

Churchill **Breakdown**

All about your cover

Read this carefully, keep it safe



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 wording, 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 E10 Missed train connections	18
Changes to your cover	3	About hire cars	19
Customer discounts	3	Extra features and benefits	
Broken down? Don't panic!	3	Personal cover	19
A guide to your cover	4	Family cover	19
Your policy	6	Misfuelling	20
Some definitions	7	Multi-vehicles	20
Breakdown cover in the UK		No call out discount	20
Section A Churchill Breakdown Service (CBS)	9	Automatic renewal	20
Section B Churchill Homecall Service (CHS)	10	Important information	
Section C Churchill Rescue Service (CRS)	10	Rights under this contract	21
Section D Churchill Homecall and Rescue Service (CHRS)	11	What you've got to do	21
Breakdown cover in Europe		Stopping fraud	21
Section E Churchill Advanced Rescue Service (CARS)	12	If you break down	21
Section E1 Cover before you leave	13	Unlimited call-outs	21
Section E2 Roadside help	14	If your vehicle's stolen	21
Section E3 Replacement parts	14	Problems with keys	21
Section E4 Break in	15	What about animals?	22
Section E5 Can't use your vehicle	15	Once the repairs are done	22
Section E6 Camping trips	16	Things that aren't covered	22
Section E7 Emergency driver	16	Times we can't help, or will need to charge extra	22
Section E8 Bringing you back home	17	Reducing your cover	23
Section E9 Customs costs	18	Cancelling your policy	24

Customer information

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

Let us know straightaway if:

- you change your vehicle;
- 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 vehicle, van, motorhome or motorbike. It means that it's always got Churchill Breakdown cover, whoever's driving at the time.

2. Personal

This means you've got Green Flag cover, whichever vehicle you're in, wherever you are in the UK. Whether you're driving, or you're a passenger. This can apply to another person in your household as well, provided you've agreed this with us and paid any additional premium due.

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.

To change your details

Call: 0345 603 3550

...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**.

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

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.

No limits

Unlimited call-outs

There's no limit to the number of times you can call us out during the policy year, as long as it's not a repeat call-out for the same problem. To be fair to all customers and to help keep our premiums competitive, you should know that the number of times you call us out could affect the premiums you pay in future and the range of cover options we will offer at renewal. In some cases we might decide not to offer renewal, or we might ask to see evidence of satisfactory vehicle repairs, roadworthiness and servicing before agreeing to continue your cover.

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.

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 vehicle				✓	✓
European cover					✓

If you've chosen Personal cover or Family cover the level of cover you've selected is extended to you and other people we've agreed to cover, in any vehicle under 16 years old that's privately registered in and being used within the UK. If you've chosen EuroPlus, 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 vehicle 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 recover you, your passengers and your vehicle to the nearest repair centre if you put the wrong fuel in your vehicle. But we won't cover the cost of fuel drainage and disposal or any damage to your vehicle.
- You're not covered for a breakdown caused by you or someone else you've asked trying to repair your vehicle on the same journey, unless we've agreed you should.
- You're not covered for a breakdown caused by a fault with your vehicle that we've told you about before and you haven't got round to fixing.
- Vehicles with 'trade plates' aren't covered for recovery – just roadside repair.
- Vehicles that have just been imported or bought at auction aren't covered for recovery, either.
- If your vehicle'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 vehicle 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.

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 vehicle** 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 vehicle** keys.

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

Vehicle

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 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.

We'll also cover any standard make of caravan or trailer that, when it breaks down, is being pulled by **your vehicle**. 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 **vehicle** 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 section **you** can use on the first day on cover is roadside assistance – 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 vehicle**'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 vehicle** but can't get it going, **we**'ll take **you**, **your vehicle**, 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.

- **Vehicle collection**

If the repairer's closed and **you** ask **us** to take **your vehicle home**, **we** can pick it up the next day (or when mutually acceptable if the next day is not possible) 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.

Remember

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

We don't pay for labour charges that are incurred away from the scene of the **breakdown**. Once **we**'ve taken **your vehicle** 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 vehicle**.

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 vehicle** can't be fixed locally the same day, **we**'ll take **you**, **your** passengers and **your vehicle** 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.

We may choose to arrange recovery of the **vehicle** separately to **you** and **your** passengers – **we** will tell **you** if **we** are going to do this and let **you** know when the **vehicle** can be delivered.

- **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 vehicle** 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 vehicle** from a hospital, if **you**'ve been in for treatment and aren't safe to drive **your vehicle** 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 vehicle**'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 vehicle** the same day, **we** can take **you**, **your vehicle** 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 vehicle** 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 **vehicle** after it's been repaired.

If **your vehicle** is recovered locally under Section A – Churchill Breakdown Service (CBS) these options are still available.

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 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 vehicle 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 vehicle** 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 vehicle**'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 vehicle** 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 vehicle** 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 vehicle** 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 vehicle**'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 vehicle** 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 vehicle** and try to repair it. Or **we**'ll arrange for **you, your vehicle** 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

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

We don't pay for labour charges that are incurred away from the scene of the **breakdown**. Once **we**'ve taken **your vehicle** to a garage, it's up to **you** to sort out any repairs.

Section E3 Replacement parts

What's covered

If **you** can't get the parts **you** need to repair **your vehicle** 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 vehicle**.

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 **vehicles**.

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 vehicle**, 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 vehicle**.

Remember

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

Section E5 Can't use your vehicle

What's covered

If **your vehicle** 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 vehicle**'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 vehicle** for **you**, **we**'ll pay the extra costs involved in bringing **your vehicle** 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 vehicle**.

We might send out a professional driver.

Section E8 Bringing you back home

What's covered

If **your vehicle**'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 vehicle 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 vehicle** 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 vehicle**, **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 vehicle**. Up to a total of £75.

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

What's not covered

- Anything **you** leave inside **your vehicle**.
- Extra costs involved in bringing **home** pets.
- The cost of bringing back furniture, camping equipment or winter sports gear.
- **Your vehicle** 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 **vehicle** is its **UK** market value.

Even then, **we**'ll only bring the **vehicle** 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 vehicle** 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 vehicle** 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 vehicle**'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 vehicle** out of the **UK** by train at the start of **your trip**, but **you** miss that train because **your vehicle** 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 vehicle** breaking down.

If there's a secure car park near the train depot, **we**'ll arrange and pay to keep **your** broken-down **vehicle** 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 any other member of **your** household **we**'ve agreed to cover) will have the same level of cover that **you**'ve got in **your** own **vehicle** when **you**'re in any other **vehicle** in the **UK**.

What's not covered

- Journeys in **vehicles** 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 provide cover for **you**, **your** passengers and **your vehicle** to be recovered to the nearest repair centre to where the misfuelling happened.

What's not covered

- The cost of draining and disposing of the contaminated fuel.
- Any damage to **your vehicle**. If **you**'ve put the wrong fuel in and it's damaged the engine, **you** might be able to claim towards that on **your vehicle** 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 vehicle**'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 vehicle**'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. **You** agree that **we** can carry out an inspection of **your vehicle** at any time.

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 vehicle** 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 vehicle**, 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 vehicle** until they say **we** can.

If **we** do take **your vehicle** away, make sure **you** take out any valuables.

Unlimited call-outs

There's no limit to the number of times **you** can call **us** out during the **policy** year, as long as it's not a repeat call-out for the same problem. To be fair to all customers and to help keep **our** premiums competitive, **you** should know that the number of times **you** call **us** out could affect the premiums **you** pay in future and the range of cover options **we** will offer at renewal. In some cases **we** might decide not to offer renewal, or **we** might ask to see evidence of satisfactory **vehicle** repairs, roadworthiness and servicing before agreeing to continue **your** cover.

If your vehicle'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 vehicle** keys are lost, broken or stolen, **we**'ll pay for someone to come out to **your vehicle** and try to get into it.

We won't pay for repairing, replacing, or re-programming keys. Or for any damage caused to **your vehicle** 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 vehicle** 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 vehicle** 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 vehicle** is taken to.
- Oil, materials or parts' costs.
- Any contents of **your vehicle** 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 vehicle** 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 **vehicle** insurance, either belonging to **you** or somebody else.
- Charges where any of the emergency services have insisted on **your vehicle** 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 vehicle** 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 vehicle**'s just been imported, or just been bought at auction.
- If **your vehicle**'s still got trade plates on it.
- If **your vehicle**'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 vehicle** breaks down in a place **we** can't get to.
- If **your vehicle**'s going to be dangerous or illegal to load or transport.
- 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.

- If the **vehicle** is ever used to carry things or people for money (unless specifically agreed by **us** when **you** first took out the cover). For example, as a courier service or taxi.
- If the **vehicle**'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** 7 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 make a complaint

We understand that things don't always go to plan and there may be times when you feel we've let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number **0800 400 665** or **0345 603 3581**. If you'd prefer to write to us you can send the letter to:

Customer Relations Manager
Churchill Court
Westmoreland Road
Bromley
BR1 1DP

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are.

We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint:

Communication Type	When will you get this?	What will it tell you?
Summary Resolution Communication	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final Response	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	<p>This is a detailed response, which will outline:</p> <ul style="list-style-type: none"> ● Our investigation ● The decision ● Next steps, if applicable. <p>It will also provide information about the Financial Ombudsman Service.</p>

Independent Review

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint. This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:

Email:
complaint.info@financial-ombudsman.org.uk

Phone:
 UK: **0300 123 9123** or **0800 023 4567**
 Abroad: **+44 20 7964 0500**

Writing to:
 Financial Ombudsman Service
 Exchange Tower
 London
 E14 9SR

Their website also has a great deal of useful information:
www.financial-ombudsman.org.uk

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>.

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 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.

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.

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



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

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