

Your European breakdown policy booklet



churchill[®]

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Welcome to Churchill European breakdown services

Dear Customer

Welcome to Churchill breakdown services, provided by Green Flag and underwritten by U K Insurance Limited (all companies are part of the same group).

We are passionate about insurance, and determined to make sure that you receive outstanding customer service at all times.

We will do our best to make sure that buying breakdown services from us is as easy and trouble-free as possible.

We hope that you stay our customer for many years to come.

Happy motoring

Easy index

Breakdown

What do I do if my vehicle breaks down? phone
+44 345 301 5733 (Europe)

Cancellation

How can I cancel my policy? page 15

Caravans and trailers

Are they covered? page 4

Changes

What do I do if I change my vehicle? phone
0345 603 3550

Complaints

What do I do if I have a complaint? page 15

Cover

Which breakdown service do I have? see your
European Breakdown cover Schedule

What cover does this provide? pages 6-8

Lost or broken keys

What do I do? phone
+44 345 301 5733 (Europe)

Your European breakdown policy

U K Insurance Limited is the insurer of your European breakdown policy. Green Flag Motoring Assistance will provide the breakdown service to you on behalf of U K Insurance Limited.

Your European breakdown policy is made up of:

- this policy booklet; and
- your European Breakdown cover Schedule.

Any leaflets or similar literature you receive about breakdown do not form part of your policy.

Your policy is proof of the contract between you and us. It is based on the information given by you or for you when you applied for this insurance. This information is shown on the European Breakdown cover Schedule. 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 claims being rejected or not fully paid.

If you pay and we accept your premium, the services will be provided under the terms of this policy during the period of cover. We will share any information that you supply with their agents so they can check your cover and provide service.

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.

This booklet gives you details of the conditions of the breakdown policy cover you have chosen.

Please read your European breakdown policy carefully and keep it in a safe place.

Definitions

Wherever the following words and phrases appear in the rest of this policy booklet they will have the meaning given here unless **we** say different.

Geographical limits – The countries of the zone for which **you** have paid the **premium**

Zone 1 – France, Germany, Belgium, Luxembourg and the Netherlands.

Zone 2 – Andorra, Austria, Balearics, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Malta, Monaco, Norway, Poland, Portugal, Romania, San Marino, Sardinia, Sicily, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

Zone 3 – The Republic of Ireland and the Channel Islands.

Zone 4 – Zones 1, 2 and 3 inclusive.

Home – the last address **you** told **us** about as **your home** or, if different, the place where **you** normally keep the **vehicle**.

Incident – when the **vehicle** cannot be driven as a result of breakdown, accident (but not a road traffic accident), theft or attempted theft, malicious damage, fire or attempted fire, flat tyre, lack of fuel, flat battery, or lost or broken vehicle keys.

Insured person or people – **you** and any other person or people who, at the time of the **incident**, are driving or riding as a passenger or passengers in the **vehicle** with **your** permission.

Partner – someone **you** live with as if **you** are married.

Period of cover – the period from the date **your** cover starts to the end date shown on **your** breakdown cover schedule.

Personal belongings – each of **your** suitcases or items of luggage, their contents and items designed for **you** to wear or carry. This includes **your** valuables but does not include items of furniture, camping equipment or winter sports equipment.

Premium – the amount of money **you** must pay for **your** cover.

Strike – any form of industrial action taken by workers, carried out to prevent, restrict or otherwise interfere with producing goods or providing services.

Underwriter – the company that has provided (underwritten) the insurance cover under this policy.

Trip – A pre-booked journey abroad within the **geographical limits** during the **period of cover** which begins and ends in the **United Kingdom**.

United Kingdom (UK) – England, Scotland, Wales, Northern Ireland, the Isle of Man but excluding the Channel Islands.

Vehicle – any **vehicle** **we** have agreed to cover as long as it:

- is either a car, motorised caravan, light van, estate car, motorcycle over 250cc or 4x4 off road **vehicle**, privately registered at the policyholder's UK address and less than 16 years of age;
- 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: 3.5 tonnes and external dimensions: 7 metres in length (excluding any coupling device and tow bar), 3 metres in height and 2.3 metres in width;

Definitions continued

- is serviced as recommended by the manufacturer and it 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;
- is a caravan or trailer of standard make which is fitted with a standard 50mm tow ball, falls within the size and weight limits above and is being towed by the insured **vehicle** at the time of the **incident**. The weight of the caravan or trailer must not be more than the kerb weight of the **vehicle** towing it;
- fits a standard 50 millimetre tow ball;
- does not weigh more than the kerb weight of **your vehicle** when loaded; and
- is made by a company specialising in making caravans or trailers.

We, us, our or Churchill – U K Insurance Limited or its agents (or both).

You or your – the person named as the policyholder in **your** Breakdown cover Schedule.

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.

Driving licence

Car 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. This is not required in EU Member States.

Credit card

A credit card must be available if the car hire benefit is used as the car 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 number 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.

Churchill European Rescue Service (CERS)

Section 1 Cover prior to departure

If, during the 7 days preceding the **trip you** cannot use **your vehicle** because:

- of an **incident** in the UK and the **vehicle** cannot be repaired within 24 hours following the booked departure time or;
- **your vehicle** has been stolen in the UK and is not recovered before the arranged departure date.

We will pay up to £800 for one of the following. (This will depend on whether the options are available.)

- The cost of hiring another **vehicle** to allow **you** to carry out the original **trip**.
- The additional cost of re-booking any sea or rail journey via the Channel Tunnel missed as a result of the **incident**, if the **vehicle** is repaired within 24 hours of the original planned departure date.

We will ask the garage recovering **your vehicle** to confirm:

- that **your vehicle** has been maintained and serviced regularly.
- the precise details of the breakdown or damage.
- the breakdown was unforeseen and sudden.
- that repairs cannot be effected before the date planned for **you** to begin the **trip**.

We will not pay where this cover has been purchased less than 7 days before **your** planned departure date or when actual or imminent breakdown of **your vehicle** is discovered or diagnosed during a service carried out less than 7 days prior to **your** planned departure date.

Section 2 Roadside assistance and towing

We will arrange and pay up to £250 for:

- labour and callout charges involved in providing help at the roadside after an **incident** within the geographical limits,

if there is a reasonable chance that the roadside assistance will make **your vehicle** fit to drive; or

- **your vehicle** to be taken to the nearest local repairer or safe storage place after an **incident**.

Section 3 Loss of use of vehicle

If, at any time during **your trip**, **you** cannot use **your vehicle** because:

- of an **incident** within the **geographical limits** and we reasonably believe that the **vehicle** will be out of use for more than eight hours; or
- **your vehicle** has been stolen within the **geographical limits** and not recovered within eight hours;

We will organise and pay for the reasonable costs of one of the following. (This will depend on whether the options are available.)

- Taking the insured people and their **personal belongings** to **your** original intended destination, within the **geographical limits**, and then returning **you** to the **vehicle** after it has been repaired or recovered.
- Accommodation, including one daily meal (but not alcoholic drinks), for all **Insured Persons** while the Insured **Vehicle** is repaired, up to a maximum of £45 per person per day, or £500 altogether.
- Up to £850 towards the cost of hiring another vehicle while **your vehicle** cannot be used.

Section 4 Returning your vehicle to the United Kingdom

If **your vehicle** is repaired before **you** are due to return to the **United Kingdom**, **you** will be responsible for returning **your vehicle** to the **United Kingdom** at **your** own cost and for all other costs involved. If **your vehicle** cannot be repaired before **you** are due to return to the **United Kingdom**, or the **vehicle** is stolen outside the **United Kingdom** and not recovered until after **you** have returned to the United Kingdom, **we** will choose and pay for one or both of the following.

- The reasonable cost of taking the insured people and their **personal belongings** to **your home** in the **United Kingdom** by a route and method **we** choose. **We** will also pay for the **vehicle** to be taken to **your home** or to an appropriate repairer **you** choose in the **United Kingdom**.
- If **you** have to leave the **vehicle** abroad, **we** will pay up to £600 for one standard-class single ticket by rail or sea (or by air if the train or boat journey would be longer than 12 hours) for **you** or a driver **you** choose to collect the **vehicle**. **We** will decide which form of transport **you** will use. **We** will also pay any necessary and reasonable expenses on the outward journey for one person collecting the **vehicle**, including accommodation and Green Card charges.

We will pay any necessary charges, up to £100, for storing the **vehicle** abroad before it is repaired, sent **home** or legally abandoned.

The most **we** will pay to get **your vehicle home** will be its current market value in the **United Kingdom**. If **you** want **us** to dispose of the vehicle on **your** behalf **we** will not pay any compensation for the loss of the **vehicle**.

You must use any travel tickets **you** have not used to get **your vehicle** back **home** before **we** will provide any alternatives under this section.

We will not pay the cost of repatriating **your** pet(s).

Section 5 Providing a chauffeur to return you home

If there is an accidental injury, sudden illness or death which means that there is no **insured person** with the vehicle at the time who can drive, **we** will pay for a qualified person to drive the vehicle and insured people back to **your home** in the **United Kingdom**. **We** will need to see all medical and other evidence. **We** will not pay the cost of any fuel used or road tolls.

Section 6 Delivering spare parts

If **we** cannot get hold of the spare parts locally to repair the vehicle following an **incident**, **we** will arrange to have them delivered to **you** as quickly as possible.

We will not be responsible for providing the spare parts if the spare parts:

- are no longer made;
- cannot be bought from a wholesaler or agent; or
- cannot be exported to the country where **your** vehicle is.

We will only pay the cost of transporting spare parts. **You** must pay the actual cost of the spare parts and any customs duty.

If **we** have paid these costs on **your** behalf, **you** will need to refund **us** within one month. **You** must also pay for the labour involved in repairing **your vehicle**.

Section 7 Legal defence expenses

As long as **you** let **us** know within 28 days of receiving a summons **we** will pay up to £10,000 of the legal costs **you** have to pay to defend

yourself in a court inside the **geographical limits** against an alleged motoring offence involving **your vehicle** during a **trip**.

We will not cover:

- alleged speeding offences, when no other offence is involved;
- defending an alleged offence where there is no reasonable chance of affecting the outcome of the prosecution;
- costs or expenses **you** agree to without getting our authorisation;
- **your** travelling and living expenses; or
- fines awarded against **you**.

Bail – **We** can provide up to £4,000 as bail or security to release an insured person from custody. **You** must pay this back to **us** within three months.

How to claim

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.

Once you have filled in the form, you should return it to the address above.

General exclusions applying to this policy

We will not provide any cover for the following.

- 1 **Vehicles** used for hire or reward, including taxis, or for carrying goods for reward.
- 2 **Vehicles** which are temporarily stuck due to floods or snow-affected roads or as a result of being totally or partly stuck in water, snow, sand or mud.
- 3 **Vehicles** parked off the public road which cannot be driven because of the nature of the surface on which they stand, for example, sand, mud, gravel, turf or grass.
- 4 **Vehicles** used for, or involved in, motor racing, off-road use (away from public roads and over rough terrain), rallies, speed or duration tests, or practising for these events.
- 5 The cost of any parts, lubricants, fluids or fuel.
- 6 Losses that are not directly associated with the **incident** that caused **you** to claim. For example, loss of earnings due to being unable to work following an insured **incident** or losses arising from a delay in providing the services to which this cover relates.
- 7 Any **incident** while **your vehicle** is towing or carrying more weight or people than it is designed for – as shown in the manufacturer’s details.
- 8 Any expenses which **you** would have had normally in the course of **your trip**.
- 9 Any **incident** which is the result of a previous inadequate repair.
- 10 Any deliberate damage to **your vehicle** caused by an insured person.
- 11 Loss or damage directly or indirectly caused by **strike**, war, riot, terrorism, civil unrest or any other similar event (whether war is declared or not).
- 12 Loss, expense or legal liability caused by:
 - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste;
 - the radioactive, toxic, explosive or other dangerous properties of nuclear equipment; or
 - pressure waves from an aircraft or other flying object travelling at or beyond the speed of sound.
- 13 **Vehicles** that have broken down or which were not roadworthy when **you** took cover out.
- 14 Damage or costs as a result of breaking into **your vehicle** because **your** keys have been lost or stolen.
- 15 Any damage to, or theft of, objects or accessories left in or outside **your vehicle** after the **incident**.
- 16 Loss of or damage to **your vehicle** while it is being transported by sea or rail (unless the loss or damage is our fault).
- 17 Any claim as a result of an agreement or contract unless **we** would have been responsible anyway if the agreement or contract did not exist.
- 18 The transportation of horses or livestock.
- 19 Costs incurring as the result of an **incident** occurring during a **trip** but incurred outside the period of that **trip**.
- 20 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.

General conditions applying to this policy

- 1 **You** must be a resident of the UK.
- 2 **You** must be honest and truthful in **your** dealings with **us** at all times.

If **you**, any person insured under this policy or anyone acting on **your** behalf attempts to deceive **us** or knowingly makes a false claim, **we** have the right to cancel **your** policy, refuse claims and retain any **premium** paid. **We** may recover from **you** any costs **we** have incurred, including the costs of investigating the claim.

We will not pay a claim which is in any way fraudulent, false or exaggerated. **We** will also not deal with any claims following discovery of this behaviour regardless of when the claims occurred.

In addition, **we** have the right to cancel any other products **you** hold with **us** and share details of this behaviour with other organisations to prevent further fraud. **We** may also involve the relevant authorities who are empowered to bring criminal proceedings.

- 3 **You** must tell **us**, as soon as possible, about any **incident** which could bring about a claim under **your** policy cover. **You** must give **us** all the information and help **we** need.
- 4 **You** must have **our** permission for any expenses which **you** claim for. **You** must keep all receipts.
- 5 **You** must do all that **you** can and keep to all laws and codes so **your vehicle** is safe and fit to drive.
- 6 **You** agree that **we** can carry out an inspection of **your vehicle** at any time.
- 7 **You** cannot use **your** policy cover for routine servicing or putting right failed repairs, or as a way of avoiding repair costs.

- 8 If **your vehicle** needs to be moved or recovered after an **incident**, it must be in an easily accessible position for **our** recovery vehicle to load. If **your vehicle** is in a position **we** cannot get to, or the wheels have been removed and **we** need to use specialist equipment (which is not normally carried on a standard recovery vehicle) to recover your vehicle, you will have to pay the extra costs. This will include labour charges for the special equipment to be transported to, and used at, the site of the **incident**.
- 9 **You** are responsible for the security of the contents of **your vehicle**, caravan or trailer.
- 10 If **you** are covered by any other insurance for an **incident**, **we** will only pay **our** share of the claim. **You** may have to give **us** details of **your** insurance company for this purpose.
- 11 **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.
- 12 **You** are responsible for collecting **your vehicle** from a repairer and any costs which result from the work that has been carried out.
- 13 If **we** provide a service that **we** find **you** were not entitled to, **you** may have to pay for that service.
- 14 **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 conditions applying to this policy continued

- 15 We** cannot guarantee that hire cars will always be available or that if available they will be fitted with a roof rack and towbar. The **insured person** must hold a valid driving licence to drive a hire car. **You** will be responsible for the fuel used in the hire car and any tolls and all other expenses that **you** have to pay in continuing **your trip**. If **we** arrange a hire car, **you** must keep to the conditions of the hire company and pay any deposit the hire company asks **you** for. **You** are not covered for any lost deposit due to damage to the hire vehicle or failure to replace fuel. **You** will have to pick the hire car up as it is not possible to arrange delivery in Europe.
- 16** Nothing in this policy will exclude or restrict our liability for a death or personal injury resulting from **our** negligence.
- 17 We** are entitled to take over **your** rights to defend or settle a claim or to take proceedings in **your** name for our benefit against another person. **We** will be able to decide how **we** go about this. **You** must give **us** all the information and help **we** may need.
- 18** 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 any payment that is not covered by this policy.
- 19 You** or any **insured person** must not hide or give false information to get cover or make a claim under this policy. If **you** or the **insured person** do so, **we** will not pay the claim and **we** will cancel **your** policy.
- 20 We** may choose to repair the **vehicle** (at your cost) following a breakdown, rather than arranging for it to be recovered.

Your privacy

It's up to us to keep your information safe. This tells you how we collect, use and share your information.

Who we are

We are U K Insurance Limited (UKI) and the brands we own are Direct Line, Churchill, Privilege, Green Flag and NIG.

We're part of the Direct Line Group.

Your information

Your information includes:

- The personal details you've given us either on the phone or online
- What you've done and what's happened while you've been with us, such as claims or amendments to your policy
- Anything else we've been told about you by other organisations and companies

It also includes the details of anyone else included on your policy.

If you've given us any details about anyone else, please tell them about this notice.

How we'll use your information

We use your information to:

- Give you quotes
- Manage your insurance
- Sort out any claims

We also use your information to:

- Assess financial and insurance risks
- Prevent crime, such as fraud and money laundering
- Recover any money you owe us

We may ask you for sensitive personal information (as defined by the Data Protection Act), such as details about health or criminal convictions. We only use this information:

- For the specific reason you gave it to us
- To provide your insurance cover

We may get in touch to:

- Provide you with additional information about services and products you already hold with us as part of managing your policy
- Tell you about our other products or special offers. You may get these updates from any of our brands – Direct Line, Churchill, Privilege and Green Flag. If you'd rather not get these, just let us know. Details are in the 'How to get in touch' section below

Who we can share your information with

We can share your information within all our brands.

We also share your information with other organisations and companies that help us to provide our services.

For example:

- Suppliers we use to help deal with any claim
- Other insurers, reinsurers or similar companies that work with us, or you
- Companies who carry out activities on our behalf, such as marketing agencies

We carry out searches with Credit Reference Agencies on quotations including renewals to evaluate insurance risks. Our search is automatically deleted after 12 months and does not affect your ability to obtain credit.

When you take a policy with us and at each renewal, if you choose to pay your premium by instalments, we may exchange your information with credit reference agencies to reflect your credit application. We will let you know before we do this. This will be visible to other credit providers and failure by you or anyone who pays for your policy to keep up your monthly payments will be reflected in your credit score.

If we use suppliers outside the UK, we'll only share the information they need to provide their service. When we use these suppliers, we'll require that they keep your information as safe as we do.

We won't share your information with anyone else outside of UKI unless:

- We have your permission
- We're required or allowed to do so by law
- We transfer rights and obligations allowed under this notice

Stopping fraud and money laundering

We share or check your information with other organisations to help stop fraud and money laundering. These organisations include police and fraud prevention agencies in the UK and abroad. We'll always follow the Data Protection Act if we do this.

We and other organisations also share or check your information to:

- Help us decide whether to give you, or people you live with, insurance or financial services
- Recover any money you owe us
- Check people's identities

If any of the information we've got looks like it might be false or wrong, we'll record and share that.

You should make sure everything you tell us is correct because your records may be checked:

- When you apply for insurance, financial services, or work.
- By police and other law enforcement agencies

Following financial sanctions

We use your information to make sure we comply with any financial sanctions that apply in the UK and overseas. This includes:

- Checking your information against sanctions lists
- Sharing your information with HM Treasury and international regulators if required

If we need more information to make sure we comply with any financial sanctions, we may ask you for it.

How we'll deal with other people

- We only manage your policy with you, unless you tell us otherwise
- If your spouse or partner gets in touch on your behalf, we'll talk to them if they're named on your policy
- We'll only talk with somebody else if you've told us we can
- If you want us to only talk to you, please let us know

What we'll do if anything changes

Sometimes we may need to change the way we use your information. If the change is something you might not expect, we'll write to you and let you know.

How to get in touch

If you'd like more information, or want to ask anything about this notice.	Please write to: Data Protection Officer, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP.
If you'd like a copy of your information.	Please write to: Data Access Team, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP.
If you would like a copy of the guide to how Credit Reference and Fraud Prevention Agencies use your information.	It's available on the Privacy Page of our website or call us for one to be sent to you.
If you'd like to know what information fraud prevention agencies have about you.	Please get in touch. We can give you the names of the agencies we use.
If you no longer wish to receive marketing about our products or services.	Please let us know by - Email: Unsubscribe using the link on the email. SMS: Reply as instructed on the message. Post: Return to the address on the back of the envelope. Call: Telephone numbers are on each brands websites or Write to: Marketing Dept, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Important information about your breakdown policy

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.

We may record and monitor calls for your protection and to help us prevent fraud.

Your right to cancel

If this cover does not meet your needs, please call us immediately on 0345 603 3550, or return all your documents within 14 days of receiving them to: Churchill Insurance, Churchill Court, Westmoreland Road, Bromley Kent BR1 1DP. We will return any premium you have paid in full as long as you have not made any claims during that time. You must pay the full premium if you have made a claim during that time.

How to make a complaint

We aim to provide you with outstanding customer service at all times. However, there may be times when you feel that we have not done so. If this is the case, we would rather be told about it so that we can do our best to solve the problem.

Please call us on **0345 603 3581**.

Or write to:

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

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 9123** or **0800 023 4567**. You can write to the Ombudsman, too. Their address is:

**The Financial Ombudsman Service
Exchange Tower
London E14 9SR**

European Online Dispute Resolution Platform

If you, an individual, purchased your policy online mainly for your own private use there is now an Online Dispute Resolution (ODR) platform created by the EU Commission, which can help with resolving disputes. You can enter any complaint, other than for trade, about your policy onto the ODR. This will forward your complaint to the correct Alternative Dispute Resolution scheme. For insurance complaints in the UK this is the Financial Ombudsman Service. Their contact details are above, if you prefer to contact them directly. For more information about ODR please visit <http://ec.europa.eu/odr>.

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**.

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.

What to do if your vehicle breaks down

Green Flag will be there to help you 24 hours a day, 365 days a year. It just takes one call to their National Control Centre.

If you have a breakdown or accident, follow these simple steps.

- Try to leave your vehicle in a safe place away from traffic.
- Switch off the engine and put out any cigarettes.
- Use your hazard lights. Display a red triangle if you have one.
- Wait away from your vehicle and keep clear of the carriageway or hard shoulder.
- Find the nearest phone.

If you've broken down in Europe, call Green Flag's European Control Centre free on **00800 4000 6000**.

If you have difficulty hearing, please text 'RESCUE' followed by your message to 61009. Texts may be chargeable. Please check with your network provider.

- A trained operator will record your name, Churchill policy number, where your vehicle is, what the problem is and a contact number if you have one.
- Green Flag will contact the nearest available recovery specialist to help you. The operator will then tell you who will be coming and when you can expect them to arrive.
- If you use an emergency roadside telephone in Europe, the police will usually answer your call. They will arrange for a local recovery specialist to help you. You may have to pay for this assistance on the spot. We will refund the full cost, including roadside labour and towing charges. You must keep your receipts and send them to us when you return to the UK.
- Once you have been taken to a safe place, please call Green Flag if you need any advice or services such as a hire car.

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.

How to contact us

Breakdown assistance – Europe +44 345 301 5733

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

European route-planning

0370 607 1128

Monday-Friday 8am-9pm; Saturdays 9am-12pm

Maps of Europe

Log on to Churchill.com

Tourist Attractions

Log on to Churchill.com



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

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