

Churchill European breakdown policy – summary of cover



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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 U K Insurance Limited and will run for the period shown on your European Breakdown cover Schedule.

The cover you have chosen is shown on your European Breakdown cover Schedule. Please read your policy booklet carefully to make sure this cover meets your needs.

Significant features of a Churchill European breakdown policy

- Churchill breakdown service is provided by Green Flag and underwritten by U K Insurance Limited (all companies are part of the same group).
- Free route planning service is available to all Churchill breakdown customers.
- Cover applies to any vehicle we have agreed to cover which is less than 16 years old.

What are the significant features and benefits?

Your policy includes the following significant features and benefits which are explained in detail under 'Churchill European Rescue Service' (CERS) in your policy booklet.

- Cover 7 days prior to departure – section 1.
- Roadside assistance and recovery to nearest suitable repairer – section 2.
- Use of a hire car, alternative transport or overnight accommodation – section 3.
- The cost of returning you and your vehicle to your home address if the vehicle is stolen or cannot be repaired before your return home – section 4.
- Providing a chauffeur to return you home if you fall ill – section 5.
- Delivery of replacement parts if necessary – section 6.
- Legal defence expenses up to £10,000 – section 7.

What are the significant exclusions or limitations?

Your policy excludes or limits some situations. Please see your policy booklet for full details but the most significant or unusual exclusions or limitations are outlined below.

- Personal belongings do not include items of furniture, camping equipment or winter sports equipment – see definition of personal belongings.

- We will not pay any costs to transport horses or livestock (general exclusion 19) or to repatriate any pets – section 4.
- 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 – general condition 10.
- We are not responsible for the actions or costs of garages, recovery firms or emergency services acting on your instructions or the instructions of anyone acting for you. We will not be held liable for these actions or costs – general condition 13.
- We cannot guarantee that hire cars will always be available prior to departure – general condition 14.
- We will not provide cover for vehicles that have broken down or which were not roadworthy when you took cover out – general exclusion 13.

The following can be found under 'important information about driving in Europe' in your policy booklet.

- You may be charged for making or receiving calls to your mobile phone by your service provider. Your breakdown policy does not cover the cost of these calls.
- You will need to carry the original registration document with you or, if this is not available, a letter of authority from the owner and a Vehicle on Hire Certificate (VE103).
- Car hire companies will want to see your original driving licence, including the paper counterpart if you have a photocard licence. In some countries you will need to take an International Driving Permit as well.
- Car hire companies will usually need to swipe a credit card as security.
- If you break down on some motorways or major public highways in certain parts of Europe, the police will send a local recovery vehicle out to you. You may have to pay for this assistance on the spot.

Your right to cancel when you buy your policy

If the cover does not meet your requirements, please call us immediately on **0345 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 premium is due if a claim has been made during that period.

How to make a claim

If you break down whilst travelling in Europe, please phone **+44 345 301 5733**.

For the hard of hearing, please start your message with the word RESCUE followed by your message and send it to 61009.

If you want to make a claim you will need a claim form.

Please write to:

European Claims Department
Green Flag
The Wharf
Neville Street
Leeds
LS1 4AZ

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

How to complain

Please call us on **0345 603 3581** or write to:

U K Insurance 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). You can download their complaint form and find more info at **financial-ombudsman.org.uk**.

You can also telephone them on **0300 123 9123** or **0800 023 4567**.

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

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

Summary of cover

European cover for vehicles up to 16 years old	✓
Cover 7 days prior to departure	✓
Roadside assistance and recovery	✓
Use of a hire car or overnight accommodation	✓
Returning you and your car to your home address	✓
Providing a chauffeur if you fall ill	✓
Delivery of replacement parts	✓
Legal defence expenses	✓
Free route planning service	✓

Details about our regulator

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810. The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

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 at www.fscs.org.uk



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

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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