

# Policy Summary

## European Motor Breakdown Assistance

Some important facts about Your insurance are summarised below. This summary does not form part of the contract and does not describe all the terms and conditions of Your policy, so please take time to read the policy document to make sure You understand the cover it provides.

A copy of the full policy document is available on request if it is not provided to You with this summary.

### Insurers

This vehicle breakdown insurance policy is underwritten by Fortis Insurance Limited.

### SCHEDULE OF BENEFITS

Cover	Description	Limit	Excess
1	Before Travel Starts	Up to £750	Nil
2	Roadside Assistance & Emergency Repair (inc. Garage Labour Costs)	Up to £350 Up to £100	Nil
3	Emergency Car Hire and Alternative Travel Arrangements	Up to £750	Nil
4	Emergency Accommodation	Up to £500 (per person)	Nil
5	Vehicle Recovery inc. Storage of Vehicle Collection of Vehicle Costs Cost of replacement driver	Up to Market Value Up to £100 Up to £600 Cost of driver	Nil
6	Delivering Spare Parts	Cost of delivery of parts	Nil
7	Legal Defence	Up to £25,000	Nil
8	Advance of Funds	Up to £4,000	Nil
9	Theft	Up to £175	Nil
10	Caravan and Camping	Up to £400 (per person)	Nil

### ABOUT YOUR COVER

The Significant Conditions And Exclusions	Section of Cover
<b>Roadside Assistance &amp; Emergency Repair</b> We will arrange emergency help for you and cover costs within the following limits for Roadside Assistance, towage and garage repairs up to £350 overall maximum. This includes a contribution of up to £100 for labour costs at a garage within this total amount.	Cover 2
<b>Emergency Car Hire &amp; Alternative Travel Arrangements</b> Following an event, if the repairer estimates that the repairs to your insured vehicle will take more than eight hours, we will cover your reasonable and necessary costs for alternative travel in respect of one or more of the following up to a limit of £750: a) Car hire costs b) Air fares (economy) c) Rail Fares (standard) d) Local taxi fares e) Any other transport equivalent to standard class rail fares	Cover 3
<b>Vehicle Recovery</b> Following an event, if the repairs cannot be completed in time for your planned return home, we will cover the costs of an unaccompanied recovery for your insured vehicle to your home, or nominated vehicle repairer in the UK, up to the current market value of your insured vehicle. We will also cover any reasonable storage charges incurred in the recovery up to a limit of £100. We may, at our discretion and depending on circumstances, arrange and agree with you an alternative method of recovery and cover reasonable costs, as follows:  - If repairs are started but not completed before your planned return home, we will arrange with you and pay for one person's reasonable travel and accommodation costs to go directly overseas to collect your insured vehicle up to a limit of £600.  - If the treating doctor overseas certifies in writing that the only driver in your party is unfit to drive, we will arrange and pay for a replacement driver (but excluding the cost of fuel and tolls) to bring your insured vehicle home. When bringing the insured vehicle home, we may also at our discretion transport those members of Your party who are fit to return and for whom there are enough seats, taking into account that used by the replacement driver.	Cover 5
<b>Delivering Spare Parts</b> If spare parts are not available locally to repair the insured vehicle following an event, We will arrange to have them delivered to an agreed location as quickly as is reasonably possible. You must pay us the cost of all spare parts and any customs duty within 60 days of us asking for payment.	Cover 6

### ABOUT YOUR COVER – CONTINUED

The Significant Conditions And Exclusions	Section of Cover
<b>Legal Defence</b> We will pay up to £25,000 in respect of legal costs and expenses to defend the driver of the insured vehicle against criminal charges following a road traffic accident involving the insured vehicle or to pursue uninsured losses against third parties arising from a Road Traffic Accident involving the insured vehicle. Please remember you must report the event immediately by contacting the Green Flag Control Centre on the emergency number even if you do not need assistance immediately; you must not admit liability or agree to settle any claim without the written permission of Green Flag.	Cover 7
<b>Advance of Funds</b> We will advance to the driver, on receipt of a signed acknowledgement of debt, up to £4,000 to:  - provide bail or other security to any judicial authority to secure the drivers release and that of the insured vehicle following detention after a road traffic accident or motoring offence  - make a payment in respect of customs duty to a foreign government if you commit an involuntary breach or non-observance of the conditions for importing the insured vehicle for a limited time without payment of customs duty, including payment of duty following the abandonment of the insured vehicle after accident or theft. Any advance of funds must be fully paid back to us within 60 days of the advance being made.	Cover 8
<b>Theft</b> If any person other than your party damages the insured vehicle in the course of a theft or attempted theft of or from the insured vehicle we will pay up to £175 towards the cost of repairing the damage to windows and door locks. You must obtain a police report within 24 hours of the theft and send this to Green Flag. We will not cover damage to paintwork or items which do not affect the ability of the insured vehicle to be driven safely or costs incurred after you return home	Cover 9
<b>Caravan and Camping</b> If your own tent or caravan is made uninhabitable due to an accident, vandalism or theft during the period of insurance we will reimburse the reasonable additional accommodation or tent hire costs up to £400 per person under this policy. We will not cover loss or damage caused by adverse weather or damage to hired tents, caravans or camping equipment.	Cover 10

### GOVERNING LAW

This policy shall be governed by and construed in accordance with the Law of England and Wales unless the policyholder's habitual residence is located in Scotland in which case the Law of Scotland shall apply.

### YOUR RIGHT TO CANCEL

We hope you are happy with the cover this policy provides. However, if after reading this policy document wording, this insurance does not meet your requirements, please return it within 14 days of issue and we will refund your premium provided no claims have been made on the policy during that time and you have not travelled. Thereafter you may cancel the policy at any time, however no refund of premium shall be made.

If you purchased your insurance via P&O's call centre, please call 0870 600 9955 for your refund. If you purchased your insurance via the Internet or through our Internet call centre, please call 0845 218 7172.

Please note that your cancellation rights are no longer valid after this initial 14-day period and there is no provision for refund.

### COMPLAINTS PROCEDURE

It is the intention to give you the best possible service but if you do have any questions or concerns about this Insurance or the handling of a claim you should in the first instance contact The European Liaison Manager at Green Flag House, The Wharf, Neville Street, Leeds, LS1 4AZ. Tel: 0113 236 3236. Please ensure your policy number is quoted in all correspondence to assist a quick and efficient response. In the event you remain dissatisfied and wish to make a complaint, You can do so by contacting the following: The Claims Manager UK Underwriting Ltd Cast House, Old Mill Business Park, Gibraltar Island Road, Leeds, LS10 1RJ. If it is not possible to reach an agreement, you have the right to make an appeal to the Financial Ombudsman Service. Financial Ombudsman Service South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR Tel; 0845 080 1800.

### MAKING A CLAIM

When reporting an Event to us we will advise You of the claims procedure and what You may need to provide, if however You need to contact us on Your return home please call on 0141 349 1078.

### ASSISTANCE

If you need assistance prior to Your trip commencing or once You are abroad please call us on 0800 4000 6153 or +44 (0) 141 349 1078.

### COMPENSATION SCHEME

In the event that Fortis Insurance Limited is unable to meet their liabilities you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS). Further information can be found in your policy under 'Compensation Scheme'.