

Direct Line Breakdown

All about your cover



Read this carefully, keep it safe



direct line

Welcome

to Direct Line 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 Direct Line

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 Direct Line customers as well as some useful tips on what to do in a breakdown and how to make a claim.

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

Let us know straightaway if:

- you change your car
- 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 0845 246 8833

We've got three types of cover...

1. Vehicle

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

2. Personal

This covers you and one other person in your household. It means you've both got Direct Line Breakdown cover, whichever vehicle you're in, wherever you are in the UK. Whether you're driving, or you're a passenger.

3. Family

This covers you and up to three other people in your household. It means you've all got Direct Line Breakdown cover, whichever vehicle you're in, wherever you are in the UK. Whether you're driving, or you're one of the passengers.

...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.

Our 60-minute promise

We'll give you £10 back if you call us out and we're not with you within the hour.

Just call **0800 590 590**.

No limits

Unlimited call-outs

If you've got Direct Line 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.

Broken down? Don't panic

Here's what you should do

- Pull as far off the road as you can.
- Switch on your hazard lights.
- Call us on **0800 590 590** from inside the UK. From other parts of Europe, call us on **44 (0) 113 390 5300** or **00800 5905 5905**.
- You can also text the word RESCUE, followed by your message, to 61009 if you have difficulty hearing.
- If you've got a smartphone, you could use its map to try and pinpoint your location.
- Let us know if you're on your own, in a vulnerable situation, or have got children with you.
- Let us know, too, if there's anyone you'd like us to contact for you.
- Put up your warning triangle if you have one.
- You could lift up your bonnet, too, so it's easier for our mechanic to spot you when he's in the area.
- When the mechanic does arrive, make sure he identifies you by name, and shows you his ID.

If you break down on a motorway

You need to be extra careful if you break down on the motorway.

- Try to pull in by one of the emergency phones, or in the refuge area if there is one. By using an emergency phone, the police will automatically be given your location.

- If you can't drive that far, walk along the hard shoulder to the nearest emergency phone. There's one every mile along the motorway, and there are marker posts every 100 metres pointing in the direction of the nearest.
- Never cross the carriageway to get to a closer phone.
- Just lift the phone and it connects automatically. It's free to use, and the control centre will know exactly where you are.
- Tell them your registration number, and that you're with Green Flag.
- While you're waiting for us to get to you, make sure everyone leaves the vehicle by the doors furthest from the road, and stands well back from the traffic.

A summary of 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. We've not provided you with a personal recommendation.

Level of cover Sections applicable within the Terms and Conditions	Rescue Section A only	Rescue Plus Sections A & B	Recovery Sections A & C	Recovery Plus Sections A - D	EuroPlus Sections 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	✓	✓	✓	✓	✓
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 car				✓	✓
European cover (for vehicles less than 16 years old)					✓

If you've chosen Personal cover or Family cover the level of cover you've selected is extended to cover you and other people you've told us about in any vehicle under 16 years old that's privately registered in and being used in the UK. If you've chosen EuroPlus, then Sections EI-EI0 will also apply.

Significant features

- **You can claim £10 if we're not there in 60 minutes.**
- **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 car 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 car on the same journey, unless we've agreed you should.**
- **With Rescue Plus, Recovery, Recovery Plus and EuroPlus, we'll cover you if you put the wrong fuel in your car. But we won't cover damage to your car.**
- **You're not covered for a breakdown caused by a fault with your car that we've told you about before and you haven't got round to fixing.**
- **Cars with 'trade plates' aren't covered for recovery – just roadside repair.**
- **Cars that have just been imported or bought at auction aren't covered for recovery, either.**
- **Cars under 16 years old can be covered against breakdown in Europe, with our EuroPlus product.**
- **If your car'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 car was roadworthy at the time, and hadn't already broken down.

Cancelling your policy

Your right to cancel

You can cancel your policy any time.

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

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

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

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

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

If you've been paying by instalments, it still counts as an annual contract. That means if you cancel your cover but you've already claimed, you'll have to pay the full premium for the rest of the year.

Cancelling a Direct Debit won't automatically cancel your policy. If you want to cancel your policy, you do need to give us seven days' notice.

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 590 590**. For complaints about anything else, it's **0845 246 8833**. We're here from 9am to 5pm, Monday to Friday.

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

Customer Relations

PO Box 1150

Churchill Court

Bromley BR1 9WA

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**

You can also telephone them on **0300 123 9 123** or **0800 023 4567**.

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

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

About our Regulator

Direct Line Breakdown cover is underwritten by U K Insurance Limited, registered address: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

Under the Financial Services and Markets Act 2000, if we can't do all the things we've promised you, you might be entitled to compensation. Let us know if you'd like more information about that, or visit the Financial Services Compensation Scheme at **www.fscs.org.uk**

Broken down? Don't panic

Call us on **0800 590 590** from inside the UK. From other parts of Europe, call us on **44 (0) 113 390 5300** or **00800 5905 5905**.

Your Policy

Your policy is made of three parts:

- this policy booklet, from pages 9 to 27
- 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. English law will apply to start off with, unless we've agreed otherwise.

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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 car** because of mechanical or electrical failure; fire; theft or attempted theft; malicious damage; or accidental damage apart from the kind that might normally be covered by motor insurance.

The definition of **breakdown** also includes flat tyres; running out of fuel; a flat battery; or losing or breaking **your car** keys.

You can also call **us** out if something in **your car** 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**.

Car

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's got a valid MOT certificate, if it needs one

We'll also cover any standard make of caravan or trailer that's being pulled by **your car** when it breaks down. 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 **car** 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; Isle of Man; Italy; Latvia; Liechtenstein; Lithuania; Luxembourg; Malta; Monaco; Netherlands; Norway; Poland; Portugal; Republic of Ireland; Romania; San Marino; Sardinia; Sicily; Slovak Republic; 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 part of the cover **you** can use straight away 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 EI on page 17 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 car'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 car** but can't get it going, we'll take **you, your car**, 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.

• Next-day collection

If the repairer's closed and **you** ask **us** to take **your car home**, **we** can pick it up the next day (or whenever suits **you**), 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.

• Instant cover

You can use this level of cover straight away, as long as **your car** was in good working order when **you** took out **your policy**.

• Our 60-minute promise

You can claim £10 back if we're not with **you** within the hour. Just call **0800 051 0636**.

Remember

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

We don't pay for parts or labour charges. Once we've taken **your car** 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.

Breakdown cover in the UK

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 car**.

Remember

This level of cover doesn't start until the day after you've taken it out for the first time.

Breakdown cover in the UK

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 **we** can't fix **your car** the same day, we'll take **you, your** passengers and **your car** to a place of **your** choice, anywhere in the **UK**.

- **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 car** 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 car** from a hospital, if you've been in for treatment and aren't safe to drive **your car** 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.

Breakdown cover in the UK

Section D – Recovery Plus

What's covered

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

If **your car'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 0845 246 1689 for practical **UK** legal advice on motoring problems to do with the law.

So, if **we** can't fix **your car** the same day, **we** can take **you, your car** 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 car** 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 **car** after it's been repaired.

What's not covered

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

See page 23, 'About hire cars'.

Breakdown cover in Europe

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 **cars** that are 16 years old or more when **you** take out cover for the first time.
- **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 car** 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 EI – 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 car** 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 car** 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 car'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 car** before you're due to leave for **your trip**

See page 23, 'About hire cars'.

Section E2 – Roadside help

What's covered

We'll arrange for a local breakdown firm to come out to **your car** and try to repair it. Or we'll arrange for **you, your car** 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 car** 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 car** 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 car**.

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 **cars**.

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 car**, 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 car**.

Remember

If **your car's** broken in to, **you** must report it to the police within 24 hours.

Section E5 – Can't use your car

What's covered

If **your car** 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 £800.
- putting **you** and **your** passengers up in a local hotel while **you** wait for the repairs to be done. There's a limit of £150 per person, 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 23.

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 £150 per person 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 car** for **you**, we'll pay the extra costs involved in bringing **your car** back.

You'll need to give **us** any travel tickets you've already got that **we** might be able to use to help retrieve **your car**.

We might send out a professional driver.

Section E8 – Bringing you back home

What's covered

If **your car'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** planned journey back, we'll pay to bring **you**, **your** passengers and **your car 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 for one person to come out to **your car** 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 car**, 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 car**. Up to a total of £75.

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

What's not covered

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

Even then, we'll only bring the **car** 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 car**.

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 car** 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 car'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 car** out of the **UK** by train at the start of **your trip**, but **you** miss that train because **your car** 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 car** breaking down.

If there's a secure car park near the train depot, we'll arrange and pay to keep **your** broken-down **car** 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 23, 'About hire cars'.

About hire cars – this applies to sections D, EI, E5 and EI0

Remember

If **you** have to pay for a hire car locally, we'll only reimburse **you** if you've checked that we're happy to first, before **you** make the booking.

It's up to **you** to collect the hire car. **We** won't be able to guarantee it'll have a roof rack or tow bar.

We won't pay for fuel, oil or insurance for the hire car.

And **we** won't pay for a hire car if yours is just in for a routine service, or to have repair work done that wouldn't stop **you** from being able to drive it.

If **you** hire a car in **Europe**, you're not allowed to take it out of the country **you** hired it in.

You'll also have to meet the terms and conditions of the hire car company.

Extra features and benefits

1. Personal cover

What's covered

If you've got personal cover, **you** and another member of **your** family that you've told **us** about will have the same level of cover that **you've** got in **your** own car when you're in any other **car** in the **UK**.

What's not covered

Journeys in **cars** that are more than 15 years old

Journeys in vehicles that are bigger or heavier than the limits on page 11.

Remember

If **you** call **us** out to help when you're in somebody else's vehicle, **we** might ask for proof of ID.

2. Family cover

What's covered

If **your** schedule shows you've got family cover, it means that the cover described in 'Personal cover' (above) will apply to **you**, and also to up to three other people in **your** household that you've told **us** about.

3. Misfuelling

What's covered

If you've taken out Rescue Plus, Recovery, Recovery Plus or EuroPlus (sections B, C, D or E on **your** Schedule), we'll arrange and pay to have the tank drained. And we'll do that at the place where it happened, or if that's not possible, at a garage we've chosen.

We'll try to get **you** going again and we'll make sure you've got enough of the right kind of fuel to get **you** to the nearest filling station if necessary.

We'll also safely dispose of the contaminated fuel.

What's not covered

Damage to **your car**. If you've put the wrong fuel in and it's damaged the engine, **you** might be able to claim towards that on **your** car 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 we or **you** have advised otherwise. We will write to **you** at least 21 days before **your** policy ends to confirm **your** renewal premium and policy terms. If **you** do not want to renew **your** policy **you** must call **us** before **your** renewal date to let **us** know. It is not possible to offer automatic renewal in all circumstances, for example we may need to discuss **your** renewal invite with **you** or **your** payment method may change. **Your** renewal invite will advise if **your** policy will be automatically renewed or if **you** need to call **us**. If we are unable to offer renewal terms we will write to **you** at **your** last known address to let **you** know.

Important info

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 car'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 car'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.

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 Direct Line 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 car** 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 car**, 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 car** until they say **we** can.

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

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

We won't pay for repairing, replacing, or re-programming keys. Or for any damage caused to **your car** 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** car 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 car** 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 car** is taken to
- Oil, materials or parts' costs
- Any contents of **your car** 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 car** 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 car insurance, either belonging to **you** or somebody else.
- Charges where any of the emergency services have insisted on **your car** 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 car** 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 car's** just been imported, or just been bought at auction
- If **your car's** still got trade plates on it
- If **your car'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 car** breaks down in a place **we** can't get to
- If **your car's** going to be dangerous or illegal to load or transport
- If **your car** isn't showing a current, valid Road Fund Licence disc
- If the **car's** being used to carry things or people for money. For example, as a courier service or taxi
- If the **car'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.

Important info (continued)

Cancelling your policy

Your right to cancel

You can cancel your policy any time.

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

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

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

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

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

If you've been paying by instalments, it still counts as an annual contract. That means if **you** cancel **your** cover but you've already claimed, you'll have to pay the full premium for the rest of the year.

Cancelling a direct debit won't automatically cancel **your policy**. If **you** want to cancel **your policy**, **you** do need to give **us** seven days' notice.

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 590 590**. For complaints about anything else, it's **0845 246 8833**. We're here from 9am to 5pm, Monday to Friday.

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

Customer Relations

PO Box 1150

Churchill Court

Bromley BR1 9WA

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**

You can also telephone them on **0300 123 9 123** or **0800 023 4567**.

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

Financial Ombudsman Service

South Quay Plaza

183 Marsh Wall

London E14 9SR

About our Regulator

Direct Line Breakdown cover is underwritten by U K Insurance Limited, registered address: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England No. 1179980.

U K Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 202810.

The Financial Conduct Authority website, which includes a register of all regulated firms, can be visited at **www.fca.org.uk**, or the Financial Conduct Authority can be contacted on **0800 111 6768**.

Under the Financial Services and Markets Act 2000, if we can't do all the things we've promised you, you might be entitled to compensation. Let us know if you'd like more information about that, or visit the Financial Services Compensation Scheme at **www.fscs.org.uk**

Your privacy

It's up to us to keep your information safe.

This section explains how we'll use your details.

Why we need your information

We need information from you to give you a quote and manage your policy, including sorting out any claims.

The information we keep about you includes your transactions with us, and anything that we're told about you by other organisations or businesses.

We'll only collect the information needed to give you the best service.

Sometimes, we might need to change the way we use your information. If it's a big change, we'll write to you. When we do, you'll have 60 days to let us know if you don't want the new changes to happen. If we don't hear from you in that time, it'll mean that you're happy for us to go ahead.

Who we'll share your information with

Direct Line is underwritten by U K Insurance Limited. When you give us your details, we'll share them with our other brands, so we can give you the best products and services. You can see the full list at directline.com/privacy.

We might also need to share your details with some other businesses and organisations. These could include underwriters, credit reference firms, fraud prevention agencies, and companies that work with us, or you.

That's so we can work out financial and insurance risks, recover debts, prevent crime, and improve our products and services.

We won't share your information with anyone outside U K Insurance Limited unless we've got your permission, or we're legally allowed to.

As part of this agreement with you, we can also transfer rights and obligations.

Where we transfer your information

If we need to work with suppliers outside the UK, we might need to transfer your information. If we do, we'll make sure they keep your details just as safe as we do.

To comply with the law and help prevent crime, they might also need to share your information with law enforcement agencies and the authorities.

Dealing with other people

We'll deal with your spouse or partner on your behalf as long as you've told us to. If you'd like someone else to deal with us for you, let us know. If at any time you would prefer that we dealt only with you, just say.

Keeping you posted

From time to time, we'll be in touch about special offers or products you might be interested in.

If you'd prefer that we didn't, let us know. Just call us on **0845 246 8833**.

You can also write to the Data Protection Officer, Churchill Court, Bromley BRI IDP.

Seeing your information

You've got the right to see your information – you just need to make a 'Subject Access Request'. Write to the Data Protection Officer, Churchill Court, Bromley BRI IDP. Remember to include your reference number. There might be a small admin fee.

Cutting down fraud

To help stop fraud, we might share or check information with other organisations, including the police. If we do, we'll always follow the Data Protection Act 1988.

If any of the details we've got look like they might be false or wrong, we'll record this.

We, and other agencies, might also use fraud prevention agencies anywhere in the world to help make decisions about whether to give you or people you live with insurance, credit, or other financial services. We might also use them to recover debts, and check people's identities to help stop money laundering.

It's important you make sure everything you tell us is right, because these records are checked when people apply for insurance, credit, or work.

We can give you the names and addresses of the agencies we use, if you would like a copy of the information they have about you. Just write to the Data Protection Officer, UKI, Churchill Court, Bromley BR1 1DP. Remember to include your reference. Some of them might charge an admin fee.

If you've given us any information to do with anyone else in connection with your policy, please make sure you also show this privacy policy to them.

Paying by instalments

If you're paying by instalments, you can cancel your credit agreement any time. Just write to us at the address on your documents, or call 0845 246 8833.

If you still want breakdown cover, you'll need to pay off the rest of your policy premium.

If you don't want cover anymore, as long as you didn't make a claim we'll give you a refund less an amount for the time you were covered. If you did make a claim, you'll have to pay off the rest of the premium balance.

If you miss an instalment, we could end your credit agreement.

For full details, please read the credit agreement's terms and conditions.

Emergency Breakdown number:
Breakdown Cover Priority Line:

0800 590 590
0845 246 8833



Commercial vehicle insurance **0845 605 9320**



Landlord insurance **0845 605 9319**



Tradesman insurance **0845 604 2272**



Business insurance **0845 303 1573**



Shop insurance **0845 303 1619**



Home insurance **0845 246 0104**



Car insurance **0845 246 5246**



Home Response 24 **0845 246 9203**



Breakdown cover **0845 246 8378**



Pet insurance **0845 246 8246**



Life insurance **0845 246 0335**



Travel insurance **0845 246 8738**



Critical illness **0845 246 8249**

Or buy online at **directline.com**

24-hour accident recovery:
Traffic news (calls cost 60p a minute):

0800 269 015
60010

If you want, we'll happily send you any of our brochures, letters or statements in Braille, large print or audio.

Direct Line insurance policies are underwritten by U K Insurance Limited, Registered office: The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England 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.

GreenFlag 
No Matter What

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direct line