RAC Motoring Services

European Breakdown Cover

Important information about RAC European Breakdown Cover.
Valid for new and renewing policies from 18/06/2007

rac.co.uk

RAC

Thank you for choosing RAC European Breakdown Cover for your journey

We suggest you complete the following details immediately so they are handy if you need to call for assistance or if you have a query.

Name of policyholder _____

Policy number _____
(see your Certificate of Cover)

Type of cover purchased

Basic ☐ Comprehensive ☐

Zone 1 ☐ Zone 2 ☐

Period of cover From _____ To _____

Vehicle Make _____ Model _____

Colour _____ Registration no. _____ Year _____

Caravan/ trailer Make _____ Model _____ Dimensions _____
(if applicable)

Obtaining assistance

Emergency telephone number

To obtain help in the event of an incident have the above information available, together with your location, telephone number and credit card details. Then call the appropriate Control Centre (open 24 hours) and say you have RAC European Breakdown Cover. The Control Centre in France is manned by English speaking multi-lingual incident managers.

United Kingdom incl. Northern Ireland

0800 0 56 20 48 (freephone)

Republic of Ireland

1 800 535 005 (freephone)

France & Monaco

00 33 472 43 52 44 from UK mobile (paycall) or

0800 94 20 44 from a landline phone within France and Monaco (freephone)

Rest of Europe

00 33 472 43 52 44 (pay call)

The 'Rest of Europe' number applies from most countries but there are some exceptions where the 00 at the beginning of the number is replaced as follows:

99 in Serbia and Montenegro
810 in Azerbaijan, Belarus, Georgia, Russia, Ukraine

Mobile phones

The regulations on the temporary importation and use of mobile and car phones vary from country to country. Please check with your service provider that your phone meets the requirements and necessary standards for the countries in which you are travelling.

Whilst convenient, mobile phones may be expensive to use and you should note some service providers charge for calls to free phone numbers. It may also not be possible for an RAC Control Centre to return a call to a mobile or car phone but when it is, you may still have to pay the cost of any international call. Please note mobile phone costs are not covered under the Policy and RAC regrets it cannot reimburse any telephone costs incurred. You are therefore recommended to use a conventional phone wherever possible.

In case of difficulty in reaching an emergency number or to check costs please contact your service provider, or use a conventional phone.

Dialling codes

The dialling codes included in these telephone numbers were believed to be correct at the time of printing (March 2007). However, they are subject to change without notice. In case of difficulty in being connected please check with the international telephone operator for the country you are in.

RAC European Breakdown Cover Policy Document

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Statement of Demands and Needs

This product meets the demands and needs of customers who wish to use their vehicle throughout most of continental Europe, Turkey, the Mediterranean islands and the Republic of Ireland. It is for customers who wish to ensure that in the event of a mechanical breakdown of the vehicle whilst abroad, their vehicle will be fixed at the roadside, recovered to a local garage for repair or repatriated to the UK, Guernsey, Jersey and Isle of Man. It also provides cover for certain motoring related legal expenses that you may incur as a result of an incident in those countries.

The decision to take RAC European Breakdown Cover (including Motoring Legal Expenses Insurance) is entirely yours and therefore we cannot offer you a personal opinion or recommendation to take this product.

Policy Summary

keyfacts®

This is a summary of cover under RAC European Breakdown Cover and is important information that You should read. It does not contain the full terms and conditions, which are contained in the remainder of this booklet. Full terms and conditions are explained in RAC European Breakdown Cover.

Type of insurances and cover

This Policy covers You in the event of mechanical Breakdown of a vehicle, whilst You are using the Insured Vehicle in countries covered by Your chosen level of cover.

The Policy also covers You for certain motoring related legal expenses that You may incur as a result of an incident in those countries.

Your chosen level of cover is shown on Your Certificate of Cover.

The Insurer

RAC European Breakdown Cover is underwritten by RAC Insurance Limited and provided by RAC Motoring Services.

Motoring Legal Expenses insurance is underwritten by RAC Insurance Limited and re-insured through Les Assurés Réunis (LAR) of Brussels.

Table of Services – Significant Features and Benefits

Benefits	Basic** Zone 1	Basic** Zone 2	Comprehensive Zone 1	Comprehensive Zone 2
Roadside and Recovery in the Territory	✘	✘	up to £300	up to £300
Temporary car replacement on way to port	✘	✘	£40 per day* up to £1,200	£40 per day* up to £1,500
Roadside Assistance in Europe	up to £300	up to £300	up to £300	up to £300
Spare parts despatch in Europe	✔	✔	✔	✔
Additional accommodation expenses	✘	✘	£40 per day up to £400	£40 per day up to £400
Journey continuation	✘	✘	£40 per day up to £1,200	£40 per day up to £1,500
Replacement driver	✘	✘	✔*	✔*
Vehicle repatriation to the Territory	Market value (£250 excess)	Market value (£250 excess)	Market value	Market value
Passenger repatriation to the Territory	✔	✔	✔*	✔*
Collection of vehicle left abroad for repair	✘	✘	up to £500	up to £500
Motoring Legal Expenses Insurance	up to £50,000	up to £50,000	up to £50,000	up to £50,000

**Basic cover is only available for single trip policies of less than 5 days duration.

Please note: benefits denoted with an asterisk* are included within Journey continuation. Figures in the table above are maximum benefits payable under this Policy. Additional cover is available in some areas on payment of an additional premium.
Zone 1 covers You against vehicle mechanical Breakdown in the following countries: Andorra, Austria, Belgium, Denmark, Finland, France, Germany, Gibraltar, Italy, Liechtenstein, Luxembourg, Monaco, Netherlands, Norway, Portugal, Republic of Ireland (plus Northern Ireland for residents of Great Britain travelling from the mainland), San Marino, Spain, Sweden, Switzerland and offshore islands of above.

Zone 2 covers You against vehicle mechanical Breakdown in the following countries: all Zone 1 countries and Albania, Armenia, Azerbaijan, Belarus, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus, Czech Republic, Estonia, Georgia, Greece, Hungary, Latvia, Lithuania, Macedonia, Malta, Moldova, Poland, Romania, Russian mainland (west of Urals), Serbia and Montenegro, Slovakian Republic, Slovenia, Turkey and Ukraine.

Significant and unusual exclusions or limitations

Temporary car replacement on way to port

This benefit does not cover:

- fuel and oil costs, personal insurance or any other extra costs
- Breakdown within quarter of a mile from Your Home

It is only valid once the Journey starts and up to a maximum of 48 hours prior to any ferry/tunnel crossing.

See page 23 for further details.

Roadside assistance (in the UK and abroad)

This benefit does not cover:

- costs of attendance or repair if the Insured Vehicle was involved
  in an Accident, damaged by fire or stolen
- the cost of any parts used for repairs

See pages 20 and 24 for further details.

Spare parts despatch (in Europe)

This benefit does not cover:

- the cost of parts themselves

See pages 20 and 26 for further details.

Additional accommodation expenses

- is limited to £40 per person per day for room only
- does not cover the costs of meals or any other extra costs.

See page 26 for further details.

Journey continuation

- not available at the same time as Additional accommodation cover
- limited to £40 per day
- does not cover the cost of a replacement driver, should a pre-existing medical condition prevent You from driving the Insured Vehicle
- will not be paid if there is another qualified driver in The Party who is fit to drive
- does not cover fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged or any other costs

See pages 27 and 28 for further details.

Vehicle repatriation to the Territory

- will not be available if the market value is less than the cost of repatriating the Insured Vehicle. See pages 28 and 37 for further details.
- will not cover the cost of repatriation if Your Insured Vehicle is roadworthy; or the first £250 of any claim made. See pages 21 and 29 for further details.

Passenger repatriation

Passenger repatriation does not cover transportation costs for any personal effects or luggage.

See pages 22 and 30 for further details.

Collection of vehicle left abroad for repair benefit

- covers up to £40 per night for single room hotel accommodation necessary to complete the round trip – limited to room only
- will not cover the costs for more than one person, or taxi costs, unless agreed in advance by the RAC Control Centre

See page 30 for further details.

Motoring Legal Expenses Insurance

This benefit does not cover:

- claims for Uninsured Losses of a value of £250 or less
- claims arising from prosecutions made against You alleging dishonesty or violence, or arising from drink or drug related offences, parking offences, illegal or fraudulent acts

See pages 31-34 for further details.

General exclusions and eligibility

Before Your Journey starts, the Insured Vehicle must be in a roadworthy condition and free from any defects and must also have an up to date service record. See page 15 for further details.

This Policy is for residents of the UK, Guernsey, Jersey and Isle of Man*. Insured vehicles must be registered in one of these countries.

*You must be living in one of these countries and not renting out Your Home whilst abroad. See page 10 for further details.

Additional supplements are payable by You if there are more than five individuals travelling in The Party, or You require cover for Zone 2 countries (if only Zone 1 cover purchased).

The Insured Vehicle must be five years old or under. Older vehicles will only be covered on payment of an additional premium. See page 15 for further details.

Under Single Trip Cover, You may claim only for one Journey. Under Annual cover, You may only make one claim per Journey and You may make a maximum of two claims overall. See page 15 for further details.

- Assistance is not available for vehicles used for motor racing, rallies, runs, timed events or other competitive events, or persons taking part in these activities. See page 18 for further details.
- You are liable for costs for replacing tyres, windows and missing or broken keys, any parts required to repair the Insured Vehicle or the cost of any garage labour, any transportation, accommodation or care of any animal, incurred as a result of running out of fuel, oil or water, frost damage, rust or corrosion, tyres which are not roadworthy or using incorrect fuel. See General exclusions on pages 18 and 19 for further details.
- Vehicles that exceed the width, weight and length restrictions. See page 15 for more details.

Duration of cover

Your cover is valid only for the Period of Cover for which You have paid the premium.

Single Trip – is valid between the dates set out on Your Certificate of Cover.

Annual Cover – covers You for 12 months. However, cover is only provided for a maximum period of 90 days for any one Journey.

Your Right to Cancel

Subject to duration You may be entitled to cancel Your cover within 14 days of the issue date on Your Certificate of Cover or the date You receive Your Policy documents, whichever is the later. See page 12 for further details.

Making a claim under your Cover

To use the breakdown service call:

United Kingdom incl. Northern Ireland 0800 0 56 20 48 (freephone)

Republic of Ireland 1 800 535 005 (freephone)

France & Monaco 00 33 472 43 52 44 (pay call) or 0800 94 20 44 (freephone)

Rest of Europe 00 33 472 43 52 44 (pay call)

If You are calling from a UK mobile phone, Your network provider may not allow You to call a freephone 1800 number. Please check with Your service provider prior to travelling. Customers who are affected can contact Us on 00 44 800 1079058. Your network provider may charge you for this call.

See inside front cover for further details.

For Motoring Legal Expenses claims, please write to: RAC Legal Services, Great Park Road, Bradley Stoke, BS32 4QN.

Caring for our customers

We are committed to providing you with the highest standard of service and customer care. We realise however, there may be occasions when You feel that You did not receive the standard of service you expect. Should You have cause for complaint about any aspect of the services which We have provided to You, please contact Us at the address indicated and We will work with You to resolve Your complaint.

If You have any complaints about the level of service We have provided to You, please contact Us at:

Customer Care
RAC Motoring Services, RAC House, PO Box 200, Walsall WS5 4AW

Freephone from the UK on: 0800 107 5861 or from Europe on 00 44 (0) 161 332 1040
Fax: 01922 746 528
Email: customercareoperations@rac.co.uk

If You have any enquiries relating to repatriation or claims associated with Our European Service please contact Us on 0870 5 49 33 20.

For enquiries or complaints relating to Motoring Legal Expenses Insurance, please write to:

RAC Legal Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN

Please quote Your Policy number in any communication with Us.

If, after following the above procedure, Your complaint in respect of Your Policy has not been resolved to Your satisfaction within eight weeks, or it is eight weeks since We received Your complaint, You have the right to refer the matter to the Financial Ombudsman.

For the full complaints procedure please refer to page 12.

Are we covered by the Financial Services Compensation Scheme (FSCS)

RAC Insurance Limited and RAC Motoring Services (in respect of insurance mediation activities only) are members of the Financial Services Compensation Scheme (FSCS). If We are unable to meet Our obligations You may be entitled to compensation from the scheme, depending on Your type of insurance and circumstances of any claim. Further information about compensation scheme arrangements is available on the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.

Please read immediately

Thank you for arranging Your European Breakdown Cover through RAC.

This book sets out in detail the benefits, conditions, exclusions and how to obtain assistance for RAC European Breakdown Cover and, together with Your Certificate of Cover, forms Your Policy. Please examine Your Policy as soon as possible to make sure You have purchased the protection You need and to avoid misunderstanding. You will only be entitled to the Cover for which You have paid the required premium in full. You must also keep relevant original receipts (not photocopies) as they will be needed for any claim. You are limited to one claim only, except if You have Annual Cover when You may make up to two claims overall within the 12 month period.

The information in this book was believed to be correct at the time of printing but may change without notice. Please check the current situation before You depart. The terms of Your Policy will not change.

Remember to keep this book and Your Certificate of Cover in a safe place. You will need Your Policy number when requesting assistance. This is shown on Your Certificate of Cover.

Breakdowns on continental motorways

If You break down on a continental motorway use the roadside emergency telephones. You cannot normally call RAC Control Centres from these. You will be connected to the police or authorised motorway service, who will send a breakdown recovery vehicle. Please note that due to local legislation the RAC Control Centre is not able to send a breakdown recovery vehicle to Your location.

In France the same procedure applies if You break down at a motorway service area.

You may have to pay labour and towing charges on the spot and an authorised tariff is normally applicable. However, this will only be to the recovery company's own depot in the case of any tow. These items are covered by RAC European Breakdown Cover and You should obtain a receipt to claim a refund on Your return to the Territory. If You are towed from a motorway, contact the RAC Control Centre as soon as You can, from the recovery company's depot if possible. The Control Centre telephone number is in the inside front cover of this book.

Single Trip or Annual Cover

Provides emergency help in the event of:

Breakdown Illness of only driver
See individual cover for availability

Cover type:

Basic (trips up to 5 days) Comprehensive
Note. You will only be able to use the Cover for which You have paid the required premium in full.

Zone 1
is available for these countries:

Andorra
Austria
Belgium
Denmark
Finland
France
Germany
Gibraltar
Italy
Liechtenstein
Luxembourg
Monaco
Netherlands
Norway
Portugal
Republic of Ireland (plus Northern Ireland for residents of Great Britain travelling from the mainland)
San Marino
Spain
Sweden
Switzerland
and offshore islands of above

Zone 2
is available for Zone 1 countries plus:

Albania
Armenia
Azerbaijan
Belarus
Bosnia Herzegovina
Bulgaria
Croatia
Cyprus
Czech Republic
Estonia
Georgia
Greece
Hungary
Latvia
Lithuania
Macedonia
Malta
Moldova
Poland
Romania
Russian mainland (west of Urals)
Serbia and Montenegro
Slovakian Republic
Slovenia
Turkey
Ukraine

Who is eligible for Cover

This Policy is for residents of the UK, Guernsey, Jersey and Isle of Man* who has purchased his or her policy from an authorised RAC business partner. Insured Vehicles must be registered in one of these countries.

*You must be living in one of these countries and not renting out Your Home whilst You live abroad.

See General terms and conditions – condition 3. Eligible vehicles.

Who we are

RAC European Breakdown Cover and RAC Motoring Legal Expenses Insurance are arranged by RAC Motoring Services and underwritten by RAC Insurance Limited (Company Nos 01424399 and 2355834).
The registered office of RAC Motoring Services and RAC Insurance Limited is: RAC House, Brockhurst Crescent, Walsall, WS5 4AW.

RAC Motoring Services (in respect of insurance mediation activities only) and RAC Insurance Limited are authorised and regulated by the Financial Services Authority and within the jurisdiction of the Financial Ombudsman Service and Financial Services Compensation Scheme.

The name, address and statutory status of RAC Motoring Services and RAC Insurance Limited can be checked by visiting the Financial Services Authority register on the FSA's website http//www.fsa.gov.uk/register or by contacting FSA on 0845 606 1234.

RAC Motoring Services is contractually obliged to sell the European Breakdown Cover underwritten by RAC Insurance Limited only.

Insurance policies underwritten by RAC Insurance Limited are governed by the laws of England.

For the purposes of insurance regulation, the home state of this Policy will be the United Kingdom.

Definition of words

Below are certain words that have been defined and wherever these words appear in Your Policy they will have the following meaning:

'Accident' means an accidental crash immobilising the Insured Vehicle.

'Beyond Economical Repair' means the cost of repairs exceeding the market value of the Insured Vehicle.

'Breakdown' means where the Insured Vehicle is inoperative and/or has ceased to function as a whole. A component failure (e.g. air-conditioning failure) does not constitute a Breakdown unless it causes the Insured Vehicle to cease to function as a whole. Breakdown does not include fire, theft or act of vandalism, or other incident normally covered by a policy of motor insurance.

'Certificate of Cover' means the Certificate issued by Us confirming Your Policy Cover.

'Claim' means a call for assistance under this policy.

'Core Cover' means the level of cover received when no additional supplements have been paid and is provided for up to five persons travelling in Zone 1 countries, in a vehicle less than 6 years old.

'Cover' means the level of cover stated on Your Certificate of Cover, being either Basic cover or Comprehensive cover.

'Home' means the address where You live in the United Kingdom, Guernsey, Jersey and Isle of Man.

'Insured Vehicle' means the vehicle described on Your Certificate of Cover and in which You are undertaking the Journey during the Period of Cover. The vehicle must meet the type, weight and size restrictions detailed in the General terms and conditions – Condition 3. Eligible vehicles.

'Journey' means a holiday or trip abroad in Your Insured Vehicle which includes any or all of the countries covered by Your Policy and which begins on departure from Your Home and ends on return to Your Home.

'Period of Cover' means the period stated on Your Certificate of Cover, which may be either Single Trip Cover or Annual Cover.

'Policy' means the terms and conditions applicable to Your RAC European Breakdown Cover as set out in this book together with Your Certificate of Cover.

'Territory' means the United Kingdom, Guernsey, Jersey and the Isle of Man.

'The Party/Your Party' means the total number of persons stated on Your Certificate of Cover including You, travelling with You in the Insured Vehicle for the whole period of Your Journey.

'United Kingdom' means England, Scotland, Wales and Northern Ireland.

'We/Our/Us/RAC' means RAC Motoring Services or RAC Insurance Ltd.

'You/Your/Insured Person' means the person named on the Certificate of Cover who is with the Insured Vehicle for the whole Journey and who is deemed to be acting on behalf of all members of The Party.

Your Policy is a contract between Us and You. We agree to pay for any costs as set out in the Policy, which occur during the Period of Cover for which You have paid the appropriate premium.

Your Right to Cancel

1. Period of Cover less than 1 month

   If Your Period of Cover is less than one month's duration no right of cancellation will apply.

2. Period of Cover more than 1 month

   You are entitled to cancel Your European Breakdown Cover up to 14 days after the day of purchase of the Policy or the day in which You receive Your Policy documentation.

   a) If no claim has been made, a full refund will be given.

   b) If a claim has been made, no refund will be provided.

3. Cancellations can be made by writing to the following address:
   RAC Motoring Services
   Travel Administration
   Great Park Road
   Bradley Stoke
   Bristol
   BS32 4QN

4. For cancellations that are made after 14 days, no refunds will be given.

Caring for our customers

We are committed to providing You with the highest standard of service and customer care. We realise, however, there may be occasions when You feel that You did not receive the standard of service You expected. Should You have cause for complaint about any aspect of the services We have provided to You, please contact Us at the relevant address indicated below, and We will work with You to resolve Your complaint.

For European Breakdown Cover complaints write to:

Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, WS5 4AW Freephone from the UK on 0800 107 5861 or from Europe on 00 44 (0) 161 332 1040 Fax: 01922 746 528 Email: customercareoperations@rac.co.uk

For Motoring Legal Expenses Insurance the address is detailed in section 'Conditions for Motoring Legal Expenses Insurance, condition 10 on page 45'.

If You have any enquiries relating to repatriation or claims associated with Our European Service, please contact Us on 0870 5 49 33 20.

We will deal promptly with Your complaint. Unless We can satisfactorily resolve Your complaint within 24 hours, We will send You an acknowledgment within five working days, along with a leaflet outlining Our complaints procedure, while We investigate Your complaint further.

If, after following the above procedure, Your complaint has not been resolved to Your satisfaction within eight weeks, or it is eight weeks since We received Your complaint, You have the right to refer the matter to the Financial Ombudsman Service (within six months) at the following address:

Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products.

Referral to the Financial Ombudsman Service must be made within six months of our final response and does not affect Your right to take legal action against RAC Motoring Services and/or RAC Insurance Limited.

Please quote Your Policy number in any communication.

We are covered by the Financial Services Compensation Scheme (FSCS)

Insurance is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

RAC Insurance Limited and RAC Motoring Services (for insurance mediation purposes only) are members of the Financial Services Compensation Scheme (FSCS). If We are unable to meet Our obligations You may be entitled to compensation from the scheme, depending on Your type of insurance and circumstances of any claim. Further information about compensation scheme arrangements is available on the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.

Amendments to your booking (Annual Cover only)

If You have taken out Annual Cover You must notify Us before commencing Your Journey of the following:

a) If You have changed Your vehicle during the Period of Cover

b) If You have paid for Zone 1 and You wish to travel to Zone 2 countries

c) If more than five persons will be travelling in the Insured Vehicle during the Period of Cover

If any of the above applies to Your cover the appropriate supplements must be paid and a £5.00 administration charge will apply. All must be paid before Your Journey commences.

Please note: If You have taken out a hire car and You do not know the vehicle registration at the time cover is booked, We will not charge You the standard administration fee which would normally apply.

You may telephone Us on: 0870 333 2784

Extending your trip (Single Trip only)

If You decide to extend Your Journey beyond the return date stated on Your Certificate of Cover, You must inform Us of Your intentions before Your Policy expires. You will be charged for the additional days You require. The Period of Cover cannot be extended if You are aware of any mechanical, electrical or other problem with the Insured Vehicle at the time You wish to extend. Please note We are unable to reinstate Your Policy, if You contact Us after Your expiry date on Your Certificate of Cover.

You may telephone Us on: 0870 333 2784

Please have Your Policy number and payment details ready when calling to extend Your Journey.

Credit card requirement

Car hire companies insist on having valid credit card details at the time of booking and the card must be produced when collecting a hire car. Therefore, if a hire car is necessary for You to continue Your Journey, We will require Your credit card details to arrange this. Please see Section 5 – Temporary replacement car, and Section 10 – Journey continuation.

We will require Your credit card details if Your Insured Vehicle is being repatriated under Basic cover. A £250 excess is payable at the time of repatriation.

We will also require Your credit card details if We arrange a service for You, which is not covered by Your Policy or if it exceeds the limit set for each benefit.

Motorcycles

The Policy covers motorcycles on the same basis as other eligible vehicles. However, We regret it is not possible for Us to hire a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. We are also unable to hire a trailer for You to transport Your motorcycle.

Caravans and trailers

The supplement paid to include a caravan or trailer on the Policy is to cover Our increased risk and costs. We do Our best to find solutions to motoring problems, but We regret We cannot arrange a replacement caravan or trailer in the event of a Breakdown which cannot be repaired. It is also extremely difficult to hire vehicles with tow bars so it may become necessary to repatriate a caravan or trailer together with the Insured Vehicle, if the Insured Vehicle cannot be repaired abroad by the return date.

Service providers

The garages, breakdown/recovery companies, repairers, car hire companies and other third party service providers whose services are arranged and/or paid for under the Policy are not checked or approved by RAC. They do not act as agents of RAC and RAC cannot be held liable for acts or omissions of such garages or other third parties.

You are responsible for authorising repairs and making sure any repairs to Your Insured Vehicle are carried out to Your satisfaction. If You do not own the Insured Vehicle You should obtain permission from the owner before authorising repairs.

Outside France, We liaise with national motoring agencies to provide assistance. We do not deal directly with the garage or other service provider who may be assisting You.

Telephone calls

The Policy does not cover the cost of mobile, car or landline phone calls and RAC cannot reimburse any costs incurred. We recommend You use a conventional phone wherever possible.

Motor insurance and vehicle warranty

RAC European Breakdown Cover does not replace motor vehicle insurance. We strongly recommend You tell Your motor insurers before taking Your Insured Vehicle abroad. If You do not, Your insurance policy will only cover You for damage You might cause to other people or their property. This means that You will not be covered for damage to Your vehicle, fire, theft etc. Your insurers will also need to know if You are towing a caravan or trailer. If Your Insured Vehicle has a manufacturer's or other mechanical warranty, We will provide emergency roadside assistance but You are responsible for ensuring subsequent repairs are in accordance with the warranty and do not invalidate it.

Vehicle repatriation to the Territory

When repatriation is authorised it normally takes 10-14 working days for delivery to a Territory address from most west European countries. At busy times and from east European countries it may take longer.

Following repatriation, Your vehicle will still require repairs. You are responsible for organising repairs and for any associated costs.

Availability of service in eastern Europe

Every effort is made by RAC to make sure that a good quality service is provided in eastern European countries but this will not always be to the same standards as in western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc. You should also be aware that unleaded fuel may not be widely available.

Service in certain countries may become disrupted or unavailable due to prevailing conditions, for which RAC cannot accept liability. To obtain current information You are advised to check The Foreign and Commonwealth Office travel advice which is shown on BBC2 (Ceefax) page 470 onwards and is also on the internet site www.fco.gov.uk – The FCO Travel Advice Unit telephone number is 0845 850 2829.

1. Purchase of Cover
   You must have purchased Cover before You commence Your Journey and supplied Us with any details We require. At the time of purchase and before Your Journey starts, the Insured Vehicle must be in a roadworthy condition and free from any defects, which could necessitate a claim under this Policy. The Insured Vehicle must also have an up to date service record. You must tell Us if You are aware of any mechanical, electrical or other problems with the Insured Vehicle which may interrupt Your Journey.

2. Period of Cover
   Your Policy is valid only for Your Period of Cover for which You have paid the premium. Single Trip Cover is valid for one Journey and You may claim only for one Journey. Under Annual Cover each Journey is limited to 90 days maximum, You may only make one claim per Journey and You may make a maximum of two claims overall. In the case of Single Trip Cover, cover for Section 5 – Temporary replacement car starts 48 hours before the date of departure stated on Your Certificate of Cover and following Your departure from Home. For Annual Cover it will start 48 hours before each booked ferry/tunnel crossing, and following Your departure from Home, within the one year Period of Cover stated on Your Certificate of Cover. Cover for the other benefits start on Your departure from Home or arrival abroad as appropriate. For Annual Cover, Your Journey must end before expiry of Your Cover.

3. Eligible vehicles
   An Insured Vehicle must be one of the following and must be permanently registered in the Territory as a private vehicle: car, motorcycle 121cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility vehicle.

   The Insured Vehicle must also:
   – be less than 6 years old* at the start of the Journey;
   – have a maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM)
   – have maximum overall dimensions of: length 7m; height 3m; width 2.25m (all including any load carried).

   *Vehicles six years old and over may be covered on payment of an additional premium.

   An Insured Vehicle can only be covered if it is being used for a Journey and returning to the Territory within the Period of Cover. Caravans and baggage or boat trailers privately owned and managed not over 3,500kg (3.5 tonnes) Gross Vehicle Mass are covered, subject to payment of an additional premium. They must also carry a roadworthy spare wheel and tyre. Caravans and trailers must not be more than overall dimensions as follows: length including tow bar 7m; height 3m; width 2.25m.

4. Maximum number of persons
   The Insured Vehicle must not carry more persons than recommended by the manufacturer, up to eight persons maximum (including the driver). However, for minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification.

   Note: Your Cover will not be valid if You carry within the Insured Vehicle more persons than the seating capacity stated in the Insured Vehicle's Vehicle Registration Document.

5. Vehicle condition
   a) The Insured Vehicle (including any caravan/trailer You wish to be covered) must be roadworthy and free from any defect which may necessitate a claim at least 48 hours before any booked Journey within Your Period of Cover. You must also make sure it is serviced as the manufacturer recommends. In the event of a claim, proof of the Insured Vehicle's service history may be required.

   b) You must make sure the Insured Vehicle (including any caravan/trailer You wish to cover) meets all the laws of the countries You visit. This particularly includes weight limits for towing. If You do not comply with these laws We can declare the Policy invalid and refuse to provide service.

6. Expenses claims
   You must retain all original receipts or bills for items of expense that You wish to claim back from Us under the Policy. We may not repay Your expenses unless You can provide original receipts or bills.

7. Authority for repatriation or repair
   a) Under Comprehensive cover, If Your Insured Vehicle can not be driven due to an Accident in Europe, any damage which You are entitled to have repaired by Your motor insurers must be reported to them immediately. Your insurers must decide whether to authorise repair abroad or have the Insured Vehicle repatriated. We cannot repatriate the Insured Vehicle unless Your insurers first give their permission. We also reserve the right to negotiate with them to reclaim any costs We may have incurred.

   b) It is Our decision alone whether to repatriate or repair locally an Insured Vehicle which cannot be driven as a result of a Breakdown, or in the event of Comprehensive cover, as a result of an Accident for which You do not have fully comprehensive insurance cover from your motor insurer.

   Repatriation cannot be used to avoid repair costs, it is Our decision alone whether to repatriate or repair locally an Insured Vehicle which cannot be driven as a result of a Breakdown, or, in the event of Comprehensive cover, as a result of an Accident for which You do not have fully comprehensive insurance cover from your motor insurer. If You refuse a local repair You will not be entitled to repatriation or any additional services.

8. Non-repatriated vehicles
   Repatriation will not be available if the market value of Your Insured Vehicle or trailer/caravan is less than the cost of repatriation. Wherever possible, market value will be based on Glass's Guide.

9. Policy supplements
   Where charged, supplements for additional persons, towing or zone 2 countries are to cover Our increased risk and costs.

10. Repair costs
    You must pay the cost of all parts. You must also pay any garage labour and other costs that are in excess of Your policy limits.

11. Repayment of credit
    You must pay back to Us on demand (a) any costs We have paid for which You are not covered under Your Policy (b) the cost of any spare parts supplied. We reserve the right to charge these costs to Your credit card account if necessary.

12. Car hire
    We will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with any pre-booked ferry or train etc. You may need to collect a hired vehicle from the nearest available hirer as determined by RAC.

13. Spares despatch

After You have asked the appropriate RAC Control Centre to despatch parts You are responsible for paying for them in full, even if You later obtain them locally. We will arrange to despatch parts as quickly as possible but delays will occur at weekends and bank holidays. We will not be responsible for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.

Please note that We cannot guarantee the availability of spare part(s), especially for older or specialist vehicles, for which parts may be impossible to locate.

14. Taxi Arrangements

On occasion You may be asked by RAC Control Centre to make Your own taxi arrangements. In this instance, You should obtain a receipt and send it to Us to claim a refund after You have returned Home.

15. General

a) We will not be responsible for any unforeseeable losses; losses that were not caused by Our negligence, or for any business losses. This does not apply to any claim You may have for death or personal injury. Nothing in this condition will affect the statutory rights You have regarding faulty or misdescribed products and services or any failure by Us in providing Our services.

b) We do not guarantee the provision of any of the benefits under Your Policy, if there is anything beyond Our reasonable control or the reasonable control of any service provider which prevents Us or a service provider from providing that benefit.

c) Benefits under Your Policy will be refused if You or any of Your Party behaves in a threatening or abusive way to any persons providing services under Your Policy.

16. Exchange rate

Any costs that exceed the individual Policy limits and are payable by You by credit card will be charged at the current exchange rates used by RAC at the time of the incident.

17. Law applicable to this Policy

All claims under this Policy will be governed by English law. Any legal disputes will be heard in an English Court.

18. Ferry and Eurotunnel bookings

If You need to book ferry or Eurotunnel tickets for Your journey home, We will try to help You with Your arrangements. However, due to the personal information required by the booking agents, it is Your responsibility to book Your tickets.

Your Policy does not cover:

1. costs for anything which was not caused by the incident You are claiming for.
2. any vehicle used for motor racing, rallies, runs, timed events or other competitive events, or persons taking part in these activities.
3. in the case of any of Your Policy benefits, any costs listed under 'We will not pay' and any other costs which are not expressly stated under 'We will pay'.
4. the costs of any parts required to repair the Insured Vehicle, or the cost of any garage labour or other costs in excess of Your Policy limits. Please note that these costs may be higher than in the UK.
5. loss caused by any delay, whether the benefit or service is being provided by Us or someone else (for example a garage, hotel, car hire company, carrier, etc).

   Note: If Your Insured Vehicle has to be repatriated You should check with Your insurers that it will be covered in transit for loss or damage and the contents are also covered. This Policy will not cover these items during transit.
6. any incident affecting a vehicle hired under the terms of Your Policy.
7. routine servicing of Your Insured Vehicle, replacing tyres, replacing windows, replacement of missing* or broken keys, running out of fuel. We may be able to arrange for the provision of these services but You must pay for any costs incurred.

   *Keys which are locked inside an Insured Vehicle are covered and We can arrange for a contractor to attend. However, any damage which may occur in trying to retrieve the keys will be at Your risk and You must pay for any costs incurred.

   We will provide assistance to change a tyre. However, if You are not carrying a serviceable spare tyre, and you require us to provide assistance, You will be liable for: 1) the cost of a replacement tyre, and 2) any additional costs if a spare tyre is not available locally within a reasonable time.
8. any costs which are covered by Your Insured Vehicle's warranty
9. any claim caused directly or indirectly by:

   a) ionising radiation or radioactive contamination from nuclear fuel or nuclear waste, or any risk from nuclear equipment;

   b) Your property being held, taken, destroyed or damaged under the order of any Government or other authority;

   c) pressure waves caused by aircraft or other flying machines travelling at sonic or super sonic speeds;

   d) war, hostilities (whether war be declared or not), terrorist activity, military or usurped power, civil unrest, revolution or any similar event.
10. any claim caused directly or indirectly by the overloading of Your Insured Vehicle and/or any caravan or trailer specified on Your Certificate of Cover.
11. any personal belongings/luggage/goods/vehicles/boats in or on Your Insured Vehicle and/or caravan or trailer. You are responsible for the care of these items at all times.
12. any claim as a result of the Insured Vehicle's Breakdown due to:

    a) running out of oil or water

    b) frost damage

    c) rust or corrosion

    d) tyres which are not roadworthy

    e) using the incorrect fuel
13. any claim caused directly or indirectly by the Insured Person being effected by intoxicating liquors or drugs.
14. any claim where Your Insured Vehicle is being driven by persons who do not hold a full United Kingdom or other recognised and accepted driving licence.

Your Policy does not cover (continued):

15. any claim which You could make under any other insurance. If the value of Your claim is more than the amount You can get from Your other insurance We may pay the difference. If We do make a payment it will not be more than the appropriate benefit limit.

16. any claim if Your Insured Vehicle is being repatriated and Customs in any country find its contents are breaking the law of that country.

17. the cost of any transportation, accommodation or care of any animal.

    Note. We cannot guarantee that We can arrange transport for any animal. Any onward transportation is at Our discretion and solely at Your risk. We will not insure any animal during any onward transportation We may undertake.

18 If Your breakdown is caused by weather induced flooding We will arrange for the insured vehicle to be taken to a local repairing garage. All further service will be at Your cost, or must be referred to Your motor vehicle insurer.

Service while abroad

Please read and make sure You are familiar before travelling with the information on page 10 advising the 'Procedure in the event of a Breakdown on a motorway abroad'.

Roadside assistance is available in the event of a Breakdown only.

Section 1
Roadside assistance – limit £300 (including £150 emergency repairs)

We will pay

1. Attendance of local breakdown service or garage to repair the Insured Vehicle at the roadside if possible, or tow it from the place of Breakdown to the nearest local repairer where You may arrange and instruct repairs.
2. a) in the event of Breakdown a limited contribution up to £150 towards labour charges, if the local repairer is able to effect repairs necessary to enable the Insured Vehicle to continue the Journey on the date of the Breakdown; or
   b) inspection fees to confirm that the Insured Vehicle cannot be repaired by Your return travel date.
3. Storage charges for the Insured Vehicle while awaiting repatriation.

We will not pay

1. Costs for roadside attendance, towing, or repair costs, including labour, if the Insured Vehicle was in an Accident, damaged by fire or stolen; or if it is uneconomic to repair.
2. The cost of parts used for roadside or garage repairs.
3. The cost of any repairs not directly necessary to enable the Insured Vehicle to continue the Journey on the date of the Breakdown.
4. Costs covered by the Insured Vehicle's warranty.

Important notes

In the event of vehicle Breakdown, You must be in attendance with the Insured Vehicle when assistance arrives, or We reserve the right to refuse service.

In the event of a vehicle Breakdown, You consent to Us carrying out a preliminary fault diagnosis on the Insured Vehicle to confirm whether it is repairable, requires repatriation or is Beyond Economical Repair.

If the Insured Vehicle is being towed to a local garage, We are unable to guarantee that this will take place during opening hours or that repairs can be undertaken immediately.

We may assist You in organising the repairs to the Insured Vehicle, however You will be responsible for making sure that any repairs carried out, are to Your satisfaction.

Section 2
Spare parts despatch

We will pay

Freight, handling and ancillary charges for despatch of spare part(s) necessary to complete repairs to the Insured Vehicle but which are not obtainable locally. The fare for one person to collect part(s) from the appropriate railway station or airport.

We will not pay

The cost of parts themselves, which must be paid on receipt. When telephoning the Control Centre You will be asked for Your credit card details. Alternatively You will be asked to pay for the part(s) direct to the repairer.

Any despatch costs for parts that are not necessary to complete repairs to the Insured Vehicle.

Section 3
Vehicle repatriation to the Territory – market value of vehicle

If We determine that Your Insured Vehicle is Beyond Economical Repair You will have 10 weeks in which to advise Us of how You wish to recover or dispose of the Insured Vehicle. If You do not contact Us within 10 weeks You consent Us to dispose of the Insured Vehicle.

We will pay

The cost of taking the Insured Vehicle by road transporter from the garage abroad to Your Home or chosen Territory repairer for repair in the Territory, if the appropriate RAC Control Centre can confirm with the garage that repairs cannot be completed by Your planned return date to the Territory and providing the cost is not more than the UK market value* of Your Insured Vehicle. You will be liable for any costs in excess of the market value and Your credit card account will be charged.

Please note: an excess of £250, is payable by You by credit card, in the event that the Insured Vehicle requires repatriation back to the Territory. Please see General terms and conditions 16, for further details relating to the exchange rate used.

When repatriation is authorised it normally takes 10-14 working days for delivery to a Territory address from most west European countries. At busy times and from east European countries it may take longer.
*UK market value as per Glass's Guide.

We will not pay

Claims for any repatriation not authorised by the appropriate RAC Control Centre.

The cost of repatriation if this is more than the UK market value of Your Insured Vehicle.

The cost of repatriation if Your Insured Vehicle is roadworthy.

Transportation costs for any personal effects, valuables or luggage. Any items left with the Insured Vehicle for recovery are left at Your own risk.

The first £250 of any claim made.

If the Insured Vehicle has been fitted with a roof box or bicycle rack, You must remove and place it inside the Insured Vehicle if possible. The roof box keys need to be left with Your car keys, in the event that Customs and Excise require access. Failure to leave the required keys with the Insured Vehicle may result in the cancellation of the repatriation and You may be required to collect the Insured Vehicle.

If the Insured Vehicle is Beyond Economical Repair and is left for disposal, all personal belongings must be removed.

Please note: Where the Insured Vehicle has been left abroad for repairs to be completed, We may in some circumstances arrange for You to collect Your Insured Vehicle regardless of whether this is provided for by Your Cover. Any such arrangement will be covered by the terms of section 13.

Section 4
Passenger repatriation

In the event that the RAC Control Centre confirms repairs to Your Insured Vehicle cannot be carried out abroad by the time of Your intended departure date and the Insured Vehicle is being repatriated back to the Territory.

We will pay

The cost to repatriate You and Your Party back to Your Home address in the Territory.

Passenger repatriation can be arranged on or prior to Your planned departure date.

The RAC Control Centre will at its discretion decide the best option to get You and Your Party Home. However, this is likely to be by the most direct route.

If relevant, please see 'Important self-drive hire car information' on page 23 and 27.

We will not pay

First class rail fares.

The cost of any meals, drinks or any other costs incurred by You or Your Party.

Any transportation costs for any personal effects or luggage.

Service in the Territory

This is part of the Journey Continuation benefit (see Section 10) and falls under the same overall limit of £1,200.

Section 5
Temporary replacement car on way to port

We will pay

A contribution of up to £40 per day, towards the cost of self-drive hire car including collision damage waiver and replacement Green Card as necessary to complete the planned Journey if Your Insured Vehicle breaks down on the way to the port of departure and RAC confirms it cannot be repaired within 24 hours:

If You have paid the Zone 2 supplement, the overall limit of £1,200 increases to £1,500.

For each additional passenger supplement paid the daily limit (Originally £40 per day) will increase by £5 per day, and the overall limit to a maximum of £75 per day.

Cover is only valid once the Journey starts and up to a maximum of 48 hours prior to any ferry/ tunnel crossing.

We will not pay

Fuel and oil costs, personal insurance or any other extra costs.

If You break down within a quarter of a mile of Your Home.

Important self-drive hire car information

We will normally try to arrange a hire car equivalent to, but not necessarily the same as Your Insured Vehicle, if there is one available. If You were travelling in an MPV or similar vehicle We may arrange two hire cars. We will only arrange this if there are two qualified drivers in Your Party Otherwise We will arrange alternative means of transport. Self-drive car hire arranged under Your Policy will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence endorsements etc. The driver must also have held a full UK driving licence or equivalent for a minimum of one year. You must present Your driving licence to the hire company and in the case of a photocard licence it must be accompanied by the paper counterpart.

Your credit card details will also be required and the card must be presented to the hire company as security for the hire and to cover extras such as topping up the fuel tank when returning the vehicle. Please note that We cannot arrange a hire car without Your credit card. If You leave a hire car at a different location to the one arranged by the Control Centre or for late returns You must pay any additional charge, which may be made.

Please note. We cannot guarantee a hire car will be available. We cannot arrange the hire of motor caravans, motorcycles, convertibles or vehicles with tow bar, roof rack or automatic gearbox and cannot guarantee the hire of minibuses or vans. Your Policy does not extend cover to a car hired under the terms of Your Policy.

Section 6
Roadside assistance and recovery – Limit £300

If You are an existing RAC member, any Roadside assistance and Recovery will be provided under Your UK membership.

We will pay

On the outward Journey from Home to the departure port and on the inward Journey from the arrival port to Home, if You are stranded on a public highway through Breakdown of the Insured Vehicle:

a) assistance will be provided by an RAC Patrol or a garage/repair service to repair Your Insured Vehicle at the roadside if possible or a tow to a local garage.

Note. Following an Accident, or other incident normally covered by a motor insurance policy, We will provide assistance at the roadside. However, You will be liable for the cost of any towing which is then necessary for removal of the Insured Vehicle.

b) if Your Insured Vehicle cannot be repaired within a reasonable time, we will pay for either a recovery service to return Your Insured Vehicle and up to eight persons to Your Home or for a nominated repairer in the Territory.

If We recover Your Insured Vehicle and there were more than 5 people travelling in it, we may use two separate vehicles for the recovery. An adult must accompany any children.

We will not pay

The cost of any parts used for roadside repairs; the cost of any garage repairs, including labour.

Costs covered by the Insured Vehicle's warranty.

Towing costs for the removal of the Insured Vehicle following an Accident, fire, theft, vandalism or other incident normally covered by a motor insurance policy.

Service while abroad

Please read and make sure You are familiar before travelling with the information on page 10 advising the 'Procedure in the event of a Breakdown on a motorway abroad'.

Roadside assistance is available in the event of a Breakdown or Accident only.

Section 7
Roadside assistance – Limit £300 (including £150 emergency repairs)

We will pay

1. Attendance of local breakdown service or garage to repair the Insured Vehicle at the roadside if possible, or tow it from the place of Breakdown or Accident to the nearest local repairer where You may arrange and instruct repairs.

2. In the event of Breakdown:
   a) Limited contribution up to £150 towards labour charges, if the local repairer is able to complete the repairs necessary to enable the insured vehicle to continue the journey within 24 hours or by the next working day, whichever is sooner.

   b) inspection fees to confirm that the Insured Vehicle cannot be repaired by Your return travel date.

3. Storage charges for the Insured Vehicle while awaiting repatriation.

We will not pay

1. Repair costs, including labour, if the Insured Vehicle was in an Accident, damaged by fire or stolen; or if it is Beyond Economical Repair.

2. The cost of parts used for roadside or garage repairs.

3 The cost of any repairs not directly necessary to enable the Insured Vehicle to continue the Journey on the date of the Breakdown.

4. Costs covered by the Insured Vehicle's warranty.

Important notes

In the event of vehicle Breakdown or an Accident, You must be in attendance with the Insured Vehicle when assistance arrives, or We reserve the right to refuse service.

In the event of vehicle Breakdown, You consent to Us carrying out a preliminary fault diagnosis on the Insured Vehicle to confirm whether it is repairable, requires repatriation or is Beyond Economical Repair.

If the Insured Vehicle is being towed to a local garage, We are unable to guarantee that this will take place during opening hours or that repairs can be undertaken immediately.

We may assist You in organising the repairs to the Insured Vehicle, however You will be responsible for making sure that any repairs carried out, are to Your satisfaction.

If You delay repairs for whatever reason, any repatriation or additional entitlement will be at Your own cost.

Section 8
Spare parts despatch

We will pay

Freight, handling and ancillary charges for despatch of spare part(s) necessary to complete repairs to the Insured Vehicle but which are not obtainable locally. The fare for one person to collect part(s) from the appropriate railway station or airport.

We will not pay

The cost of parts themselves, which must be paid for on receipt. When telephoning the Control Centre You will be asked for Your credit card details. Alternatively You will be asked to pay for the part(s) direct to the repairer.

Any despatch costs for parts that are not necessary to complete repairs to the Insured Vehicle.

Section 9
Additional accommodation expenses – Limit £400

We will pay

A contribution of up to £40 per person per day towards necessary additional (not alternative) accommodation expenses for room only while You wait for Your Insured Vehicle to be repaired, providing the appropriate RAC Control Centre can confirm repairs to the Insured Vehicle will take more than 12 hours. You should make Your own hotel arrangements, but in France or Monaco only You may request assistance from the RAC Control Centre in Lyon.

If the RAC Control Centre confirms that the Insured Vehicle is to be repatriated back to the Territory, at the time You are notified of this decision, this benefit will cease.

For each additional passenger supplement paid the overall limit (Originally £40 per person, per day) increases by £80, up to a maximum of £1,040.

We will not pay

The costs of meals or any other extra costs.

We reserve the right to limit or refuse any 'Additional accommodation expenses' if Your Insured Vehicle is a motor home or caravan designed or modified to be used as accommodation and in Our opinion can still be used as such.

Where it is estimated repairs will take only a few days, We will only pay for Your Party staying and claiming additional accommodation until repairs are completed. If repairs will take longer, a self-drive hire car or other transportation will be arranged to get Your Party to Your destination. When Your Insured Vehicle is repaired or recovered in a roadworthy condition the cost of a self-drive hire car or other transportation for one person is covered to return to collect it.

The RAC control centre, after consultation with You, will decide the best option.

Section 10
Journey continuation – Limit £1,200

This benefit is not available at the same time as Section 9 – Additional accommodation expenses.

We will pay

A contribution of up to £40 per day up to £1,200 for travel expenses to continue the Journey during the period Your Insured Vehicle is not roadworthy, if the appropriate RAC Control Centre can confirm repairs to Your Insured Vehicle will take more than 12 hours.

If You have paid the Zone 2 supplement, the overall limit of £1,200 increases to £1,500.

For each additional passenger supplement paid the daily limit (Originally £40 per day) will increase by £5 per day and the overall limit to a maximum of £75 per day.

Expenses can comprise of:

1. Self-drive car hire:
   a) once You are notified that repairs to Your Insured Vehicle have been completed or it is to be repatriated, You must return the self-drive car to the place of collection within 24 hours.
   or
   b) You can choose to keep the self-drive hire car for longer than 24 hours to continue Your intended Journey, however all additional hire car costs are payable by You and will be charged to Your credit card.
2. Second/standard class rail.
3. Replacement driver:
   Cost of providing a replacement driver to drive Your Insured Vehicle and The Party to Your destination or return Home if a registered doctor declares You medically unfit to drive and You are the only qualified driver.

We will not pay

The cost of a replacement driver to drive the Insured Vehicle where You have not made provision for an alternative driver should a pre-existing medical condition prevent You from driving the vehicle.

Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged and any other extra costs in connection with self-drive hire car.

The cost of any car hire beyond the agreed period.

Any car hire expenses after Your Insured Vehicle is repaired except for the direct journey to return and collect it or for the direct Journey Home following a decision to repatriate the Insured Vehicle as agreed with RAC Control Centre.

First class rail fares.

Any expenses that You or Your Party would have had to pay.

Any costs under this benefit if they are for services You used at the same time as Section 5 – Additional accommodation expenses.

Please note

You or any driver of the Insured Vehicle must notify Us of any pre-existing medical conditions that may affect the ability to drive the Insured Vehicle prior to commencing the Journey. Failure to do this will require You to cover any cost of a replacement driver.

Important hire car notes

The self-drive hire car must in all cases be returned to the place of collection.

Hire includes collision damage waver (see CDW note in 'Important self-drive information') and replacement green card as necessary.

Arrangements for self-drive car hire under this Section 10 must be made by the appropriate RAC Control Centre.

Section 10
Journey continuation – Limit £1,200 (continued)

Important self-drive car hire information

We cannot guarantee that we will be able to arrange a hire car equivalent to Your Insured Vehicle. If You were travelling in an MPV or similar vehicle We may arrange two hire cars. We will only arrange this if there are two qualified drivers in Your Party. Otherwise We will arrange alternative means of transport.

Self-drive car hire arranged under Your Policy will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence endorsements etc. The driver must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France). You must present Your driving licence to the hire company and in the case of a photocard licence it must be accompanied by the paper counterpart.

Your valid credit card details will also be required and the card must be presented to the hire company as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle. If you leave a hire car at a different location to the one arranged by the Control Centre you must pay any collection charge which may be made.

Collision Damage Waiver (CDW). Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver (CDW). This means that if the car is damaged during the hire period You could be liable for the first portion of the cost, which is likely to be over £150, and have Your credit card charged. In some cases the amount could be much higher and varies according to the hire company, category of hire car and location. The CDW covers the amount above the excess.

Most hire car companies will not permit their vehicle to cross national borders. It may be necessary to arrange multiple hires or additional transport in order to complete your journey within your policy limit. A car hired abroad must not be brought into the Territory. A second car hire will be arranged for the Territory part of Your Journey.

We cannot guarantee a hire car will be available. We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack or automatic gearbox and cannot guarantee the hire of minibuses or vans.

Please note that continental hire cars must be returned to the nearest appropriate hire car agency before boarding Your ferry. Passengers may be required to travel as foot passengers to the Territory where You will collect any necessary onward transportation.

Section 11
Vehicle repatriation to the Territory – market value of vehicle

If We determine that Your Insured Vehicle is Beyond Economical Repair You will have 10 weeks in which to advise Us of how You wish to recover or dispose of the Insured Vehicle. If You do not contact Us within 10 weeks You consent Us to dispose of the Insured Vehicle.

We will pay

The cost of taking the Insured Vehicle by road transporter from the garage abroad to Your Home or chosen Territory repairer for repair in the Territory, if the appropriate RAC Control Centre can confirm with the garage that repairs cannot be completed by Your planned return date to the Territory and providing the cost is not more than the UK market value* of Your Insured Vehicle. You will be liable for any costs in excess of the market value of Your Insured Vehicle and Your credit card account will be charged.

Note: When repatriation is authorised it normally takes 10-14 working days for delivery to a Territory address from most west European countries. At busy times and from east European countries it may take longer.

*UK market value as per Glass' Guide or other appropriate industry standard as used by RAC.

We will not pay

Claims for any repatriation not authorised by the appropriate RAC Control Centre.

The cost of repatriation if this is more than the UK market value of Your Insured Vehicle.

The cost of repatriation if Your Insured Vehicle is roadworthy.

Transportation costs for any personal effects, valuables or luggage. Any items left with the Insured Vehicle for recovery are left at Your own risk.

If the Insured Vehicle has been fitted with a roof box or bicycle rack, You must remove and place it inside the Insured Vehicle if possible. The roof box keys need to be left with Your car keys, in the event that Customs and Excise require access. Failure to leave the required keys with the Insured Vehicle may result in the cancellation of the repatriation and You may be required to collect the Insured Vehicle.

Important: If You are making a claim against Your motor insurance in the event of an Accident We require their authorisation before repatriating Your Insured Vehicle. We also reserve the right to negotiate with them to reclaim costs incurred.

Section 12
Passenger repatriation

In the event that RAC confirms that Your Insured Vehicle cannot be repaired abroad by the time of your intended departure date, RAC will repatriate the vehicle (See section 11) and passengers to the Territory.

We will pay

The cost to repatriate You and Your Party back to Your Home address in the Territory.

However we will not pay any costs that have not been authorised by our Control Centre prior to repatriation.

Passenger repatriation can be arranged on or prior to Your planned departure date.

The RAC Control Centre will at its discretion decide the best option to get You and Your Party Home. However, this is likely to be by the most direct route.

If relevant please see 'Important self-drive hire car information' on page 23 and 27.

We will not pay

First class rail fares.

The cost of any meals, drinks or any other costs incurred by You or Your Party.

Any transportation costs for any personal effects or luggage.

Service after returning home

Section 13
Collection of vehicle left abroad for repair – Limit £500

We will pay

The following costs for one person to collect Your Insured Vehicle, repaired abroad after Breakdown.

a) standard/second class rail fare plus other public transport fares which are necessary to reach place of collection.

b) additional homeward cross-Channel ferry fare for repaired vehicle and one person.

c) up to £40 per night for single room hotel accommodation necessary to complete the round trip – limited to room only.

Note. The appropriate RAC Control Centre will make the sole decision whether Your Insured Vehicle should be repaired abroad for You (or someone nominated by You) to return and collect.

We will not pay

First class rail fares; the cost of any meals; costs for more than one person.

Taxi costs, unless agreed in advance by the RAC Control Centre.

Please note: Once You have been notified that the Insured Vehicle is ready for collection, You will have 14 days to collect the vehicle, at which time You will be responsible for any additional storage charges payable at the time of collection.

Please note that this cover is available for both Basic and Comprehensive cover customers.

This section of Your Policy gives up to £50,000 worth of cover and is underwritten by RAC Insurance Limited acting through RAC Legal Services (and re-insured through Les Assurés Réunis (LAR) of Brussels).

You will be covered when travelling in Your Insured Vehicle from the UK, Guernsey, Jersey and Isle of Man. This includes the Journeys both from and to Your Home provided that these fall within the Period of Cover. RAC also covers the Insured Vehicle on board a ferry, Eurotunnel, a hovercraft, catamaran or motorail service.

The full terms of the Motoring Legal Expenses Insurance are set out below.

Definitions

The following definitions apply only to this section of the Policy. The definitions on page 11 of this Policy booklet may apply where appropriate.

'Insured Event' – means a Road Traffic Accident or incident or series of incidents which give rise to a motoring prosecution occurring during the Period of Cover.

'LAR' – means Les Assurés Réunis of 222 Avenue Louise, 1050 Bruxelles, Belgium.

'Legal Costs' – means the reasonable and properly incurred fees, expenses, costs and disbursements by or on behalf of You and authorised by Us/LAR in pursuing or defending a claim under this section of the Policy; and

The costs of a third party for which You are held liable by court order or which are agreed by Us/LAR and which are incurred in connection with Legal Proceedings covered under this section of the Policy.

'Legal Proceedings' – means the pursuit of a claim for damages either by negotiation or by civil, tribunal or arbitration proceedings within a court in the Territory, in respect of a matter covered under this Policy; and

The defence of a motoring prosecution within a court of criminal jurisdiction in the Territory.

'Legal Representative' – means the solicitors or other qualified experts appointed by Us/LAR to act for You in accordance with condition 2 of this section of the Policy provided that such solicitors or experts satisfy the following conditions:

- they agree to fund all disbursements and do not claim for them until the end of the case; and
- they agree not to submit any claim for Legal Costs until the end of the case and to try to recover all Legal Costs from the other party in the action; and
- they agree to report in writing to RAC on any substantive development in the progress of the case.

'Limit of Cover' – means £50,000 overall.

'RAC/Us/We' – means RAC Insurance Limited of RAC House, Brockhurst Crescent, Walsall, WS5 4AW (Company No. 2355834) acting through RAC Legal Services (part of RAC Motoring Services).

'Road Traffic Accident' – means an Accident in the Territory involving the Insured Vehicle occurring during the Period of Cover on a public highway or a private road or a car park to which the public has an uninterrupted right of access, for which You are not at fault and another party is at fault.

'Territory' – means all Basic cover and Comprehensive cover countries listed on page 9 of this Policy booklet, but excluding these countries:

Albania, Armenia, Belarus, Bosnia Herzegovina, Cyprus, Estonia, Georgia, Latvia, Lithuania, Macedonia, Moldova, Russia, Turkey, Ukraine, Yugoslavia

'Uninsured Losses' – means loss arising out of a Road Traffic Accident which is not otherwise covered by insurance and either damage occurs to the Insured Vehicle or any personal effects owned by You whilst they are in or on the Insured Vehicle or You suffer death or bodily injury whilst in or getting into or out of the Insured Vehicle.

What is covered

1. RAC will provide You with initial legal advice following an Insured Event.

2. RAC/LAR will indemnify You up to the Limit of Cover against the Legal Costs of:

   a) the pursuit of a claim for Uninsured Losses directly arising from a Road Traffic Accident; and/or

   b) the defence of a motoring prosecution brought against You in connection with criminal proceedings involving the Insured Vehicle.

3. Your reasonable costs of travelling abroad for any necessary medical examination or court appearance. RAC will pay up to £1,000 per accident.

What is not covered

1. Claims for Uninsured Losses of a value of £250 or less.
2. Appeals unless You have notified RAC/LAR in writing of Your wish to appeal at least 10 workings days before the deadline for any such appeal and the written approval of RAC/LAR has been obtained.
3. Claims (including appeals) which, in the reasonable opinion of RAC/LAR, do not have a reasonable chance of success or, in the case of a claim for Uninsured Losses, where in the reasonable opinion of RAC/LAR, there is not a reasonable chance of successfully recovering a substantial proportion of damages which may be awarded. Cover may be refused or discontinued if such prospects do not, or no longer, exist.
4. Legal Costs:

   a) incurred before RAC/LAR have confirmed acceptance of the claim in writing;

   b) exceeding any amount approved by RAC/LAR;

   c) incurred following a payment into court by a third party unless RAC/LAR have authorised You in writing to continue with the claim after the payment into court or You are ultimately awarded or settle for more than the amount of the payment;

   d) incurred if You withdraw instructions from the Legal Representative or from the Legal Proceedings unless such withdrawal is approved by RAC/LAR; for any expert witness unless previously agreed by RAC/LAR;

   f) where You are responsible for unreasonable delay which is prejudicial to the claim or where You fail to give proper instructions in due time to RAC/LAR or the Legal Representative;

   g) where You pursue a claim without the consent of RAC/LAR or in a different manner from that advised by the Legal Representative.
5. Claims against Us or any company or subsidiary of RAC plc or claims by You against any other person covered under this Policy.
6. Claims relating to matters for which You would, but for the existence of this Policy, be entitled to indemnity under any other policy.
7. Claims directly, or indirectly, caused by, contributed to or arising from;

   a) prosecutions of an Insured Person which allege dishonesty or violence or which arise from drink or drugs related offences or parking offences;

   b) any deliberate illegal act or omission by You or any act which is false or fraudulent in any way;

   c) faults in the Insured Vehicle or faulty incomplete or incorrect service, maintenance or repair of the Insured Vehicle;

   d) a Road Traffic Accident occurring during Your participation in a race, rally or competition.
8. Claims for travelling expenses, subsistence allowances or compensation for absence from work,
   except that We will pay reasonable costs for You to travel abroad for a medical examination or a court hearing if this becomes necessary, up to £50 per person per day. This is subject to a maximum of £1,000 per accident.
9. Legal Costs, fines or other penalties which a court of criminal jurisdiction orders You to pay.

Important

On the Continent documentation for claims is essential and You must obtain receipts for all items for which You wish to claim.

Conditions for Motoring Legal Expenses Insurance

1. To make a claim You must notify RAC of the claim in writing as soon as reasonably possible and in any event within 180 days of the Insured Event leading to the claim.

2. On receipt of a claim under this section of the Policy RAC/LAR will evaluate the claim, advise on the steps You should take to pursue the claim and, where appropriate, appoint a Legal Representative from its approved panel to pursue the claim by negotiation.

   In the event that the claim is not settled by negotiation and proceedings are necessarily issued, You do not have to continue to instruct the Legal Representative nominated by RAC/LAR and may propose another Legal Representative.

3. During the course of the claim You must:

   a) co-operate at all times in the completion of any necessary documentation or provision of information requested either by RAC/LAR or by the Legal Representative;

   b) not do anything which may prejudice Your case or RAC's position in respect of the claim;

   c) take all available steps to recover the Legal Costs in the Legal Proceedings;

   d) notify RAC of any settlement offer made before accepting it.

4. During the course of the claim RAC and LAR will have the right of direct access to the Legal Representative.

5. RAC shall not provide cover under this section of the Policy if You make a false declaration when applying for cover.

6. You shall take all reasonable steps to prevent any occurrence which may give rise to a claim under this section of the Policy.

7. You shall take all reasonable steps to mitigate the losses that flow from a Road Traffic Accident.

8. RAC may take over and conduct the claim and may settle the claim in Your name, for example where RAC is unable to contact You. RAC will take all reasonable steps to protect Your interest.

9. Every written notice or communication by RAC shall be sent to You at the last address known to RAC Legal Services.

10. An enquiry or complaint about the terms or standard of service relating to this section of the Policy may be made to RAC Legal Services at Great Park Road, Bradley Stoke, Bristol, BS32 4QN.

    We will deal promptly with Your enquiry or complaint. Unless We can satisfactorily resolve Your complaint within 24 hours, We will send You an acknowledgement within five working days along with a leaflet outlining Our complaints procedure, while We investigate Your complaint further.

    If, after following the above procedure, Your complaint has not been resolved to Your satisfaction within eight weeks, or it is eight weeks We received Your complaint, You have the right to refer the matter to the Financial Ombudsman Service at: Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

    The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. Referral to the Financial Ombudsman Service does not affect Your right to take legal action against RAC Insurance Limited and/or RAC Motoring Services.

    Please quote Your Policy number in any communication.

11. The Policy shall be governed and construed in all aspects in accordance with the laws of England.

When and how to claim

When providing assistance We make every effort to meet on Your behalf all costs within the claim limit. However, in some instances You may be asked to pay locally and reclaim costs on Your return to the Territory. There may also be occasions when You arrange and pay for assistance direct and wish to reclaim the cost.

All claims must be made on an RAC claim form and are subject to the claims procedure and conditions detailed in this Making a claim section of Your Policy.

If You have paid any cost which You believe is covered under Your Policy, please telephone Us for a claim form immediately on Your return Home, quoting Your Policy reference number. When returning Your completed claim form You must enclose relevant original receipts (not photocopies). The claim form should be received by Us no later than one month after Your return Home.

RAC European Breakdown Cover claims, except for Motoring Legal Expenses Insurance, are handled by: Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, WS5 4AW Telephone From the UK 0800 107 5861 From Europe 00 44 (0) 161 332 1040 Fax: 01922 746 528

Motoring Legal Expenses Insurance claims should be addressed to:
RAC Legal Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN

See page 31-34 for details.

Conditions for payment of claims

Payment of claims depends on You complying with the following conditions for all sections of Your Policy.

1. You must make any claim on an RAC claim form which should be received by Us no later than one month after You return to the Territory. Claims which are not on an RAC claim form will not be accepted.
2. If We pay out money on Your behalf under Your Policy and We are required to take that money back for whatever reason, You must co-operate with Us as much as possible to enable Us to do this.
3. You must do all You can to prevent Accident, injury, loss or damage, as if You were not covered under Your Policy.
4. You must provide Your Certificate of Cover if We require it.
5. You must forward to Us any writ, summons, legal document or other communication about the claim as soon as You receive them.
6. You must obtain any original receipts, certificates, police reports, evidence etc and give all the information and help We may need at Your expense. This includes medical certificate(s) and details of Your household insurance if necessary.
7. You must not admit liability or offer or promise payment without Our written permission.
8. You warrant that Your Insured Vehicle is roadworthy and in good mechanical condition when You apply for Cover and You will keep it in that condition.
9. If any claim is found to be fraudulent in any way Your Policy will be cancelled immediately and all claims forfeited.
10. Exchange rates used are those valid at the date Your claim is assessed by Us.

Data Protection Statement

For the purposes of the Data Protection Act 1998, the data controller in relation to the information you supply is RAC Motoring Services (RACMS), (Company No. 1424399), RAC House, Brockhurst Crescent, Walsall, WS5 4AW.

We will use this for administration, marketing, customer services and profiling your purchasing preferences. We will disclose your information to our service providers and agents for these purposes. We may keep your information for a reasonable period to contact you about our services.

We may transfer your information outside of the European Economic Area, for example to Asia. We will only do this where it is necessary for the conclusion, or performance of a contract between us, or that we enter into at your request, in your interest, or for administrative, or our own marketing purposes.

When you have given us information about another person, you confirm that they have authorised you to act for them, to consent to the processing and use of their personal data in the manner previously described and to receive on their behalf any data protection notice.

You have a right to ask for a copy of your information (for which we charge a small fee) and correct any inaccuracies.

We may record telephone calls for staff training and evidential purposes.

Informing you about products and services

We offer motoring and travel related products such as breakdown services, hotel bookings and vehicle inspections, sales and leasing. We also offer financial products such as Insurance, loans and credit cards. We may also share your information with our business partners. If you have indicated your agreement we, or they, may contact you by mail, telephone, fax, email, or SMS/MMS to let you know about any goods, services or promotions which may be of interest to you. If you decide you do not wish to receive such information in these ways from us, or our business partners, please inform us, but remember that this will prevent you from receiving our special offers or promotions.

To contact us, write to us at:
RAC Motoring Services,
Travel Services Department (DP),
PO Box 1500, Bristol BS99 2LH

Sensitive Data

If you have given us consent to use your sensitive personal data e.g. if appropriate, health data for your registration under the Motability Scheme, it will only be processed in order to provide the service requested.

Legal requirements and information

The information below and in the table on page 41 provides useful advice and a summary of the legal requirements when motoring abroad.

For further information on requirements for individual countries, general driving advice for the UK and Europe and RAC's free route planning service visit www.rac.co.uk

We hope that you enjoy a trouble free journey.

Documents

Passport

Although some continental European countries have abandoned routine passport checks at land frontiers, visitors are still expected to be able to provide proof of identity by way of a valid passport or identity card while in their country. In certain countries it is a legal requirement to carry such a document at all times.

Each person in the party must hold, or be named on, a current passport valid for the countries of visit. Children under 16 must hold their own passports. However, those already included in a passport may continue to travel on it while it remains valid, until they reach 16 years. Ensure your passport(s) will be valid for the whole period of your trip. To find out more call The Passport Agency Information Line on 0870 521 0410.

Calls charged at national call rate.

Motor insurance

Motorists should carry evidence of motor insurance (insurance certificate). A Green Card provides additional proof that the minimum legal third party cover is held. For further advice please contact your motor insurance company.

Driving licence

A valid, full driving licence should be carried by all motorists in Europe. If you have a photocard licence, remember you will also need to carry the paper counterpart. Most European countries do recognise a UK driving licence, however for those countries where this is not accepted then an International Driving Permit (IDP) is required. Please note that you will still need to carry your full UK driving licence even if you require an IDP. See page 41 for details of countries where an IDP is required. For further information call 0800 55 00 55, or visit our website www.rac.co.uk.

Vehicle Registration Document

The original vehicle registration document must be carried when driving a UK, Guernsey, Jersey or Isle of Man registered vehicle abroad. Where the original vehicle registration document is not available because the vehicle is hired or leased, you should obtain a Vehicle on Hire Certificate. If the vehicle is not registered in your name you must also carry a letter of authority from the owner stating you have their permission to take and drive the vehicle abroad. For further information call 0800 55 00 55 or visit our website www.rac.co.uk.

Certificate of Registration for boat

It is a good idea to obtain a Certificate of Registration when temporarily importing a boat into other European countries. Ships below 24 metres in length are covered by the Small Ships Register, PO Box 165, Cardiff, CF14 5SH, telephone 029 20 44 88 00.

General driving information

Drinking and driving
Do not drink and drive.

Overtaking
In Europe, one of the main problems for drivers of right-hand drive vehicles is overtaking, as vehicles in front block the view of the road ahead. It is necessary to keep well back from the vehicle in front in order to see whether it is safe to overtake.

A mirror fitted on the left-hand side of the car will prove useful.

Seat belts
If fitted, it is compulsory to wear them in front and rear seats.

Minibuses
There are special regulations for minibuses and vehicles carrying more than nine persons including the driver. Drivers must be at least 21 years old and have a full years car driving experience. Special documents and tachographs are mandatory throughout the EU. For more information contact your local Department of Transport Area Office for details.

Mobile phones in Europe
The use of hand held mobile phones whilst driving is prohibited in most European countries. Drivers who infringe this regulation could be subject to a fine or other penalty applicable to the relevant country.

1740 Live Traffic information on your mobile

Don't get caught in traffic on your way to the port.

1740* provides you with a quick and easy way to access up to the minute traffic information on over 8,000 miles of motorways and major A roads.

Use 1740 to help you plan ahead and beat the traffic. Call before setting off to avoid delays on your route and stay up to date by checking the traffic conditions during your journey.

It's so easy to use. Just dial 1740 and then follow the very simple menu to input the road for which you would like information. If there is a delay, 1740 tells you it's length, the cause and the expected delay time to your journey.

Using 1740 can:

- make the most of your time
- get you to your destination on time
- reduce stress
- reduce vehicle running costs and exhaust emissions

*Calls to 1740 cost up to 59p per minute. Please check with your mobile network operator for details. Using a mobile phone whilst driving can be dangerous and may endanger the safety of other road users. RAC recommends that you park safely before using the 1740 service.

Route Planning

Plan your pan-European routes and UK street level routes with RAC Route Planner. It's more than an average plan! Your printed route includes a summary map and you can choose to print all your turn-by-turn directions with local maps. Try it now! Visit www.rac.co.uk/routeplanner

Country by country information

The tables below outlines the items required to comply with local laws in addition to those RAC recommends in case of difficulties. The table acts as a guide only and we recommend before travelling that you check with the country you are travelling to, as their local laws may be subject to change. Whilst every effort is made to ensure that the information in the table is accurate, RAC cannot be held liable for any errors or omissions, or any subsequent changes.

Country	Motoring accessories						Driving information				
	Headlamp converters	Warning triangle	Fire extn'shr	First Aid kit	Spare bulbs	GB sticker	Int'l driving permit	Min age for children in front seat with child restraint[4]	Drivers minimum age	Crash helmets for motor cyclists	Mo'way tolls charged
Albania	c	r	r	r	r	c	y	-	18	c	n
Andorra	c	c	r	r	r	c	n	-	18	c	n
Armenia	c	c	c	c	r	c	y	-	18	c	n
Austria	c	c	r	c	r	c[5]	n[9]	12	18	c	y[11]
Azerbaijan	c	c	c	c	r	c	n[8]	-	18	c	n
Belarus	c	c	c	c	r	c	y[6]	-	18	c	n
Belgium	c	c	r	r	r	c[5]	n	12	18	c	n
Bosnia Herzegovina	c	c	r	r	r	c	n	-	18	c	n
Bulgaria	c	c	c	r	r	c	n[3]	12	18	c	y
Croatia	c	c	r	c	c	c	n	12	18	c	y
Cyprus (South)	not req	c[1]	r	r	r	c	n	10	18	r	n
Czech Republic	c	c	c	c	r	c	y[6]	12	18	c	y
Denmark	c	c	r	r	r	c[5]	n	-	18	c	n
Estonia	c	r	c	c	r	c	n	-	18	r	n
Finland	c	c	r	r	r	c[5]	n	-	18	c	n
France	c	r[2]	r	r	r	c[5]	n	10	18	c	y
Georgia	c	c	c	c	r	c	y	-	18	c	n
Germany	c	c	r	r	r	c[5]	n	12	17	c	n
Gibraltar	c	r	r	r	r	c	n	-	18	c	n
Greece	c	c	c	c	r	c[5]	n[3]	10	18	c	y
Hungary	c	c	r	r	r	c	n[3]	-	18	c	y
Ireland	not req	r	r	r	r	c[5]	n	12	17	c	n
Italy	c	c	r	r	r	c[5]	n[3]	12	18	c	y
Latvia	c	c	c	c	r	c	n	-	18	r	n
Liechtenstein	c	c	r	r	r	c	n	7	18	c	n
Lithuania	c	c	c	c	r	c	n[9]	-	18	r	n
Luxembourg	c	c	r	r	r	c[5]	n	12	18	c	n
Macedonia	c	c[1]	r	c	r	c	n	12	18	c	y
Malta	not req	c	r	r	r	c	n	11	18	c	n
Moldova	c	c	c	c	r	c	[10]	-	18	c	n
Monaco	c	r	r	r	r	c	n	10	18	c	n
Netherlands	c	c	r	r	r	c[5]	n	12	18	c	n
Norway	c	c	r	r	r	c	n	-	17	c	y
Poland	c	c	r	r	r	c	n[7]	10	18	c	n
Portugal	c	c	r	r	r	c[5]	n[3]	12	17	c	y
Romania	c	c	r	c	r	c	n	12	18	c	n
Russia west of Urals	c	c	c	c	r	c	y	-	18	c	n
San Marino	c	c	r	r	r	c	n	12	18	c	n
Serbia & Montenegro	c	c	r	c	r	c	n	12	18	c	y
Slovakia	c	c	r	c	r	c	n	12	18	r	y
Slovenia	c	c	r	c	r	c	n	12	18	r	y
Spain	c	c	r	r	c	c[5]	n[3]	12	18	c	y
Sweden	c	r	r	r	r	c[5]	n	7	18	c	n
Switzerland	c	c	r	r	r	c	n	7	18	c	y[11]
Turkey	c	c[1]	c	c	r	c	n	-	17	c	y
Ukraine	c	c	c	c	r	c	y	-	18	c	n

c Compulsory r Recommended y Yes n No

Notes

1. Two warning triangles are compulsory in Cyprus and Turkey. In Macedonia two warning triangles are required when towing a trailer.
2. Warning triangles or hazard warning lights are acceptable in France, but motorists are strongly recommended to carry a warning triangle in their vehicle.
3. Holders of old style green UK driving licences require an International Driving Permit for Bulgaria, Greece and Hungary and are recommended to obtain one for Italy, Portugal and Spain.
4. Where there is no figure shown there is no minimum age limit for a child in the front passenger seat.
5. A GB sign is not compulsory on vehicles with new style Euro-registration plates incorporating the European Union symbol (a circle of 12 stars on a blue background) with GB identification letters below. However, it is needed on vehicles which are also driven in a non-EU country.
6. Reflective Jackets are currently compulsory when driving in Austria, Italy, Portugal and Spain. Please check local regulations before travelling, as these may change over time.
7. UK photocard licence accepted (up to 90 days only in Czech Republic). For other licences (and over 90 days with photocard in Czech Republic) an IDP is required.
8. Valid UK licence accepted for stay of up to six months. Polish licence required for longer periods.
9. UK driving licence must be accompanied by certified translation into Azerbaijani.
10. In Austria a pink format or photocard licence is accepted. In Lithuania a photocard UK licence is accepted. Otherwise a UK licence is accepted only if accompanied by an identity document carrying a photograph, e.g. passport.
11. British driving licences and 1926/1949 IDP's are not accepted. No further information currently available.
12. In Austria and Switzerland a motorway tax disc must be displayed on the front windscreen. These are available to purchase upon entering the country.

Notes

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