



How to notify us of a breakdown

In the event of a breakdown whilst travelling within the UK, please telephone **0800 590 590**. If you break down whilst travelling in Europe, please call **+44(0) 113 390 5300**.

How to complain

Should there ever be an occasion where you need to complain, simply give us a call. If you have a complaint relating to the provision of service, please call our Customer Liaison Team on **0870 600 0256**. For all other complaints, please call us on **0845 246 8833**.

If you wish to write, then please address your letter as follows:

- Complaints relating to the provision of service should be addressed to the Customer Support Manager, PO Box 300, Leeds, LS99 3EF
- All other complaints should be addressed to the Head of Sales and Customer Service at the address shown on your Schedule

If we cannot resolve the differences between us, you may refer your complaint to the Financial Ombudsman Service (FOS).

The address is: South Quay Plaza, 183 Marsh Wall, London E14 9SR, telephone **0845 080 1800**.

Details about our Regulator

Direct Line Insurance plc is authorised and regulated by the Financial Services Authority. The Financial Services Authority website which includes a register of all regulated firms can be visited at **www.fsa.gov.uk/register**, or the Financial Services Authority can be contacted on **0845 606 1234**.

Under the Financial Services and Markets Act 2000, should the company be unable to meet their liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at **www.fscs.org.uk**.

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moving 

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Calls may be recorded. Maximum call charge from a BT landline is 3p per minute. Calls from other networks may vary.

Direct Line Insurance plc. Registered in England No. 01810801. Registered office: Direct Line House, 3 Edridge Road, Croydon, Surrey CR9 1AG. Authorised and regulated by the Financial Services Authority. Conditions apply.



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A GOOD DEAL BETTER

Breakdown Cover ...a summary of your cover



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A summary of your cover

Please read this document carefully. This is a summary of your cover and does not form part of the contract between us. Full details of your cover can be found within your Terms and Conditions booklet and should be read in conjunction with your Breakdown Cover Schedule.

Features of your Direct Line Breakdown Cover

The cover you have purchased is underwritten by Direct Line Insurance plc and will run for 12 months or as shown on your Breakdown Cover Schedule. Depending upon the level of cover you have chosen, the following sections will apply. Please read your Terms and Conditions booklet carefully to ensure that the level of cover selected meets your needs.

Level of cover	Rescue	Rescue Plus	Recovery	Recovery Plus	EuroPlus
<i>Sections applicable within the Terms and Conditions</i>	<i>Section A only</i>	<i>Sections A & B</i>	<i>Sections A & C</i>	<i>Sections A - D</i>	<i>Sections A - E</i>
Roadside assistance	✓	✓	✓	✓	✓
Your car towed to the nearest suitable garage if it can't be fixed at the roadside	✓	✓	✓	✓	✓
No mileage or callout charges	✓	✓	✓	✓	✓
Cover as soon as you are ¼ mile from home	✓	✓	✓	✓	✓
Free message relay service to let family, friends or colleagues know what's happening	✓	✓	✓	✓	✓
Cover at your home address		✓		✓	✓
Car 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 have also chosen Personal Cover the level of cover that you have selected is extended to any other vehicle (less than 16 years old) that you are travelling in within the UK. If you have chosen EuroPlus, then Sections EI-EII will also apply.

Significant Features

- Our breakdown service is provided by Green Flag Motoring Assistance
- A no callout discount is available subject to the scale applicable at the time
- We will relay telephone messages to your family members, friends or business associates to advise of unforeseen travel delays following a breakdown
- Overnight accommodation if the incident has occurred more than 25 miles from your home (Recovery Plus and EuroPlus)
- Ferry costs covered for certain specified crossings
- Breakdowns resulting from a fault that has already necessitated a call out during the same journey or from an inadequate repair will not be covered
- We may choose to repair the vehicle (at your cost) following a breakdown, rather than arranging for it to be recovered
- European cover applies to vehicles less than 16 years old
- European cover includes Cover Prior to Departure (7 days immediately preceding your arranged departure date), Legal Protection and Break In cover for immediate emergency repairs
- If your vehicle is in a position where it cannot be worked on or towed, the wheels have been removed or specialist equipment is required for its recovery, we can arrange to rectify this but you will be responsible for any costs involved

- We can repair/recover your vehicle after a road traffic accident but you will be responsible for any costs involved. You may be able to recover these from your motor insurer
- You can cancel your policy by giving us 7 days notice. We will refund the part of the premium you have not used less a cancellation charge of 25% of the yearly premium, provided no call outs have been made in which case the full yearly premium is payable
- You can only reduce your level of cover at renewal
- We will not refund any premium should you cancel cover under Section E (EuroPlus)

Your right to cancel

If this cover does not meet your requirements, please return all your documents within 14 days of receipt. We will return any premium paid in full provided no callouts have been made during that time.

