

## RAC Dealer Network – Scheme Rules

### How do I make a complaint?

If you're unhappy with the service received from an Approved Dealer, or a purchase you've made from them, you must contact them in the first instance to give them the chance to resolve the matter for you.

You should detail your concerns and let them know what you're looking for them to do to resolve your complaint. Once you've raised your concerns with them, they have up to eight weeks to confirm their final position to you.

### What if I'm still unhappy?

If you still feel they haven't resolved the issue, or if you haven't received a response from them, the RAC can provide an Alternative Dispute Resolution (ADR) service to you. Our ADR service is completely impartial and has been approved by CTSI. It can assist with disputes that may arise between a consumer and one of our Approved Dealers.

Our ADR service is free to consumers and cases will be accepted and handled in English and conducted in writing.

You'll need to make sure you contact us within 12 months of receiving a response from the Approved Dealer. In the unlikely event you haven't received a response from them, you'll need to make contact with us within 12 months of raising your concerns with the business.

To contact us, you'll need to complete the enquiry form on our website. We'll need full details of your complaint, including confirmation of what you're expecting from the Approved Dealer to resolve your claim against them. You should also provide copies of all invoices and supporting evidence that you'd like us to consider, including a copy of their final response to you.

Your enquiry form and supporting information can be sent to [racclientsupportteam@assurant.com](mailto:racclientsupportteam@assurant.com). Alternatively, you can post your claim to us at the following address:

RAC Approved Dealers  
The Warranty Group  
The Aspen Building  
Floor 2  
Mitcheldean  
Gloucestershire  
GL17 0AF

You don't need legal representation to use our ADR service. However, you're able to obtain legal advice or be represented by a third party if you wish.

The sharing of documents is not a standard requirement; however, it can be routinely done as a method of "good practise". You should therefore be aware that all documents must be shared, if requested, by either party.

## What happens next?

Once we've received details of your complaint, one of our case handlers will assess the information you've provided to ensure the business is accredited to the RAC Used Vehicle Code of Practice.

If we're unable to provide our ADR service, we'll confirm this to you, along with the reasons, within five working days.

Once we've confirmed we can provide our ADR service to you, we'll let you know within five working days. Our next steps will be:

- Review all the information and evidence you've provided
- Obtain a report from the Approved Dealer
- Reach a decision based on the available facts, consumer law and the RAC Used Vehicle Code of Practice
- Confirm our findings to both you and the Approved Dealer

If we feel the Approved Dealer has acted incorrectly, or is responsible for your claim, we'll issue recommendations to them in an effort to bring your complaint to an acceptable resolution.

If we feel the Approved Dealer has demonstrated a good level of service and followed the RAC Used Vehicle Code of Practice, then we'll explain our reasons for this to you. We'll allow you four weeks to reflect and comment on any documents or evidence we provide to you.

In some instances, we may not be able to reach a decision. If this is the case, then we'll confirm this to you as soon as we can.

You can decide whether you agree with our outcome. You should also be aware that our outcome could differ to any decision made by a court and participation in the ADR procedures does not prevent parties from seeking legal redress through court proceedings.

## How long will it take?

We'll keep you updated with the progress of your complaint and let you know as soon as we've received all of the information from the business to complete a full review.

Once we've received all the information we need to reach a decision on your case, we'll notify you of the outcome within 90 days, unless there are exceptional circumstances. In these instances, we'll let you know when you can expect to hear from us.

If your vehicle is off the road, we'll do our best to prioritise your complaint as long as this is made clear to us at the outset.

If you wish to withdraw your complaint, then please let us know. It's your right to withdraw from the ADR process at any stage.

## Can you help me?

We can only consider complaints against a business that adheres to our Used Vehicle Code of Practice.

All Approved Dealers are located within the UK, but you can still use our ADR service if you're not a UK resident as we do accept cross border disputes.

We're unable to offer our ADR service if:

- You're not a consumer (any services provided by an Approved Dealer to a business would not be covered)
- Your claim exceeds £10,000.00.
- A legally binding decision has already been made regarding your claim
- You've already accepted a full and final settlement offer
- Another ADR provider has already issued their findings
- You're claiming personal injury
- Your claim relates to any criminal activity
- It's been more than 12 months since you received a final response from the business (or 12 months since you raised a complaint with the business if no response was received from them)

## **What authority do you have with an Approved Dealer?**

We're able to issue one or more of the following recommendations to an Approved Dealer:

- An apology and explanation
- A refund
- A goodwill gesture
- An offer of repairs

## **How do I know you're impartial?**

All of our ADR officials are employed on a permanent basis by Assurant to ensure our ADR service is completely impartial.

We currently have one ADR supervisor and two ADR case handlers.

Our Used Vehicle Code of Practice is approved by the CTSI Consumer Codes Approval Scheme and audited by them to ensure our Approved Dealers are compliant with our code. Our ADR service has also been approved by the relevant competent authority, CTSI, to ensure impartiality.