



Miss A Sample  
Sample  
Sample  
Sample  
Sample

Miss Sample, thank you for insuring your Peugeot 206 with us.

**You've taken out insurance until  
31 March 2012**

8th April 2011

## Our phone numbers

### Customer services

**0844 891 0321**

Mon to Fri 8am-10pm, Sat 8am-6pm  
Sun 10am-4pm

### If you need to make a claim

**0844 891 0326**

24 hours a day, 7 days a week

### Breakdown assistance

Save this number to your phone

**0800 056 3514**

24 hours a day, 7 days a week

### Windscreen repairs

**0844 891 1864**

24 hours a day, 7 days a week

### Visit us online

<http://www.rac.co.uk>

### Your policy number

**111111111-01**

Please tell us this number if you contact us

Welcome to quality car insurance with RAC Insurance. As well as friendly customer service, we also give you a 24-hour claims line,, a 3 year guarantee on all approved claims repair work, and compulsory third party cover for driving anywhere else in the European Union.

### What to do now...

#### Please check your documents

- **Your Policy Payment Arrangement** - tells you when we'll collect your monthly payments from your account.
- **Details of Cover** - tells you who's insured to drive the car, and what you're covered for.
- **General Policy Terms** - gives you the policy wording, which together with the Details of Cover and the certificate, form your contract of insurance.
- **Certificate of Motor Insurance** - You'll need this to tax your car.
- **Also included** is a policy summary, a customer information sheet and the policy wording for the additional product you've taken out - Breakdown cover.

Please tell us if anything is incorrect. Remember, there's no administration fee for making changes to your policy within 14 days of the start of your insurance - simply call us on 0844 891 0321.





## Insurance for your Peugeot 206

# Your Policy Payment Arrangement

8th April 2011

### Our phone numbers

#### Customer services

**0844 891 0321**

Mon to Fri 8am-10pm, Sat 8am-6pm  
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#### If you need to make a claim

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#### Windscreen repairs

**0844 891 1864**

24 hours a day, 7 days a week

#### Visit us online

<http://www.rac.co.uk>

#### Your policy number

**111111111-01**

Please tell us this number if you contact us

Please call us immediately on 0844 891 0321 if any details are incorrect or if you want to change your monthly payment date. If we don't hear from you we'll take payments from your account on or around the 6th of each month. To change your monthly payment date, you must tell us at least 3 days before we take the first payment.

### The cost of your cover

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Total cost of your cover	<b>£1192.53</b>
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Amount you've paid	<b>£216.82</b>
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to date from the credit card shown below

### Amount still to pay

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**One monthly payment of £97.58** on or around 6 May 2011

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Then **9 monthly payments of £97.57** on or around the 6th of the month starting in June 2011 and ending in February 2012 from the account with the details shown below

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Each monthly payment includes a £10.84 charge for paying monthly. The APR applicable is 29.9%

### Account

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Account number	<b>****3097</b>
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Sort code	<b>00-00-00</b>
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Name the account is in	<b>Miss A Sample</b>
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Card number	<b>*****6694</b>
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Name on the card	<b>Miss A Sample</b>
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Expiry date	<b>10/13</b>
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## How we've calculated the cost of your cover

Your car cover	<b>£1049.78</b>
Breakdown Cover	<b>£34.35</b>
<i>including monthly payment charge</i>	<b>£1192.53</b>

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on your premium.

### If you cancel your policy

If you cancel your policy within 14 days of receiving your policy documents you will have to pay for time on cover unless you have made a total loss claim, in which case all outstanding payments will become due and no refund will be given.

If you cancel outside of the 14 day cooling-off period, we will charge a cancellation fee of £35 and a percentage of the total premium payable for the policy.

If you cancel while a claim is outstanding, you will have to pay the total amount of premium due before the claim can be settled. If you cancel after a claim has been settled you will have to pay the total amount of premium due. In either case no refund of premiums already paid will be given.

	<b>% charged</b>	<b>If you cancel within...</b>	<b>% charged</b>
1 month	30%	6 months	80%
2 months	40%	7 months	85%
3 months	50%	8 months	90%
4 months	60%	9 months onwards	100%
5 months	70%		

If you cancel any additional products taken out with this policy, but not the main policy within 14 days of receiving our policy documentation, you will pay for time on cover only. After this time, no refund will be given. If you cancel the main policy then any additional products taken out will also be cancelled and no refund will be given for these products.

If we cancel your policy the same fees and charges will apply. Please also see the section on 'Cancelling this insurance' contained in the General Policy Terms.

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## Other charges

### Administration fee

We may charge an administration fee of £25 for certain services, for example, if you make changes to your policy after the first 14 days.

### Failed direct debit

If we can't collect a payment because there's not enough money in your account, we'll charge an administration fee of £25 to resubmit a request for payment.

### Duplicate documents

We charge £25 to send duplicate documents.

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## The Direct Debit Guarantee

This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits.

If there are any changes to the amount, date or frequency of your Direct Debit BISL Limited will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request BISL Limited to collect a payment, confirmation of the amount and date will be given to you at the time of the request.

If an error is made in the payment of your Direct Debit, by BISL Limited or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society.

If you receive a refund you are not entitled to, you must pay it back when BISL Limited asks you to.

You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

## Automatic Renewal

Prior to renewal we will contact you with our best offer from our panel. To save you time and to ensure you are continuously covered, we will, where possible use the details you have given us to automatically renew this policy and any additional cover. We will take the payment from account \*\*\*\*3097 unless you give us other instructions. The account details overleaf will be kept on our records for that reason. We will also keep the information you've given us so that we have a record if you want to make changes later on. To opt out of our automatic renewal process simply call us on 0844 891 0321 at any time.

## Refunds

We will pay any refund due to the bank account or credit/debit card we hold on file. Refunds will only be made if we receive the certificate(s) of insurance within 30 days. The minimum amount we will refund is £10, any refund less than £10 will not be given.

**PRE-CONTRACT CREDIT INFORMATION**

**(Standard European Consumer Credit Information - SECCI)**

**1. Contact details**

Creditor	BFSL Limited (registered in England with co. no. 2706280)
Address	Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS
Credit Intermediary	BISL Limited (registered in England with co. no. 3231094)
Address	Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS

**2. Key features of the credit product**

<b>THE TYPE OF CREDIT</b>	
The total amount of credit  This means the amount of credit to be provided under the proposed credit agreement or the credit limit	£867.31
How and when credit will be provided	Credit will be provided from the commencement date of the policy of insurance
The duration of the credit agreement	The credit agreement is for a period of 12 months from the commencement date of the policy of insurance
Repayments	The first monthly instalment is due on 6 May 2011 and 9 further payments are due monthly thereafter  The first instalment due will be £97.58 and all further monthly payments will be £97.57  Any payments made are allocated on a pro rata basis towards the amount you owe
The total amount you will have to pay  This means the amount you have borrowed plus interest and any costs	The total amount payable under the credit agreement will be £975.71  The cash price for the policy of insurance is £1084.13  The advance payment required is £216.82  The total charge for credit is £108.40, which consists wholly of interest
Description of services	Credit for financing the premium payable for private motor insurance and add-on products

**3. Costs of the credit**

The borrowing rate(s) which apply to the credit agreement	The interest rate is 12.50% and interest will be calculated annually and applied monthly
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Annual Percentage Rate of Charge (APR)	29.9%
This is the total cost expressed as an annual percentage of the total amount of credit  The APR is there to help you compare different offers	In calculating the APR no account has been taken of any variation that there may be to any sum included in the total charge for credit. Such variation may occur if you request a change to your policy
<b>RELATED COSTS</b>	
Any other costs deriving from the credit agreement	£25 for a returned direct debit payment
Costs in the case of late payments	There are no charges for late or missed payments
Consequences of missing payments	Missing payments could result in legal proceedings being issued against you and may make it more difficult for you to obtain credit

#### 4. Other important legal aspects

Right of withdrawal	You have a right to withdraw from the credit agreement within 14 days and you do not need to provide a reason for this.
Early repayment	You have the right to repay the credit early at any time in full or in part
Consultation with a Credit Reference Agency	We will inform you immediately and without charge if we reject the credit application on the basis of a consultation of a credit reference agency
Right to a draft credit agreement	You have the right, upon request, to obtain a copy of the draft credit agreement free of charge, unless at the time of the request we are unwilling to proceed to conclusion of the credit agreement
The period of time during which the creditor is bound by the pre-contractual information	This information is valid from 1 April 2011 to 24 May 2011

#### 5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor Registration number Supervising authority	BFSL Limited - consumer credit licence no. 492684 The Office of Fair Trading
(b) concerning the credit agreement Exercise of the right to cancel  The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract  The law applicable to the credit agreement and/or the competent court  Language to be used in connection with your agreement	You may cancel your credit agreement with immediate effect by notifying us by telephone or post  English law  The credit agreement is subject to English law and any dispute which arises in relation to the agreement will be dealt with by the courts of England and Wales.  English
(c) concerning redress Access to out-of-court complaint and redress mechanism	If you have a complaint please contact us in the first instance by telephoning Customer Services on 0844 891 0321

# Credit Agreement

## Regulated by the Consumer Credit Act 1974 ("Act")

**Creditor:** BFSL Limited, Pegasus House, Bakewell Road, Orton Southgate, Peterborough, PE2 6YS ("we" "us" "our")

**Customer:** Miss A Sample, Sample, Sample, Sample, Sample ("you" "your")

### Key Financial Information

- A. The amount of credit provided under this Agreement is £867.31.
- B. The term of this Agreement is 12 months from the commencement date of the Policy of Insurance.
- C. The total amount payable under this Agreement is £975.71.
- D. The first monthly instalment is due on 06 May 2011 and further payments are due monthly thereafter on the same day each month.
- E. The first instalment due will be £97.58 and all further monthly payments will be £97.57.
- F. The APR is 29.9%.

### Other Financial Information

- G. This Agreement is to finance the premium payable for the Policy of Insurance, having Policy Number 111111111-01.
- H. The cash price for the Policy of Insurance is £1084.13.
- I. The advance payment required is £216.82.
- J. Any payments made are allocated on a pro-rata basis towards the amounts you owe.
- K. The total charge for credit is £108.40, which consists wholly of interest. The interest rate is 12.50% and interest will be calculated annually and applied monthly.
- L. In calculating the APR no account has been taken of any variation that there may be to any sum included in the total charge for credit. Such variation may occur if you request a change to your policy.

### Key Information

- M. The charges that may apply under this Agreement are £25 for a returned direct debit payment.
- N. You do not have the right to cancel this Agreement under the Act, the Timeshare Act 1992 or the Financial Services (Distance Marketing) Regulations 2004.
- O. If you wish to settle this Agreement early the amount you will have to pay us for the credit will be:
  - At 3 months £21.68
  - At 6 months £54.20
  - At 9 months £86.72

On calculating the above, no account has been taken of any variation and the amounts are illustrative only.

### Missing Payments

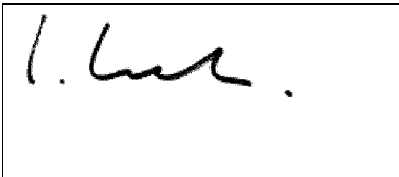
Missing payments could have severe consequences and make obtaining credit more difficult.

### Important - Read This Carefully To Find Out About Your Rights

The Act lays down certain requirements for your protection which should have been complied with when this Agreement was made. If they were not, the Creditor cannot enforce this Agreement without getting a court order.

The Act also gives you a number of rights.

1. You can settle this Agreement in whole or part at any time by giving notice in writing and paying off the amount you owe under the Agreement which may be reduced by a rebate. Examples indicating the amount you have to pay appear in this Agreement.
2. If you received unsatisfactory goods or services paid for under this Agreement, you may have a right to sue the Creditor, supplier, or both.
3. If the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue us. If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens' Advice Bureau.



Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature of Customer      Date of signature

### As required by the Consumer Credit Act we enclose two copies of your Credit Agreement, please sign both.

This is an Agreement for the arrangement by BFSL Limited of credit to be provided by BFSL Limited to the Customer to finance the premium payable for the Policy of Insurance details of which are set out above and in the Policy Payment Arrangements (the "Policy"). The amount advanced will be paid directly to the intermediary arranging the Policy which will make payment to the relevant insurer.

### 1. Accelerated Payment

All amounts due under this Agreement shall fall due immediately if:

- 1.1 you fail to make any payment on the due date or commit any breach of this Agreement;
- 1.2 or any information provided by or on behalf of you in connection with this Agreement or the Policy is incorrect.

In any of the above circumstances you agree and acknowledge that the Policy may be cancelled and that a fee will be charged in respect of reasonable administration costs incurred and agree to pay all legal and other expenses incurred in obtaining payment of any amounts due.

### 2. Claims, Cancellation, Withdrawal and Termination

- 2.1 All amounts payable under this Agreement shall remain payable regardless of any claim under the Policy.
- 2.2 If the Policy is cancelled or comes to an end for any reason you will immediately pay all amounts due under this Agreement (whether or not then payable) less any refund of premium and (where applicable) a reduction for early payment.
- 2.3 You have 14 days from the date on which you receive this Agreement to withdraw from it. Please contact us if you wish to exercise this right. All amounts due under this Agreement must be paid to us no later than 30 calendar days after you exercise this right.

### 3. Policy Proceeds

You authorise BFSL Limited to i) collect, receive and otherwise obtain payment of all monies payable under your policy whether by way of claims proceeds, premium refunds or otherwise and ii) apply such monies towards payment of the premium payable (to the extent not already paid) and any other amounts due under any agreement for the provision of credit to finance the payment of the premium. Any balance remaining after the payment of those amounts shall be paid to you but you will remain responsible for any shortfall.

### 4. General

- 4.1 Any notice given to you shall be deemed correctly served if sent by post to your last known address.
- 4.2 Y Agreement to the Financial Ombudsman Service.
- 4.3 The Office of Fair Trading of Fleetbank House, 2-6 Salisbury Square, London EC4Y 8JX is the supervisory authority under the Act.
- 4.4 You are entitled to request a statement of account at any time throughout the duration of this Agreement which will be provided free of charge.
- 4.5 BFSL Limited may assign or transfer all or any of its rights and/or duties under this Agreement and/or any amounts owing by you, but no such transfer will have the effect of varying the terms of payment or any provision of this Agreement to your detriment. No rights or obligations of yours under this Agreement may be assigned or transferred.
- 4.6 This Agreement shall be governed by and construed in accordance with English law.





# Credit Agreement

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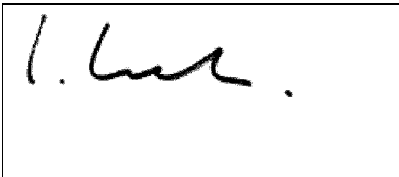
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### Important - Read This Carefully To Find Out About Your Rights

The Act lays down certain requirements for your protection which should have been complied with when this Agreement was made. If they were not, the Creditor cannot enforce this Agreement without getting a court order.

The Act also gives you a number of rights.

- 1. You can settle this Agreement in whole or part at any time by giving notice in writing and paying off the amount you owe under the Agreement which may be reduced by a rebate. Examples indicating the amount you have to pay appear in this Agreement.
- 2. If you received unsatisfactory goods or services paid for under this Agreement, you may have a right to sue the Creditor, supplier, or both.
- 3. If the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue us. If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens' Advice Bureau.



Consumer Credit Act 1974. Sign it only if you want to be legally bound by its terms.

Signature of Customer      Date of signature

### As required by the Consumer Credit Act we enclose two copies of your Credit Agreement, please sign both.

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- 1.1 you fail to make any payment on the due date or commit any breach of this Agreement;
- 1.2 or any information provided by or on behalf of you in connection with this Agreement or the Policy is incorrect.

In any of the above circumstances you agree and acknowledge that the Policy may be cancelled and that a fee will be charged in respect of reasonable administration costs incurred and agree to pay all legal and other expenses incurred in obtaining payment of any amounts due.

### 2. Claims, Cancellation, Withdrawal and Termination

- 2.1 All amounts payable under this Agreement shall remain payable regardless of any claim under the Policy.
- 2.2 If the Policy is cancelled or comes to an end for any reason you will immediately pay all amounts due under this Agreement (whether or not then payable) less any refund of premium and (where applicable) a reduction for early payment.
- 2.3 You have 14 days from the date on which you receive this Agreement to withdraw from it. Please contact us if you wish to exercise this right. All amounts due under this Agreement must be paid to us no later than 30 calendar days after you exercise this right.

### 3. Policy Proceeds

You authorise BFSL Limited to i) collect, receive and otherwise obtain payment of all monies payable under your policy whether by way of claims proceeds, premium refunds or otherwise and ii) apply such monies towards payment of the premium payable (to the extent not already paid) and any other amounts due under any agreement for the provision of credit to finance the payment of the premium. Any balance remaining after the payment of those amounts shall be paid to you but you will remain responsible for any shortfall.

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- 4.1 Any notice given to you shall be deemed correctly served if sent by post to your last known address.
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- 4.6 This Agreement shall be governed by and construed in accordance with English law.



## Insurance for your Peugeot 206

### Details of Cover

You must read this sheet as it forms your contract of insurance, together with the General Policy Terms and the Certificate of Motor Insurance.

### Our phone numbers

#### Customer services

**0844 891 0321**

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Sun 10am-4pm

#### If you need to make a claim

**0844 891 0326**

24 hours a day, 7 days a week

#### Windscreen repairs

**0844 891 1864**

24 hours a day, 7 days a week

#### Visit us online

<http://www.rac.co.uk>

#### Your policy number

**111111111-01**

Please tell us this number if you contact us

Issued by BISL Limited on behalf of CIS  
General Insurance Limited

The Co-operative Insurance  
Miller Street  
Manchester  
M60 0AL

Authorised and regulated by the Financial Services  
Authority FSA Register number 435022

Your insurance is based on the information you gave us, as shown on the front and back of this page. Please check all details carefully as they form the basis of your contract with your insurer. If any details are incorrect or missing, you may have no insurance. To correct any of your details or tell us about changes please call us straight away on 0844 891 0321.

Please also check the policy wording for your Breakdown Cover. These are in separate leaflets also included in this pack.

Remember, there's no charge for any changes you make to your cover in the first 14 days. So if you want to add anything, just call us on 0844 891 0321.

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#### Summary of cover

Cover type	<b>Fully Comprehensive</b>
Period of cover	<b>1 April 2011 at 14:28 to 31 March 2012 at 24:00</b>
The car	<b>2005 Peugeot 206 Zest 1360cc 3dr</b>
Registration	<b>Fxxxxxx</b>
Regular Driver	<b>Miss A Sample</b>
Policyholder	<b>Miss A Sample</b>
Risk address	<b>Sample, Sample, Sample, Sample</b>
Postal address	<b>Sample, Sample, Sample, Sample</b>
Phone numbers	

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#### What else is included

	<b>x</b>
Breakdown cover is provided by RAC	✓
Vehicle recovery due to illness is provided by RAC Insurance Limited	✓

Now check your full details on the back 4

# Please check these details carefully

Please call us on 0844 891 0321 if anything below or on the front of this page is incorrect - if any details are incorrect you may not be insured.

## Your Demands and Needs

This policy is our personal recommendation as it meets your stated needs for:

- your chosen level of cover - Comprehensive
- your policy excess
- breakdown assistance for your car

A summary of the benefits and exclusions of your policy can be found in your policy summary. The full terms and conditions are also included within your documentation.

## About the car

registered keeper: Miss A Sample  
2005 Peugeot 206 Zest 1360cc 3dr

Registration - Fxxxxxx

- estimated annual mileage - up to 4000
- where is the car parked overnight - Drive
- has this car been modified in any way - No
- anti-theft devices confirmed - Approved immobiliser - Confirmed
- purchase date - March 2011
- left hand drive - No

## Uses for which the car is insured

This car is insured while being used for social, domestic and pleasure purposes only. There will be no cover if the car is used for commuting between home and work, for racing, speed trials or rallies or for any business purpose or any use for hire or reward. There will also be no cover if this car is used in connection with the motor trade. Any cover you have for loss or damage to your car continues while the car is being serviced by a member of the motor trade or being parked by an employee of a hotel or restaurant.

## About Miss A Sample, regular driver

- born 01 January 1999
- marital status - Single
- driver's licence - Full UK Licence - 9 Or More Years
- car insurance cancelled or renewal declined in the last 5 years - No
- other car(s) available - No
- status - Employed
- occupation - Nurse
- employer's business - Health Care - Nhs
- illness or infirmity - None
- claims/losses - None
- convictions - None

## Miss A Sample's no claims discount (NCD)

We have given you a starter discount. If we pay a claim during the first year of this policy we will withdraw the discount on renewal. You will earn 1 year NCD for each full year in which no claims are paid or reported up to a maximum of 9 years. Your NCD will be reduced in accordance with our scale for every claim we pay or that is notified to us. Claims which are just for window glass or emergency treatment as defined in the Road Traffic Acts or Orders are not counted. We will issue your proof of no claims discount as long as you have paid all the premiums you owe us.

## Car and contents cover

### If the car is lost, stolen, damaged or destroyed

We will at our option either pay for this car to be repaired by a repairer of our choice or pay you the market value of the car. We will also pay reasonable costs for the protection, removal and storage of the car and delivery after repair to your home address. We may use warranted replacement parts which are not supplied by the manufacturer of the car. If suitable replacement parts are not available we will pay the manufacturer's last list price.

### accessories

We will pay for the loss of or damage to accessories of this car when fitted to the car or stored in your private garage excluding trailers and any sound equipment.

### personal property

We will pay for the loss of or damage to personal effects in this car, excluding money or goods otherwise insured, up to a maximum of £150 per incident.

### sound equipment

If the sound equipment fitted to this car is lost or damaged we will at our option either replace it with equipment to the standard normally fitted by the manufacturer or pay you what we would pay for such replacement. The most we will pay is £500 less any excess which applies. There is no limit on manufacturer fitted equipment.

### windscreen cover

We will pay for the replacement or repair of the glass in your car's windscreen, sunroof or windows if it is lost or damaged or the bodywork of your car suffers scratching arising solely from the breakage of glass.

You must call the 'windscreen repairs' number before any work is carried out.

For replacement glass, if you:

- use our approved repairer, you will have to pay the first £60 of the cost of glass replacement;
- do not use our approved repairer, the most we will pay towards the cost of glass replacement is £185 less your excess of £60.

Repair - if the glass is repaired rather than replaced, no excess will apply.

### courtesy cars

This insurance also applies to any courtesy car our approved repairers provide to you while any damage to your car is being repaired. If you make a claim for loss or damage to the courtesy car you will be required to pay the excesses as shown below. All other terms, exceptions and conditions of your insurance remain the same. If you still have the courtesy car when your insurance expires, you must renew it to remain insured on the courtesy car.

### about the excesses on this policy

The excess for claims under this section will be:

In respect of sound equipment - £100

In respect of window glass only - £60

In respect of all other claims - £350

### This section of your policy does not provide cover for:

- 1) wear and tear or depreciation.
- 2) mechanical, electrical, electronic or computer failures or breakdowns.
- 3) damage caused by the process of cleaning, modification, repairing or restoring or by any gradually operating cause.
- 4) damage to tyres caused by punctures, cuts or bursts.
- 5) costs resulting from loss of use.
- 6) that part of the cost of repair or replacement which improves the insured property beyond its condition immediately before the loss or

damage incurred.

- 7) reduction in the value of this car following repair.
- 8) any loss arising in connection with any fraud or deception.
- 9) loss of or damage to the car which arises as a result of any agreement or transaction involving the car.
- 10) loss or damage resulting from your car being taken without your permission by a member of your family, or anyone who normally lives with you.

## Driver and passenger cover

### vehicle recovery due to illness

If you or any named driver as shown on your certificate of motor insurance are taken seriously ill requiring treatment from a qualified medical practitioner and cannot continue your/their journey the following recovery service is available for the vehicle described on your certificate of motor insurance:

Transportation of your vehicle to your home or single address anywhere in Great Britain.

You will be required to produce a medical certificate prior to the provision of this service.

### What is not covered:

- 1) any incident which occurs outside Great Britain.
- 2) any incident where your vehicle is within a quarter of a mile of your home address or place where your vehicle is usually kept.
- 3) any incident where your vehicle is disabled, has suffered mechanical or electrical breakdown or failure, or is unroadworthy.
- 4) any incident where illness is directly caused by or due to the effects of alcohol and or drugs.

A claim solely under this section will not affect your no claim discount.

### medical expenses

We will pay medical expenses up to £100 for each person who suffers any injury arising from an accident while the person is in this car.

### death or injury cover

We will pay £2,500 in respect of either the Regular Driver or the Regular Driver's spouse or both if they suffer accidental bodily injury while travelling in, or getting out of any private car and such injury results in death, the total and irrecoverable loss of sight of one or both eyes, or the permanent loss of use of one or more hands or feet.

### death or injury exclusions:

These amounts will not be payable in respect of:

- 1) death, loss of sight or loss of use of limbs not occurring within three months of the accident.
- 2) more than £2,500 for a single claim and more than £5,000 per year.
- 3) more than £2,500 for the Regular Driver and / or the Regular Driver's spouse.
- 4) intentional self-injury or suicide.
- 5) death or injury following an accident when a member of your household was driving under the influence of drugs or alcohol to an extent which would constitute an offence under the laws of the country in which the accident occurred.
- 6) death or injury arising wholly or in part from any natural or inherent disease or medical condition.
- 7) persons 75 years of age and over.

### emergency treatment

We will pay for any emergency treatment for injuries arising out of the use of this car.

**legal expenses**

If you are charged with an offence or face a civil lawsuit you should contact us. If the incident could lead to a claim against this policy we may take over the legal costs.

**Automatic renewal**

For your protection, we reserve the right to automatically renew this policy. If we do not receive your instructions to cancel this policy from the renewal date, we may, at our option, renew the insurance cover under this policy. You will then be liable for any premiums that fall due. You may opt out of the automatic renewal process at any time by contacting our Customer Services helpline.

We also reserve the right to automatically renew any of the extra cover taken with this policy.

- Breakdown Cover



# Insurance for your Peugeot 206

## General Policy Terms

*You must read this sheet as it forms your contract of insurance, together with the Details of Cover and the Certificate of Motor Insurance.*

### Your policy number

**111111111-01**

These terms contain important information about your policy number 111111111-01 and what it covers. If you break any of these terms, the cover for your Peugeot 206 may become invalid.

The cover described below is included in all of our policies for cars in use on the road. Any additional cover which applies to this vehicle is described in a separate document called **Details of Cover**.

These documents together with the **Certificate of Motor Insurance** and any later amendments form the contract of insurance.

Issued by BISL Limited on behalf of CIS General Insurance Limited.

### Definitions

Certain words are defined below. These words have the same meaning whenever they appear.

**Car** The car specified in this policy by make, model and registration.

**Policy** The contract of insurance which consists of this document headed **General Policy Terms**, together with the **Details of Cover** and the **Certificate of Motor Insurance** with the same policy number and any subsequent amendments.

**Regular driver** The person named as such in the "Details of Cover" who we were told is the person who drives the car the most often.

**We/us/our** The insurer named above acting directly or through our authorised agents BISL Limited.

**You/your/policyholder** The person named as the Policyholder in the Details of Cover.

**Risk address** The address where the car is normally kept overnight.

### Amending this insurance

If you wish to make a change to this policy simply inform us of the change you wish to make. If we agree to the change, we will also agree on the effective date of the change and no period of notice is required.

### Your obligations as the policy holder

Failure to comply with any of the following conditions may invalidate your cover.

#### You must ensure that:

- 1.1 the car is kept in a roadworthy condition.
  - 1.2 all reasonable steps are taken to safeguard the car against loss or damage.
  - 1.3 the car is locked, windows and other openings are closed, any required security devices are activated and all keys and keyless entry system devices are removed when it is left unattended.
  - 1.4 we are supplied with true and complete information about the car and the insured drivers and any incident of loss or damage which may involve us as your insurers.
  - 1.5 all reasonable requests made by us are complied with.
  - 1.6 the police are notified within 48 hours of you or the Regular Driver becoming aware of any incident involving theft, attempted theft, or malicious damage and a crime reference number is obtained.
  - 1.7 no costs are incurred and no admission of liability, offer or settlement is made to a third party without our consent.
  - 1.8 the car has a current MOT certificate if applicable.
- 2 We must be notified as soon as possible of:**
- 2.1 a change of address for where the car is normally kept overnight (the risk address).
  - 2.2 you or the Regular Driver becoming aware of any accident or loss involving this car or of any other incident which may lead to a claim by you or by a third party.

### Liability to third parties

We will pay any amounts, up to the limits set out below, for which the Regular Driver is legally liable as a result of:

- (i) accidental death of or injury to persons and
- (ii) loss of or damage to property caused by or arising out of the use of this car or the towing by this car of any trailer or disabled vehicle (other than for reward) in the United Kingdom.

The amount payable in respect of accidental death or injury is unlimited. In no circumstances will the total amount payable in respect of loss of or damage to property resulting from any one claim or number of claims arising from one cause and insured under this section exceed £20 million.

### Cover for other parties

We will provide the same cover to:

- 1 any person who is permitted to drive this car as shown in the 'Details of Cover' and who is using the car with your consent.
- 2 any passenger travelling in, or getting into or out of this car.
- 3 any person using this car with your permission but not driving.
- 4 The legal representative of anyone entitled to be covered in respect of the liability incurred, if that person dies.
- 5 If this car is insured for business use and the accident is on a road or public place as defined in the Road Traffic Acts or Orders, we will pay any amount for which the employer or business partner of the Regular Driver or the Regular Driver's spouse becomes legally liable as a result of the use of this car by the Regular Driver or the Regular Driver's spouse in the course of their business or employment.

### Cover for using the car in Europe

This policy provides the compulsory Third Party Liability insurance required to use this car in the European Union. You do not even need a 'Green Card', your Certificate of Motor Insurance is enough proof of insurance within the EU. By law as a result of EC and EU directives, we must extend this cover to many other countries. Before travelling outside the EU you are advised to contact us to make sure that you are covered.

### Drive other cars extension

The cover for Liability to Third Parties section of this policy is extended to the Regular Driver when driving other cars not owned by the Regular Driver only if this extension is shown on the current Certificate of Motor Insurance. This cover will not apply if you no longer have your car or if it has been damaged beyond economical repair.

### General exclusions

This policy does not insure:

- 1 loss, damage, destruction, injury or liability:
  - 1.1 arising while the car is being driven by any person:
    - i) not covered by your Certificate of Motor Insurance and/or
    - ii) who does not hold or comply with the conditions of a valid licence to drive such a vehicle in the country and at the time of the incident other than any holder of a foreign driver's licence who is specifically named as a permitted driver on this policy.
  - 1.2 arising while the vehicle is being used other than for the purposes shown in your Certificate of Motor Insurance.
  - 1.3 deliberately caused by any person entitled to be covered under this policy or any person acting on their behalf.

- 1.4 arising from any incident occurring in any period in which any premium or any instalment in payment of any premium is unpaid and overdue.
- 1.5 caused by the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component or of any nuclear fuel or any nuclear waste.
- 1.6 caused directly or indirectly by war, invasion, act of enemy hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power other than to meet the requirements of the Road Traffic Acts or Orders.
- 1.7 resulting from confiscation, nationalisation, requisition or destruction of or damage to property by or under the order of any government or public or legal authority.
- 1.8 caused by riot, civil commotion or any act of terrorism occurring elsewhere than in England, Scotland, Wales, the Isle of Man or the Channel Islands.
- 2 liability arising from any agreement or contract unless that liability would have existed otherwise.
- 3 any losses that are not directly associated with the incident that caused you to claim, unless expressly stated in this policy.

### Third Party Exclusions

Liability to Third Parties cover does not insure:

- 1 the loss or damage to the car which is legally held to have caused death, injury or damage in the incident for which the person responsible for the damage is claiming the protection of this policy.
- 2 the loss of or damage to property belonging to or held in trust by or in the custody or control of the person responsible for the damage and who is claiming the protection of this policy.
- 3 the liability of any person who is entitled to equivalent protection under any other contract of insurance.
- 4 any liability arising from the use of the car in that part of an airport or aerodrome provided for the take-off and landing of aircraft or for the movement or parking of aircraft on the ground.
- 5 any liability arising from pollution or contamination unless the pollution or contamination is directly caused by a sudden identifiable unintended and unexpected incident which occurs in its entirety in a specific time and place during the period of insurance. This exception will not apply where such cover is necessary to meet the requirements of compulsory motor insurance legislation.
- 6 any liability for acts of terrorism except as is necessary to meet the requirements of the Road Traffic Acts or Orders.
- 7 any amount above £20 million for loss of or damage to other people's property arising out of any claim or number of claims caused by one event.

### Rights which we reserve

We are entitled to:

- 1 take over and conduct the defence and settlement of any claim in your name or in the name of any other person insured by your policy.
- 2 instigate proceedings at our own expense and for our own benefit but in your name or in the name of any other person insured by your policy to recover any payment that we have made under your policy.
- 3 recover from you the amount of any claim that we are required to settle by law which we would not otherwise have paid.
- 4 pay the legal owner of the car in the event of a loss.
- 5 require proof of ownership and value of the insured property in the event of a loss.
- 6 fulfil our obligation to pay for loss or damage by repair or replacement at our option.

### Premium payment and proceeds

By paying us the premium required by your insurer for the period of insurance, you authorise BISL Limited to

- i) collect, receive and otherwise obtain payment of all monies payable under your policy whether by way of claims proceeds, premium refunds or otherwise and
- ii) apply such monies towards payment of the premium payable (to the extent not already paid) and any other amounts due under any agreement for the

provision of credit to finance the payment of the premium and iii) hold your premium and any money received from your insurer whether a refund of premium from a change you have made or a cash settlement of a claim you have made as an agent of your insurer.

Any balance remaining after the payment of those amounts shall be paid to you but you will remain responsible for any shortfall.

### Fraudulent claims

If any false, fraudulent or exaggerated claim is made under this policy or any fraudulent means are used to obtain any benefit under this Policy then no part of any claim will be paid and all cover under the Policy will be forfeited.

### Other insurances

If at the time of any incident which results in a claim under your policy there is any other insurance in force covering the same liability, loss or damage, we will only pay our share of the claim. The share to be paid by each insurer will be determined either by the appropriate Court or by agreement between the insurers involved.

### Law

The parties to this contract of insurance are permitted to choose the law applicable to the contract. This policy is governed by English Law and English will be the language used.

### Notice

Notice which we are required to give you under this policy will be sent to you by post to the postal address shown in the 'Details of Cover'. The notice will begin on the day such notice is posted.

### Cancelling this insurance

You may cancel your policy with immediate effect by notifying us by phone or by post. Our contact details can be found on the reverse of your Certificate. We may cancel this policy by giving you at least seven days notice in writing. Where a policy is cancelled a refund of part of the premium paid may be due. Refunds will only be payable if the Certificate of Motor Insurance is returned to us. Any premium refund due will be calculated as follows, less any deduction shown in the Policy Payment Arrangements.

If you cancel within 14 days of receipt of your policy documentation, we will refund that part of the premium paid which relates to the term of the policy remaining at the date of cancellation. This amount will be refunded when we receive the Certificate, unless you have made a total loss claim in which case no refund will be given. Thereafter refunds will only be given if no incident has occurred which has led to a claim, or may yet lead to a claim against the policy and calculated as follows.

If you or we cancel within 12 months of the Policy Start Date, we will calculate the premium for the period of cover based on our short period rates in force when we receive the Certificate of Motor Insurance and refund any excess premium you have paid.



# Insurance for your Peugeot 206

## Customer Information

### Our phone numbers

#### Customer services

**0844 891 0321**

Mon to Fri 8am-10pm, Sat 8am-6pm  
Sun 10am-4pm

Please call this number if you have any questions, or to tell us about changes

#### If you need to make a claim

**0844 891 0326**

24 hours a day, 7 days a week

#### Windscreen repairs

**0844 891 1864**

24 hours a day, 7 days a week

#### Visit us online

<http://www.rac.co.uk>

#### Your policy number

**11111111-01**

Please tell us this number if you contact us

#### Our address

RAC Insurance  
Fusion House  
Bretton Way  
Bretton  
Peterborough  
PE3 8BG

#### For friends who would like a quote

**0844 891 3561**

Mon to Fri 8am-10pm, Sat 8am-6pm  
Sun 10am-4pm

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### Service standards

We aim to provide a high level of service to all our customers but occasionally things can go wrong, when this happens we will do everything we can to put things right.

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### Complaints Procedure

If you have a complaint about our service or the administration of your policy, please contact us in the first instance by phoning Customer Services on 0844 891 0321. We will aim to resolve your complaint over the phone within 24 hours.

If your complaint is not resolved to your satisfaction within 24 hours we will send you a written acknowledgment of your complaint together with the next steps we will be taking to resolve it. If you prefer to put your complaint in writing please send it to Chief Executive, RAC Financial Services, PO Box 6, Surrey Street, Norwich, NR1 3NS.

### Next Steps

In the unlikely event that your complaint remains unresolved four weeks after being made, we will send you either our final response or a letter explaining why we are not yet in a position to resolve your complaint and advise you when we will be in contact again.

If after eight weeks of making your complaint we are still not in a position to issue you with our final response we will send you a letter explaining the reason for the delay and advising you of your right to complain to the Financial Ombudsman Service.

If following our final response your complaint has not been resolved to your satisfaction, you can refer it to The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.

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### Making a claim

To report a claim or for claims enquiries call Claims on 0844 891 0326.

Please make sure you have the following information when you call:

- date, time and description of the incident.
- details of any third party involved including name, address, vehicle registration.
- name and address of any witnesses.
- if the Police were in attendance, the incident reference number.

## Who regulates us

RAC Insurance, is a trading name of RAC Financial Services Limited. Registered in England no. 5171817. Registered office: 8 Surrey Street, Norwich NR1 3NG. A member of the AVIVA Group. Authorised and regulated by the Financial Services Authority.

RAC Car Insurance is administered by BISL Limited.

BISL Limited, is authorised and regulated by the Financial Services Authority (FSA). Our FSA Register number is 308896.

Our permitted business is arranging general insurance contracts.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

## Our insurance products

We offer products from a range of insurers for car insurance.

## Our fees and charges

### Cancellation fee

If you cancel more than 14 days after receiving your policy documentation we will charge you a fee of £35.

### Administration fee

All policy amendments are subject to a £25 administration fee.

### Payment default fee

If we need to resubmit a request for payment to your bank you will have to pay a £25 payment default fee.

### Documentation reprint fee

If you want a duplicate copy of your policy documents you will have to pay a £25 reprint fee.

## Compensation

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation schemes arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 7th Floor Chambers, Portsoken Street, London E1 8BN.

## Automatic renewal

For your protection, we reserve the right to automatically renew this policy. If we do not receive your instructions to cancel this policy from the renewal date, we may, at our option, renew the insurance cover under this policy. You will then be liable for any premiums that fall due. You may opt out of the automatic renewal process at any time by contacting our Customer Services helpline.

We also reserve the right to automatically renew the extra cover taken with this policy.

- Breakdown Cover

## Your personal data

For mutual security calls are recorded and may be monitored for training purposes. For the purposes of the Data Protection Act 1998 the Data Controller in relation to the personal data you supply is RAC Insurance.

## Data Protection Notice

PLEASE READ this notice as it explains the purposes for which we will use personal data and sensitive personal data which we hold. PLEASE show this notice to anyone insured to drive the vehicle covered under this policy.

### Insurance Administration, Renewal and Claims Handling

Information you supply may be used for the purpose of insurance administration, renewal and claims handling by the insurer, its agents, reinsurers and your intermediary. In assessing any claims made, insurers may undertake checks against publicly available information such as Electoral Register, County Court Judgements, bankruptcy or repossession information. Information may also be shared with other insurers either directly or via those acting for the insurer such as Loss Adjusters or investigators.

### Credit Searches

In assessing your application/renewal, we may search files made available to us by Credit Reference Agencies. They may keep a record of that search. We may also pass to Credit Reference Agencies information we hold about you and your payment record with us. Credit Reference Agencies share information with other organisations, enabling applications for financial products to be assessed or to assist the tracing of debtors, or to prevent fraud. We may ask Credit Reference Agencies to provide a credit scoring computation. Credit scoring uses a number of factors to work out risks involved in any application. A score is given to each factor and a total score obtained and this together with other factors will be used to accept or reject your application.

### Marketing and Market Research

RAC Insurance and its agents may use your information to keep you informed by post, telephone, email or other means of products and services which may be of interest to you. They may also contact you to conduct market research. Your information may also be used for the above purposes after your policy has lapsed. If you do not wish your information to be used for these purposes please write to The Data Protection Officer, at the address below.

### Claims & Underwriting Exchange Register

Insurers pass information to the Claims and Underwriting Exchange Register run by Insurance Database Services Limited (IDS Ltd), the Hunter Database, run by MCL Software Ltd and the Motor Insurance Anti Fraud and Theft Register, run by the Association of British Insurers (ABI) to help us check information provided and also to prevent fraudulent claims. When we deal with your request for insurance, we may search these Registers and any other relevant registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may give rise to a claim. When you tell us about an incident, we will pass this information to the Registers and any other relevant registers. You can ask us for more information about this.

### Motor Insurance Database

Your policy details will be added to the Motor Insurance Database (MID), run by the Motor Insurers' Information Centre (MIIC). MID data may be used by the DVLA and DVLNI for the purpose of Electronic Vehicle Licensing and by the Police to establish whether a driver's use of the vehicle is likely to be covered by a motor insurance policy and/or for preventing and detecting crime. If you are involved in an accident (in the UK or abroad), other UK

insurers, The Motor Insurers' Bureau and the MIIC may search the MID to obtain relevant policy information.

Persons pursuing a claim in respect of a road traffic accident (including citizens of other countries) may also obtain relevant information which is held on the MID. You can find out more about this from us or at [www.miic.org.uk](http://www.miic.org.uk)

### Sensitive Personal Data

In order to assess the terms of the insurance contract or administer claims, we will need to collect personal data which the Data Protection Act 1998 defines as sensitive, such as medical history or criminal convictions and we may need to transfer this data overseas. By proceeding with this contract, you will signify your explicit consent to such information being processed by the insurer or its agents.

### Overseas Transfer of Data

We and the other companies processing your data for the purposes mentioned above may from time to time need to undertake some of the processing in countries outside of the European Economic Area which may not have laws to protect your personal data, but in all cases we will ensure that it is kept securely and only used for the purposes for which you provided it. Details of the companies and countries involved can be provided on request.

### Your Rights

Following payment of a fee you are entitled to request a copy of information we hold about you. If you have any questions or you would like to find out more about this notice please write to The Data Protection Officer, RAC Insurance, Pegasus House, Bakewell Road, Peterborough PE2 6YS.

## Insurance for your Peugeot 206

# Certificate of Motor Insurance

### Your certificate number

111111111 01 001 01

Issued by BISL Limited on behalf of CIS General Insurance Limited



Miss A Sample  
Sample  
Sample  
Sample

### Your policy number

111111111-01

**Please keep this certificate in a safe place.**

It is an important legal document and may need to be returned to us in certain circumstances. If you lose this certificate or it is destroyed, we will charge you £25 to send a duplicate certificate.

## Useful phone numbers

### If you need to make a claim

**0844 891 0326**

24 hours a day, 7 days a week

### Windscreen repairs

**0844 891 1864**

24 hours a day, 7 days a week

### Breakdown assistance

Save this number to your phone

**0800 056 3514**

24 hours a day, 7 days a week

1 Registration mark of vehicle:

**Fxxxxxx**

2 Policyholder **Miss A Sample**

3 Effective date for the start of insurance (for the purposes of the relevant law)  
**14:28 on 1 April 2011**

4 Date of expiry **24:00 on 31 March 2012**

5 Persons or classes of persons entitled to drive (Provided that the person holds a licence to drive the vehicle or has held and is not disqualified from holding such a licence)

**Miss A Sample**

*Miss A Sample is also insured to drive with the owner's consent any motor car not belonging to her and not hired to her under a hire purchase or lease agreement and provided that the motor car is being used within the limitations listed below. This cover is restricted to Third Party Liability only.*

6 Limitations as to use.

This car is insured while being used for social, domestic and pleasure purposes only. There will be no cover if the car is used for commuting between home and work, for racing, speed trials or rallies or for any business purpose or any use for hire or reward. There will also be no cover if this car is used in connection with the motor trade. Any cover you have for loss or damage to your car continues while the car is being serviced by a member of the motor trade or being parked by an employee of a hotel or restaurant.

**I hereby certify** that the Policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney.

### Signed

**Anne-Marie Stagg**, Director of Customer Services

for CIS General Insurance Limited  
Authorised Insurers  
The Co-operative Insurance  
Miller Street  
Manchester  
M60 0AL

**Note:** This certificate is evidence of insurance as required by the Road Traffic Acts or Orders only. Please refer to the policy documents for full details of the insurance cover.

**Advice to Third Parties.** Nothing contained in this certificate affects your rights as a Third Party to make a claim.

## Our phone numbers

### Customer services

**0844 891 0321**

Mon to Fri 8am-10pm, Sat 8am-6pm

Sun 10am-4pm

Please call this number if you have any questions, or to tell us about changes

### Your policy number

**111111111-01**

Please tell us this number if you contact us

### For friends who would like a quote

**0844 891 3561**

Mon to Fri 8am-10pm, Sat 8am-6pm

### Had an Accident? We can help you

If you've had an accident or need to make a claim, just call our 24 hour claims helpline on 0844 891 0326 and let us do the hard work for you.

# keyfacts<sup>®</sup> Policy Summary

Some important facts about your car insurance are summarised below. This summary does not describe all the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides.

Your cover is valid from 14:28 on 1 April 2011 and ends at 24:00 on 31 March 2012. This policy is underwritten by CIS General Insurance Limited.

## Standard Features - COMPREHENSIVE Insurance

Features and benefits included automatically	Significant exclusions or limitations	Policy section
<b>Cover for loss or damage</b> If your vehicle is stolen, damaged or destroyed.	Loss or damage arising from theft whilst the ignition keys have not been removed from the vehicle. Claims payable will be less the policy excess as stated.	General Policy Terms Details of Cover
<b>Cover for driving abroad</b> Includes compulsory Third Party Liability insurance required to use the vehicle in the European Union.	You must tell us before travelling outside the EU so that we can tell you whether cover is available and if so, any additional payment required.	General Policy Terms
<b>Legal Liability</b> For loss or damage to other peoples property, causing injury or death to other people.	Cover is limited to £20,000,000 for damage to property. This limit includes all costs, expenses and losses not directly associated with the incident that caused you to claim. Cover for injury or death is unlimited.	General Policy Terms
<b>Cover for car accessories</b>	Only applies to accessories fitted to the vehicle or stored in your private garage - excludes trailers and sound equipment.	Details of Cover
<b>Sound equipment cover</b>	We will either replace sound equipment to the standard normally fitted by the manufacturer or pay you what we would pay for such replacement. The maximum we will pay is £500 less any excess applicable. There is no limit on manufacturer fitted equipment.	Details of Cover
<b>Courtesy car</b>	While the car is being repaired by one of our approved repairers following an accident covered by your policy. Courtesy cars are subject to availability and the supplying garage's terms & conditions.	Details of Cover
<b>Personal accident</b> We will pay £2,500 if either the Regular Driver or Regular Driver's spouse were killed or suffer loss of limb or sight while travelling in or getting out of any car.	When a member of your household was driving under the influence of drugs or alcohol to the extent which would constitute an offence under the laws of the country in which the accident occurred. A limit of £2,500 per claim applies. An annual limit of £5,000 applies.	Details of Cover
<b>Windscreen cover</b> Repairs are free of charge with our Glass Helpline.	For a replacement windscreen/window you will have to pay the first £60 of any claim. If you do not use an approved repairer, the most we will pay is £185 less the £60 excess. Losses not directly associated with the incident that caused you to claim.	Details of Cover
<b>Driving other cars</b> The Regular Driver is covered to drive other cars.	Cover is restricted to Third Party Only and does not cover cars hired under a hire purchase or lease agreement or cars owned by the Regular Driver. Cover will not apply if you no longer have the insured car or if it has been damaged beyond economical repair.	General Policy Terms

## Optional Benefits

Optional Cover	Significant exclusions or limitations	Policy section
<b>Breakdown Assistance</b>	Only the insured vehicle is covered when driven by any	Breakdown terms &

**Provided by RAC.**

Cover includes roadside assistance and recovery.

authorised driver. Roadside cover is limited to UK, Isle of Man, Channel Islands and Republic of Ireland. Recovery is limited to UK, Isle of Man and Channel Islands. Please see terms and conditions leaflet for more information.

conditions

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**General Exclusions**

Cover	What is not covered	Policy section
Loss or damage to your car	Cover is not included: For wear and tear or depreciation, mechanical, electrical, electronic or computer failures or breakdowns, loss of use, reduction in value, fraud, deception. Unless you take all reasonable steps to safeguard the car against loss or damage and it is locked, any required security devices are activated and you remove all keys and keyless entry devices. Losses not directly associated with the incident that caused you to claim.	Details of Cover & General Policy Terms
Use of your car	Cover will not apply if: The insured car is used for any purpose not stated as covered on your policy. If the insured car is being driven by any person not stated as covered on the policy.	Details of Cover & Certificate of Insurance
Excesses and limits	Your policy may be subject to excesses, the amount you must pay in the event of a claim. Certain limits to a claim may also apply.	Details of Cover Details of Cover & General Policy Terms

**Cancellation Rights**

You may cancel this policy at any time by contacting customer services on the number shown in your main policy documents. If you cancel within 14 days of receiving your policy documentation you will have to pay for time on cover only, unless you have made a total loss claim, in which case all outstanding payments will become due and no refund will be given. Outside of this you will have to pay a percentage of the total cost of cover and a cancellation fee, unless any incident has occurred which has led to a claim or may yet lead to a claim against this policy, in which case all outstanding payments will become due and no refund will be given. For further details on any cancellation fees and refunds due please read the 'Cancelling this insurance' and 'Policy Payment Arrangements' sections of your main motor vehicle policy.

**Claims**

Should you wish to make a claim under your car insurance policy you should call the Claims Helpline on 0844 891 0326. You must not settle, reject, negotiate or agree to pay any claim without our written permission. Full details of how to claim are included in the policy documentation.

Should you wish to make a claim under one of the optional policies please see the 'how to claim' section in the relevant policy terms & conditions.

**Complaints**

If you wish to register a complaint, please contact us:

...by phone 0844 891 0321

...in writing Write to Chief Executive, RAC Insurance, PO Box 6, Surrey Street, Norwich, NR1 3NS

If we cannot settle your complaint or you are not happy with the final response you may be entitled to refer it to the Financial Ombudsman Service.

For full details of our complaints handling process please see the section marked 'Complaints Procedure' in your main policy documentation.

**Compensation**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim without any upper limit. Further information about compensation scheme arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 7th Floor Chambers, Portsoken Street, London E1 8BN.

## RAC Motoring Services Terms of Membership

This gives you important information about your membership.

Please note that the wording in this booklet applies in addition to the wording in your main motor insurance documents.

Keep this copy safe and we will advise you of any changes.

## Useful Telephone Numbers UK

### Customer Services

For general membership enquiries, changes or renewal by phone call 0844 891 0321.

In writing to Chief Executive, RAC Insurance, PO BOX 6, Surrey Street, Norwich, NR1 3NS.

### Breakdown Assistance and Accident Care

For the United Kingdom, Jersey, Guernsey and Isle of Man call 0800 404 8777 (available 24 hours).

For the Republic of Ireland call 1800 535 005 (Roadside and European services only).

### European

#### How do you get help?

If you are travelling in:

The UK to or from a port call 0800 0563514.

Any other country abroad 00 33 (for France) 472 435 255.

You may need to replace the 00' with a different access code, dependent on which country you are in.

Please therefore check with the local operator before calling.

### RAC Insurance European Support

To claim for Customs Indemnity call 08705 4993320. Monday to Friday 9am - 5pm.

**\*Members using mobile telephones are recommended to contact their service provider for advice on any charges that arise from using free phone numbers.**

**Please note your calls may be recorded and/or monitored for training purposes.**

## Definition of words

**"Breakdown"** is where the vehicle is inoperative and/or has ceased to function as a whole as a result of a mechanical or electric failure (but not as a result of a road traffic accident, fire, theft or act of vandalism). A component failure (e.g. air conditioning failure) in itself does not constitute a breakdown unless it causes the vehicle to cease to function as a whole.

**"Call Out Entitlement"** means the number of call outs you are entitled to in one year.

**"Member/You/Your"** means the eligible driver who is entitled to receive the services under the 'Vehicle Based' membership.

**"Membership"** means this policy of roadside breakdown assistance insurance, which is subject to these Terms of Membership.

**"Membership Year"** means the period of 12 calendar months commencing on the date you started your membership.

**"Modified Vehicles"** mean any vehicle that has been modified from the manufacturer's specifications in such a way that it requires "Specialist Equipment" for breakdown assistance.

**"RAC Contractor"** means a contractor appointed by us to provide certain of the breakdown assistance services under the Membership.

**"Specialist Equipment"** is equipment in our view not carried by RAC Patrols or RAC Contractors.

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

**"European Territory"** means Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, The Netherlands, Norway, Poland, Portugal, Romania, San Marino, Slovakia, Slovenia, Spain, Sweden and Switzerland.

**"Journey"** A holiday or trip that begins on departure from your home and ends on return to your home.

**"Resident"** Person who has their main home in the United Kingdom and has not spent more than six months abroad in total during the year prior to the start date of their policy.

**"Home"** Your usual place of residence in the United Kingdom.

**"Vehicle"** means any vehicle eligible for cover under the membership that meets the specifications set out in the Vehicle Specifications section.

**"We/Us/Our"** means RAC Motoring Services (RACMS) and/or RAC Insurance Limited (RACIL) in respect of European Breakdown Cover.

## Product Services

### Duration of Cover

Your cover is for one year, renewable annually. Except for Continuous Monthly basis.

This cover will automatically terminate in the event that Your related motor insurance policy terminates.

### Product services

The services We will provide to You will depend on which product or combination of products You buy. Your documents will confirm the type of cover You have selected.

The following terms and conditions relate to specific products offered to members.

## Vehicle Based Membership

- You may register 1 vehicle with us to be covered under this product for any eligible driver

Membership is available for the following services:

- Roadside
- Roadside and Recovery
- Roadside and At Home
- Roadside, Recovery and At Home
- Roadside, Recovery, At Home and Onward Travel
- European Breakdown Cover upgrade

**Please refer to the Callout Entitlement section for details of your call out entitlements.**

## Roadside

Roadside is available in the UK and the Republic of Ireland.

If your vehicle has suffered a breakdown we will provide the following:

An RAC patrol or contractor to assist you. Labour at the roadside.

If we are unable to repair the vehicle within a reasonable time, or if repairs are unwise, we will transport the Vehicle to a destination of your choice within 10 miles. If you have no preferred destination, we will take the vehicle to a nearby garage.

Transport for you and up to seven passengers to the above chosen destination. (If there are more than five people this may require two separate vehicles. An adult from the covered vehicle must accompany any children).

If you need to leave your vehicle at the garage we will reimburse you for taxi fares up to 20 miles. (A receipt must be obtained).

### What is not covered:

Breakdowns within a quarter of a mile of your home or where you normally keep the vehicle. A second recovery if the original fault has not been properly repaired by a third party or if we have advised you that it is a temporary repair.

Any matters excluded under our Terms of Membership. (full details shown under the General Terms and Exclusions section).

## At Home

At Home is available in the UK.

At Home is only available to members who already subscribe to our Roadside service.

If you have paid the additional At Home subscription you are entitled to use the service described under Roadside within a quarter of a mile of your home address or where you normally keep the vehicle.

### What is not covered:

Taxi service, as described under the Roadside heading. Vehicle servicing or reassembly.

Unless specifically included in the At Home cover described above, all matters excluded under Roadside.

## Recovery

Recovery is available in the UK.

Recovery is only available to members who already subscribe to our Roadside service.

We will provide the following service if we cannot get your vehicle repaired locally within a reasonable time:

Transportation of your vehicle to your home or a single address anywhere else in the UK.

Transport for you and up to seven passengers to the above chosen destination (If there are more than five people this may require two separate vehicles. An adult from the covered vehicle must accompany any children).

The above Recovery service is also available should you be taken ill and cannot continue your journey as you have no passengers who can drive the vehicle. You will need to produce some form of medical certificate for this (In these cases, we will provide service at our discretion).

### What is not covered:

Breakdowns within a quarter of a mile of your home or place where the vehicle is usually kept.

A second recovery if the original fault has not been properly repaired by a third party, if we have advised you that it is a temporary repair, or if the desired destination cannot accept the vehicle due to company opening hours or other restrictions. If a second recovery is required this service can be provided, but a charge will be made dependent on the service required, time of day and distance. These charges will be agreed and be payable by credit/debit card prior to service being provided.

The use of the recovery service as a way to avoid repair costs.

Recovery must be arranged at the time of breakdown and cannot be requested later.

Unless specifically included in the Recovery cover described above, all matters excluded under Roadside.

## Onward Travel

Onward Travel is only available in the UK.

Onward Travel is available only to members who have Roadside and Recovery services.

Onward Travel benefits must be arranged at the time of breakdown and cannot be requested later.

You are entitled to one of the following extra benefits once we have decided that we cannot get your vehicle repaired locally:

Replacement car hire

Alternative transport costs

Hotel accommodation

If you have paid for At Home and Onward Travel you can use the Onward Travel benefits within a quarter of a mile of your home address. This excludes incidents where we have been called to rectify failed repairs by third parties.

### Replacement car hire

We will pay for:

- The hire cost of a car up to 1600cc for the duration of the repairs to your vehicle (up to a maximum of three consecutive days) for one incident.

- Insurance (including Collision Damage Waiver).

- Replacement car hire is subject to availability and our supplier's terms and conditions, which will be provided to you at the time of hire, but which will usually include:

1. Age limits. Driver must be at least 21 years of age.
2. The need to present Your driving licence to the hire company and in the case of photocard licence it must be accompanied by the paper counterpart. Car hire is subject to holding a full licence for more than a year.
3. Limits on acceptable endorsements.
4. The need to provide a valid credit card number (Alternatively, the car rental provider will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the vehicle to you).

Hire cars are not usually available with a tow bar, and therefore your caravan or trailer will, if eligible (see the Recovery section) be recovered under the Recovery benefit with your broken down vehicle.

If we decide that a hire car is not a practicable solution for any reason, hotel accommodation or alternative transport will be provided instead.

### Alternative transport

We will arrange and reimburse you for rail, air or other public transport for up to eight people to reach the end of the journey within the UK.

We will pay up to £150 a person or £500 for a group whichever is less.

### Hotel accommodation

We will arrange and reimburse you for one night's bed and breakfast for up to eight people in a hotel of our choice.

We will pay up to £150 a person or £500 for each group, whichever is less. You will have to pay for any extra hotel or transport costs.

### Special medical assistance

Onward Travel also provides special medical assistance. If you or one of your passengers is taken into hospital more than 20 miles from home we will arrange and pay for overnight accommodation for the other passengers, as described in 'Hotel accommodation' above.

We will also arrange for an ambulance to take the patient to a local hospital near to their home once medical permission has been given. Special medical assistance is not available for planned hospital visits.

### What is not covered:

A second use of the Onward Travel benefits if the original fault has not been properly repaired by a third party or if we have advised you that it is a temporary repair.

Other charges arising from your use of the hire car benefit, such as fuel costs, deposit, any insurance excess charges, charges for the delivery and collection of the vehicle and any costs due to you keeping the car after the agreed hire date.

If you require a second or any other type of vehicle we will try to arrange this for you.

If you are unfortunate enough to have an incident with the hire vehicle and you make an insurance claim, you will be responsible for paying any excess.

Unless specifically included in the Onward Travel cover described above, all matters excluded under Roadside.

It is a legal requirement that vehicles used or recovered with their wheels in contact with the public highway must have a valid tax disc.

Where no valid tax disc is displayed on a vehicle and that vehicle requires towing or recovering you will be liable for any costs incurred. You will not be entitled to any benefits under the Onward Travel entitlement.

(The above is not applicable to those vehicles exempt under Section 5 of the Vehicle Excise and Registration Act 1994, which includes certain types of vehicles, including certain old vehicles, agricultural vehicles and emergency vehicles).

## European Breakdown Cover

This cover is for residents of the United Kingdom only and is provided by RAC Insurance Limited. It gives emergency assistance in the event of vehicle breakdown, accident, fire or theft, or when the only qualified driver is unfit to drive. It applies in all the countries listed under European Territory in the definitions section of this booklet, as well as in the Republic of Ireland. The most we will pay under this section is £2,500.

We will cover you for a total period of no more than 6 months in any period of insurance and for 90 days at the most for any one single trip or holiday. Cover will also apply while your vehicle is in transit (including loading and unloading) between any sea or airports or railway stations within the territorial limits.

### What will we do to help you in the United Kingdom?

- Roadside assistance in case of a breakdown, vandalism or road traffic accident when you are travelling to or from your United Kingdom departure point.

- Home Start breakdown service if your vehicle will not start at your home address when you are about to leave for your United Kingdom departure point.

- If your vehicle cannot be repaired at the roadside or home address we will provide:

- Onward travel for the driver and up to seven passengers to the departure point on the outward journey, or your home address on the return journey (the mode of travel will normally be by taxi or standard-class rail).

- Recovery of your vehicle to a local garage or your home address.

We will also pay the cost of self-drive hire vehicle, including collision damage waiver and a replacement Green Card if necessary, up to a value of £750, if:

- As a result of a road accident, fire or theft within seven days before your departure, your vehicle cannot be repaired or recovered (in the case of theft) in time for the journey.

### What will we do to help you abroad?

If you are travelling abroad and are stranded on a public highway through breakdown, road traffic accident or vandalism to your vehicle, we will arrange for a local breakdown service or garage to come out and try to repair your vehicle, up to a value of £750. If your vehicle cannot be repaired immediately it will be taken to the nearest garage. In the event of a breakdown we will pay a contribution towards labour charges if it's possible to repair your vehicle to enable you to continue your journey on the same day or inspection fees to confirm your vehicle cannot be repaired by your return travel date.



**We will not pay:**

- The cost of any parts used for repairs to your vehicle at the roadside or at a garage.
- The cost of any repairs not directly necessary to enable your vehicle to continue the journey on the same day.

- Any other costs other than those stated above.

If the Control Centre abroad confirms repairs to your vehicle will take more than 12 hours, if your vehicle is to be returned to the United Kingdom, or if your vehicle has been stolen and not recovered within 24 hours, we will pay for the following:

- Accommodation expenses up to £35 per person per day for a room only (up to four days). You will have to make your own hotel arrangements unless you are in France or Monaco in which case the Control Centre can help you.

- We will arrange and pay for 14 days self-drive vehicle hire including collision damage waiver, delivery charge and Green Card if needed, or we will pay for standard/second class rail, or both, so that you are able to continue your journey or return home. Any hired vehicle cannot be brought into the United Kingdom. We will arrange for a second hire for the United Kingdom part of your journey. We will normally try to provide you with a hire vehicle equivalent to your vehicle but cannot guarantee this as there may not be one available. We are unable to hire motorised caravans, minibuses, vehicles with automatic gearboxes, towbars or roof racks. Vehicle hire is subject to the normal terms and conditions of the hiring company and you will be required to give your credit card details to cover a refundable deposit and extras.

- If your vehicle is stolen you must obtain a police report.

**What other help do we give you?****We will not pay for:**

- The costs of meals or extra costs.
- Petrol, oil.
- Personal insurance.
- Collection charge and any other costs with self-drive vehicle hire other than those stated above.
- First class rail fares.

**Replacement Driver**

If a registered doctor declares the only qualified driver is medically unfit to drive, we will pay for the cost of a replacement driver to drive your vehicle and any passengers to your destination or home. We will not pay the cost of a replacement driver or any other costs if any of your passengers are able to drive your vehicle.

**Vehicle break-in**

If the windows, windscreen or locks of your vehicle have been damaged by somebody trying to break into your vehicle, and you have obtained a police report, we will pay the cost of emergency repairs to make your vehicle secure again.

**Accidental damage to or loss of tent**

If you are going camping but your tent is stolen, or accidentally damaged so that you cannot use it, we will pay the cost of tent hire up to £35 per person per day (up to four days).

**We will not pay:**

- The cost of meals or any other hotel or extra costs.
- Damage to your tent caused by weather conditions.

**Urgent messages**

If your vehicle cannot be moved as it has broken down, has been in an accident or fire or has been stolen, we will pay the cost of passing on an urgent message from our Control Centre to your relatives or close business colleague.

**We will not pay for:**

- The costs of passing on a message through anyone other than our Control Centre
- The cost of paying for a message to be passed on to anyone other than a relative or close business colleague.

**Returning your vehicle to the United Kingdom**

We will pay the costs of returning your vehicle and its contents by road transporter or goods train from garage to continental or Irish port, any cross channel shipping freight charges and delivery from the United Kingdom to your home or chosen repairer. If the vehicle is a 'write-off', we will also pay the cost of packing and freighting baggage, provided that we have not paid you an amount instead of returning your vehicle home.

**We will not pay:**

- Any additional cost.
- Any costs if the event was not reported to our Control Centre.

**Customs claims indemnity**

If your vehicle cannot be reasonably repaired as a result of fire or theft which has happened abroad during the journey and it has to be scrapped under Customs supervision in the country where it is situated, or it has been stolen abroad during the journey and has not been found, we will pay indemnity against continental or Irish Customs claims for any liability for duty claimed.

**We will not pay:**

- Any import duties which do not relate to your vehicle.

**Note:** Please call RAC Insurance European Support on 08705 4993320 Monday to Friday 9am-5pm to claim for Customs Indemnity

**How can we help you when you return home?****Collection of your vehicle left abroad to be repaired**

If repairs to your vehicle due to breakdown or fire cannot be completed in time for your return home, we will pay the costs of one person to return abroad to collect your vehicle once the repairs have been made. We will pay for the following:

- Standard/second class rail fare plus other public transport fares to your vehicle.
- Petrol costs for your vehicle from where it has been collected to your home.
- Single homeward cross-Channel ferry fare for your vehicle and one person.
- Single room only hotel accommodation for one person limited to £35 per night if this is needed to complete the round trip.

**We will not pay:**

- First class rail fares.
- The cost of any meals.
- Costs for more than one person.
- Any costs, other than those stated above.

**Replacement Vehicle**

If you are waiting for your vehicle to be returned from abroad under the terms of the policy, we will pay up to £250 for self-drive vehicle hire, including a collision damage waiver.

**We will not pay for:**

- Fuel, oil, personal insurance and any other costs.
- Self-drive vehicle hire after your vehicle is returned to your chosen address in the United Kingdom.
- Self-drive vehicle hire if you or a person chosen by you is collecting your vehicle from abroad after it has been repaired.
- Any cost over £250.

**Motoring Legal Expenses**

This provides £50,000 worth of legal expenses cover. It is underwritten by RAC Insurance.

It applies to the countries covered by the European Breakdown Cover for the period of insurance only. To qualify for this cover, you must have a valid Green Card or full local third-party insurance for your journey.

**We will pay for:**

- Advice and representation if you are prosecuted for a traffic offence (not involved in an accident).
- Help in pursuing a claim against a third party who is responsible for a motoring accident involving personal injury, damage to your vehicle or belongings, medical treatment or loss of earnings.
- Advice and negotiations with a garage over a disagreement about repairs to the insured vehicle.
- Reasonable costs to travel abroad for a medical examination or a court hearing if this is necessary. We will pay up to £1,000 for each incident.

**Special Condition**

If you want RAC Insurance to defend you against any motoring offence abroad, you must not make any admission, offer, promise or payment without asking for our permission first.

**How the Scheme Works**

At first we will deal with claims arising from motoring accidents by negotiation. If negotiations break down and RAC Insurance considers it is worth continuing with your claim, they will instruct a lawyer and start legal action. The fees of lawyers, court costs, expert witnesses and the registering cost of judgements and orders will be paid under the insurance.

RAC Insurance may stop legal assistance if they feel that you are not likely to succeed with your claim, or if a reasonable settlement has been reached. You may, at your expense, get the advice of a qualified local lawyer on how likely your case is to succeed.

If the lawyer agrees that your case is worth pursuing, the claim will continue. If the lawyer agrees with the opinion of RAC Insurance Limited, we will not give you any more legal advice, but will pay half of the lawyer's fee for the legal opinion. If you continue the claim by yourself and a court awards you judgement, RAC Insurance Limited will refund:

- All your reasonable legal expenses in getting the judgement which are not returned as part of the settlement.

- The fee for the lawyer's opinion that you got earlier.

#### **What is not covered**

- Defence of claims made against you or one of your party.

- Legal action for contractual and consumer disagreements.

- Claims of £250 or less.

- Claims against an insolvent defendant.

- Hitchhikers or passengers who have not travelled from the UK or where there are more passengers than the vehicle is designed to carry.

- Fines or costs relating to criminal prosecution.

#### **Important Note**

Cover applies to you and your passengers travelling in an insured vehicle from the United Kingdom. It is available from the moment you leave home until your return, as long as this is within the period of insurance. Cover also extends to accidents involving the insured vehicle on board a ferry, Eurotunnel, hovercraft, catamaran or motorail service.

## **GENERAL TERMS AND EXCLUSIONS**

### **UK General Terms**

1. You must notify us of any change in your address immediately.
2. If you upgrade your membership during the membership year you must pay the full annual fee for the extra services. There are no pro rata rates for additional services added to your membership. This upgraded service will apply until your then current annual membership expires. If we do not receive payment for an upgrade you have requested, we will not upgrade your membership.
3. Upon renewal of your RAC membership, the services that you will receive will be those set out in the Terms of Membership current at the time of such renewal, irrespective of when you first became a member.
4. The vehicle listed on your membership must be registered at the membership address.
5. If someone other than you calls us out you will have to pay any costs that go above the Terms of Membership, such as charges under 'Call Out Entitlement'.
6. The RAC member must be with the vehicle at the time of breakdown and service will be provided in accordance with that membership. The member must also be in attendance when the patrol or contractor arrives, or we may not be able to provide assistance.
7. If we provide service to a child, the child must be accompanied by an adult from the covered vehicle.

8. If there are any domestic animals in your vehicle, their onward transportation is at our discretion and solely at your risk. We will not insure any animal during any onward transportation we undertake. Unless there is a safety issue, guide dogs for the blind, or hearing dogs will always be transported with their owners.

9. Following a breakdown or accident attended by the police, other emergency service, or a Highways Agency Traffic Officer, removal of your vehicle will not take place until the emergency service concerned have authorised it. If the police, emergency service, or a Highways Agency Traffic Officer concerned insist on immediate recovery by a third party, the cost of this must be met by you.

10. 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.

11. We do not guarantee to carry out the services if we are prevented from doing so in circumstances beyond our reasonable control including, without limitations, the activities of civil or government authorities, third party industrial disputes, internal industrial disputes where we have taken reasonable steps to prevent the effects of such action on our services, but have been unable to do so; acts of terrorism or severe weather conditions.

12. We have the right to refuse to give service and/or cancel your membership if you or anyone using your membership behaves in a threatening or abusive way to our employees or contractors.

13. If the service you require is not provided for under these terms, we will try, if you wish, to arrange it at your expense. The terms of any such service are a matter for you and the supplier.

14. In order for a member to benefit from any new membership offers or promotions, a period of 120 days must elapse between the member leaving RAC and rejoining. An application to rejoin during this 120-day period will be treated as a renewal and priced accordingly.

15. RAC reserves the right to make reasonable changes to the products, and these terms and conditions for commercial, system, security, legal or regulatory reasons and we will give you reasonable notice of such changes. If such changes mean that the services we provide to you are substantially varied to your detriment you may cancel your membership, and will be entitled to a credit or refund as appropriate.

16. We will take all reasonable care in providing our services to you. We will not be responsible for the action or inaction of any other third parties who may provide additional services to you.

17. Your RAC membership is governed by the laws of England and Wales

#### **Your Right to Cancel**

14 day cooling off period.

Please see your main insurance booklet for details.

Please note: Should you cancel your UK RAC cover, your European Cover entitlement will also cease. Your cover will terminate in the event that your related motor insurance policy terminates.

## **UK General Exclusions**

1. RAC membership does not cover:

- Vehicle recovery following a road traffic accident, fire, theft, act of vandalism or any other incident covered by a policy of motor insurance. However, if requested by you, RAC may arrange recovery of your vehicle following a road traffic accident, fire, theft or act of vandalism but you will be liable for payment of the associated cost of such recovery including specialist equipment charges if applicable. You may be able to make a claim against your motor insurer for the cost of us recovering your vehicle but this will be subject to the terms and conditions of your motor insurance policy.
  - Any breakdowns that occur during the first 24 hours after you have joined or reinstated your membership, except Roadside assistance which is available immediately.
  - Any breakdown covered under an upgraded membership that occurs during the first 24 hours after you have upgraded your membership. Your previous membership services will be available during this 24-hour period.
  - Vehicles which were broken down or unroadworthy at the time of joining, upgrading or reinstating your membership.
  - Vehicles not complying with the vehicle specifications set out under the Vehicle Specifications section.
  - Vehicles which have broken down anywhere other than on a public highway, or other road or area to which the public have right of access.
  - Vehicles which have broken down as a result of taking part in any motor sport event (including, without limitations rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road.
  - However, vehicles participating in any event (such as a treasure hunt, touring assembly or navigational road rally), which take place on, and comply with the normal rules of the road, will be covered.
  - Vehicles being demonstrated or delivered under trade plates.
  - The transportation of any vehicle which we suspect is loaded over its legal limit.
2. If a breakdown occurs with two or more RAC members in the vehicle, only one member is entitled to call us out, and we are only obliged to respond to the first call out we receive.
  3. Any vehicle which is used on a "hire and reward" basis (for example taxis and private hire cars) which shall include for these purposes any passenger travelling in such vehicle (even if the passenger or the driver are members of RAC).
  4. It is a legal requirement that vehicles used or recovered with their wheels in contact with the public highway must have a valid tax disc. Where no valid tax disc is displayed on a vehicle and that vehicle requires towing or recovering you will be liable for any costs incurred. You will not be entitled to any benefits

under the Onward Travel entitlement. (The above is not applicable to those vehicles exempt under Section 5 of the Vehicle Excise and Registration Act 1994, which includes certain types of vehicles, including certain old vehicles, agricultural vehicles and emergency vehicles).

## European General Terms

We will only provide the cover described in this insurance if you keep to the following terms and conditions.

### 1 You must:

- a. Take all reasonable steps to prevent accident, injury, loss or damage.
- b. Produce a valid Certificate of Motor Insurance before making a claim.
- c. Tell us, in writing as soon as you can about any incident which may mean a claim under the insurance.
- d. Immediately send us every writ, summons, legal process or any other communications you receive which is in connection with the claim.
- e. Give us at your expense all the information and help that we may need (including medical certificates and details of your household insurances).
- f. Never discuss liability with anyone unless we agree first.

### 2 Vehicle condition

- a. Your vehicle must be in good condition when you take out the policy and serviced in line with the manufacturer's recommendations.
- b. It is your responsibility to make sure that your vehicle meets all the legal rules and regulations of the countries in which you travel, particularly any weight limits. If you do not do so, we have the right to cancel all benefits and entitlements under this insurance.

### 3 Record of expenses

We will not pay any costs unless claims are supported by original receipted bills.

### 4 Authority for repairing your vehicle or returning it to the United Kingdom

- a. If your vehicle cannot be driven because of an accident, fire, breakdown, break-in or theft, any damage which you can have repaired by your motor insurers must be reported to them immediately. They will decide whether to authorise the repairs abroad or return the vehicle to the United Kingdom. We cannot return your vehicle to the United Kingdom unless your insurers agree. We have the right to claim costs from your motor insurers.
- b. If you do not have comprehensive motor insurance, it is our decision whether to return the vehicle to the United Kingdom or repair it abroad if it cannot be driven because of a breakdown, accident, fire or theft.
- c. We will not return your vehicle to the United Kingdom if the market value of your vehicle is less than the cost of getting it back to the United Kingdom.
- d. You are responsible for making sure repairs to your vehicle are carried out to your satisfaction. If your vehicle has to be returned to the United Kingdom, you should check with your insurers that it will be covered in transit for loss or damage and that the contents are also covered.

### 5 Vehicle hire

We are not responsible for any delays in getting a hire vehicle and cannot guarantee to provide a vehicle in time for you to catch any pre-booked ferries. You may have to collect a hire vehicle from the nearest available place yourself.

### 6 Spare Parts Despatch

Our agents will make every effort to deliver spare parts as soon as possible but there may be delays at weekends or bank holidays as some agents will be closed. Once you have asked for parts from our Control Centre, you are responsible for paying their full cost, even if you then get them locally.

We and our agents cannot accept responsibility for manufacturers' or suppliers' mistakes, loss of or damage to parts in transit, or any delay in delivery. You will have to pay for parts when you receive them.

### 7 Claims

- a. Any claim made under this insurance must be made no later than one month after you return to the United Kingdom.
- b. We may try to recover, in your name and for our own benefit, damages and costs covered under this insurance. You must co-operate with us so we can deal with any claim.

### 8 Repaying costs

You may be liable to repay to us any costs which you are not entitled to under this insurance.

## European Exclusions

**We are not responsible and cannot accept a claim for:**

1. Any vehicle used for motor racing, rallies or other competitive events, or people taking part in these activities.
2. Costs which are not listed as benefits in the European Breakdown Cover sections of this booklet.
3. Losses resulting from delays, acts or failures of someone other than us, for example, a garage, hotel, vehicle hire company or carrier (when we instruct a garage, hotel, car hire company or other similar company, we do not accept liability for their acts or failures and it should not be interpreted that they are acting as agents for us).
4. Any claim resulting from you using a vehicle hired under the terms of European Breakdown Cover.
5. Any claim caused directly or indirectly by the overloading of the insured vehicle (including a caravan or trailer).
6. Any claim as a result of vehicle breakdown due to:
  - Running out of oil or water.
  - Frost damage.
  - Rust or corrosion.
  - Tyres which are not roadworthy.
7. Any claim for vehicles driven by people who do not have a full United Kingdom driving licence.

### Choice of Law

The law of England and Wales will apply to this contract unless:

- you and the Insurer agree otherwise; or

- at the date of the contract you are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

## Vehicle Specifications

### UK Cover

RAC UK Breakdown assistance is available to members when they are travelling in a car, motorised caravan, minibuss, van or pickup or car derived van which complies with the specifications set out below:

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### Vehicles

Max weight (gross) - 3.5 tonnes  
Max Length - 5.5 metres (18ft) including tow bar  
Max Width - 2.3 metres (7ft 6in)

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### Caravans/Trailers

Max weight (gross) - 3.5 tonnes  
Max Length - 7.6 metres (25ft) including tow bar  
Max Width - 2.3 metres (7ft 6in)

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### RAC European Cover

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### Vehicles

Height - 3 metres  
Max weight (gross) - 3.5 tonnes  
Max Length - 5.5 metres (18ft) including tow bar  
Max Width - 2.3 metres (7ft 6in)

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### Caravans/Trailers

Height - 3 metres  
Max weight (gross) - 3.5 tonnes  
Max Length - 7.6 metres (25ft) including tow bar  
Max Width - 2.3 metres (7ft 6in)

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## Costs

Cover shall not include the following:

1. Any costs incurred without our prior consent. All requests for service must be made directly to RAC.
2. The cost of draining or removing contaminated fuel. We will arrange for your vehicle to be taken to a nearby garage for assistance, but you will have to pay for any work carried out. Any other recovery may be arranged but you will be liable for any additional costs.
3. Specialist equipment costs. We will however arrange for the specialist services if needed, but you will have to pay for any additional costs direct to the contractor.
4. Any costs incurred as a result of you failing to carry a serviceable spare tyre and wheel, or incurred in arranging the removal of a wheel secured by locking wheel nuts when you are unable to provide a serviceable key, appropriate to your vehicle, caravan or trailer.

**Please note:** Motorised vehicles that are manufactured without the provision of a spare wheel will be considered on their individual merits. Assistance in changing a wheel is covered, subject to you carrying a serviceable spare as specified above.

5. The cost of a glass or tyre specialist. We will arrange for your vehicle to be taken to a nearby garage for assistance but you will have to pay for any work carried out on the vehicle. Any other recovery may be arranged but you will be liable for any additional costs.

6. The cost of a locksmith if you lose, break, or lock your keys in your vehicle. If we are unable to open your vehicle for any reason, we will arrange for a locksmith to attend where available, but you will be responsible for the costs. If a locksmith is not available, we will arrange for your vehicle to be taken to a nearby garage for assistance but you will have to pay for any work carried out on the vehicle. Any other recovery may be arranged but you will be liable for any additional costs.

7. Vehicle storage charges.

8. The cost of ferry crossings and/or toll fees for the member's vehicle and the return ferry costs and/or toll fees of the accompanying recovery vehicle if required to enable a successful recovery.

9. If a vehicle has been modified from its original manufacturer's specifications in such a way that it requires use of specialist equipment, you are liable for the charges arising out of use of such specialist equipment.

10. If your caravan or trailer breaks down in a way that means it cannot be repaired, we will be unable to recover your caravan or trailer. If this situation arises, we can arrange for the recovery of the caravan or trailer, although you will be responsible for any costs incurred. We would recommend that you always carry a serviceable spare tyre and wheel appropriate to your vehicle, caravan or trailer.

## Callout entitlement

UK breakdown: 5 Callouts per membership year.

European breakdown: 2 Callouts per membership year.

If you exceed your entitlement you will have to pay additional charges, set by us, and such charge will be no less than £59.00 per callout, payable prior to us providing the Roadside or At Home service only.

Please note: When you have reached your maximum entitlement you may not change your membership cover within the current membership year and we reserve the right to renew your membership offering a lower breakdown entitlement the following year.

## Battery related faults

For battery related faults your membership entitlements are as follows:

- Our initial attendance for a battery related fault is included in your membership entitlement. There is no charge for that attendance.

- The fitting of any parts or batteries purchased by you prior to our attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts.

- Our patrol will test your battery at that initial breakdown attendance. If the battery is no longer serviceable and so fails the test you will be advised to replace it. If a condemned (non serviceable) battery is not replaced, a charge of no less than £59 will apply for further assistance for a battery related fault. The charge will be payable by credit or debit card before assistance can be arranged.

- You will be invoiced separately for any such additional charges. If we do not receive the payment within 14 days of the invoice date your membership will be cancelled without refund.

## 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 please contact us and we will work with you to try to resolve your complaint within 28 days.

If you have used our Breakdown service and are dissatisfied with any aspect of the service provided to you, please bring the complaint to our attention as soon as you can (if possible within 28 days of becoming aware of it). This does not affect your statutory rights to take legal action or exercise any other legal remedy.

If you have a complaint regarding customer sales and/or services please contact us:

- by phone telephone 0844 891 0321.

- in writing Write to Chief Executive, RAC Insurance, PO Box 6, Surrey Street, Norwich NR1 3NS.

If you have a complaint regarding breakdown services please write to us at:

Membership Customer Care, RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4ZZ.

If we cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service.

## Compensation:

We are covered by the Financial Services Compensation Scheme (FCSS). You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 100% of the first £2000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available on the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk) or write to Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers, Portsoken Street, London E1 8BN.

## **What to do if you break down**

**UK: Call RAC on 0800 404 8777**

**Europe: Call RAC on 0033 472 435 255**

Calls may be recorded and/or monitored.

When you call, please provide the following information:

- your name
- your RAC Membership number
- your vehicle registration number
- the make and model of your vehicle
- your exact location, including the road you are on, plus the nearest road junction if possible
- the number of the phone you are using

### **Remember:**

- please ring us back (on the free number) if you get going before the Patrol arrives
- only accept help from the Patrol or contractor that has been sent to assist you by RAC
- don't go directly to a garage (even an RAC appointed one); RAC are not obliged to reimburse you if you have had to pay for help which was not arranged by RAC
- recovery service can only be arranged by RAC

Please ensure these terms are kept with the vehicle, should any incident occur.

