

# Breakdown

READ THIS CAREFULLY, KEEP IT SAFE



# Welcome to Privilege breakdown cover provided by Green Flag

This booklet contains everything you need to know about your breakdown cover.

## We're delighted that you've chosen Privilege

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 Green Flag services available to Privilege customers as well as some useful tips on what to do in a breakdown and how to make a claim.

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**Don't forget to visit [www.privilege.com](http://www.privilege.com)  
for your exclusive Privilege member benefits.**

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.



Sustainable Forests

## **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.

**To change your details call 0345 246 8540**

## We've got three types of cover...

### 1. Vehicle

This covers one car, van, motorhome or motorbike. It means that it's always got Privilege Breakdown cover, whoever's driving at the time.

### 2. Personal

This means you've got Green Flag Breakdown 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 Privilege Breakdown cover, whichever vehicle you're in, wherever you are in the UK. Whether you're driving, or you're one of the passengers.

## Broken down? Don't panic

Call us on **0800 028 5904** from inside the UK. From other parts of Europe, call us on **141 349 056**. 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.

Tell us as accurately as you can about your breakdown so that we can ensure you get the right service. It may be possible for us to talk you through some simple steps to get your vehicle going again meaning you won't have to wait for a recovery vehicle.

## 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	Rescue	Rescue Plus	Recovery	Recovery Plus	EuroPlus
Sections applicable within the Terms and Conditions	Section A only	Section A&B	Section A&C	Section A-D	Section A-E
Roadside help	✓	✓	✓	✓	✓
Recovery to nearest suitable garage	✓	✓	✓	✓	✓
No call out charges	✓	✓	✓	✓	✓
Cover as soon as you are ¼ 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 Recovery Plus and Europlus, 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.
- 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.
- With Rescue Plus, Recovery, Recovery Plus and EuroPlus, 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 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.
- 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 Rescue 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 10 to 32.
- 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.

You and we may choose which law will apply to this policy. Unless both parties agree otherwise English law will apply. We have supplied this policy and other information to you in English and we will continue to communicate with you in English.

# 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 EuroPlus, the cover in that section E1 on page 19 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 Rescue

### 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** to a single destination 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 Rescue Plus

### What's covered

- **Home breakdown**

With Rescue Plus, **you** get all the benefits of Rescue, 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 Recovery

### What's covered

- **Getting you where you need to be**

With Recovery, **you'll** get all the benefits of **our** Rescue 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 single destination of **your** choice, anywhere in the **UK**.

- 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.

- **Breakdown at home**

If the level of cover **you** have includes Section B – Rescue Plus and **your vehicle** has a breakdown at **home**, **we'll** take **you** to a place of **your** choice within 20 miles.

- **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 Rescue Plus.
- **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 Recovery Plus

### What's covered

With Recovery Plus, **you**'ll get all the benefits of Rescue, Rescue Plus and Recovery.

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 single 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 Recovery Plus 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 Recovery Plus 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 – Rescue these options are still available.

### What's not covered

- Costs incurred where **you** didn't contact **us** when **you** broke down.

**See page 26, 'About hire cars'.**

## Section E EuroPlus

### 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 car** 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 car'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 car** 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 26, '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

If the local breakdown mechanic can't repair **your vehicle** at the roadside, and it needs to be taken to a garage, **you'll** be responsible for any costs from that point. The garage will be acting for **you**.

## 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 vehicle'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 car'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 26.

## 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 get **you** and **your vehicle** back **home**.

**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 retrieve **your vehicle**.

**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 26, '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

This extends the cover on **your** schedule for **you** and another member of **your** household that **you've** told **us** about – it means that when **you're** in any other **vehicle** in the **UK** **you'll** have the same level of cover as **you** have in **your** own **vehicle**, provided it is under 16 years old and privately registered 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 12.

### 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' (opposite) 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 Rescue Plus, Recovery, Recovery Plus or EuroPlus (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. 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 info

## 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**.

## 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** must give **us** accurate information at all times. If any details that **you** give **us** about **you**, **your** circumstances or **vehicle** are not correct **we** may charge **you** for any **breakdown** that **we** attend. **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 Privilege 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. This includes but is not limited to any costs that **you** have agreed separately with the recovery agent for additional services that are not covered by this **policy**.
- 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.

- If **you** cancel a callout and then ask **us** for help again with the same problem.
- If **you** have given **us** inaccurate information about **your vehicle**, for example; **you've** told **us** **you** have a spare and serviceable wheel when **you** don't.

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.

## Canceling 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 **you** 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.

Canceling 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

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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 028 5904** or **0345 246 8540**.

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.	This is a detailed response, which will outline: <ul style="list-style-type: none"><li>• Our investigation</li><li>• The decision</li><li>• Next steps, if applicable</li></ul> It will also provide information about the Financial Ombudsman Service.

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## 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](mailto: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](http://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

Privilege 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 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](http://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](http://www.fscs.org.uk)**. U K Insurance Limited is a member of this scheme.



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## Useful contacts

<b>If you have a breakdown</b>	<b>0800 028 5904</b>
<b>If you have a breakdown in Europe</b>	<b>0141 349 0591</b>
<b>Car Insurance</b>	<b>0345 246 0591</b>
<b>Home Insurance</b>	<b>0345 246 8534</b>
<b>Customer helpline</b>	<b>0345 246 8540</b>
<b>Online quotes</b>	<b>privilege.com</b>

Visit [www.privilege.com](http://www.privilege.com) for your exclusive Privilege member benefits.



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

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