

Breakdown

READ THIS CAREFULLY, KEEP IT SAFE



Privilege[®]

Welcome to Privilege breakdown cover underwritten by U K Insurance Limited and provided by Green Flag

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

We're delighted that you've chosen Privilege

This booklet includes your policy and a summary of your policy, so keep the booklet safe for when you need it. Over the next few pages, you'll find details of the 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
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

Privilege.[®]

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 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.

Privilege.[®]

...and a discount available

No call-out discount

If you don't call us out for a year, it'll cost you less to renew your cover than it would do otherwise.

Broken down? Don't panic

Call us on **0800 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.

No limits

Unlimited call-outs

If you've got Privilege Breakdown cover, there's no limit to the number of times you can call us out, as long as it's not a repeat call-out for the same problem.

It's one of the things that sets us apart.

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.
- There's a 'no callout discount'. If you don't call us out for a year, your renewal will be cheaper than it otherwise would have been.
- You can only change to a lower level of cover when you renew your policy, or in the 14-day 'cooling-off' period.
- You can use all the help in our 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.

Under European law, we can agree which law applies to this contract and how we communicate with you. English law will apply and we will continue to supply information and communicate with you in English unless we've agreed otherwise. We have not provided you with a personal recommendation as to whether this policy is suitable for your specific needs.

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 27 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** 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 place of **your** choice, anywhere in the **UK**.

- If the **breakdown** occurred at **home**, **we'll** take **you** to a place of **your** choice within 20 miles.
- If the **breakdown** was caused by a flat or damaged tyre, **we** will take **you** to a place of **your** choice within 10 miles of the incident so that the tyre can be repaired or replaced. If there's nowhere open because **you** broke down late at night, or somewhere remote, this limit won't apply.
- **We** may choose to arrange recovery of the **vehicle** separately to **you** and **your** passengers – **we** will tell **you** if **we** are going to do this and let you know when the **vehicle** can be delivered.

- **Emergency driver**

If the driver falls ill and can't drive, and none of the passengers are authorised to drive either, **we'll** get **you** all to one destination **you've** chosen, anywhere in the **UK**. **We'll** need to see a medical certificate to show the driver's unsafe. **We** might send out a driver, to take **you** where **you've** chosen to go.

What's not covered

- **We** won't recover **your vehicle** if it's broken down less than a quarter of a mile from **your home** or the place where **you** usually keep it – unless **you've** taken out 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 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.

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 20.

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. No Call Out Discount

If **you** don't call **us** out during the year, **we'll** automatically give **you** a discount on **your** next year's premium when it's time to renew. The size of the discount will depend on **our** scale at the time.

For each call out **you** make, **you'll** lose a year's worth of discount.

If **you've** got **our** maximum discount level, **you'll** then be able to call **us** out once every three years without losing any of it.

For each call out **you** make above that, **you'll** lose a year's worth of the discount.

6. Automatic renewal

When **your policy** is due for renewal, **we** may offer to renew it for **you** automatically using the payment details **you** have already given, unless **you've** asked **us** not to. **We'll** let **you** know if **we're** going to do this or if **you** need to call us by sending **your** renewal invite at least 21 days before the renewal date. **Your** renewal invite will also include details of **your** renewal premium and **policy** terms. If **you** don't want to renew **your policy**, just call **us** before **your** renewal date and let **us** know. Sometimes **we** won't be able to offer automatic renewal, for example if **we** need to discuss **your** renewal with **you** or because of the payment method **you've** chosen. If **we** can't offer renewal, **we'll** write to **you** at **your** last known address and tell **you**.

Important 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** 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.

If your vehicle's stolen

The first thing **you** should do is call the police. Give **us** a call after that, and **we'll** do everything **we** can to help.

Problems with keys

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

We won't pay for repairing, replacing, or re-programming keys. Or for any damage caused to **your vehicle** by attempts to get into it.

What about animals?

If **you** break down and there are animals with **you**, **we**'ll have to decide whether or not **we** can arrange transportation for them based on the circumstances at the time.

If **we** decide that **we** can, **we** can't be held liable for anything that happens to them.

We won't transport horses or livestock.

Once the repairs are done

It's up to **you** to collect **your vehicle** once it's been repaired.

Things that aren't covered

Here are the main things that **your policy** doesn't cover:

- Costs **we** haven't agreed to pay.
- Costs or storage charges if **you** decide to have **your vehicle** taken to a repairer after it breaks down.

- The cost of supplying a spare wheel and tyre, if **you** can't give **us** one that will do.
- Labour charges at any garage **your vehicle** is taken to
- Oil, materials or parts' costs.
- Any contents of **your vehicle** that are lost or damaged, unless they're lost or damaged while **we**'re looking after them. (**You** need to take any valuables with **you**.)
- Costs or losses that aren't immediately to do with getting **your vehicle** back on the road. For instance, **you** can't claim for lost earnings if **your breakdown** means **you're** late for work.
- Costs to do with accidents that would usually be covered by vehicle insurance, either belonging to **you** or somebody else.
- Charges where any of the emergency services have insisted on **your vehicle** being recovered straight away, unless it happens outside the **UK** (section E).

If **we** do anything for **you** that isn't covered by **your policy**, **we** can charge **you** for that. If **we** do, **you**'ll need to pay **us** within a month of **us** asking.

If **you** use a repair garage for anything, they'll be **your** agent, acting on **your** behalf. **We**'re not responsible for anything they do, or any problems they cause.

We can't give any kind of warranty for the work done by a repairer in a garage, or any kind of promise that they'll fix **your vehicle** quickly. **You**'ll have to tell them what **you**'d like them to do, and pay for any repairs.

Times we can't help, or will need to charge extra

There are some situations where **we**'ll be able to help **you** at the roadside, but not with recovery or transportation unless **you** pay an extra charge and **we**'ve got a special licence:

- If **your vehicle**'s just been imported, or just been bought at auction.
- If **your vehicle**'s still got trade plates on it.
- If **your vehicle**'s being moved for commercial reasons.

There are others where **we**'ll only be able to help **you** if **you** pay extra for the cost of the service:

- If **you** haven't fixed a fault that's led to **you** calling **us** out already within the last 28 days.

And there are some circumstances where **we** won't be able to help **you** at all:

- If **your vehicle** breaks down in a place **we** can't get to.
- If **your vehicle**'s going to be dangerous or illegal to load or transport.

- If the **vehicle** doesn't meet the legal requirements and driving laws that apply – for example, it may need to be taxed and have a valid MOT certificate. **We** can check these details when **you** ask **us** for help.
- If the **vehicle** is ever used to carry things or people for money (unless specifically agreed by **us** when **you** first took out the cover). For example, as a courier service or taxi.
- If the **vehicle**'s involved in motor racing, off-road driving, rallies, track days, duration or speed tests.
- If **you** or anyone in **your** group is threatening or abusive.

Reducing your cover

The only time **you** can reduce **your** cover is when **you** renew **your** policy, or in the 14-day 'cooling-off period' that **you** get every time **you** buy or renew.

Cancelling your policy

Your right to cancel

You can cancel your policy any time.

If **you**'ve just bought the **policy** or just renewed and **you** cancel within 14 days of the **policy** starting or of **you** receiving the documents, whichever is later (this is the cooling off period), **we**'ll give **you** a full refund, as long as **you** haven't made a claim.

If **you're** still in the 14-day cooling off period, either after buying the policy or renewing, **we'll** give **you** a full refund, as long as **you** haven't made a claim.

If **you** cancel after that, as long as **you** haven't made a claim since that cover year started, **we'll** give **you** a refund based on how long **your policy** had left.

If it's outside the cooling off period and **you** have called **us** out, **you** can still cancel **your policy** but **you** won't get anything back.

After the cooling off period, **we'll** deduct an administration fee from any refund **we** give **you**. **You** can see how much that will be on **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.

Cancelling a direct debit won't automatically cancel **your** policy.

What if we need to cancel?

There might be a time when we need to cancel.

For example, if **we've** asked for information, but **you** haven't sent it to **us**. Or if **your** circumstances change, and **you're** not eligible for cover anymore.

We've got the right to cancel **your policy** for other reasons, too such as if **you've** threatened, bullied, intimidated or been abusive to **our** staff or suppliers. **We** can cancel at any time, as long as **we** give **you** 14 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 complain

If you're not happy about something, please let us know. The quickest way is to call us.

For complaints to do with a breakdown, ring **0800 028 5904**. For complaints about anything else, it's **0345 246 8540**. We're here from 9am to 5pm, Monday to Friday.

You can also write to us. Our postal address is:

Customer Relations Department
Churchill Court
Westmoreland Road
Bromley BR1 1DP

We'll do everything we can to help.

If we can't come to an agreement, you can refer your complaint to the Financial Ombudsman Service. You can download their complaint form and find more info at **[financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)**

You can also telephone them on **0300 123 9123** or **0800 023 4567**.

You can write to the Ombudsman, too. Their address is:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

European Online Dispute Resolution Platform

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

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**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

Financial Services Compensation Scheme

General insurance claims are covered by the Financial Services Compensation Scheme. Full details of the cover available can be found at **www.fscs.org.uk**. U K Insurance Limited is a member of this scheme.

Your privacy

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

Who we are

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

We're part of the Direct Line Group.

Your information

Your information includes:

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

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

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

How we'll use your information

We use your information to:

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

We also use your information to:

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

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

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

We may get in touch to:

- Provide you with additional information about services and products you already hold with us as part of managing your policy.

- Tell you about our other products or special offers. You may get these updates from any of our brands – Direct Line, Churchill, Privilege and Green Flag. If you'd rather not get these, just let us know. Details are in the 'How to get in touch' section below.

Who we can share your information with

We can share your information within all our brands.

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

For example:

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

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

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

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

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

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

Stopping fraud and money laundering

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

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

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

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

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

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

Following financial sanctions

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

This includes:

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

If we need more information to make sure we comply with any

financial sanctions, we may ask you for it.

How we'll deal with other people

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

What we'll do if anything changes

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

How to get in touch

If you'd like more information, or want to ask anything about this notice. Please write to:

Data Protection Officer, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

If you'd like a copy of your information. Please write to:

Data Access Team, UKI, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

If you would like a copy of the guide to how Credit Reference and Fraud Prevention Agencies use your information. It's available on the Privacy Page of our website or call us for one to be sent to you.

If you'd like to know what information fraud prevention agencies have about you. Please get in touch. We can give you the names of the agencies we use.

If you no longer wish to receive marketing about our products or services.

Please let us know by –

Email: Unsubscribe using the link on the email.

SMS: Reply as instructed on the message.

Post: Return to the address on the back of the envelope.

Call: Telephone numbers are on each brand's websites or

Write to: Marketing Dept, Churchill Court, Westmoreland Road, Bromley BR1 1DP.

Useful contacts

If you have a breakdown	0800 028 5904
If you have a breakdown in Europe	141 349 0591
Car Insurance	0345 246 0591
Home Insurance	0345 246 8534
Customer helpline	0345 246 8540
Online quotes	privilege.com

Visit www.privilege.com for your exclusive Privilege member benefits.



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

Privilege Insurance policies are underwritten by U K Insurance Limited, Registered Office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales No. 1179980. U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Calls may be recorded.

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