

RAC Direct Insurance

Summary of Car cover

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This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the Car insurance booklet. It is important that you read the Car insurance booklet carefully when you receive it.

Who is the insurer?

The insurer is London and Edinburgh Insurance Company Limited.

What is RAC Direct Insurance Car cover?

RAC Direct Insurance Car cover protects you and your car, comprising Comprehensive or Third Party Fire and Theft cover, as selected by you when requesting the quote and itemised in your insurance schedule.

What are the benefits and features of RAC Direct Insurance Car cover?

Your insurance includes the following features, which are explained in detail in your Car insurance booklet:

Cover	Comprehensive	Third Party Fire & Theft
Legal liability for death or injury to any other person, including passengers	✓	✓
Legal liability for damage to other people's property	✓	✓
Legal costs incurred with our consent, in connection with a claim against your insurance	✓	✓
Own damage (excluding glass) and fire & theft claims	✓	Fire & Theft only
Personal injury: benefits for you and/your spouse/domestic partner for death or loss of limbs/sight	Up to £5,000	X
Medical expenses for anyone injured in your car	Up to £300	X
Cover for personal belongings which are in or on your car	Up to £250	X
Cover for a child seat which is fitted in your car	✓	Fire & Theft only
Windscreen/window breakage	✓	X
New car replacement	✓	Fire & Theft only
Replacement locks	✓	✓
RAC Direct Insurance approved repair service	✓	Fire & Theft only
Cover for driving other people's cars	X	X

The following optional covers are also available:

- Legal Services
- Courtesy Car
- Enhanced Courtesy Car
- Physiotherapy Cover
- RAC Rescue
- Driving Abroad
- European Breakdown Cover

If you have selected any of these options, they will be itemised on your schedule and the cover details will be set out in your Car insurance booklet.

What are the significant or unusual exclusions or limitations of RAC Direct Insurance Car cover?

Your insurance excludes some situations. Please refer to your car insurance booklet Sections 1–12 for full details but the most significant or unusual exclusions are outlined below. Your insurance excludes or limits the following:

- The first part of any claim – this is known as the “excess” (see Section 1). These are detailed below:

Standard excess	As shown on your schedule
Additional young driver excesses for accidental damage claims are in addition to the standard excess:	
Aged 20 or under	£250
Aged 21 to 24	£150
Windscreen excess	£60

What are the significant or unusual exclusions or limitations of RAC Direct Insurance car cover? (continued)

- Loss or damage arising from theft while the ignition keys of your car have been left in or on your car (see Section 1)
- Loss of use, reduction in value, wear and tear, or mechanical, electrical or computer breakdowns, failures or breakages (see Section 1)
- Loss of value following a repair (see Section 1)
- Confiscation or requisition or destruction by or under order of any government or public or local authority (see Section 1)
- The maximum amount that will be paid out for damage to a third party’s property will be £20,000,000 (see Section 2)
- You are only insured to drive the vehicle specified on your insurance schedule. There is no Third Party only extension for other people’s cars.

Exclusions

Inappropriate use (see the Car insurance booklet section “General Exceptions”)

- We will not pay for any accident, injury, loss or damage that occurs while your car is being used for a purpose not shown under the “Description of use” section of your certificate of insurance or while it is being driven by any person not described in your certificate of insurance as entitled to drive.

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How long does my RAC Direct Insurance Car cover run for?

The insurance will remain in force for 12 months from the date of commencement, or as otherwise shown on your insurance schedule.

You should review the level of benefit that you have chosen on a regular basis to make sure that it is sufficient to cover your needs.

What happens if I take out cover and then change my mind?

You have the right to cancel your insurance within 14 days either from the day of purchase of the policy or the day on which you receive your policy documentation, whichever is the later.

How do I make a claim?

If you are an Insurance Member call 0800 404 6342.

If you are a Membership Plus Member call 0800 404 8777.

How do I make a complaint?

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy with this, we would like to hear from you. Please refer to page 34 of your car insurance booklet for details of the complaint procedure.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body.

Following the complaints procedure does not affect your right to take legal action.

Would I receive compensation if London and Edinburgh were unable to meet its liabilities?

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and the circumstances of your claim.