

Breakdown Insurance

Insurance Product Information Document

Company: RAC Motoring Services & RAC Insurance Ltd
Product: Business Breakdown Cover

Breakdown cover provided by RAC Motoring Services (310208) and RAC Insurance Ltd (202737). Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document provides a summary of the key information regarding RAC Breakdown Insurance. Please refer to the full RAC breakdown terms and conditions and your schedule for more information about your chosen cover.

What is this type of insurance?

RAC Business Breakdown Insurance is intended to offer services relating to the breakdown of vehicles. It meets the demands and needs of those who wish to ensure the risk of the breakdown of vehicles is met now and in the future, and where additional cover is chosen, that certain additional risks relating to the breakdown of vehicles are met.



What is insured?

Your schedule will show which products you have selected.

Car and Van Roadside and At Home

- ✓ Assistance to repair your broken down vehicle at the roadside or at your registered business address shown on your schedule. RAC can supply and fit parts up to the pre-authorised amount shown in the terms and conditions. The cost of these parts will be invoiced to you
- ✓ If your vehicle cannot be repaired at the roadside or at your registered business address, RAC will transport you, your vehicle and passengers up to 10 miles

Optional Cover:

- European Breakdown providing Roadside assistance in Europe, recovery to a local garage, alternative transport or accommodation whilst the vehicle is repaired and help getting you and your vehicle home if it cannot be repaired by your planned return date

Car and Van Roadside, Recovery and At Home

- ✓ All the benefits of Car and Van Roadside and At Home
- ✓ If the breakdown is more than ¼ mile away from your registered business address, RAC will extend the 10 mile tow to any single destination in the UK

Optional Cover:

- Replacement vehicle, alternative transport or overnight accommodation to allow you to continue your journey if your vehicle cannot be repaired
- European Breakdown providing Roadside assistance in Europe, recovery to a local garage, alternative transport or accommodation whilst the vehicle is repaired and help getting you and your vehicle home if it cannot be repaired by your planned return date

Taxi Roadside and At Home

- ✓ Assistance to repair your broken down vehicle at the roadside or at your registered business address shown on your schedule. RAC can supply and fit parts up to the pre-authorised amount shown in the terms and conditions. The cost of these parts will be invoiced to you
- ✓ If your vehicle cannot be repaired at the roadside or at your registered business address, RAC will transport you, your vehicle and passengers up to 10 miles

Taxi Roadside, Recovery and At Home

- ✓ All the benefits of Taxi Roadside and At Home
- ✓ If the breakdown is more than ¼ mile away from your registered business address, RAC will extend the 10 mile tow to any single destination in the UK

Minibus

- ✓ Assistance to repair your broken down minibus at the roadside or at your registered business address shown on your schedule. RAC can supply and fit parts up to the pre-authorised amount shown in the terms and conditions. The cost of these parts will be invoiced to you
- ✓ If your minibus cannot be repaired at your registered business address, RAC will transport you, your minibus and passengers up to 10 miles
- ✓ If the breakdown is more than ¼ mile away from your registered business address, RAC will transport you, your minibus and passengers to any single destination in the UK
- ✓ Replacement vehicle, alternative transport or overnight accommodation to allow you to continue your journey if your minibus cannot be repaired



What is not insured?

- ✗ Any breakdown which has occurred prior to purchase
- ✗ Anything which is not a breakdown e.g. a road traffic collision
- ✗ The cost of any parts
- ✗ Any resource or equipment required to repair or recover a vehicle which is not normally carried by RAC



Are there any restrictions on cover?

! Your vehicle must be UK registered and less than:

- 3.5 tonnes
- 2.3 metres wide
- 3 metres high

Motorcycles must be over 121cc

! Minibuses must be less than:

- 4.5 tonnes
- 2.3 metres wide
- 3 metres high

and designed to carry more than 8 but no more than 16 passengers

! If your caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available

! If you break down as a result of a tyre fault and are not carrying a serviceable spare or the manufacturer's repair equipment RAC will only tow you 10 miles

! European Breakdown is limited to journeys up to 90 days

! Hire cars provided for minibuses are limited to a small hatchback so RAC may need to provide more than one car

! Only Roadside cover starts straight away. Additional cover may start later



Where am I covered?

✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man

✓ If you have purchased European Breakdown the following countries are included: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe



What are my obligations?

- You must take reasonable care to complete any questions RAC ask you accurately when purchasing this Breakdown Insurance
- You must update RAC straight away if you wish to change your details, such as who is covered, your address and vehicles
- You must ensure your vehicles are in a legal and roadworthy condition
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions



When and how do I pay?

- Payment will be requested by invoice
- All invoices must be paid within 30 days
- You can pay by debit card, credit card, BACS or cheque but not American Express
- Your policy will automatically renew as shown on your schedule and an invoice will be sent to you unless you notify us before the policy end date



When does the cover start and end?

- The start date is the date selected by you
- The end date will be shown on your schedule



How do I cancel the contract?

You may cancel your policy at any time by contacting us. Details are included within your main policy booklet.