tower London E14 9SR</p> <p>Their website also has a great deal of useful information: <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a></p>
--	--	---

**Page 22 – Cancellation**

This change means we have the right to cancel a policy by providing you with 7 days' notice in writing

**Page 27 – How to complain**

This information is intended to help better explain our complaint procedure

**Your privacy**

Although we haven't changed the way we collect, use and share your information, we have revised our Privacy Notice so that it provides you with greater detail and more information. This is available to view on our website or you can call us if you would like a paper copy.

With effect from 26th April 2018 we have amended the following sections of the policy wording.

Your Mini fleet schedule will confirm the level of cover included in your renewal quote and the full cover details and all relevant terms and conditions are explained in your new policy booklet, which is attached.

Section	Current Cover	Cover From Your Renewal Date
A – UK Breakdown	<p><b>What is covered</b></p> <p>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 whenever is convenient for you), and take it to the chosen repairer.</p>	<p><b>What is covered</b></p> <p>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.</p>
A – UK Breakdown	<p><b>What is covered</b></p> <p>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 place of your choice, anywhere in the UK.</p>	<p><b>What is covered</b></p> <p>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 place of your choice, anywhere in the UK.</p> <p>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.</p>
A – UK Breakdown	<p><b>What is not covered</b></p> <ul style="list-style-type: none"> <li>• Onward transportation where you cannot continue your journey due to being unable to drive following a period of hospitalisation.</li> </ul>	<p><b>What is not covered</b></p> <ul style="list-style-type: none"> <li>• Onward transportation where you cannot continue your journey due to being unable to drive following a period of hospitalisation.</li> <li>• 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).</li> </ul>
Times we can't help or will need to charge extra	<ul style="list-style-type: none"> <li>• If your vehicle is ever used to carry things or people for money. For example, as a courier service or taxi.</li> </ul>	<ul style="list-style-type: none"> <li>• 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.</li> </ul>

Section	Current Cover	Cover From Your Renewal Date
<p>General conditions applying to this cover</p>	<p><b>General conditions applying to this cover</b>            What you've got to do:            For the cover to apply, you've got to make sure your car'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 car'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.</p>	<p><b>General conditions applying to this cover</b>            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 agree that we can carry out an inspection of your vehicle at any time.</p>
<p>Had a breakdown? Don't panic!</p>		<p>There may be times when we receive unusually high volumes of calls from customers needing our help – for example, if it snows or it's 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.</p>

## **Page 4 – Had a breakdown? Don't panic!**

This information is intended to help explain how we work so that our customers have a better understanding of what happens at the busiest times.

## **Page 11 – Section A – UK Breakdown**

### **What is covered**

It means we all need to agree on an acceptable time for the vehicle to be collected and redelivered. This will help us make sure we can assist more customers when they are in need of our help.

## **Page 11 – Section A – UK Breakdown**

### **What is covered**

It may mean that vehicles and customers are recovered separately, which will help us get customers where they need to be quickly.

## **Page 12 – Section A – UK Breakdown**

### **What is not covered**

This change is only relevant if we agreed to provide cover for a vehicle used to carry people or things for money. If we have agreed to do that, the onward travel options listed won't be available.

## **Page 21 – Times we can't help or will need to charge extra**

This change helps clarify that this exclusion applies unless we agreed otherwise when you took out your cover.

## **Page 21 – General conditions applying to this cover**

### **What you've got to do**

This means we can ask to inspect your vehicle if we wish to – we may be able to give advice and guidance on how to prevent future breakdowns.

**We hope you enjoy your updated breakdown package. Please check the terms and conditions in your new policy booklet to ensure that you understand the cover that will apply from your renewal date and that you're happy it suits your needs.**

If you have any questions or wish to discuss the other cover options available please feel free to give us a call to discuss this on 0345 246 8657.

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 F IIL 1018**

