

Summary of cover	CARS Sections A-E	CHRS Sections A-D	CRS Sections A&C	CHS Sections A&B	CBS Sections A
Round-the-clock garage call-out	✓	✓	✓	✓	✓
Up to one hour free labour for roadside repairs	✓	✓	✓	✓	✓
Free recovery service to a repairer within 10 miles where necessary	✓	✓	✓	✓	✓
Cover for your caravan or trailer	✓	✓	✓	✓	✓
Help to arrange for you to finish your journey	✓	✓	✓	✓	✓
Cover for anyone using your vehicle with your permission	✓	✓	✓	✓	✓
Pass on phone messages to others after your breakdown	✓	✓	✓	✓	✓
Transport of you and your vehicle to your destination in the UK	✓	✓	✓		
Use of a hire car or hotel accommodation	✓	✓			
Service to your door if your car breaks down within a quarter mile of home	✓	✓		✓	
European cover for vehicles up to 10 years old	✓				
If you have also chosen Personal Cover your level of cover is extended to any other vehicle (less than 16 years old) you or your spouse or your partner are travelling in within the UK.					

Details about our regulator

Churchill Insurance Company Limited is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on **0845 606 1234**.

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 100% of the first £2,000 and 90 % of the remainder 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.



Churchill Insurance Company Limited, Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP

Churchill breakdown services are provided by Green Flag Motoring Assistance and underwritten by Churchill Insurance Company Limited. Authorised and regulated by the Financial Services Authority. Calls may be recorded.



Churchill breakdown policy – summary of cover



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CHM55-1207 / C7558



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The **information** shown here is only a summary of what is covered. It does not form part of the contract between you and us. Please read your policy booklet and Schedule for full details of all terms and conditions that apply to you.

The policy you have purchased is underwritten by Churchill Insurance Company Limited and will run for 12 months or for the period shown on your Breakdown cover Schedule.

The cover you have chosen is shown on your Breakdown cover Schedule. Please read your policy booklet carefully to make sure this cover meets your needs. The table opposite summarises the benefits of each cover available to you.

Significant features of a Churchill breakdown policy

- The Breakdown service is provided by Green Flag Motoring Assistance.
- A No Callout Discount is given at renewal using the scale applicable at that time.
- Free route planning service is available to all Churchill Breakdown customers.

The following important features can be found under 'General exclusions' in your policy booklet.

- Breakdowns caused by an inadequate repair or an attempted repair carried out during the same journey will not be covered.
- Breakdowns caused by you failing to correct a mechanical or electrical fault that we told you about will not be covered.
- You will not be covered for any breakdown which is the third claim against the service in any three month period caused by a common identified fault.

The following important features can be found under 'General conditions' in your policy booklet.

- We may choose to repair the vehicle (at your cost) following a breakdown, rather than arranging for it to be recovered.
- We can provide assistance after a road traffic accident but you will be responsible for any costs involved. You may be able to recover these costs from your motor insurer.
- You can only reduce your level of cover at renewal.
- You can cancel your policy by giving us 7 days' notice. If no callout has been made during the period of cover, we will refund the part of the premium you have not used less a cancellation charge of 50% of the yearly premium.
- We will not refund any premium if you cancel CARS cover.
- If the recovery or repair vehicle does not arrive within 60 minutes of you contacting us, you can claim £10 compensation.

Your right to cancel when you buy or renew your policy

If the cover does not meet your requirements, please call us immediately on **0845 603 3550**. Or, return all your documents within 14 days of receipt. We will return any premium paid in full as long as you have not made any claims during that time. The full annual premium is due if a claim has been made during that period.

How to make a claim

If you breakdown whilst travelling within the UK, please phone **0800 400 665**.

If you breakdown whilst travelling in Europe, please phone **00800 4000 6000**.

If you want to make a claim under the European section of your policy, you will need a claim form.

Please write to:

**European Claims Department
Green Flag Motoring Assistance
Leeds
LS28 5GF**

Or, phone **0113 236 3236** and ask for the European Claims Department.

How to complain

Please call us on **0845 603 3581** or write to:

**Churchill Insurance Company Limited
Churchill Court
Westmoreland Road
Bromley
Kent
BR1 1DP**

If we cannot sort out the differences between you and us, you can take the matter to the Financial Ombudsman Service (FOS). Their address is:

**South Quay Plaza
183 Marsh Wall
London
E14 9SR**
phone **0845 080 1800**.

The FOS website can be visited at www.fos.org.uk.