

car breakdown policy

Important document



Insurance

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welcome to Lloyds TSB breakdown services

Dear Customer

Welcome to Lloyds TSB breakdown services.

Lloyds TSB Insurance has joined forces with Green Flag Motoring Assistance to give you real value-for-money cover. We will do our best to make sure that buying breakdown services from us is as easy and as trouble-free as possible.

To begin with, we will:

- send you your new policy very quickly – always within five working days of cover being arranged; or
- let you know if we have any questions as soon as we can – always within five working days.

All the time, we will:

- provide a phone helpline to answer any questions you may have on 08456 014 582 and respond to any letters you send us by return of post if possible, but always within five working days.

If you need to use this service, we offer you the following.

- **A 35-minute average call-out time** (based on MORI surveys, 2002). Green Flag will be there to help you 24 hours a day, 365 days a year. All it takes is one free call to their National Control Centre.
- **A rapid-response pledge** Green Flag promises to reach you within the hour. In fact they are so confident of their fast, reliable service that if they don't make it, you can claim £10 from them!
- **Nationwide cover** Green Flag uses a nationwide network of over 1,500 independent operators and 6,000 mechanics. So wherever you are, help is always near you.

We make every effort to meet the high standards that you expect. If you ever feel that the service provided falls short of your expectations, please contact: Customer Care, Lloyds TSB Insurance, Tredegar Park, Newport, South Wales NP10 8SB. Phone: 0845 300 5599. E-mail address: customer.care.insurance@lloydtsb.co.uk

finding your way around your policy

Questions that are often asked and where to find the answers.

Breakdown

What do I do if my car breaks down? Phone
0800 731 0752 (UK)
00800 4000 6000 (Europe)

Cancellation

Can I cancel the policy? Page 17

Caravans and trailers

Are they covered? Page 8

Changes

What do I do if I change my car? Phone 08456 014 582

Complaints

What do I do if I have a complaint? Page 18

Cover

Which breakdown service do I have? See your breakdown scheme schedule

What cover does this provide? Page 4

Lost or broken keys

What do I do? Phone
0800 731 0752 (UK)
00800 4000 6000 (Europe)

Travelling abroad

Am I covered while driving my car abroad? Page 4

What am I covered for when I travel abroad? Pages 11 - 13

our breakdown services

If your circumstances are about to change, or you have changed your car, you may want to upgrade your cover. The summary below will help you choose.

A quick guide to our breakdown services

Lloyds TSB Roadside Assistance (LTRA)

Lloyds TSB Road Rescue (LTRR)

Lloyds TSB Motor Breakdown (LTMB)

	LTMB	LTRR	LTRA
Round-the-clock garage call-out	✓	✓	✓
Up to one hour free labour for roadside repairs	✓	✓	✓
Free recovery service to a repairer where necessary	✓	✓	✓
Cover for your caravan or trailer	✓	✓	✓
Help to arrange for you to finish your journey	✓	✓	✓
Cover for anyone using your car with your permission	✓	✓	✓
Transport of you and your car to your destination in the UK	✓	✓	
Use of a hire car or hotel accommodation	✓		
Service to your door if your car breaks down at home	✓		
European cover	✓		

Personal (Plus+) Cover

You can extend your normal level of cover to any car you drive or travel in. Your husband or wife will also be covered free of charge.

For a quotation to upgrade your cover, please call us on local rate 08456 014 582.

Free route-planning service

We provide a free route-planning service no matter what level of breakdown service you have chosen. Call 0870 607 1128 with your journey details at least five days before you travel. Green Flag will send you a route plan for your journey.

your policy

Your breakdown policy cover is provided by Green Flag Motoring Assistance. Green Flag Motoring Assistance is a trading name of UK Insurance Limited. UK Insurance Limited is the insurer of your breakdown policy and is a member of the General Insurance Standards Council.

Your breakdown policy is made up of:

- this policy booklet; and
- your breakdown scheme schedule of insurance (showing the breakdown service you have chosen).

Any advice, leaflets or similar literature you receive about breakdown do not form part of your policy.

If you pay and your premium is accepted, Green Flag Motoring Assistance services will be provided under the terms of this policy during the period of cover. Lloyds TSB Insurance will share any information that you supply with Green Flag Motoring Assistance so they can check your cover and provide service.

You and Green Flag Motoring Assistance can choose the law which applies to this contract. Unless you and Green Flag Motoring Assistance agree otherwise, English law will apply.

This booklet gives you details of the conditions of the breakdown policy cover you have chosen.

Please read your breakdown policy carefully and keep it in a safe place. If the cover does not meet your needs, please call Lloyds TSB Insurance immediately on 08456 014 582. Or, please return all documents within 14 days of receiving them. Lloyds TSB Insurance will then arrange for your premium to be returned in full as long as you have not made any claims during that time.

definitions

Wherever the following words and phrases appear in the rest of this policy booklet they will have the meaning given here unless we say different:

Appropriate repairer - in the case of an electrical or a mechanical breakdown (or both), the nearest repairer to the insured incident or, in the case of an accident (including fire, theft or attempted fire or theft), a repairer that Lloyds TSB Insurance have approved.

Home - the last address you told Lloyds TSB Insurance about as your home or, if different, the place where you normally keep the vehicle.

Incident - when the vehicle cannot be driven as a result of breakdown, accident, theft or attempted theft, malicious damage, accidental damage, fire or attempted fire, flat tyre, lack of fuel, flat battery, or lost or broken car keys, within the United Kingdom.

Insured person or people - you and any other person or people who, at the time of the incident, are driving or riding as a passenger or passengers in the vehicle with your permission.

Lloyds TSB Insurance - Lloyds TSB breakdown insurance which is arranged and administered by Devitt Insurance Services Limited, Insurance Brokers (part of the Churchill group of companies) whose registered office is at Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP.

Period of cover - if you have taken out cover at the same time as a Lloyds TSB car insurance policy, cover will start at the same time that car insurance policy starts. In all other cases, cover will start 24 hours after Lloyds TSB Insurance accept your application for cover. Cover will end on the end date shown on your breakdown scheme schedule of insurance.

Premium - the premium you must pay for your cover.

Strike - any form of industrial action taken by workers, carried out to prevent, restrict or otherwise interfere with producing goods or providing services.

United Kingdom - England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

Vehicle - any vehicle Lloyds TSB Insurance have agreed to cover and which meets the vehicle specifications described in general condition 5 (see page 16 for general conditions).

We, us, our or Green Flag - UK Insurance Limited, the insurer of this policy under the trading name Green Flag Motoring Assistance. This includes our agents and service providers. UK Insurance Limited's registered office is at The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales number: 1179980.

You or your - the person named as the policyholder in your breakdown scheme schedule of insurance.

Lloyds TSB Roadside Assistance (LTRA)

If your vehicle has been in an incident which happens at least one mile from your home, we will arrange the following.

Roadside assistance

We will arrange for help by the roadside and, if necessary, transport to take your vehicle and any insured people, to:

- a destination you choose in the United Kingdom within 10 miles of the incident; or
- an appropriate repairer within 10 miles of the incident.

We will provide these services, free of charge, including call-out and up to 60 minutes' labour for this roadside assistance.

Caravan and trailer cover

Your caravan or trailer will have the same cover as your vehicle when you are towing them using your vehicle as long as the caravan or trailer:

- meets the standards of the Motor Vehicles (Constructions and Use) Regulations 1986, as amended or replaced;
- fits a standard 50mm tow ball;
- is not more than 6.42 metres, 21ft long (with load), 2.59 metres, 8ft 6 inches high and not weighing more than 2.5 tonnes including any load;
- the weight of the caravan or trailer when loaded is not more than the kerb weight of your vehicle; and
- is made by a company specialising in making caravans or trailers.

Finishing your journey

If, following an incident, you need help to return home or complete a journey within the United Kingdom, we will arrange for the following, if available.

- For you and any insured people to continue your journey.
- Overnight hotel accommodation.
- To hire a replacement vehicle.

You must pay any costs involved.

Lloyds TSB Road Rescue (LTRR)

Includes all the benefits of Lloyds TSB Roadside Assistance (LTRA), plus the following.

If your vehicle has been in an incident which happens at least one mile from your home, we will arrange the following.

National recovery

If it is clear that repairs cannot be carried out by our service provider by the end of the normal working day when the incident takes place, we will arrange and pay to transport the vehicle and insured people to:

- your home;
- the original intended destination; or
- an appropriate repairer within 10 miles of the incident, your home or your original destination; whichever you prefer. This must be within the United Kingdom.

Lloyds TSB Motor Breakdown (LTMB)

Includes all the benefits of Lloyds TSB Road Rescue (LTRR), plus the following.

Home rescue

If an incident takes place within one mile of your home, you will be entitled to our help. If necessary, we will transport the vehicle and insured people, to:

- a single destination you choose in the United Kingdom within 10 miles of the incident; or
- an appropriate repairer within 10 miles of the incident.

We will provide these services, free of charge, including call-out and up to 60 minutes' labour.

Finishing your journey

If it is clear that our service provider cannot repair your vehicle by the end of the working day, or if your vehicle has been stolen and is not recovered in a roadworthy condition the same day, we will arrange and pay for one of the following four options. You can decide which option you would like – if it is available.

- We will transport the vehicle and any insured people to:
 - your home;
 - your original intended destination; or
 - an appropriate repairer.

This must be within the United Kingdom.

- We will pay for you to hire a self-drive rental vehicle of an equivalent level to your vehicle up to 1600cc, for a reasonable period so that you can complete your journey. We will not pay more than £100 for this.
- We will pay the cost for the insured people to either continue the journey or return to your home by our choice of transport. We will not pay more than £100 for this.
- We will pay for overnight bed-and-breakfast accommodation, but not alcoholic drinks, for one night in a local hotel while you are waiting for repairs to be completed. We will pay up to £40 for each insured person but not more than £240 for the incident.

If necessary, we will also:

- pay for one single standard-class rail ticket in the United Kingdom for you or any authorised driver to collect the vehicle after it is repaired, up to a limit of £150; and
- pass on up to three phone messages to family members, friends or business associates to let them know about your travel delays.

Providing a chauffeur

If your only driver cannot drive because of an illness or injury, we will arrange a chauffeur to take the insured people, and the vehicle and your baggage to your destination in the United Kingdom.

European

Wherever the following words and phrases appear in this European Section, they will always have the following meaning.

Geographical limits - Andorra, Austria, Balearics, Belgium, Bulgaria, Canary Isles, Corsica, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Malta, Monaco, the Netherlands, Norway, Poland, Portugal, the Republic of Ireland, Romania, San Marino, Sardinia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar.

Trip - A pre-booked journey abroad within the geographical limits during the period of cover which begins and ends in the United Kingdom.

- **Roadside assistance and towing** - we will arrange and pay for:
 - labour and call-out charges involved in providing help at the roadside after an incident within the geographical limits, if there is a reasonable chance that the roadside assistance will make your vehicle fit to drive; or
 - your vehicle to be taken to the nearest local repairer or safe storage place after an incident.
- **Loss of use of vehicle** - if at any time during your trip, you cannot use your vehicle because:
 - of an incident within the geographical limits and we reasonably believe that the vehicle will be out of use for more than eight hours; or
 - your vehicle has been stolen within the geographical limits and not recovered within eight hours;

we will organise and pay for the reasonable costs of one of the following.

This will depend on whether the options are available.

- Taking the insured people and their luggage to your intended destination, within the geographical limits, and then returning you to the vehicle after it has been repaired or recovered.
- Accommodation, including one meal a day (but not alcoholic drinks), for the insured people while the vehicle is being repaired up to £45 a day for each person for up to five days.
- Up to £750 towards the cost of hiring another vehicle while your vehicle cannot be used.

- **Returning your vehicle to the United Kingdom** - if your vehicle is repaired before you are due to return to the United Kingdom, you will be responsible for returning your vehicle to the United Kingdom at your own cost and for all other costs involved.

If your vehicle cannot be repaired before you are due to return to the United Kingdom or the vehicle is stolen outside the United Kingdom and not recovered until after you have returned to the United Kingdom, we will choose and pay for one of the following.

- The reasonable cost of taking the insured people and their luggage to your home in the United Kingdom by a route and method we choose. We will also pay for the vehicle to be taken to your home or to an appropriate repairer you choose in the United Kingdom.
- If you have to leave the vehicle abroad, we will pay the cost of one standard-class single ticket by rail or sea (or by air if the train or boat journey would be longer than 12 hours) for you or a driver you choose to collect the vehicle. We will decide which form of transport you will use. We will also pay any necessary and reasonable expenses on the outward journey for one person collecting the vehicle, including accommodation and Green Card charges.

We will pay any necessary charges, up to £100, for storing the vehicle abroad before it is repaired, sent home or legally abandoned.

The most we will pay to get your vehicle home will be its current market value in the United Kingdom.

You must use any travel tickets you have not used to get your vehicle back home before we will provide any alternatives under this section.

- **Providing a chauffeur to return you home** - if there is an accidental injury, sudden illness or death which means that there is no insured person with the vehicle at the time who can drive, we will pay for a qualified person to drive the vehicle and insured people back to your home in the United Kingdom. We will need to see all medical and other evidence. We will not pay the cost of any fuel used or road tolls.
- **Delivering spare parts** - if we cannot get hold of the spare parts locally to repair the vehicle following an incident, we will arrange to have them delivered to you as quickly as possible.

We will not be responsible for providing the spare parts if the spare parts:

- are no longer made;
- cannot be bought from a wholesaler or agent; or
- cannot be exported to the country where your vehicle is.

We will only pay the cost of transporting spare parts. You must pay the actual cost of the spare parts and any customs duty. If we have paid these costs on your behalf, you will need to refund us within one month. You must also pay for the labour involved in repairing your vehicle.

- **Legal defence expenses** – as long as you let us know within 28 days of receiving a summons from a country in the geographical limits, we will pay up to £10,000 legal costs you have to pay to defend you in a court inside the geographical limits against an alleged motoring offence involving your vehicle during a trip.

We will not cover:

- alleged speeding offences, when no other offence is involved;
 - defending an alleged offence where there is no reasonable chance of affecting the outcome of the prosecution;
 - costs or expenses you agree to without getting our authorisation;
 - your travelling and living expenses; or
 - fines awarded against you.
- **Bail** – we can provide up to £4,000 to allow you or the insured person to provide bail or security to release you from custody. You must pay this back to us within three months.

How to claim

If you want to make a claim under the European Section, you will need a claim form. Please write to:

European Claims Department
Green Flag Motoring Assistance
Leeds LS28 5GF.

Or, phone 0113 236 3236 and ask for the European Claims Department.

Once you have filled in the form, you should return it to the address above.

Personal (Plus+) Cover - Optional

(available with LTRA, LTRR and LTMB)

As well as the cover we have already described for your vehicle, you (and your husband or wife) will be entitled to the same level of cover when you are travelling in the United Kingdom or Republic of Ireland in any other vehicle. (The vehicle must not fall within one of the exclusions of this policy and must keep to the policy conditions.)

General exclusions applying to this policy

We will not provide any cover for the following.

- 1 Vehicles used for hire or reward, including taxis, or for carrying goods for reward.
- 2 Vehicles which are temporarily stuck due to floods or snow-affected roads or as a result of being totally or partly stuck in water, snow, sand or mud.
- 3 Vehicles parked off the public road which cannot be driven because of the nature of the surface on which they stand for example, sand, mud, gravel, turf or grass.
- 4 Vehicles used for, or involved in, motor racing, off-road use (away from public roads and over rough terrain), rallies, speed or duration tests or practising for these events.
- 5 The cost of any parts, lubricants, fluids or fuel.
- 6 Consequential or indirect loss of any kind arising from providing, or a delay in providing, the services which this policy cover relates to.
- 7 Any incident while your vehicle is towing or carrying more weight or people than it is designed for - as shown in the manufacturer's details.
- 8 Any expenses which you would have had normally in the course of your journey.
- 9 Any incident which is:
 - the result of an inadequate repair or attempted repair carried out during the course of the same journey, unless the repair has our approval beforehand;
 - the result of you failing to correct a mechanical or electrical fault that we or our agent told you about when we responded to a claim under the cover; or
 - the third claim you make against the service during any three-month period which arises from a common identified fault.

- 10 Any deliberate damage to your vehicle caused by any insured person.
- 11 Loss or damage directly or indirectly caused by strike, war, riot, terrorism, civil unrest or any other similar event (whether war is declared or not).
- 12 Loss, expense or legal liability caused by:
 - ionising radiation or radioactive contamination from nuclear fuel or nuclear waste; or
 - the radioactive, toxic, explosive or other dangerous properties of nuclear equipment.
- 13 Vehicles that have broken down or which were not roadworthy when you took cover out.
- 14 Damage or costs as a result of breaking into your vehicle because your keys have been lost or stolen.
- 15 Any damage to, or theft of, objects or accessories left in or outside your vehicle after the incident.
- 16 Loss of or damage to your vehicle while it is being transported by sea or rail (unless the loss or damage is our fault).
- 17 If the law of any country means that we have to make a payment which we would not otherwise have paid, you must pay that amount back to us when we ask.
- 18 Any claim as a result of an agreement or contract unless we would have been responsible anyway if the agreement or contract did not exist.

General conditions applying to this policy

- 1 If you need help, you must contact our control centre. You must not contact any garage recovery operator direct.
- 2 If you give us incorrect information when you phone for help, you may have to pay all reasonable costs caused by the incorrect information.
- 3 You must tell us, as soon as possible, about any incident which could bring about a claim under your policy cover.
- 4 When you ask for help, we will give you an estimated time when our repair or recovery vehicle will arrive. You and your passengers must wait with your vehicle until the repair or recovery vehicle arrives, unless you have made other arrangements with our control centre.

- 5 Cover is only available under this policy for a privately-registered motor car, motorcycle, three-wheeler or car-based van up to 3,500kg when loaded. None of these must be more than 5.18 metres (17 feet) long, 1.90 metres (6 feet 3 inches) wide and 2.44 metres (8 feet) high.
We also cover a standard caravan or trailer which meets all relevant rules and regulations shown under 'Caravan and trailer cover' (page 8) and was being towed by your vehicle at the time of the incident.
- 6 You must have our permission for any expenses which you claim for.
- 7 You must do all that you can and keep to all laws and codes so your vehicle is safe and fit to drive.
- 8 You cannot use your policy cover for routine servicing or putting right failed repairs, or as a way of avoiding repair costs.
- 9 If your vehicle needs to be moved or recovered after an incident, it must be in an easily accessible position for our recovery vehicle to load. If your vehicle is in a position we cannot get to, or the wheels have been removed and we need to use specialist equipment (which is not normally carried on a standard recovery vehicle) to recover your vehicle, you will have to pay the extra costs. This will include labour charges for the special equipment to be transported to, and used at, the site of the incident.
- 10 You are responsible for the security of the contents of your vehicle, caravan or trailer.
- 11 If you are covered by any other insurance for an incident, we will only pay our share of the claim. You may have to give us details of your insurance company for this purpose.
- 12 You are responsible for collecting your vehicle from a repairer and any costs which result from the work that has been carried out.
- 13 If we provide a service that we find you were not entitled to, you may have to pay for that service. We may also charge an administration fee.
- 14 We are not responsible for the actions or costs of garages, recovery firms or emergency services acting on your instructions or the instructions of anyone acting for you. We will not be held liable for these actions or costs.

- 15 We cannot guarantee that hire cars will always be available or that if available they will be fitted with a roof rack and towbar. You will be responsible for the fuel used in the hire car and any tolls and all other expenses that you have to pay in continuing your trip. If we arrange a hire car, you must keep to the conditions of the hire company and pay any deposit the hire company asks you for. You are not covered for any lost deposit due to damage in the hire vehicle or failure to replace fuel.
- 16 Nothing in this policy will exclude or restrict our liability for a death or personal injury resulting from our negligence.
- 17 We are entitled to take over your rights to defend or settle a claim or to take proceedings in your name for our benefit against another person. We will be able to decide how we go about this. You must give us all the information and assistance we may require.
- 18 This contract is between you and us. No-one else has any rights they can enforce under this contract except those they have by law.
- 19 Lloyds TSB Insurance can cancel your policy by sending you seven days' written notice to your last known address. You can cancel this insurance by giving Lloyds TSB Insurance seven days' notice.
Lloyds TSB Insurance will arrange to refund the part of the premium you have not used as long as you have not made a claim.
If the policy is cancelled, it will not affect your rights to any incident which happened while the policy cover was in force.
- 20 If the recovery or repair vehicle does not arrive within 60 minutes of you contacting us, we will pay £10. To claim compensation you must either fill in a service questionnaire or write to us.

how to make a complaint

Lloyds TSB Insurance aim to provide you with outstanding customer service at all times. However, there may be times when you feel that we have not done so. If this is the case, we would rather be told about it so that we can do our best to solve the problem.

Please write to:

Customer Care
Lloyds TSB Insurance
Tredegar Park
Newport
South Wales
NP10 8SB.

Phone: 0845 300 5599

E-mail address: customer.care.insurance@lloydtsb.co.uk

If you are still not satisfied, please write to the Managing Director, Lloyds TSB Insurance at the above address.

E-mail address: managing.director.insurance@lloydtsb.co.uk

If you are still not satisfied, you can take the matter to the Financial Ombudsman Service. It is an independent organisation that operates according to the rules made by the Financial Services Authority.

Their address is:

South Quay Plaza, 183 Marsh Wall, London E14 9SR.

Phone: 0845 080 1800

Lloyds TSB Insurance Services Limited, UK Insurance Limited and Devitt Insurance Services Limited are also members of the General Insurance Standards Council. You can contact this organisation by writing to them at:

General Insurance Standards Council
110 Cannon Street, London EC4N 6EU.

If you do any of the above, it will not affect your legal rights.

data protection notice

This notice contains important information relating to your personal details that you have provided to Lloyds TSB Insurance or us in connection with your breakdown policy cover.

Lloyds TSB breakdown services are provided by Green Flag Motoring Assistance. Green Flag Motoring Assistance is a trading name of UK Insurance Limited. UK Insurance Limited is the insurer of your breakdown cover and is a member of the General Insurance Standards Council.

Personal information - means any information given to us about you or anyone else in connection with the particular service or product we, along with Lloyds TSB Insurance, are providing.

How we and Lloyds TSB Insurance use your information

Your privacy is important to Lloyds TSB Insurance and us. Because of this, we both promise to respect and protect your personal information and try to make sure that we keep your details accurate and up to date. We collect all personal information lawfully in line with the Data Protection Act 1998.

We, Lloyds TSB Insurance and our and their agents and subsidiaries will use the information you have supplied to manage your breakdown policy, including handling claims and providing the insurance.

Passing information to other people and organisations

We will only reveal your personal information to people and organisations other than Lloyds TSB Insurance:

- if we need to, so that we can carry out this agreement including to our agents who provide the services on our behalf;
- if we have to, so that we can help to prevent fraud;
- if passing the information on is allowed by law (for example, if the police ask for it);
- if we need to, so that we can carry out market research; or
- in any other circumstances where you have given us your permission.

Sensitive information

Some of the personal information that you have given us or which we may ask you for may be sensitive information (such as information about your health and disabilities) about you and any others travelling in the vehicle. We will not use sensitive personal information except for the specific purposes for which you provide it and to provide the services described in your breakdown policy. Please make sure that you only give us sensitive information about other people if you have their agreement.

Further information

If you pay a fee, you are entitled to receive a copy of the information we hold about you. If you would like a copy of your information, please contact the Data Protection Officer, 3 Edridge Road, Croydon, Surrey CR9 1AG, quoting reference GFMA.

We may record and monitor calls for your protection and to help us prevent fraud.

If you use a mobile phone to ask for a service under your policy, we may, within an hour of your call to us, use the mobile signal to help us find your vehicle. We will not use the signal for any other purpose.

what to do if your car breaks down

If you have a breakdown or accident, follow these simple steps.

- Try to leave your car in a safe place away from traffic.
- Switch off the engine and put out any cigarettes.
- Use your hazard lights. Display a red triangle if you have one.
- Find the nearest phone.

If you've had an accident, call the emergency services immediately.

Try and speak to any witnesses.

If you've broken down in the UK, call Green Flag free on 0800 731 0752.

(Minicom: 0800 800 610 for people with hearing difficulties.)

If you've broken down in Europe, call Green Flag's European Control Centre free on 00800 4000 6000.

A trained operator will record your name, Lloyds TSB breakdown policy number, where your car is, what the problem is and a contact number if you have one.

- Wait away from your car and keep clear of the carriageway or hard shoulder.
- If you break down in some parts of Europe, please be aware that the police will answer the phone and arrange help for you. You will need to keep any relevant receipts.
- We will contact the nearest available recovery specialist to help you.
The operator will then tell you who will be coming and when you can expect them to arrive.
- When the recovery specialist arrives, they will carry out any repairs if possible.
- If they cannot repair your car, they will take it to the nearest repair centre.
- You can phone the emergency helpline 24 hours a day, 365 days a year if you need help following an accident or a breakdown.

Call free on

0800 731 0752



Corporate member of
Plain English Campaign.

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Committed to clearer communication.

Lloyds TSB Roadside Assistance, Road Rescue and Motor Breakdown are provided by Lloyds TSB Insurance Services Limited along with Green Flag Motoring Assistance. The insurance policy is underwritten by UK Insurance Limited, arranged and administered by Devitt Insurance Services Limited, Insurance Brokers (part of the Churchill group of companies).

General Insurance advice is provided by Lloyds TSB Insurance Services Limited. Registered in England number: 968406. Registered Office 25 Gresham Street, London EC2V 7HN. Member of the General Insurance Standards Council.

Car Insurance is arranged and administered by Devitt Insurance Services Limited, Insurance Brokers. Registered in England number: 2438974. Churchill Court, Westmoreland Road, Bromley, Kent BR1 1DP. Member of the General Insurance Standards Council.

UK Insurance Limited. The Wharf, Neville Street, Leeds LS1 4AZ. Registered in England and Wales number: 1179980. Member of the General Insurance Standards Council.

Calls may be recorded or monitored for your protection and to help prevent fraud.



Lloyds TSB

Breakdown in the UK:

0800 731 0752

Breakdown in Europe:

00800 4000 6000



Insurance

Breakdown in the UK:

0800 731 0752

Breakdown in Europe:

00800 4000 6000



Insurance

Your policy number:

Free Route-Planning
Service

0870 607 1128

International
Driving Permit

0800 400 638

General Breakdown
Enquiries

08456 014 582

LTSB Insurance
General Enquiries

0800 056 0512

Important information

Please write your breakdown policy number on the back of your card, so it's handy when you need to call.

Your policy number:

Free Route-Planning
Service

0870 607 1128

International
Driving Permit

0800 400 638

General Breakdown
Enquiries

08456 014 582

LTSB Insurance
General Enquiries

0800 056 0512