

Churchill **Breakdown**

All about your cover

Read this carefully, keep it safe



churchill[®]

Welcome to Churchill breakdown cover Underwritten by U K Insurance Limited and provided by Green Flag.

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

We're delighted that you've chosen Churchill

This booklet includes your policy and a summary of your policy, so keep the booklet safe for when you need it. Over the next few pages, you'll find details of the services available to Churchill customers as well as some useful tips on what to do in a breakdown and how to make a claim.

Contents

Customer information	3	Section E9 Customs costs	18
Changes to your cover	3	Section E10 Missed train connections	18
Customer discounts	3	About hire cars	19
Broken down? Don't panic!	3	Extra features and benefits	
A guide to your cover	4	Personal cover	19
Your policy	6	Family cover	19
Some definitions	7	Misfuelling	20
Breakdown cover in the UK		Multi-vehicles	20
Section A Churchill Breakdown Service (CBS)	9	No call out discount	20
Section B Churchill Homecall Service (CHS)	10	Automatic renewal	20
Section C Churchill Rescue Service (CRS)	10	Important information	
Section D Churchill Homecall and Rescue Service (CHRS)	11	Rights under this contract	21
Breakdown cover in Europe		What you've got to do	21
Section E Churchill Advanced Rescue Service (CARS)	12	Stopping fraud	21
Section E1 Cover before you leave	13	If you break down	21
Section E2 Roadside help	14	What about animals?	21
Section E3 Replacement parts	14	Once the repairs are done	21
Section E4 Break in	15	Things that aren't covered	22
Section E5 Can't use your car	15	Times we can't help, or will need to charge extra	22
Section E6 Camping trips	16	Reducing your cover	22
Section E7 Emergency driver	16	Cancelling your policy	23
Section E8 Bringing you back home	17	Your privacy	25

Customer information

You need to tell us if anything changes before your cover starts

Let us know straightaway if:

- you change your car;
- you change the main driver;
- you want to add more cover.

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

We've got three types of cover...

1. Vehicle

This covers one car, van, motorhome or motorbike. It means that it's always got Churchill Breakdown cover, whoever's driving at the time.

2. Personal

This covers you and one other person in your household. It means you've both got Churchill Breakdown cover, whichever vehicle you're in, wherever you are in the UK. Whether you're driving, or you're a passenger.

3. Family

This covers you and up to three other people in your household. It means you've all got Churchill Breakdown cover, whichever vehicle you're in, wherever you are in the UK. Whether you're driving, or you're one of the passengers.

...and a discount available.

No call-out discount

If you don't call us out for a year, it'll cost you less to renew your cover than it would do otherwise.

Broken down? Don't panic!

Call us on **0800 400 665** from inside the UK. From other parts of Europe, call us on **00800 4000 6000**.

No limits

Unlimited call-outs

If you've got Churchill Breakdown cover, there's no limit to the number of times you can call us out, as long as it's not a repeat call-out for the same problem.

It's one of the things that sets us apart.

To change your details

Call: **0345 603 3550**

A guide to your cover

This summary isn't part of your contract, but it does explain the main points about your cover. You'll still need to read your policy documents for the full terms and conditions.

Your cover's underwritten by U K Insurance Limited. It'll run for 12 months, or until the date on your breakdown schedule. Depending on the cover you've chosen, these are the sections that apply. Read your policy carefully, to check you've got all the cover you need. We've not provided you with a personal recommendation.

Level of Cover	Churchill Breakdown Service (CBS)	Churchill Homecall Service (CHS)	Churchill Rescue Service (CRS)	Churchill Homecall and Rescue Service (CHRS)	Churchill Advanced Rescue Service (CARS)
Sections applicable within the Terms and Conditions	Section A only	Sections A & B	Sections A & C	Sections A – D	Sections A – E
Roadside help	✓	✓	✓	✓	✓
Recovery to nearest suitable garage	✓	✓	✓	✓	✓
No call out charges	✓	✓	✓	✓	✓
Cover as soon as you are 1/4 mile from home	✓	✓	✓	✓	✓
Pass a message	✓	✓	✓	✓	✓
Misfuelling cover in the UK		✓	✓	✓	✓
Cover at your home address		✓		✓	✓
Vehicle and passengers recovered to preferred destination in the UK			✓	✓	✓
Choice of hire car/cost of alternative transport/overnight accommodation				✓	✓
Cost of single standard rail fare to collect your car				✓	✓
European cover (for vehicles less than 16 years old)					✓

If you've chosen Personal Cover or Family Cover the level of cover that you've selected is extended to cover you and other people you've told us about in any vehicle under 16 years old that's privately registered in and being used in the UK. If you've chosen Churchill Advanced Rescue Service, then Sections E1-E10 will also apply.

Significant features

- We can call your friends, family or colleagues to let them know that you've broken down.
- With *Churchill Homecall and Rescue Service* and *Churchill Advanced Rescue Service*, we'll give you a few options if we can't fix your car at the roadside.
- We'll cover specialist equipment charges, ferry costs or toll fees.
- With *Churchill Homecall Service*, *Churchill Rescue Service*, *Churchill Homecall and Rescue Service* and *Churchill Advanced Rescue Service*, we'll cover you if you put the wrong fuel in your car. But we won't cover damage to your car.
- You're not covered for a breakdown caused by you or someone else you've asked trying to repair your car on the same journey, unless we've agreed you should.
- You're not covered for a breakdown caused by a fault with your car that we've told you about before and you haven't got round to fixing.
- Cars with 'trade plates' aren't covered for recovery – just roadside repair.
- Cars that have just been imported or bought at auction aren't covered for recovery, either.
- Cars under 16 years old can be covered against breakdown in Europe, with our *Churchill Advanced Rescue Service* product.
- If your car's in an accident that would be covered by a motor insurance policy we may be able to repair or recover it. You'll need to pay the cost, but you might be able to claim it back from your insurance provider.
- There's a 'no callout discount'. If you don't call us out for a year, your renewal will be cheaper than it otherwise would have been.
- You can only change to a lower level of cover when you renew your policy, or in the 14-day 'cooling off' period.
- You can use all the help in our *Churchill Breakdown Service* section as soon as you take out your policy. That's as long as your car was roadworthy at the time, and hadn't already broken down.

Your policy

Your policy is made of three parts:

- this policy booklet, from pages 6 to 24
- your breakdown schedule
- your proposal confirmation

Treat them as part of one document. Read them carefully, and keep them safe.

Together, they make up our contract with you, based on what you've told us. It's important to point out that we haven't recommended it to you.

In return for the premium you've paid us, we'll give you the services described in the policy for the sections shown on your schedule, as long as you and your passengers follow our terms and conditions.

Under European law, we can agree which law applies to this contract and how we communicate with you. English law will apply and we will continue to supply information and communicate with you in English unless we've agreed otherwise.

We have not given you a personal recommendation as to whether this policy is suitable for your specific needs.

Some definitions

We've used words in **bold** where we need to get across a specific meaning.

Breakdown

A situation happening in the **UK**, during the **time of cover**, when **you** can't drive your **car** because of mechanical or electrical failure; fire; theft or attempted theft; or malicious damage.

The definition of **breakdown** also includes flat tyres; running out of fuel; a flat battery; or losing or breaking your **car** keys.

You can also call **us** out if **your car** becomes stuck in water, snow, sand or mud, or if something in **your car** 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.

(Otherwise, we'd suggest **you** drive to the nearest car accessories shop or garage, to have the part fixed for yourself.)

You can't use the cover as an alternative to routine servicing, or as a way to get out of paying for repair costs.

Breakdown schedule

The document that's got the **policyholder's** name on it, and that sets out the details of **your** policy cover.

Car

Any vehicle we've agreed to cover and listed on **your breakdown schedule**.

If you've got Personal Cover, it means any privately registered vehicle that either **you**, or another member of **your** household that you've told us about, are travelling in.

And if you've got Family Cover, it means any privately registered vehicle that either **you**, or up to three other members of **your** household that you've told us about, are travelling in.

If **you** haven't got Personal or Family cover, you'll only be covered for the vehicle shown on **your** schedule, unless you've told **us** that **you** want to be covered in a different one, and we've agreed.

In all cases, the vehicle's got to meet these criteria:

- It's either a car, light van, motorhome or motorbike.
- It's privately registered in the **UK**.
- There aren't more people in it than the manufacturer would recommend, or more than nine altogether including the driver.
- It can't weigh more than 3.5 metric tons (3,500 kg) in total, including any load being carried.
- It can't be more than 7 metres long (apart from a tow bar or coupling device), 3 metres tall, and 2.55 metres wide.
- It's been serviced, looked after and used as recommended by the manufacturer.
- It's got a valid MOT certificate, if it needs one.

We'll also cover any standard make of caravan or trailer that, when it breaks down, is being pulled by **your car**. 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 **car** that's towing it weighs when empty.

Europe

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.

Home

The **policyholder's** main **UK** address.

Policy

This policy booklet and the **breakdown schedule**.

Policyholder

The person whose name is on the **breakdown schedule**.

Specialist equipment

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

Time of cover

The time from the date **your** cover starts, to the date it ends. You'll see these on **your breakdown schedule**.

The only part of the cover **you** can use straight away is *Churchill Breakdown Service* – unless you've broken down already, in which case **you** won't be able to.

All other kinds of cover start at a minute past midnight on the day after **your** policy starts, or on the day after the start date on **your** schedule – whichever comes later.

If you've got *Churchill Advanced Rescue Service*, the cover in that section E1 on page 13 starts seven days before **your** booked **trip**. All the other benefits apply during each **trip** in the **period of cover**, including **your** journey from **home** to the ferry port or train station you're leaving the **UK** from.

All the benefits end when **you** finish **your** return journey home, at the end of the **time of cover**. (If **your** journey **home** from abroad is delayed by anything covered by this **policy**, we'll automatically extend your cover, free of charge, for as long as the delay lasts.)

Trip

A pre-booked journey within Europe, beginning and ending in the **UK**.

UK

To include Great Britain, Northern Ireland, the Isle of Man, and for residents of the Channel Islands only, the Channel Islands.

We or **us** or **our**

U K Insurance Limited, or anyone working on behalf of them.

You or **your**

The **policyholder**, and any authorised driver and passengers.

Breakdown cover in the UK

Section A Churchill Breakdown Service (CBS)

What's covered

- **Roadside help**

We'll come out and help **you** if **your car's** broken down a quarter of a mile or more from **your home**, or from the place where **you** usually keep it.

- **Local recovery**

If **we** come out to **your car** but can't get it going, we'll take **you, your car**, and **your** passengers to one of **our** repairers, no matter how far away that is. If **you** prefer **we** can take **you** somewhere else, as long as it's 10 miles or less from where the **breakdown** happened, or no further away than the repairer we've recommended.

- **Next-day collection**

If the repairer's closed and **you** ask us to take **your car home**, **we** can pick it up the next day (or whenever suits **you**), and take it to the repairer.

- **Pass-a-message**

If you've broken down, we'll phone anyone **you** need us to, to let them know you're running late.

- **Instant cover**

You can use this level of cover straight away, as long as **your car** was in good working order when **you** took out **your policy**.

Remember

We're here to help get **you** going again.

We don't pay for parts or labour charges. Once we've taken **your car** to a garage, it's up to **you** to sort out any repairs.

What's not covered

- Labour charges at any garage **we** take **you** to.
- The cost of parts or materials.
- The cost of a spare wheel and tyre, if **we** can't use yours.
- The cost of a locksmith, bodyglass or tyre specialist, if **we** need to call one out.

Section B Churchill Homecall Service (CHS)

What's covered

- **Home breakdown**

With *Churchill Homecall Service*, **you** get all the benefits of *Churchill Breakdown Service*, even if you've broken down less than a quarter of a mile from **home** or the place where **you** keep **your car**.

Remember

This level of cover doesn't start until the day *after* you've taken it out for the first time.

Section C Churchill Rescue Service (CRS)

What's covered

- **Getting you where you need to be**

With *Churchill Rescue Service*, you'll get all the benefits of **our** *Churchill Breakdown Service* cover.

On top of that, if **your car** can't be fixed locally the same day, we'll take **you**, **your** passengers and **your car** to a place 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.

- **Emergency driver**

If the driver falls ill and can't drive, and none of the passengers are authorised to drive either, we'll get **you** all to one destination you've chosen, anywhere in the **UK**.

We'll need to see a medical certificate to show the driver's unsafe. **We** might send out a driver, to take **you** where you've chosen to go.

What's not covered

- **We** won't recover **your car** if it's broken down less than a quarter of a mile from **your home** or the place where **you** usually keep it – unless you've taken out *Churchill Homecall Service*.
- **We** won't recover **your car** from a hospital, if you've been in for treatment and aren't safe to drive **your car** when **you** leave.
- Any costs where **you** haven't contacted **us** as soon as the **breakdown's** happened.

Remember

Because of European driving laws, **you** might have to make **your** journey in stages.

Section D Churchill Homecall and Rescue Service (CHRS)

What's covered

With *Churchill Homecall and Rescue Service*, you'll get all the benefits of *Churchill Breakdown Service*, *Churchill Homecall Service* and *Churchill Rescue Service*.

If **your car's** been stolen and **you** won't get it back in a safe condition to drive the same day, as an alternative to asking **us** to recover it, **you** also have the choice of using any of the three options below.

You can also call **our** legal advice line on 0345 246 1689 for practical **UK** legal advice on motoring problems to do with the law.

So, if **we** can't fix **your car** the same day, **we** can take **you, your car** and **your** passengers to one destination in the **UK**.

Or, **you** can choose one of the following:

1. Temporary hire car

Instead of asking **us** to take **you** to one place in the **UK**, **you** can opt for a hire car instead. If **we** can find one, you'll be able to use it for up to 48 hours while **your car's** being fixed, up to a hire value of £100. It'll be as similar to **your own car** as possible, with a maximum engine size of 1.6L.

2. Another way there

Another option with *Churchill Homecall and Rescue Service* is for **you** and **your** passengers to either continue **your** journey, or make **your own way home**, using **our** choice of alternative transport. The total travel cost for **your** group can be up to £100.

3. Overnight stay

If **we** can't fix **your car** the same day, **your** third choice with *Churchill Homecall and Rescue Service* is for **us** to arrange and pay for overnight accommodation. We'll put **you** and **your** passengers up in a local hotel while **you** wait for the repairs to be done, as long as you've broken down more than 25 miles away from **your home** and **your** destination.

There's a limit of £150 per person, or £500 per **breakdown**, on the hotel costs that we'll pay. **You** can include the cost of breakfast, but **we** won't pay for any alcohol.

If **you** need us to, we'll also pay the cost of a single standard class rail ticket for **you** to collect the **car** after it's been repaired.

What's not covered

- Costs incurred where **you** didn't contact **us** when **you** broke down.

See page 19, 'About hire cars'.

Breakdown cover in Europe

Section E Churchill Advanced Rescue Service (CARS)

What's covered

If you've got **EuroPlus** cover, you can get all the benefits in this section for as many trips as you like, up to a maximum of 90 days abroad in total.

What's not covered

- We don't cover **cars** that are 16 years old or more when you take out cover for the first time.
- We don't cover the cost of phone calls you might need to make or receive while you're in **Europe**.
- We don't cover the cost of any spare parts **your car** might need, or of any repair work that's done at a garage.

When you're travelling in Europe:

- Remember **your** vehicle registration documents (V5C). You'll need to carry the original, as proof that you're the owner. If you're not the owner, you'll need a letter of authority from them, and a Vehicle on Hire Certificate (VE103) instead.
- Don't forget **your** driving licence. You'll need the original of that, too. If you've got a photocard, remember to take the paper counterpart as well.
- In countries that aren't EU Member States, **you** might also need an International Driving Permit, as well as **your** driving licence.
- Take a credit card, in case **you** might want to use **our** car hire benefit. (The car hire company will need to swipe it as security.)
- In France and some other **European** countries, if **you** break down on a motorway or major road, the roadside emergency telephone will be answered by the police. They'll send a local recovery vehicle out to **you**.

Most of these won't have links to **UK** motoring organisations, so **you** might have to pay for help there and then.

If **you** do, keep all the receipts, and send them to **us** when **you** get back to the **UK**. We'll reimburse **you** for **your** recovery and roadside repair costs, but not for any spare parts.

Section E1 Cover before you leave

What's covered

If **you** break down seven days or less before the date you're booked to leave the **UK**, we'll pay up to £800 towards help with the things below.

- **A self-drive hire car, so you can still go on your trip**
This option's available if **your car** can't be repaired within 24 hours of the time you're due to leave the **UK**. **You** can also get a hire car if **your** own car's been stolen, and **you** can't get it back in time to keep **your** booking.
- **The extra cost of new ferry or train tickets**
If **your car** breaks down but *can* be fixed within 24 hours of the time **you** were due to leave, we'll help with the cost of re-booking **your** ferry or channel tunnel train tickets. If the original route's not available, **you** can use the nearest alternative instead.

What's not covered

- Any claim to do with a **breakdown** if **you** bought this cover less than seven days before **you** were due to start **your trip**.
- Any claim where the likelihood of a **breakdown** was pointed out to **you** during a service, seven days or less before **you** were due to start **your trip**.
- Car hire if **your car** needs routine servicing, or is having cosmetic repair work done, or any other kind of repairs that wouldn't stop **you** from being able to drive it.

Remember

You need to get our approval before **you** book a hire car, if **you** think **you** might want to claim any costs. Call us as soon as **you** hear that **your own car** might not be ready in time.

When **you** claim, you'll also need to send us a letter from **your** garage. It needs to give exact details of the **breakdown** or damage. And it also needs to confirm:

- that **your car's** been regularly serviced and maintained;
- that the **breakdown** happened suddenly, and couldn't have been expected;
- that it won't be possible to repair **your car** before you're due to leave for **your trip**.

See page 19, 'About hire cars'.

Section E2 Roadside help

What's covered

We'll arrange for a local breakdown firm to come out to **your car** and try to repair it. Or we'll arrange for **you, your car** and any passengers to be taken to the nearest repair centre.

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

What's not covered

- Charges for any work done away from the roadside.
- The cost of replacement parts or materials.

Remember

If the local breakdown mechanic can't repair **your car** at the roadside, and it needs to be taken to a garage, you'll be responsible for any costs from that point. The garage will be acting for **you**.

Section E3 Replacement parts

What's covered

If **you** can't get the parts you need to repair **your car** locally during **your trip**, ask **us**, and we'll try to find them somewhere else.

We won't pay for the parts, but **we** will pay to have them sent to the garage that's fixing **your car**.

What's not covered

- The cost of the parts.
- Customs duty. (You'll have to pay that, with a debit card, credit card, or by bank transfer.)
- The cost of sending any parts **you** don't need back to a supplier.

Remember

We'll do our best to find any parts **you** need, but **we** can't guarantee they'll be available – especially for older **cars**.

If **you** order something then decide **you** don't need it, or don't wait for it to arrive, you'll be responsible for the costs. That includes the cost of forwarding it, or sending it back.

Section E4 Break in

What's covered

If you're on a trip and someone tries to steal **your car**, or anything from it, we'll pay up to £175 towards emergency repairs to make sure that it's still safe to drive.

What's not covered

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

Remember

If **your car**'s broken into, remember to report it to the police.

Section E5 Can't use your car

What's covered

If **your car** breaks down during **your trip** and it can't be repaired within 24 hours, we'll arrange and pay for one of these things:

- taking **you**, **your** passengers and luggage to wherever **you** were trying to get to by another form of transport;
- a hire car, if there's one available, while **your car**'s out of action – up to a value of £850;
- putting **you** and **your** passengers up in a local hotel while **you** wait for the repairs to be done. There's a limit of £45 per person per day, or £500 altogether, on the hotel costs that we'll pay, as long as those costs are over and above anything **you** were already expecting to pay. Breakfast can be included, but alcohol can't.

What's not covered

- The cost of transporting furniture, camping equipment or winter sports gear. **We** might be able to help, but you'll need to pay extra.
- Fuel, oil or insurance for hire cars. See the separate 'hire car' section on page 19.

Section E6 Camping trips

What's covered

If you're on a camping trip and will be sleeping in **your** own tent, and that tent can't be used because it gets damaged or stolen, we'll arrange and pay for either:

- hiring another one, where possible, for the rest of **your trip**, or
- bed and breakfast for **you** and **your** passengers, up to £45 per person per day or a total of £500.

What's not covered

- 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.
- Damage caused by dogs you've brought with **you**.

Section E7 Emergency driver

What's covered

If **you** have to leave **your trip** early because of something **we** agree is a serious reason, or if during **your trip** you're declared medically unfit to drive and none of **your** passengers can drive **your car** for you, we'll pay the extra costs involved in bringing **your car** back.

You'll need to give **us** any travel tickets you've already got that **we** might be able to use to help retrieve **your car**.

We might send out a professional driver.

Section E8 Bringing you back home

What's covered

If **your car**'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 car 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 car** by public transport, to drive it back to the **UK** once it's been repaired abroad.

After we've brought **you** back, if we're also returning **your car**, we'll pay for up to seven days' travel costs for journeys **you** or **your** passengers have to make while you're waiting for **your car**. Up to a total of £75.

You won't be able to claim any travel costs after seven days, or from the day **your car** arrives back **home** or at **your** repairer's, whichever comes first.

What's not covered

- Anything **you** leave inside **your car**.
- Extra costs involved in bringing **home** pets.
- The cost of bringing back furniture, camping equipment or winter sports gear.
- **Your car** itself, while it's being brought back – unless any loss or damage is caused by **us**.
- Fuel costs.

Remember

The most we'll pay towards bringing back a **car** is its **UK** market value.

Even then, we'll only bring the **car** back if it's definitely possible to repair it, and you've told us that **you** will.

You'll need to give **us** any travel tickets you've already got that **we** might be able to use to help get **you** and **your car** back **home**.

You'll have to send **us** receipts for any travel costs that **you** want to claim back, along with **our** claim form.

Section E9 Customs costs

What's covered

If **your car** breaks down on a **trip** outside the **UK**, and it isn't worth the cost of repairing, **we** may decide to dispose of it where it is. If **we** do, we'll make all the arrangements and pay for the cost of storage up to £100 if there's a delay.

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

What's not covered

- Any import charges apart from the ones mentioned above.

Section E10 Missed train connections

What's covered

We'll cover you if **you're** booked to take **your car** out of the **UK** by train at the start of **your trip**, but **you** miss that train because **your car** breaks down on the way there.

We'll also cover **you** if you're late to that station because the public transport **you** were relying on can't get **you** to it in time. That's as long as the delay's due to bad weather, industrial action, or **your car** breaking down.

If there's a secure car park near the train depot, we'll arrange and pay to keep **your** broken-down car there while you're away on **your trip**.

We'll also arrange and pay for a standard class return train ticket, so **you** can still make **your trip**.

And we'll arrange and pay for a hire car abroad if there's one available, up to a maximum of £450.

What's not covered

- Industrial action that was already expected when **you** took out **your cover**.
- Boats, planes or trains being taken out of action by a recognised, regulated authority.

Remember

You've got to have done everything reasonably possible to get to **your** departure point on time.

See page 19, 'About hire cars'.

About hire cars

This applies to sections D, E1, E5 and E10

Remember

If **you** have to pay for a hire car locally, we'll only reimburse **you** if you've checked that we're happy to first, before **you** make the booking.

It's up to **you** to collect the hire car. **We** won't be able to guarantee it'll have a roof rack or tow bar.

We won't pay for fuel, oil or insurance for the hire car.

And **we** won't pay for a hire car if **yours** is just in for a routine service, or to have repair work done that wouldn't stop **you** from being able to drive it.

If **you** hire a car in **Europe**, you're not allowed to take it out of the country **you** hired it in.

You'll also have to meet the terms and conditions of the hire car company.

Extra features and benefits

1. Personal cover

What's covered

If you've got personal cover, **you** and another member of **your** family that you've told us about will have the same level of cover that you've got in **your** own car when you're in any other car in the **UK**.

What's not covered

- Journeys in cars that are more than 15 years old.
- Journeys in vehicles that are bigger or heavier than the limits on page 7.

Remember

If **you** call **us** out to help when you're in somebody else's vehicle, **we** might ask for proof of ID.

2. Family cover

What's covered

If **your** schedule shows you've got family cover, it means that the cover described in 'Personal cover' (above) will apply to **you**, and also to up to three other people in **your** household that you've told **us** about.

3. Misfuelling

What's covered

If you've taken out *Churchill Homecall Service*, *Churchill Rescue Service*, *Churchill Homecall and Rescue Service* or *Churchill Advanced Rescue Service* (sections B, C, D or E on your Schedule), 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.

What's not covered

- Damage to **your car**. If you've put the wrong fuel in and it's damaged the engine, you might be able to claim towards that on **your car** insurance.
- Any of the above costs if you use the wrong fuel outside the UK.

4. Multi-vehicles

What's covered

You can cover extra vehicles that you keep at your home, as long as you've agreed it with us, and they're registered at that address. If you've got extra vehicle cover, it'll say so on your schedule

5. No Call Out Discount

If you don't call us out during the year, we'll automatically give you a discount on your next year's premium when it's time to renew. The size of the discount will depend on our scale at the time.

For each call out you make, you'll lose a year's worth of discount.

If you've got our maximum discount level, you'll then be able to call us out once every three years without losing any of it. For each call out you make above that, you'll lose a year's worth of the discount.

6. Automatic renewal

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.

Important information

Rights under this contract

This contract is between **you** and **us**. Nobody else has any rights under it.

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.

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 Churchill or U K Insurance 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.

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.

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.

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** can't be held liable for anything that happens to them.

We won't transport horses or livestock.

Once the repairs are done

It's up to **you** to collect **your car** once it's been repaired.

Things that aren't covered

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

- Costs **we** haven't agreed to pay.
- Costs or storage charges if **you** decide to have **your car** 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 car** is taken to.
- Oil, materials or parts' costs.
- Any contents of **your car** 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 car** being recovered straight away, unless it happens outside the **UK** (section E).

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 car** quickly. You'll have to tell them what you'd like them to do, and pay for any repairs.

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 car's** just been imported, or just been bought at auction.
- If **your car's** still got trade plates on it.
- If **your car's** being moved for commercial reasons.

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.

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

- If **your car** breaks down in a place **we** can't get to.
- If **your car's** going to be dangerous or illegal to load or transport.
- If there's no valid Road Fund Licence in place for **your car**.
- If the **car's** ever used to carry things or people for money. For example, as a courier service or taxi.
- If the **car's** 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.

Cancelling your policy

Your right to cancel

You can cancel your policy any time.

If you've just bought the **policy** or just renewed and **you** cancel within 14 days of the **policy** starting or of **you** receiving the documents, whichever is later (this is the cooling off period), we'll give **you** a full refund, as long as **you** haven't made a claim.'

If you're still in the 14-day cooling off period, either after buying the **policy** or renewing, we'll give you a full refund, as long as **you** haven't made a claim.

If **you** cancel after that, as long as **you** haven't made a claim since that cover-year started, we'll give **you** a refund based on how long **your policy** had left.

If it's outside the cooling off period and **you** have called **us** out, **you** can still cancel **your policy** but **you** won't get anything back.

After the cooling off period, we'll deduct an administration fee from any refund **we** give **you**. **You** can see how much that will be on **your** schedule.

If you've been paying by instalments, it still counts as an annual contract. That means if **you** cancel **your** cover but you've already claimed, you'll have to pay the full premium for the rest of the year.

Cancelling a direct debit won't automatically cancel **your policy**.

What if we need to cancel?

There might be a time when we need to cancel.

For example, if we've asked for information, but **you** haven't sent it to **us**. Or if **your** circumstances change, and you're not eligible for cover anymore.

We've got the right to cancel **your policy** for other reasons, too such as if you've threatened, bullied, intimidated or been abusive to **our** staff or suppliers. **We** can cancel at any time, as long as **we** give **you** 14 days' notice in writing.

We'll send a letter to **you** at the most recent address that you've given **us**.

And we'll give **you** back what **you** paid, apart from an amount for the time that **your** policy lasted.

Missed payments

If you've been paying by instalments and miss one of **your** payments, we'll write to **you** for it. If **you** haven't paid by the date **we** tell **you** in the letter, we'll give **you** 14 days' notice that we'll cancel **your policy**. We'll write to **you** and tell **you** when we've done that.

If you've claimed before **we** cancel, you'll have to pay the rest of the premium.

How to complain

If you're not happy about something, please let us know. The quickest way is to call us.

For complaints to do with a breakdown, ring **0800 400 665**.

For complaints about anything else, it's **0345 603 3581**.

We're here from 9am to 5pm, Monday to Friday.

You can also write to us. Our postal address is:

Customer Relations Department
Churchill Court
Westmoreland Road
Bromley BR1 1DP

We'll do everything we can to help.

If we can't come to an agreement, you can refer your complaint to the Financial Ombudsman Service. You can download their complaint form and find more info at **financial-ombudsman.org.uk**

You can also telephone them on **0300 123 9 123** or **0800 023 4567**.

You can write to the Ombudsman, too. Their address is:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

About our Regulator

Churchill Breakdown cover is underwritten by U K Insurance Limited, registered address: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No. 1179980.

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

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

Financial Services Compensation Scheme

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

Your privacy

It's up to us to keep your information safe.

This section explains how we'll use your details.

Why we need your information

We need information from you to give you a quote and manage your policy, including sorting out any claims.

The information we keep about you includes your transactions with us, and anything that we're told about you by other organisations or businesses.

We'll only collect the information needed to give you the best service.

Sometimes, we might need to change the way we use your information. If it's a big change, we'll write to you. When we do, you'll have 60 days to let us know if you don't want the new changes to happen. If we don't hear from you in that time, it'll mean that you're happy for us to go ahead.

Who we'll share your information with

Churchill and Green Flag is underwritten by U K Insurance Limited. When you give us your details, we'll share them with our other brands, so we can give you the best products and services. You can see the full list at churchill.com/privacy.

We might also need to share your details with some other businesses and organisations. These could include underwriters, credit reference firms, fraud prevention agencies, and companies that work with us, or you.

That's so we can work out financial and insurance risks, recover debts, prevent crime, and improve our products and services.

We won't share your information with anyone outside U K Insurance Limited unless we've got your permission, or we're legally allowed to.

As part of this agreement with you, we can also transfer rights and obligations.

Where we transfer your information

If we need to work with suppliers outside the UK, we might need to transfer your information. If we do, we require them to keep your details just as safe as we do.

To comply with the law and help prevent crime, they might also need to share your information with law enforcement agencies and the authorities.

Dealing with other people

We'll deal with your spouse or partner on your behalf as long as you've told us to. If you'd like someone else to deal with us for you, let us know. If at any time you would prefer that we dealt only with you, just say.

Keeping you posted

From time to time, we'll be in touch about special offers or products you might be interested in.

If you'd prefer that we didn't, let us know. Just call us on 0345 246 8833.

You can also write to us at the address below.

Your privacy continued

Seeing your information

You've got the right to see your information – you just need to make a 'Subject Access Request' by writing to us at the address below.

Cutting down fraud

To help stop fraud, we might share or check information with other organisations, including the police. If we do, we'll always follow the Data Protection Act 1998.

If any of the details we've got look like they might be false or wrong, we'll record this.

We, and other agencies, might also use fraud prevention agencies anywhere in the world to help make decisions about whether to give you or people you live with insurance, credit, or other financial services. We might also use them to recover debts, and check people's identities to help stop money laundering.

It's important you make sure everything you tell us is right, because these records are checked when people apply for insurance, credit, or work.

We can give you the names and addresses of the agencies we use, if you would like a copy of the information they have about you. Just write to the address below.

If you've given us any information to do with anyone else, please make sure you also show this privacy policy to them.

Write to us

Write to the Data Protection Officer, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP. Remember to include your reference number. There might be a small admin fee for some requests.

How to contact us

Breakdown assistance – UK

0800 400 665

24 hours, seven days a week

Breakdown assistance – Europe **00800 4000 6000**

24 hours, seven days a week

Change your cover

0345 603 3550

Monday-Friday 8am-9pm; Saturdays and
Bank Holidays 9am-5pm; Sunday 10am-5pm

Route-planning

0370 607 1128

24 hours, seven days a week

Tracker Traffic and Travel

60010

Simply call from your mobile for up-to-date traffic information.
(The maximum call cost is 60p a minute – correct on 1 March 2010.)

e-mail: info@churchill.com



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

Churchill insurance policies are 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.

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