

## WHO WE ARE

We are Green Flag Limited and our company details are:

Registered in England and Wales

**Company no:** 01003081

**Financial Conduct Authority reference number:** 460041

**Registered address:** The Wharf, Neville Street, Leeds, LS1 4AZ.

We are an Appointed Representative of U K Insurance Business Solutions Limited (UKIBS) a company registered in England & Wales (company number 05196274) and whose registered address is located at 8 Surrey Street, Norwich, Norfolk, NR1 3NG. As an Appointed Representative of UKIBS, Green Flag Limited can sell and administer Green Flag Breakdown Cover and other regulated products. UKIBS is authorised and regulated by the Financial Conduct Authority with reference number 313783, you can check this at [register.fca.org.uk](http://register.fca.org.uk).

We offer a range of products and services which may include breakdown policies, warranty products and car consumables. This Agreement only relates to the provision of breakdown policies. In providing breakdown policies, we only offer products underwritten by U K Insurance Limited (UKI). We, UKIBS and UKI are all part of the same group of companies.

In addition to the contract that you have with UKI, you have this agreement with Green Flag Limited for the arrangement and administration of your breakdown policy. This agreement covers the services that we will provide to you. The services and fees are shown below. Please use this information to decide if our services are right for you.

## WHO WE ACT FOR

Green Flag Limited will act on your behalf when arranging and administering your breakdown policy. In certain circumstances, when we collect or refund premiums, we act on behalf of UKI. If you notify us of a breakdown, we may act on behalf of UKI in handling that breakdown so that UKI can fulfil their contract with you. We hold as agent for UKI any insurance premiums collected on their behalf or any refunds made by them for your benefit. We do not hold client money. However, UKI treats any monies paid to or received by us in connection with their breakdown policy as paid to or received by them, meaning your money is protected.

## OUR SERVICES

We do not provide a personal recommendation on which cover you should buy. However, we will assess your demands and needs and provide enough information for you to be able to make an informed choice about the products and services that you consider are best for you.

We will act on your behalf for the following services:

- Arranging your breakdown policy with UKI based on your requirements
- Dealing with your payment and providing you with the details and documentation relating to your breakdown policy
- Dealing with any requests you make for adjustments to your policy, such as changes to the cover required, the use and/or vehicle insured. We will liaise with UKI, deal with any amendments or adjustments of premium required and provide you with confirmation of any changes to your policy
- Dealing with any requests for duplicate or replacement documentation relating to your breakdown policy
- Arranging the renewal of your breakdown policy based on your requirements.

In the unlikely event that Green Flag Limited isn't able to do all this by the time your policy needs replacing, we will instead arrange for UKI to renew your policy or send you the renewal information in exactly the same way as they do currently so you won't miss out. And of course in that event you wouldn't pay a penny under this agreement.

# YOUR AGREEMENT WITH GREEN FLAG LIMITED (CONTINUED)



## What you will pay for our services

We will charge an arrangement and administration fee for the services we provide. This fee is not payable until you take out the breakdown policy we have arranged for you. This one-off annual fee will also cover any admin changes you may request to your policy, such as a change to your vehicle. However, depending on the type of change that you request to your policy, the premium due to UKI may change.

This fee will vary according to the level of cover you select (current fees are as follows):

<b>Rescue</b>	£22.00	<b>Rescue + Personal Cover</b>	£25.00
<b>Rescue Plus</b>	£22.00	<b>Rescue Plus + Personal Cover</b>	£25.00
<b>Recovery</b>	£25.00	<b>Recovery + Personal Cover</b>	£28.00
<b>Recovery Plus</b>	£25.00	<b>Recovery Plus + Personal Cover</b>	£28.00
<b>Euro Plus</b>	£25.00	<b>Euro Plus + Personal Cover</b>	£28.00

When we sell you a breakdown policy our staff may receive a bonus if you purchase any cover that is arranged by us.

## PAYMENT OPTIONS

Green Flag Limited accepts payment by most credit and debit cards. Products and services can be purchased on-line or from our call centre. If you already have a Green Flag breakdown policy sold by UKI, by agreeing to this agreement you will be agreeing that we can charge your credit or debit card or take a direct debit payment according to your current instructions for both the arrangement and administration fee and the premium unless you tell us otherwise.

## PAYMENT OF YOUR PREMIUM BY INSTALMENTS

If you are paying your premium by instalments Green Flag Limited will act as a credit broker. Your finance (credit agreement) will be with your insurer or a third-party provider. This will be a separate contract and more information will be available when you apply for credit. Credit providers undertake identity, fraud and affordability checks from a credit referencing agency such as Experian. These searches are recorded by the credit reference agency and a mark left on your credit report.

Failure to meet the obligations of the credit agreement could mean the credit provider approaches us to cancel your policy and you would need to pay their outstanding arrears. When Green Flag Limited undertakes any action connected with the administration or collection of a consumer credit debt relating to U K Insurance Limited it does so as an Appointed Representative of U K Insurance Limited.

You cannot pay us the arrangement and administration fee by instalments.

## CANCELLATION

This agreement automatically comes to an end when your breakdown policy ends.

You can cancel your breakdown policy any time by telling us either over the phone or in writing. If you've just bought the policy or just renewed and you cancel your policy within 14 days of the policy starting or of you receiving the documents, whichever is later (this is the cooling off period), you'll get a full refund of the premium and the arrangement and administration fee, if you haven't notified us of a breakdown.

If the breakdown policy is cancelled after the cooling off period (whether by you or UKI) and you haven't notified us of a breakdown since your policy started, UKI will give you a refund of part of your premium based on how long your policy had left, however you will not be entitled to a refund of the arrangement and administration fee from us.

If it's outside the cooling off period and you have notified us of a breakdown, you (or UKI) can still cancel your breakdown policy, but you won't get a refund of the premium or the arrangement and administration fee.

If you've been paying by instalments, your breakdown policy still counts as an annual contract. That means if you cancel your policy but you've already notified us of a breakdown, you'll have to pay all instalment payments that have already fallen due under the credit agreement and remain unpaid, and the total remaining balance under the credit agreement. Your credit agreement will have full details.

Cancelling your Direct Debit or Continuous Payment authority won't automatically cancel your policy or this agreement.

## RENEWALS

In good time before your renewal date, we may provide you with an invitation to renew your breakdown policy and this agreement. The invitation to renew your policy and this agreement contains the information needed for you to decide if the policy and this agreement still meet your needs, including details of any changes. You must notify us of any changes in the policy information that you have previously provided, if you don't UKI may not come to your rescue and if UKI do come to your rescue you may have to pay.

If you have already told us or UKI that you want this agreement and/or your breakdown policy to renew automatically on your renewal date, provided there are no changes to your policy information, your policy and this agreement will start, using the payment details you have already given, unless you've asked us not to.

If we don't hear from you, your policy will automatically continue without a break in cover from your renewal date. You can contact us by phone or online if at any time your circumstances change, and you no longer want your policy to automatically renew. If you choose not to automatically renew, your policy, including any additional products or benefits, will lapse on the renewal date and you will be uninsured unless you contact us or arrange alternative cover. However, 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.

## IF YOU WOULD LIKE TO COMPLAIN

We understand that things don't always go to plan and there may be times when you feel either we or UKI have let you down. If this happens, we want you to tell us. We'll do our best to put things right as soon as possible or explain something we could have made clearer.

We'd like you to speak to us about your problem by calling this number: **0345 878 8303**.

If you'd prefer to write to us, you can send the letter to:

**Customer Relations Manager**  
**PO Box 882**  
**Surrey Street**  
**Norwich**  
**NR7 7EX**

Our staff are empowered to support you and will aim to resolve most issues within three working days, following receipt of your complaint.

If your complaint can't be resolved within three working days, we'll contact you to let you know who will be dealing with it and what the next steps are. We will keep in regular contact with you. You'll also receive the following written communication from us depending on how long it takes us to resolve your complaint.

COMMUNICATION TYPE	WHEN WILL YOU GET THIS?	WHAT WILL IT TELL YOU?
Summary Resolution Communication.	If we've been able to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know your complaint has been resolved and tell you about the Financial Ombudsman Service.
Acknowledgement.	If we've been unable to resolve your complaint to your satisfaction within 3 working days, following receipt of your complaint.	It will let you know our complaint handling process and information about the Financial Ombudsman Service.
Unable to reach resolution within 8 weeks.	If we've been unable to resolve your complaint within 8 weeks.	It will let you know why we are not in a position to give you our final response and when we expect to be able to provide this. We'll also let you know about your right to contact the Financial Ombudsman Service.
Final response.	If we've been unable to resolve your complaint within 3 working days, we'll send you our Final Response when we've completed our investigations. We'll do our best to send this at the earliest opportunity.	This is a detailed response, which will outline: <ul style="list-style-type: none"><li>• our investigation;</li><li>• the decision;</li><li>• next steps, if applicable.</li></ul> It will also provide information about the Financial Ombudsman Service.

## INDEPENDENT REVIEW

If we don't complete our investigations within 8 weeks of receiving your complaint or you're unhappy with our response, you may ask the Financial Ombudsman Service to look at your complaint.

This is a free and independent service. If you decide to contact them, you should do so within 6 months of our response letter. Referring your case to the Financial Ombudsman Service will not affect your legal rights.

You can contact them by:

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Phone: UK: 0300 123 9123 or 0800 023 4567  
Abroad: +44 20 7964 0500

Writing to:

**Financial Ombudsman Service**  
**Exchange Tower**  
**London**  
**E14 9SR.**

Their website also has a great deal of useful information: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Financial Services Compensation Scheme (FSCS)

You may be entitled to compensation under this scheme if we are unable to meet our obligations. Further information about the cover is available at [www.FSCS.org.uk](http://www.FSCS.org.uk).

## CONTRACT LAW

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

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