



Your
breakdown
insurance documents

privilege[®]

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At Privilege we use paper from sustainable forests. That's also why if you renew your policy we won't send you a whole new policy booklet. Instead, we'll send you a document showing any changes we've made to the policy. So please keep this booklet safe. And if you ever need an up-to-date copy, just get in touch.



Welcome

Welcome to Privilege Breakdown. If your car ever does let you down, just give us a call and we'll come to the rescue – whatever time of day, whatever day of the year.

Each section is numbered to make it easy to find the information you need. To find out what's included in your policy, have a look at 'your benefits' which you'll find on page 7. Our 'handy tips' section gives you general advice on driving which you might find useful. A step by step guide explains what to do if you break down – on the motorway or on any public highway. You'll find all the phone numbers you need to get in touch with us on the back cover. To make sure you have all the details of your policy in one place, we've also included all the Terms and Conditions as well as a Summary of your cover. We recommend you take a moment looking through the Summary to see exactly what's included.

A summary of your cover

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The cover that you have purchased will run for 12 months or as shown on your Breakdown Cover Schedule.

Please read this section carefully, which provides a summary of cover. It does not show all of the benefits, exclusions and limits. Please read your Terms and Conditions (which start on page 17) and policy schedule to ensure that the level of cover selected meets your needs.

If you have any questions about your cover that aren't answered in this booklet, please feel free to give us a call on **0845 246 8540**.

This section highlights the key details of your policy, including:

- an overview of each level of cover including some benefits and exclusions (please refer to your Terms and Conditions for full details)
- what to do if you break down
- what to do if you want to cancel your policy
- how to make a complaint
- details about our regulator



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A summary of your cover

Your levels of cover

	Rescue	Rescue Plus	Recovery	Recovery Plus	Euro Plus
Sections applicable within Terms and Conditions	Section A only	Sections A&B	Sections A&C	Sections A-D	Sections A-E
Roadside assistance*	✓	✓	✓	✓	✓
Your car towed to the nearest suitable garage if it can't be fixed at the roadside	✓	✓	✓	✓	✓
No callout charges	✓	✓	✓	✓	✓
Cover as soon as you are ¼ mile from home	✓	✓	✓	✓	✓
Cover at your home address		✓		✓	✓
Your car and passengers recovered to your preferred destination, if necessary repairs can't be done by the end of the working day			✓	✓	✓
CHOICE OF: Hire car for up to 24 hours				✓	✓
OR: The cost of alternative transport for your journey				✓	✓
OR: Overnight accommodation including breakfast while repairs are carried out – as long as you're more than 25 miles from home				✓	✓
Cost of single standard rail fare to collect your car				✓	✓
Free message relay service to let family, friends or colleagues know what's happening	✓	✓	✓	✓	✓
European cover for vehicles less than 16 years old					✓

If you have chosen EuroPlus, then sections E1-E11 will also apply. *Including labour at the roadside for a reasonable period

A summary of your cover

Useful customer information

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt to Privilege Insurance, Atlantic Quay, 55 Robertson Street, Glasgow. We will return any premium paid in full provided no claims have been made on the policy during that time.

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number **0845 246 8541**.

If you wish to write then address your letter to:

- claims complaints to the Regional Customer Service Manager at the address shown in your documentation
- all other complaints should be addressed to the Head of Sales and Customer Services at the address shown on your schedule.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: **0845 080 1800**.

A summary of your cover

Useful customer information

Details about our regulator

Privilege Breakdown cover is underwritten by U K Insurance Limited which is authorised and regulated by the Financial Services Authority. Registration number 202810. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at **www.fsa.gov.uk/register** or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**



A summary of your cover

Your benefits

Your benefits at a glance

Instead of covering you, we cover your vehicle – so it doesn't matter who's driving, they can use Privilege Breakdown

- We'll give you a no callout discount – so if you don't use our breakdown service, you save money – see more on page 9
- Roadside assistance and local recovery if necessary – Section A
- Free message relay service to let family, friends or colleagues know what's happening – All sections

Cover as soon as you are ¼ mile from home – Section B

- Long distance recovery to your home address, original destination in the UK or a suitable repairer – Section C
- Car hire to continue your journey – Section D
- European cover for vehicles less than 16 years old at the start date of cover – Section E

Exclusions and limitations

- You can cancel your policy by giving us 7 days notice. Provided no claims have been made, we will refund the part of the premium you have not used less a cancellation charge of 50% of the yearly premium. We will not refund any premium should you cancel cover under Section E (EuroPlus) – General condition 6
- We may choose to repair the vehicle (at your cost) following a breakdown, rather than arranging for it to be recovered – General condition 11
- If your vehicle is in a position where it cannot be worked on, towed, the wheels have been removed, or we need to use specialist equipment for its recovery, you may have to pay extra costs – General condition 15
- You can only reduce your level of cover at renewal – General condition 16
- Breakdowns resulting from a fault for which we have already attended during the same journey or from inadequate repairs will not be covered – General exclusion 5

For a full list of exclusions please refer to your Terms and Conditions, starting on page 17.

If your car breaks down call 0800 028 5904

A summary of your cover

Extending your cover

Personal cover

Privilege Breakdown covers your car, so whoever is driving it can call on us if it breaks down. Our Personal Cover extends your breakdown policy to cover you or your partner in any vehicle you travel in, provided it is under 16 years old and is privately registered in and being used in the UK. Give us a call to upgrade on **0845 246 8540**.

Extending your cover

Depending on what level of cover you have, you may want to extend it to include long distance recovery, optional hire car or alternative transport, or even European cover. To find out more call us on **0845 246 8540**.

A summary of your cover

No callout discount

If you don't have to call out Privilege Breakdown we'll reward you with a genuine no callout discount.

For every year you don't call us out we'll give you a discount off your renewal premium. Once you have reached the maximum level of discount we will protect it for free, which means you can then make 1 claim in a 3-year period without your discount being affected.



Handy tips

If your car breaks down, you know you can call on us. But sitting on the hard shoulder is no fun. That's why we've included some advice over the next two pages that could help you avoid any car trouble.

What to keep in your car

- First aid kit
- Fuel in an approved safety can
- Ice scraper/de-icer
- Torch and spare batteries
- Puncture aerosol
- Coins, phone card or mobile phone
- Pen and paper
- Shriek alarm to disorientate any attacker
- Emergency card with name (but not address), date of birth, blood group, allergies and emergency contact number
- Warning triangle
- Up-to-date road atlas

Before you travel, visit www.privilege.com/benefits to download games, puzzles and other items to keep you and your family occupied in case of a breakdown

Handy tips

Winter driving

- Don't run electrics like fans or a heated rear window longer than necessary, as it may run down your battery

Your car's cooling system will need a 50-50 mix of anti-freeze and water to protect against cold weather

- Make sure the windscreen is clean, both inside and out, to reduce sun glare
- It's important to make sure you can see clearly in bad weather – check the windscreen wipers and replace them if they're not clearing the windscreen properly
- Keep your screenwash topped up so you can always clean the windscreen – and use a non-freezing additive
- Check the headlights are clean

And check the number plates are clean too – by law they have to be legible from a distance

- Make sure you have at least 3mm of tread on your tyres

Get up earlier to have time to clear ice or snow from the car

- Don't use hot water to clear ice from your windscreen as it might crack the glass
- Keep a blanket, coat, shovel and hot flask in the car.

Look after your car

Avoid breakdowns – look after your car

- Check the engine oil regularly, and before any long journey.
- Check the water coolant – only top it up when the engine's cold.

Change the windscreen wipers every year

- Make sure you've got a jack and spanner to remove a wheel.
- Top up your screenwash.
- If your windscreen's chipped, replace it as soon as you can.
- Check that all your lights are working – and clean them in bad weather.
- Every month check that your tyres are at the correct pressure.

Don't forget to check your spare tyre



What to do if you break down

What to do if your car breaks down

- Pull off the road as far as you can and switch on your hazard lights.
- Call us on our helpline – **0800 028 5904**.
- We'll ask the right questions over the phone to make sure we send out the right breakdown vehicle – that's why we fix over 80% of breakdowns at the roadside.
- We'll send you a text to let you know who's on their way to help you.
- Our average response time is around 40 minutes.
- If you feel you're in a dangerous situation, or there are children with you, we'll give you priority.
- If you ask us to, we can forward telephone messages to your family, friends or colleagues to let them know you'll be late.

Breaking down on a motorway

- Use an emergency phone if you can. Calls are free and you'll be put through to a control centre, who will automatically know where you are and will ask who your Breakdown provider is.
- Marker posts every 100 metres show you the way to the nearest phone. Phones are approximately 1 mile apart. **NEVER** cross the motorway to reach a nearer phone.
- 10% of all motorway accidents involve a collision with a vehicle parked on the hard shoulder. If you can, stand on the verge rather than sit in the car. If you leave the car, take your keys with you and lock all the doors except the passenger door, so you can get back in quickly if you have to.

Call **0800 028 5904**

How else can we help?

Save on car insurance

0845 246 0591

Our car insurance is designed for careful drivers. That way we can include a lot more extras as standard, like a five year guarantee on any repair work carried out by one of our recommended repairers. Call us to see if you could save money with us.

Save on home and contents cover

0800 051 7996

Our home insurance is as thorough as our car policies, with lots of useful extras as standard – like increased cover during the Christmas period. Call us to see if you could save money with us.

Save on European breakdown cover

0800 051 7997

We could also cover you wherever you are in Europe with our Euro Plus or short term cover options. That way if there's a problem with your car just give us a call.

in partnership with
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motoring assistance

Calls may be recorded. Maximum call charge from a BT landline is 3p per minute. Calls from other networks may vary.

Frequently asked questions

How much does Privilege Breakdown cover cost?

As with motor insurance, our prices are tailored to your individual circumstances (e.g. your car, where you live and your age).

Do I get a discount on breakdown cover if I am already a Privilege customer?

Yes, as a Motor customer you can get up to 25% discount off our Recovery Plus and Euro Plus cover levels in your first year of cover. Please call us for more details. And don't forget, we also have a genuine 'no callout discount' that reduces your premium at renewal if you don't call us out.

Do I have breakdown cover if someone else drives my car?

With all our cover levels, your car is covered whoever is driving it.

Do I have breakdown cover if I'm travelling in someone else's car?

We give you the choice to decide if you need this level of protection with our Personal Cover option. Although, unlike most providers, we don't insist that you pay for a service you may not have use for.

Do you have all the breakdown cover levels?

We have designed our product to provide masses of choice. This means, whatever your needs, we believe we can provide the right cover. Have a look at the summary of cover, or call us for more information.

If you have any other questions call our customer helpline on 0845 246 8540 or visit www.privilege.com

Conditions apply. Calls may be recorded. Maximum call charge from a BT landline is 3p per minute. Calls from other networks may vary.

Membership benefits

As a Privilege customer, you're entitled to a huge range of benefits that we've negotiated for you. There are special offers available all the time, saving you money on days out, shopping, eating out and much, much more. As a Privilege customer we also make sure that you get the best deals on all our products. We like to reward you for being a loyal customer. We like to reward you for being a loyal customer. We like to reward you for being a loyal customer. Visit www.privilege.com to see how much you could save today. You don't have to be posh to be privileged.



Your policy in detail

This booklet sets out the terms and conditions of your Privilege Breakdown cover and it is important that you read it carefully. This booklet together with the schedule is evidence of the contract between you and U K Insurance Limited based on the information given to us.

In return for receiving and accepting the Premium, we will provide cover in the terms of this booklet for the sections shown in the Privilege Breakdown Schedule as applying in respect of an incident occurring during the Period of Cover.

Under European law you and us may choose which law will apply to this contract. English Law will apply unless we both agree otherwise.

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

Privilege insurance policies are underwritten by U K Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. Company No. 1179980. U K Insurance Limited is authorised and regulated by the Financial Services Authority.

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Your policy definitions

Privilege Breakdown Cover in the UK

The service and benefits set out in this booklet should be read in conjunction with your Privilege Breakdown cover Schedule.

The cover detailed under each Section will only apply if it is shown on your current Privilege Breakdown cover Schedule.

Wherever the following words and phrases appear in this booklet and the Privilege Breakdown cover Schedule they will always have these meanings:

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

Period of cover – the period stated on the Privilege 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 your furniture, camping equipment or winter sports equipment.

Policyholder – the person named on the Privilege Breakdown cover Schedule.

United Kingdom (UK) – Great Britain, Northern Ireland, the Isle of Man (and, for residents of the Channel Islands only, the Channel Islands).

Your policy definitions

Privilege Breakdown Cover in the UK

Vehicle – any vehicle we have agreed to cover and which is shown on the Privilege Breakdown cover Schedule or, where Personal Cover applies, any vehicle you or your spouse or partner are travelling in, provided it:

- is either a car, light van, motorised caravan, estate car, motorcycle or 4x4 off-road vehicle, privately registered in the United Kingdom
 - carries no more than the number of persons recommended by the manufacturer (and for whom seats are provided) with a maximum of 8 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
 - is serviced, maintained and operated as recommended by the manufacturer and holds a current valid MOT certificate if applicable
- is a caravan or trailer of standard make that meets The Motor Vehicles (Construction and Use) Regulations 1978, is fitted with a standard 50mm tow ball, falls within the size and weight restrictions above and is being towed by the insured vehicle at the time of the incident. The weight of the caravan or trailer when loaded must not be more than the kerb weight of the vehicle towing it

We or us or our – Privilege and/or its agents.

You or your – the Policyholder, any authorised driver and authorised passengers (but not a hitch-hiker) in the vehicle at the time of the incident.

Section A

Rescue

What is covered

Following an incident occurring at least ¼ mile from either the Policyholder's home address or the place where the vehicle is usually kept, **we will:**

- arrange for roadside assistance and, if necessary, transportation of you and the vehicle to either a single destination of your choice within 10 miles of the incident or to a suitable repairer in the vicinity of the incident
- pay the cost of providing these services, including call out and labour for a reasonable period for roadside assistance

We will relay telephone messages to family members, friends or business associates to advise of unforeseen travel delays.

Please remember

All other labour charges and the cost of replacement parts and/or other materials are your responsibility.

You are responsible for instructing the garage to carry out any repairs.

If there is no suitable repairer in the vicinity an additional mileage charge may be made.

This service cannot be used if the vehicle has broken down or is unroadworthy when cover was taken out.

Recovery cannot be used as a way of avoiding repair costs.

What is not covered

- Labour charges at any garage to which the vehicle is taken
- The cost of any parts and/or materials used
- The cost of supplying a spare wheel and tyre if a serviceable one cannot be provided by you
- The cost of, if needed, a locksmith or a bodyglass or tyre specialist.
- Anything mentioned in the General Exclusions

Section B

Rescue plus

Section C

Recovery

What is covered

Following an incident occurring less than ¼ mile from either the Policyholder's home address or where the vehicle is usually kept, you may:

- use the services detailed under Section A – Rescue.

Please remember

This level of cover will not be effective until the day after you have arranged this cover for the first time.

What is covered

All the benefits under Section A and if it is apparent to us or the chosen repairer that repairs cannot be effected by the repairer by the end of the working day, **we will** arrange and pay for the transportation of you, and the vehicle of your choice to:

- the Policyholder's home address, or
- the original destination within the UK, or
- a suitable repairer in the vicinity of the incident, the Policyholder's home address or original destination.

If some form of medical certification can be shown and there are no passengers who can drive the vehicle, this service may also be used in the event of the driver being declared medically unfit to drive. We may choose to recover the vehicle by providing a qualified driver.

Please remember

This level of cover will not be effective until the day after you have arranged this cover for the first time.

Section C

Recovery

Section D

Recovery plus

What is not covered

- Recovery within ¼ mile of either your home address or the address where the vehicle is usually kept, unless you are entitled to the services detailed under Section B – Rescue Plus
- Onward transportation following a period of hospitalisation
- Any costs where we have not been contacted at the time of the incident
- Anything mentioned in the General Exclusions.

What is covered

All the benefits under section A, B and C and, if it is apparent that repairs cannot be effected by the repairer by the end of the working day; or if the vehicle has been stolen and is not recovered in a roadworthy condition the same day, and provided you have not elected to be recovered under Section C – Recovery, **we will** arrange and pay for your choice of:

- where available, the hire of a self-drive rental car of an equivalent level up to a maximum of 1600cc, for a continuous 24 hour period whilst your vehicle is awaiting repairs, up to a maximum of £100; or
- the cost for you to either continue the journey or return to the Policyholder's home address within the UK by our choice of alternative transport, up to a maximum of £100; or
- overnight accommodation including breakfast (excluding alcohol) for you in a local hotel whilst awaiting repairs, provided that the incident occurs more than 25 miles from the Policyholder's home address or intended destination, up to a maximum of £150 per Person or £500 per incident.

Section D

Recovery plus

If necessary, **we will** also pay for one single standard class rail ticket for the Policyholder or any authorised driver to collect the vehicle following repair.

Motor legal advice

During the period of cover you may call our legal advice line on **0845 601 4060** for practical legal advice on any motoring legal problem.

Please remember

A hire car is provided subject to you meeting the conditions of the hirer.

Any claims involving the hire of a replacement vehicle must have our prior approval.

We cannot guarantee to provide a vehicle with a roof rack or tow bar.

This level of cover will not be effective until the day after you have arranged this cover for the first time.

What is not covered

- Any costs where we have not been contacted at the time of the incident.
- Car hire not authorised by us
- Car hire in the event of the vehicle requiring routine servicing, being out of use temporarily under warranty or for other repair work to correct non-immobilising faults or undergoing repair of cosmetic damage
- The cost of fuel and oil used in any replacement car or any additional insurance offered by the replacement car hirers
- Anything mentioned in the General Exclusions.

Additional cover options

EuroPlus (section E)

If shown on your schedule

What is covered

In addition to all the services and benefits supplied under sections A, B, C and D of this booklet, those detailed in the separate Privilege Breakdown cover in Europe section will apply.

Please remember

This level of cover may only be taken where the vehicle to be covered is less than 16 years old.

Personal cover

What is covered

If shown on your Schedule, the highest level of cover purchased will be extended to apply when you and/or your spouse or partner is/are driving with the owner's permission or travelling in any private eligible vehicle which is less than 16 years of age and which does not exceed the weight and size limitations as set out under the meaning of 'Vehicle' in the 'Meaning of Words' section.

We reserve the right to request proof of identification before providing service under this cover. This cover is only available for incidents that occur in the UK.

Additional vehicles

What is covered

If shown on your Schedule, cover applies to additional specified vehicles as agreed by us that are kept at and registered to the Policyholder's home address.

No callout discount

Subject to no callout being made, your renewal premium will be discounted automatically each year according to the scale effective at the time. For each callout you make, the amount of discount will be reduced by 1 year's worth. Once you have reached a maximum level of discount, you may make 1 claim in a 3 year period without the discount being affected. Each subsequent callout will reduce the discount by 1 year's worth.

Section E

Meanings of words

Privilege Breakdown cover in Europe

The cover detailed under this section will only apply if it is shown on your current breakdown Cover Schedule.

In addition to those detailed in the UK section, wherever the following words and phrases appear in this section or the Privilege Breakdown Schedule they will always have these meanings:

Certificate of motor insurance – this document provides evidence that you have taken out the insurance you must have by law. It identifies who can drive your vehicle and the purposes for which your vehicle can be used.

Costs – the solicitor's reasonable and proportionate professional fees and expenses allowed by the Civil Procedure Rules. It also covers your opponent's costs which you are ordered to pay by a court and other costs we agree to in writing (only applicable to Section E9 Legal Protection).

Country of departure – Great Britain, the Isle of Man or the Channel Islands.

Continued overleaf

Section E

Meanings of words

Continued from previous page

Geographical limits – the following countries: Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Channel Islands, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Great Britain, Greece, Hungary, Isle of Man, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Northern Ireland, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

Period of cover – cover under Section E1 operates 7 days prior to commencement of the booked trip.

All other benefits apply during each trip within the Period of Cover as shown on the Privilege Breakdown Schedule, including your direct journey from your home to your UK point of departure.

All benefits terminate on completion of your direct journey home, or on expiry of the Period of Cover, whichever is sooner. This section provides cover for any number of journeys during the Period of Cover.

Note: If your return journey from abroad is unavoidably delayed by any incident covered by these Terms and Conditions, cover will be automatically extended free of charge for the period of that delay.

Solicitor – any suitably qualified person acting for you to pursue a claim under this section.

Strike or industrial action – any form of industrial action taken by workers, carried out with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.

Trip – a pre-booked journey abroad within the Geographical Limits during the Period of Cover commencing and ending in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands.

Section E1

Cover prior to departure

What is covered

Following an incident occurring during the 7 days immediately preceding the arranged date of departure, **we will** pay up to a maximum of £800 towards:

- the hire of a replacement car, where available, for the purpose of carrying out the original trip, in the event that the vehicle, if stolen, is not recovered before the arranged date of departure, or the vehicle cannot be repaired within 24 hours following the booked time of departure for the trip
- the additional cost of re-booking any sea crossing or rail journey via the Channel Tunnel missed as a result of the incident giving rise to a claim (or, where the original route is unavailable, the nearest suitable alternative sea crossing or rail journey via the Channel Tunnel), in the event that the vehicle is repaired within 24 hours of the original time of the planned departure for the trip.

Please remember

Any claim involving the hire of a replacement car must have our prior approval.

You must contact us as soon as you know your vehicle may be unavailable for the planned trip.

Your claim must be supported by a letter from a garage confirming:

- the regular maintenance and servicing of your vehicle
- precise details of the breakdown or damage
- the breakdown, when occurring, was sudden and unforeseen
- that repairs cannot be effected before the date planned for you to begin your trip.

What is not covered

- Any claim resulting from breakdown if you have purchased this cover less than 7 days before your planned date of departure
- Any claim when actual or imminent breakdown of your vehicle is discovered or diagnosed in the course of a service carried out less than 7 days prior to your planned date of departure
- The cost of any Personal Accident insurance or other benefit not specifically covered under this section
- Loss of use of a car hired to you
- The cost of fuel and oil used in any replacement car.

Section E2

Roadside assistance

What is covered

Following an incident occurring during the trip, **we will:**

- arrange for roadside assistance and towing to the nearest suitable repairer
- pay for these services up to a maximum of £250.

Please remember

A garage or specialist undertaking repair work (other than at the roadside) will be acting as your agent for such repair work.

What is not covered

- Charges for any labour not incurred at the roadside
- The cost of replacement parts or other materials.

Section E3 **Replacement parts**

What is covered

In the event of necessary replacement parts not being available locally during the trip, on receipt of your instructions, **we will:**

- undertake to obtain them elsewhere
- pay all freight charges involved in dispatching them to the location of the vehicle.

Please remember

Although **we will** endeavour to provide the replacement parts required, we can give no guarantee they will be available, especially in the case of older vehicles where parts may be impossible to locate.

When you are invoiced for a surcharge subject to the return of the old unit or part, you must return the defective part at your own expense to the supplier.

Section E3 Replacement parts

Section E4

Break in

If you place a firm order for replacement parts and these are not subsequently required, or you do not await their arrival, you will be responsible for the cost of such parts, including all forwarding charges arising from their return.

What is not covered

- The actual cost of the parts and any Customs Duty. This must be paid to us by you, by a debit to a credit or charge card or by a prior deposit of funds in the country of departure.

What is covered

In the event of a theft (or attempted theft) of the vehicle or the contents contained in the vehicle during the trip, **we will** pay up to a maximum of £175 for immediate emergency repairs and/or replacement parts, which are necessary to place the vehicle in a secure condition to continue the trip.

Please remember

You must obtain a Police report within 24 hours of the incident giving rise to the claim.

What is not covered

- Damage to paintwork or other cosmetic items
- Costs incurred following your return home.

Section E5

Vehicle out of use

What is covered

If an incident occurs during a trip and repairs cannot be effected within 24 hours, **we will** arrange and pay for one of the following:

- the additional cost of transporting you, with your personal belongings, to your destination by alternative transport, or
- the immediate hire of an equivalent replacement car, where available, whilst the vehicle remains unserviceable, up to a maximum of £800, or
- overnight accommodation including breakfast (excluding alcohol) for you and any passenger in a local hotel whilst awaiting completion of repairs, up to £150 per person with a maximum limit of £500 in total, provided that such cost is additional to or in excess of any planned accommodation costs payable by you, had loss of use of the vehicle not occurred.

Please remember

Hire cars are provided subject to you meeting the conditions of the hirer.

It is your responsibility to collect the hire car.

Any claims involving the hire of a replacement car must have our prior approval.

We cannot guarantee to provide a car with a roof rack or tow bar.

Hire cars provided within the Geographical Limits must stay in the country where they were hired.

If you have to pay for the services locally, you will be reimbursed provided you obtained approval from us before incurring the expenditure.

What is not covered

- The cost of fuel and oil used in any replacement car or any additional insurance offered by the replacement car hirers
- The cost of any Personal Accident insurance or other benefit not specifically covered under this section
- Costs arising as the result of an incident occurring during a trip but incurred outside the period of that trip.

Section E6

Camping trips

Section E7

Alternative driver

What is covered

If the tent you are carrying with you and using in the course of the trip as your principal overnight accommodation, is rendered unserviceable through theft or accidental damage **we will** arrange and pay for:

- if practicable, the hiring of a suitable tent, where available, for the remainder of the period of the trip, or
- emergency bed and breakfast only expenses (excluding alcohol) over and above those planned for you and any passenger, up to £150 in total per person, with an overall maximum of £500.

What is not covered

- Any expenses incurred as a result of adverse weather conditions which do not actually damage the tent so as to render it unserviceable
- Loss of use of any tent you are not carrying on the trip with you or which belongs to a tour operator or holiday company
- Any damage caused by a dog or dogs accompanying you on the trip.

What is covered

In the event of the driver being declared medically unfit to drive the vehicle in the course of a trip or having to return home early because of what we agree is a serious or urgent reason and there is no other passenger qualified and competent to drive, **we will** pay all necessary additional costs incurred to return the vehicle to the home address in the country of departure.

Please remember

We may elect to provide a qualified driver to drive back the vehicle and passengers.

Section E8

Repatriation

What is covered

Following an incident occurring during a trip, **we will** pay:

- the cost of transporting you, with your personal belongings, to your home address in the country of departure if the vehicle cannot be and could not have been repaired (or, in the case of theft, has not been recovered in a roadworthy condition) by the intended time of your return home. The means of transport to be used shall be at our discretion
- the cost of transporting the vehicle to your home address in the country of departure if repairs cannot be carried out abroad (or the vehicle, if stolen, has been recovered but not in a roadworthy condition), by the intended time of your return home. **We will** pay for necessary garage storage costs and costs of transportation and delivery, including any additional shipping costs. Or, when agreed in advance by us, the cost of one person to travel to the location of the vehicle by public transport to drive the repaired vehicle to the home address in the country of departure.

Once you have been repatriated by us and if we are transporting your vehicle to the country of departure:

- **we will** reimburse you for up to 7 days necessary alternative travel costs you incur while you await delivery of the vehicle

- **we will** pay the cost of such travel up to a maximum of £75 for you and any passenger in total
- this benefit will cease after 7 days or when we deliver the vehicle to your home address or to the repairer designated by you (whichever is the sooner)
- you must keep all receipts and invoices for the travel you have incurred, and send these to us with our claim form.

Please remember

The maximum **we will** pay to repatriate the vehicle will be its current market value in the country of departure.

Vehicle repatriation will only be carried out when it is apparent that repairs can be effected in the country of departure, and when you confirm to us that these repairs will be put in hand.

Any unused travel tickets must be used for repatriation of the vehicle.

What is not covered

- Loss or theft of, or damage to, unaccompanied baggage (other than a manufacturer's tool kit) left in the vehicle if you and/or the vehicle are being transported by us.
- Any additional costs incurred to repatriate your pet(s).

Section E9

Legal protection

Telephone advice

During the period of cover you may call our advice line on **0870 607 1177** for practical United Kingdom legal advice on any legal problem or to report a claim.

What is covered

Legal defence

Providing you notify us within 28 days of receiving a summons, **we will** pay up to £1,000 in respect of costs incurred in defending you in a court outside the UK against an alleged motoring offence involving the vehicle during your trip.

Death or bodily injury

Following any road traffic accident involving your vehicle which is not your fault, **we will** pay the costs up to a maximum of £10,000 for any one incident, to negotiate your legal rights in pursuing a civil action for compensation and to help you in appealing or defending an appeal following your sustaining bodily injury or death during your trip.

Travel expenses

Additional travel expenses in the event that you are obliged by a court abroad to attend in connection with an incident giving rise to a claim under this section up to a maximum of £250 per person.

Cover provided by this section only applies if:

- at the time of the incident leading to this claim, your vehicle is being driven or used for a purpose allowed by the certificate of motor insurance;
- at the time of the incident leading to this claim, your vehicle is being driven or used by a person named in your current certificate of motor insurance as being authorised to drive or use your vehicle;
- any legal proceedings will be carried out within the geographical limits by a court or other organisation which we agree to; and
- it is more likely than not that you will be successful with your claim.

Section E9

Legal protection

Specific Exceptions

Legal defence

- Alleged speeding offences where no other offence is involved.
- Alleged offences where there are no reasonable prospects of affecting the outcome of the prosecution.

General Exceptions

You are not covered for any of the following:

- 1 costs you have paid or will have to pay before we agree to them.
- 2 any claim arising out of an agreement or contract between you and anyone else.
- 3 any disputes with us about this section of the policy other than shown in Condition 5 (page 36).
- 4 any costs if you stop or settle a claim, or withdraw instructions from the solicitor without good reason. If this occurs, you will then have to refund any costs and expenses we have paid or agreed to pay during your claim.

Conditions

If you do not keep to these conditions, we may cancel this section, refuse any claim and withdraw from any current claim.

1 You must do the following:

- tell us about your claim as soon as possible;
- let us have full details of your claim and any other information that we or the solicitor ask for (you will pay any costs involved in providing this information);
- fully co-operate with the solicitor and us, and not do anything which might damage your claim. If we ask, you must tell the solicitor to give us any documents, information or advice that they have or know about;
- tell us about any developments affecting your claim;
- tell us if the solicitor refuses to continue to act for you or if you withdraw your instructions;
- tell us if anyone makes a payment into court or offers to settle your claim;
- try to get back any costs that we incur, and pay them to us; and
- get our agreement to negotiate or settle a claim.

2 Appointing a solicitor

- If we accept your claim, we or a solicitor appointed by

Section E9

Legal protection

us will try to negotiate a settlement without having to go to court.

- If it is necessary to take your claim to court or if there is a conflict of interests, you have the right to choose the solicitor to act for you. Otherwise, we will appoint a solicitor for you.
- The solicitor will be appointed by you or by us to act for you according to our standard terms of appointment. (You can ask us for a copy.)
- Before the solicitor starts work on your case, we must agree to the charges.
- You must not enter into any agreement relating to charges with the solicitor without getting our permission first.
- If a solicitor refuses to continue acting for you with good reason, or if you dismiss them without good reason, your cover will end immediately unless we agree to appoint another solicitor.

3 You must tell your solicitor to do the following:

- get our written permission before instructing a barrister or an expert witness; and
- tell us immediately if it is no longer more likely than not that you will be successful with your claim.

4 We can do the following:

- contact the solicitor at any time, and he or she must co-operate fully with us at all times;
- decide to settle your claim by paying the amount in dispute;
- refuse to pay further costs if you do not accept a reasonable offer to settle your claim; and
- refuse to pay further costs if it is no longer more likely than not that you will be successful with your claim.

5 Disputes

You have the right to refer any disagreement between you and us to arbitration. The arbitrator will be a solicitor, barrister or other suitably qualified person you and we agree on. If we cannot agree, the arbitrator will be chosen by the president of the Law Society (or other similar organisation) for that part of the geographical limits whose law governs this section of the policy. We and you must keep to the arbitrator's decision. Whoever loses the arbitration will pay for all the costs and expenses of the arbitration.

You may also refer any disagreement between you and us to the Financial Ombudsman Service. This service is free of charge. (See page 48 for details of our complaints procedure.)

General Conditions 3, 4 (page 39) and 18 (page 41) do not apply to section E9.

Section E10

Customs regulations

What is covered

If, following an incident occurring outside the country of departure during a trip:

- the vehicle is beyond economic repair, we may arrange for its disposal under Customs supervision in the country where it is situated. In this case **we will** deal with the necessary Customs formalities
- the vehicle is not taken permanently out of the foreign country within the limited time allowed after import, or you inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then **we will** pay your liability for any duty claimed from you.

What is not covered

- The cost of any other import duties imposed by Customs.

Section E11

Missed motorail connection

What is covered

If you fail to connect with a pre-booked Motorail service on the outward journey as a result of:

- you arriving at the departure point in the country of departure too late to commence the booked trip due to an accident or breakdown involving the vehicle in the course of the trip, or
- cancellation or curtailment of scheduled public transport due to adverse weather conditions, strike or industrial action or mechanical breakdown or derangement.

We will arrange and pay for:

- storage of the vehicle in a secure parking area, if available, near to the Motorail depot for the period of the trip
- a standard second-class return rail ticket to enable you to continue the trip to/from the intended Motorail destination station
- hire of a replacement car, where available, up to a maximum of £450.

Section E11

Missed motorail connection

European motorways

Please remember

You must have taken every reasonable step to complete the journey to the departure point and to the Motorail depot on time.

What is not covered

- Strike or industrial action which is public knowledge at the time of effecting the cover
- Withdrawal from service (whether temporary or otherwise) of an aircraft, sea vessel or train on the orders or recommendation of the recognised regulatory authority in any country
- Claims arising in connection with the inward (return) journey.

Please note that in several parts of Europe, if you break down on a motorway or other major public road, Police will answer the phone. They will arrange for a local recovery company to send a recovery truck to you without contacting us. Very few of these local recovery agents have any link with United Kingdom motoring organisations and you may well have to pay for this assistance on the spot. If you keep a receipt, **we will** refund the cost of the assistance, including towing charges and time the mechanic has spent working on the vehicle at the roadside. **We will** not pay for any spare parts used or labour charges at a garage. Once you have been taken from a motorway or major public road to a place of safety such as a local garage or motorway service station, please contact us if you need any other advice or services, such as car hire.

General conditions

Which apply to this cover

This part describes certain responsibilities and procedures.

1 You must:

- take all ordinary and reasonable precautions to prevent loss, damage to or breakdown of the vehicle
- take all steps necessary to expedite the completion of repairs
- not abandon the vehicle or any of its parts without our authorisation
- contact us without delay when an incident arises that may result in a claim
- wait with the vehicle until the repair or recovery vehicle arrives, unless you have made other arrangements with us.

2 **We will** provide the services described in these Terms and Conditions on condition that you and all passengers observe their respective licence conditions and all the terms, provisions, conditions and endorsements laid down in this booklet.

The services cannot be used for routine servicing or the rectification of failed repairs or as a way of avoiding repair costs.

3 We are entitled to take over your rights in the defence or settlement of a claim or to take proceedings in your name for our own benefit against another party and we shall have full discretion in such matters. You must give us all the information and assistance we may require.

4 Any disputes as to the interpretation of these Terms and Conditions or as to the rights or obligations thereunder shall be referred to arbitration under the legislation for the time being in force.

5 If any misrepresentation or concealment shall be made by or on behalf of the Policyholder in obtaining this cover or by or on behalf of you and any passengers in support of a claim, the cover shall become void and the premium shall be forfeited.

6 The cover may be cancelled:

- by us at any time by providing 7 days notice in writing to you at your last known address. In such event **we will** refund the pro-rata premium applicable to any unexpired part of the Period of Cover for which premium has been paid
- by you at any time by providing 7 days notice in writing and surrendering the Vehicle Cover Card.

General conditions

Which apply to this cover

In such event, provided no claims have been made during the cover year, **we will** issue a refund which will be calculated on a pro-rata basis, less a cancellation charge of 50% of the annual premium. No refund will be given for cancellation of cover under Section E.

- 7 Where Personal Cover is not included, service will be provided only to the vehicle specified on the schedule relating to this cover or to a vehicle that has been notified to and acknowledged in writing by us as being a permanent substitution for the previous vehicle. You should, therefore, ensure that such notification is made as soon as a substitution occurs to avoid service being refused.
- 8 You will be required to reimburse to us, within 1 month of the request, any expense incurred by us in providing any service under this cover for which we are not responsible. This may include an administration charge where cover has not been arranged prior to the incident.
- 9 Any garage used in connection with an incident is deemed to be your agent. **We will not** accept responsibility for any damage or loss resulting from the garage's acts or omissions. No warranty is given by us that such garage is competent to repair the vehicle or can do so immediately. You must give direct instructions to the garage and pay for any repairs.
- 10 In the event of theft of the vehicle, you must provide us with a copy of the police report at our request.
- 11 We reserve the right to repair the vehicle (at your cost) following a breakdown, rather than arranging for it to be recovered.
- 12 Any failure by us in relying on or enforcing these Terms and Conditions on any particular occasion will not prevent any subsequent reliance or enforcement.
- 13 Rescue (Section A) may be arranged for immediate cover. All other levels of cover will not be effective until the day after cover has been arranged for the first time.
- 14 **We will** only pay for repair or recovery costs that you have agreed with us prior to you incurring them. You must keep all receipts and invoices for the costs you have incurred and send these to us with our claim form.
- 15 If the vehicle is in a position where it cannot be worked on or towed, the wheels have been removed or where specialist equipment is required for its

General conditions

Which apply to this cover

recovery, we can arrange to rectify this but you will be responsible for any costs involved.

- 16 Any reduction in cover by you will only be allowed at renewal of the cover.
- 17 Onward transportation of any animal in your vehicle is at our discretion. **We will not** be liable for injury or death of the animal.
- 18 Following an incident attended by the police or other emergency service, transportation of the vehicle will not take place until they have authorised its removal. We are not responsible for any charges if the police or other emergency service concerned insist on an immediate recovery by another breakdown service provider.
This does not apply to Section E.
- 19 After any repairs have been completed following recovery of the vehicle, it is your responsibility to arrange and pay for collection of the vehicle.
- 20 We reserve the right not to offer renewal of this cover.
- 21 We can arrange to recover you following a road traffic accident but you will be responsible for any costs involved. However, you may be able to recover these from your motor insurer.
- 22 **We will not** be liable for any delay or failure in performance of our obligations under this agreement if that delay or failure is due to any cause outside of our reasonable control.
- 23 Where payment of premium is not made, any cover will be inoperative from the date such payment was due.
- 24 Where payment of premium is by instalments, the contract remains an annual one. The full premium is due if cover is cancelled by you and a callout has been made. Should you fail to pay any instalment by the due date, such failure will entitle us to regard this as a cancellation by you in accordance with Condition 6, point 2 of the General Conditions and all cover will cease from the due date.
- 25 We have found that most of our customers choose to renew with us each year. To make renewing easier for you, unless you have told us not to, we will renew your policy automatically using the payment details you have already given. If you do not want to renew your policy, you must call us on **0845 246 8540** before the renewal date to let us know. It is not possible to offer automatic renewal with all payment methods, so please check your renewal invite when it arrives for further details.

General exclusions

Which apply to this cover

Cover shall not apply in respect of:

- 1** Vehicles which have not been maintained and operated in accordance with the manufacturer's recommendations.
- 2** Vehicles used for the carriage of goods or passengers for reward.
- 3** Vehicles temporarily immobilised by floods or snow-affected roads or as a result of whole or partial immersion in water, snow, sand or mud.
- 4** Vehicles used for and/or involved in motor racing, off road use (away from public roads and over rough terrain), rallies, speed or duration tests or practising for such events.
- 5** Breakdowns resulting from a fault that has necessitated a callout by us previously during the same journey or from an inadequate repair carried out to remedy a fault previously giving rise to a callout under this cover or unsuccessful amateur servicing or repairs.
- 6** Vehicles situated in areas to which our agents have no right of access or on motor traders' premises.
- 7** Any wilful act of you or any passenger.
- 8** Loss of or damage to contents of the vehicle.
- 9** Any claim resulting from war, invasion, act of foreign enemy, hostilities, difficulties or inability in obtaining raw materials, fuel or other materials (whether war be declared or not), terrorist activity, civil war, rebellion, revolution, insurrection, military or usurped power or taking part in civil commotion or riot of any kind.
- 10** Loss or destruction of or damage to the vehicle or any loss or expense whatsoever resulting from:
 - ionising radiations or contamination by radioactivity from any nuclear waste from the combustion of nuclear fuel
 - the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component thereof
 - pressure waves caused by aircraft or other aerial devices travelling at sonic or supersonic speed.
- 11** Any costs recoverable from any other insurance, indemnity or warranty.
- 12** Losses that are not directly associated with the incident that caused you to claim. For example, loss of earnings due to being unable to return to work following an insured incident, or losses arising from a delay in providing the service to which this cover relates.

General exclusions

Which apply to this cover

- 13** Any claim arising from circumstances known to you at the time of applying for cover, or at any time prior to the commencement of a journey, or any claim arising as a result of a fact or facts material to this cover where such fact or facts have not been disclosed to us.
- 14** Any expenses which would have been incurred in the normal course of the journey.
- 15** Any costs or storage charges incurred if, following the incident, you elect to have the vehicle towed to a repairer.
- 16** Transportation of horses or livestock.
- 17** Any costs incurred without our prior knowledge or consent.
- 18** Any costs incurred for sea or river transit, excluding transit to and from the Isle of Wight or across Poole harbour, unless claimed under the Europe section of this booklet.
- 19** Recovery of any vehicle that would be dangerous or illegal to load or transport.
- 20** Vehicles that have broken down or are unroadworthy when cover was taken out.
- 21** The parties to this contract are the policyholder and us and a person or company who is not a party to this contract has no rights under the Contract (Rights of Third Parties) Act 1999 to enforce any term of this contract. This does not affect any right or remedy of a third party which exists or is available apart from that Act.

Your information



Who we are

Privilege Breakdown cover is underwritten by U K Insurance Limited.

You are giving your information to U K Insurance Limited. U K Insurance Limited are members of The Royal Bank of Scotland Group (The Group). In this Information statement 'we' 'us' and 'our' refers to U K Insurance Limited unless otherwise stated.

For information about our group of companies please visit **www.rbs.com** and click on 'About Us', or for similar enquiries please telephone **0131 556 8555** or Textphone **0845 900 5960**.

Your electronic information

If you contact us electronically, we may collect your electronic identifier e.g. Internet Protocol (IP) address or telephone number supplied by your service provider.

How we use your information and who we share it with

We will use your information to manage your insurance policy, including underwriting and claims handling. This may include disclosing it to other insurers, third party underwriters and reinsurers.

Your information comprises of all the details we hold about you and your transactions and includes information obtained from third parties.

We may use and share your information with other members of the Group to help us and them:

- assess financial and insurance risks;
- recover debt;
- prevent and detect crime;
- understand our customers' requirements;
- develop and test products and services.

We do not disclose your information to anyone outside the Group except:

- where we have your permission; or
- where we are required or permitted to do so by law; or
- to fraud prevention agencies and other companies that provide a service to us or you; or
- where we may transfer rights and obligations under this agreement.

We may transfer your information to other countries on the basis that anyone to whom we pass it provides an adequate level of protection. However, such information may be accessed by law enforcement agencies and other

Your information



authorities to prevent and detect crime and comply with legal obligations.

From time to time we may change the way we use your information. Where we believe you may not reasonably expect such a change we shall write to you. If you do not object to the change within 60 days, you consent to that change.

Sensitive information

Some of the personal information we ask you for may be sensitive personal data, as defined by the Data Protection Act 1998 (such as information about health or criminal convictions). We will not use such sensitive personal data about you or others except for the specific purpose for which you provide it and to provide the services described in your policy documents.

You will have been asked to agree to this when you called but please ensure that you only provide us with sensitive information about other people with their agreement.

Dealing with other people

It is our policy to deal with your spouse or partner who calls us on your behalf, provided they are named on the policy. If you would like someone else to deal with your policy on

your behalf on a regular basis please let us know. In some exceptional cases we may also deal with other people who call on your behalf, with your consent. If at any time you would prefer us to deal only with you, please let us know.

Fraud prevention and detection

Please take time to read the following as it contains important information relating to the details you have given or should give to us. You should show this notice to anyone whose data has been supplied to us in connection with your policy.

To prevent and detect fraud we may at any time:

Share information with other organisations and public bodies including the police although we only do so in compliance with the Data Protection Act 1998.

Check and/or file details with fraud prevention agencies and databases and if we are given false or inaccurate information and we identify fraud, we will record this.

We and other organisations may also use and search these agencies and databases from the UK and other countries to:

- help make decisions about the provision and administration of insurance, credit and related services for you and members of your household:

Your information



- trace debtors or beneficiaries, recover debt, prevent fraud, and to manage your accounts or insurance policies; or
- check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity

Law enforcement agencies may access and use this information.

We and other organisations may also access and use this information to prevent fraud, money laundering and terrorist financing, for example when:

Checking applications for, and managing credit and other facilities and recovering debt;

Checking insurance proposals and claims;

Checking details of job applicants and employees.

We, and other organisations that may access and use information recorded by fraud prevention agencies, may do so from other countries.

We can provide the names and addresses of the agencies we use if you would like a copy of your information held by them. Please contact us at the address below. The agencies may charge a fee.

Important information

If you would like a copy of the information we hold about you, please write to: The Data Protection Officer, Regulatory Risk Department, Churchill Court, Westmoreland Road, Bromley BR1 1DP quoting your reference. A fee may be payable.

Automatic renewals

If you have taken advantage of our automatic renewal service we will retain your payment details securely on our files so that we can take your premium at next renewal.

Each year we will write to you in advance to remind you that this is happening.

Vehicle locating via mobile signal

If you use a mobile phone to request service under your policy we may, within half an hour of your call to us, use the mobile signal to help identify the location of the immobile vehicle. We will not use the signal for any other purpose.

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt to Privilege Insurance, Atlantic Quay, 55 Robertson Street, Glasgow. We will return any premium paid in full provided no claims have been made on the policy during that time.

Important information

How to complain

Should there ever be an occasion where you need to complain, please call us on our priority number **0845 246 8541**.

If you wish to write then address your letter to:

- claims complaints to the Regional Customer Service Manager at the address shown in your documentation
- all other complaints should be addressed to the Head of Sales and Customer Services at the address shown on your schedule.

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS). The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone: **0845 080 1800**.

What to do if your car breaks down

Call us on our helpline – **0800 028 5904**.

Details about our regulator

Privilege Breakdown cover is underwritten by U K Insurance Limited which is authorised and regulated by the Financial Services Authority. Registration number 202810. The Financial Services Authority website, which includes a register of all regulated firms, can be visited at www.fsa.gov.uk/register, or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet all its liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk

Your consumer credit agreement

Your right to cancel your consumer credit agreement

If you have chosen to pay by instalments you may cancel the consumer credit agreement within 14 days of receipt. If you would like to cancel the consumer credit agreement, please call us on **0845 246 8594** or write to us at the address shown on your documents. We will refund any premium paid in full provided that no claim has been made.

If you do not cancel the consumer credit agreement within 14 days, you must continue to pay the instalments for your policy otherwise we will cancel your cover and terminate the consumer credit agreement.

Please note that if you cancel your consumer credit agreement, you have the option to continue cover under your policy as long as you pay the full premium. Otherwise, cover under your policy will also be cancelled.

Other important information about your consumer credit agreement

You may terminate your consumer credit agreement at any time. However, if you wish cover to continue under the policy then the outstanding balance must be settled in full. If you decide to cancel cover under your policy then all cover will cease from the due date.

We may terminate your consumer credit agreement if you fail to pay any instalment by the due date. For full details please see your consumer credit agreement.

It is possible that other taxes or costs not imposed by us or paid through us may apply to your consumer credit agreement.

English law will apply to your consumer credit agreement and it is subject to the jurisdiction of the English courts.

We have supplied your consumer credit agreement and other information in English and we will continue to communicate with you in English.

Useful contacts



if you have a breakdown **0800 028 5904**

if you have a breakdown in Europe **+44 (0)845 246 0721**

car insurance **0845 246 0591**

home insurance **0800 051 7996**

customer helpline **0845 246 8540**

online quotes **privilege.com**

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Privilege shall also be happy to send you any of our brochures, letters or statements in Braille, large print or audio, upon request.
Privilege insurance policies are underwritten by U K Insurance Limited, The Wharf, Neville Street, Leeds LS1 4AZ. Company No. 1179980.
U K Insurance Limited is authorised and regulated by the Financial Services Authority. Calls may be recorded.

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