

European Vehicle Breakdown Policy Summary

Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy document is available on request if it is not provided to you with this summary.

Insurers: This European Vehicle Breakdown insurance policy is arranged by UK Underwriting Ltd and underwritten by Fortis Insurance Limited.

What is covered?

Cover	Standard
1. Before Travel Starts	£2,000
2. Roadside Assistance & Towing	No limit
3. Emergency Labour	£250
4. Loss of use of vehicle for more than 8 hours - <i>either</i> a) Transport to destination & return to collect car, <i>or</i> b) Additional accommodation costs (per person per night up to total shown), <i>or</i> c) Cost to hire alternative vehicle	a) Up to costs incurred b) £45 (£450) c) £2,000
5. - Repatriation costs - Cost of collection of vehicle - Contribution to UK car hire	No limit £400 £250
6. - Providing a Chauffeur to get home - Additional accommodation costs (per person per night up to total shown)	No limit £45 (£450)
7. Cost of Delivering Spare Parts	No limit
8. Legal Defence	£20,000
9. Advance of funds	£2,000
10. Theft	£100

Significant and/or Unusual Conditions & Exclusions	Relevant policy reference
<p>Cover 1 - Before Travel Starts Any claim is excluded if you have bought the policy within 7 days of departure or the actual or imminent breakdown is discovered at a service within 7 days of departure. No guarantee can be provided concerning the immediate availability of a hire car or its specification, including the provision of tow bars, roof racks etc. You will need to meet the usual conditions of the selected car rental company. The costs of fuel used, ferry charges, tolls, parking & motoring fines etc are not covered.</p>	Cover 1 and General Exclusions A
<p>Cover 2 - Roadside Assistance and 3 – Emergency Labour The cost of parts and materials is not covered. In many places, breakdown phones are answered by the police who will arrange the initial assistance. You may have to pay for this service. Keep a receipt and claim back from us on your return and contact our Emergency Service as soon as the vehicle has been removed to a place of safety. You must pay for permanent, professional repairs to be carried out immediately.</p>	Covers 2 & 3 and General Conditions A3, 4 & 5
<p>Cover 4 – Loss of use of the Insured Vehicle No guarantee can be provided concerning the immediate availability of a hire car or its specification, including the provision of tow bars, roof racks etc. You will need to meet the usual conditions of the selected car rental company. The costs of fuel used, ferry charges, tolls, parking & motoring fines etc are not covered. You may not be able to cross national borders in a hire vehicle.</p>	Cover 4 and General Exclusions A
<p>Cover 5 – Repatriation The costs of repatriation are not covered if they are greater than the market value of the vehicle or if repairs could be completed locally. The costs of special arrangements because someone has a medical condition are not covered. There is no cover for damage or theft of anything left in or on the vehicle or for any expenses that would have been incurred anyway.</p>	Cover 5
<p>Cover 6 – Provision of a Chauffeur to return You home There is no cover for the cost of any fuel or tolls, the cost of special arrangements because someone has a medical condition or for any expenses that would have been incurred anyway.</p>	Cover 6
<p>Cover 7 – Cost of delivering Spare Parts There is no cover for the actual cost of all spare parts or any customs duty. You must pay Us these costs within a month of Us asking for payment. We will not deliver spare parts solely for cost reasons, i.e. because they can be sourced cheaper elsewhere than locally. We are not responsible if the parts required are no longer available.</p>	Cover 7

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<p>Cover 8 – Legal Defence You are responsible for reporting the Event immediately by contacting the Green Flag Control Centre using the emergency number We have provided even if You do not need assistance immediately; You must not admit liability or agree to settle any claim without the written permission of Green Flag. We will decide who should be the legal representative.</p>	Cover 8
<p>Cover 9 – Advance of Funds Any advance of funds must be fully paid back within 60 days of the advance being made. There is no cover for costs incurred if the bond is forfeited.</p>	Cover 9
<p>Cover 10 – Theft There is no cover for damage to paintwork, cosmetic items or items which do not affect the ability of the Insured Vehicle to be driven safely e.g. radio aerials or costs incurred after you return home.</p>	Cover 10
<p>General Conditions and Exclusions</p> <ul style="list-style-type: none"> You must declare all material facts and do all you can to avoid or minimise any claim. The use of mobile phones should be minimized. There are strict limits on what you can claim. The vehicle must be fit to drive at the start of the trip and must have been regularly serviced in line with the manufacturer's recommendation. Evidence may be required to support this. You must contact Green Flag immediately following an insured event, provide accurate information to them and comply with any instructions they may give you. There is no cover if the vehicle was overloaded, being hired out or used for commercial purposes, not in normal use or driven by someone that does not hold a valid driving licence. 	General Conditions and Exclusions

TYPES OF POLICIES AVAILABLE AND POLICY DURATIONS

Policies are available for single trips or on an annual basis for multiple trips. A single trip policy provides cover for the duration of the trip shown in your policy documentation with a maximum of 94 days. An annual multi-trip policy runs for 12 months from the commencement date and provides cover for any number of round trips provided that they do not exceed 45 days per trip.

WHAT CAN BE COVERED?

Single trip and Annual Multi-trip policies can be arranged for vehicles that are under 10 years old since first registration or under 15 years if the appropriate extra premium has been paid. All vehicles must comply with the definition of "Insured Vehicle" in the policy document.

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, as detailed in the policy document. Please note that this right does not apply if your policy is a short term insurance of less than one month in duration.

MAKING A CLAIM

If you require assistance abroad please call the 24 Hour Green Flag Emergency Assistance service detailed in the policy on +44 141 349 1077, or the alternative Freephone number shown on page 1 of the policy document, quoting the reference shown on your policy.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about a claim, please contact: Voyager Insurance Services Ltd, 13-21, High Street, Guildford, Surrey, GU1 3DG. Tel: 01483 562662, Fax: 01483 569676, email: enquiries@voyagerins.com. If you are not satisfied with the way we have dealt with your complaint, please write to The Head of Claims, UK Underwriting Ltd, Cast House, Gibraltar Island Road, Leeds, LS10 1RJ

If you are still not happy with the response you have received, you will be provided with further details and ultimately you have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

Fortis Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends on the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk.