

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 and Wales, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. 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.

Van

There are two types of cover available for Vans:

Van Lite

- ✓ Assistance to repair your broken-down van anywhere in the UK (up to 3 call-outs a year)
- ✓ If your van cannot be repaired at the roadside, RAC will transport you, your van and passengers up to 10 miles

Van Total

All of the cover in Van Lite, plus:

- ✓ Unlimited call-outs
- ✓ RAC can supply and fit parts at the roadside up to £300 excluding VAT. You will have to pay for the cost of these parts
- ✓ We'll extend the tow provided to any single destination in the UK.
- ✓ Replacement van, alternative transport or overnight accommodation to allow you to continue your journey if your van cannot be repaired the same day
- ✓ We'll get you an estimate for the repair works based on our roadside diagnostic and priority access to an RAC approved garage

Optional Cover for Van Lite and Van Total:

- European Breakdown – providing Roadside assistance in Europe, recovery to a local garage, alternative transport or accommodation whilst your van is repaired and help getting you and your van home if it cannot be repaired by your planned return date
- Battery Replace – if RAC cannot recharge your battery RAC will supply and fit a new one
- Tyre Replace – RAC will repair or replace your van's punctured or damaged tyre
- Business Motor Legal Expenses – Legal costs for recovering losses following an accident and defending motoring prosecutions

Car

- ✓ Assistance to repair your broken down vehicle in the UK. RAC can supply and fit parts up to £300 excluding VAT. You will have to pay for the cost of these parts
- ✓ If your vehicle cannot be repaired at the roadside, RAC will transport you, your vehicle and passengers up to 10 miles

Optional Cover:

- Recovery – RAC will extend the 10 mile tow to any single destination in the UK
- Onward Travel – replacement vehicle, alternative transport or overnight accommodation to allow you to continue your journey if your vehicle cannot be repaired the same day
- 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
- Battery Replace – if RAC cannot recharge your battery RAC will supply and fit a new one
- Tyre Replace – RAC will repair or replace your vehicle's punctured or damaged tyre
- Business Motor Legal Expenses – Legal costs for recovering losses following an accident and defending motoring prosecutions

Taxi

- ✓ Assistance to repair your broken down vehicle in the UK. RAC can supply and fit parts up to £300 excluding VAT. You will have to pay for the cost of these parts
- ✓ If your vehicle cannot be repaired at the roadside, RAC will transport you, your vehicle and passengers up to 10 miles

Optional Cover:

- Recovery – RAC will extend the 10 mile tow to any single destination in the UK

Minibus

- ✓ Assistance to repair your broken down minibus in the UK. RAC can supply and fit parts up to £300 excluding VAT. You will have to pay for the cost of these parts
- ✓ If your minibus cannot be repaired at the roadside, 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 the same day



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
- ✗ Attendance for a fault that we have previously attended and has not been fixed

Tyre Replace

- ✗ General wear and tear or tyres below legal tread



Are there any restrictions on cover?

- ! Vehicles must be UK registered and insured with valid tax and MOT (unless exempt)
- ! Vehicles must be less than:
 - 3.5 tonnes (or 4.5 tonnes for minibuses)
 - 7.6 metres long and
 - 2.55 metres wideMotorcycles must be 49cc or over (121cc or over in Europe)
- ! 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, and a locking wheel nut key, RAC will only tow you up to 10 miles
- ! You are only covered for roadside attendance and a 10 mile tow within the first 24 hours of joining. Optional cover will start after. If you have purchased Van Total, you'll only receive Van Lite in the first 24 hours.

Minibus

- Minibuses must be designed to carry more than 8 but no more than 16 passengers
- Hire cars provided for minibuses are limited to a small hatchback, so RAC may need to provide more than one car

European

- Your vehicle must be less than 3 metres high
- European breakdown is limited to journeys up to 90 days



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, Republic of North 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 and the Canary Islands), 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?

- You can pay by debit/credit card, direct debit or BACS, but not American Express. Payment can also be requested by invoice.
- We will let you know the available payment types at the time of purchase
- All invoices must be paid within 30 days
- The schedule will highlight when your renewal payment is due. We will use the same payment method to automatically renew your policy if you have given us permission to do so



When does the cover start and end?

- The start date is the date selected by you and shown on your schedule
- If you have a rolling monthly contract, the policy will end when you cancel it, which you can do at any time
- For all other contracts, the end date is shown on your schedule



How do I cancel the contract?

You may cancel your policy at any time by contacting RAC Business Breakdown customer services on 0330 159 0784.