

RAC Breakdown Cover

This online version of our terms and conditions contains our UK Breakdown, European Breakdown and Legal Care Plus terms and conditions in this one document

Not all sections will apply to you - see your schedule for details

PLEASE READ AND KEEP FOR YOUR RECORDS

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Important information for renewing customers

Summary of a change to UK Breakdown terms

From your renewal date, if you cancel your policy within the first 14 days, without making a claim, we may retain a proportion of the arrangement and administration fee. This is to cover the cost of initial arrangement and administration, including cancellation, of your policy. Previously you would have received a full refund unless you have made a claim. Full details can be found under "Cancellation of your policy" in your UK policy booklet.

RAC Breakdown Cover UK Policy Booklet

Terms and conditions

PLEASE READ AND KEEP FOR YOUR RECORDS

Contact Information

	Telephone	In Writing
Breakdown including Accident Care	0333 2000 999	
Legal Helpline	0330 159 1446	
Key Replace	0330 159 0952	keyreplace@rac.co.uk
Customer Services	0330 159 0360	RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN membership@rac.co.uk
Hearing assistance	Telephone prefix 18001 to access Tynetalk or text us on 07855 828282	

Call charges may apply. Please check with **your** telephone provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans. Text messages are charged at **your** standard network rate. **We** do not cover the cost of making or receiving telephone calls. **Our** calls are monitored and/or recorded.

If you break down, please provide us with

1. **Your** name and RAC membership number
2. The cause of the **breakdown**, if **you** know it
3. The **vehicle's** make, model and registration number
4. The exact location of the **vehicle** – the road **you** are on or the nearest road junction
5. The number of the phone **you** are using
6. Identification such as a bank card or driving licence
7. **Your** credit card for some breakdown extras or if **you** need additional services

Remember

1. Please let **us** know if **you** have called **us** but manage to get going before **we** arrive
2. **We** will only provide cover if **we** arranged help, so please do not go directly to a garage or other recovery service

There may be more than one option for **you** to get **your vehicle** fixed if **you break down**.

We'll look at **your** situation and find the best way to get **you** going again. For example, even if **you** have **our** national Recovery cover level, **we** may suggest taking **your vehicle** to a local garage if the problem could be fixed the same day, or offer **you** an option not covered under **your** policy which may incur an extra cost.

You do not have to agree to this, but it may help **you** get back on the road faster.

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RAC Membership

Your RAC membership consists of:

1. **A Breakdown Policy** – Part 1 of this booklet – one or more contracts of insurance between **you** and the insurers – depending on the type of cover:
 - a. RAC Motoring Services provides insurance for sections A, B and C of this booklet; and
 - b. RAC Insurance Limited provides insurance for all other sections in Part 1 of this booklet.A premium is payable for contracts of insurance which will be made clear to **you** in advance of purchase.
2. **An arrangement and administration contract** – Part 2 of this booklet – a contract for services between **you** and RAC Financial Services Limited (**RACFS**) as arranger and administrator. Fees are payable for the services of **RACFS** and will be made clear to **you** in advance of purchase.
3. **A Schedule** – detailing the type of membership **you** have, the level of cover chosen, and the cost of membership. The **schedule** will detail the premium, the fees, and any other charges payable. These will be made clear in advance of purchase, and provided to **you** by the administrator following purchase.

Definitions

These definitions apply, independently, to both contracts in this policy booklet:

- Part 1 – Breakdown Policy;
- Part 2 – Arrangement and Administration Contract; and also apply to
- Your Data

Any words in bold appearing throughout this policy booklet have a specific meaning which **we** explain below

“approved garage” means a garage in the **UK** that has been approved by us;

“approved tyre network” means a tyre centre in the **UK** that has been approved by us;

“breakdown”/“break down”/“broken-down” means an event during the **policy period** that stops the **vehicle** from being driven because of a mechanical or electrical failure, including as a result of battery failure or flat tyres but not as a result of mis-fuel, **road traffic collision**, fire, flood, theft, acts of vandalism, or any **driver-induced fault**;

“caravan”/“trailer” means any caravan or trailer that is less than (a) 3.5 tonnes; (b) 7.0 metres long including a tow bar; and (c) 2.55 metres wide;

“claim” means each separate request for service or benefit under any section of this **policy**;

“driver-induced fault” means any fault caused by actions or omissions of the driver of the **vehicle**, for example running out of fuel (or charge in an electric **vehicle**), lost, stolen or broken keys or locking **your** keys in **your vehicle**;

“home” means the address in the **UK** where **you** live permanently, as shown on **your schedule**;

“modified vehicle” means any **vehicle** that has been modified from the manufacturer’s specifications;

“passengers” means the driver and up to 8 people travelling in the **vehicle**;

“policy” means the **breakdown** policy that is subject to the terms and conditions in Part 1 of this policy booklet together with the **schedule**;

“policy period” means the length of time **your policy** is in force from the **start date** as shown on **your schedule**;

“RAC”/“we”/“us”/“our”

1. For the breakdown policy under Part 1 – Sections A, B and C means RAC Motoring Services;
2. For the breakdown policy under Part 1 – Sections D to H inclusive means RAC Insurance Limited;
3. For Your data, means RAC Motoring Services, RAC Insurance Limited and RAC Financial Services Limited;
4. For Included benefits and Additional services means RAC Motoring Services; and
5. In each case any person employed or engaged to provide certain services on their behalf;

“RACFS” means RAC Financial Services Limited;

“reimburse” means reimbursement by **us** under the reimbursement process as set out on page 6;

“road traffic collision”

1. For Accident Care means a collision involving **your vehicle** and at least one other motor vehicle on a public highway, private road or a car park to which the public has an uninterrupted right of access; and
2. In all other cases means a traffic collision involving a **vehicle** within the **UK** that immobilises the **vehicle**;

“schedule” means the document entitled “Schedule” containing important details about the **policy**, types and levels of cover and membership;

“specialist resource” means resource or equipment that is not normally carried by **our** patrols, but is required to complete a repair or recovery, for example a crane, tractor, locksmith or lifting equipment for **modified vehicles** with lowered suspension;

“start date” means the date that this **policy** begins, or renews, as shown on **your schedule**;

“UK” means England, Scotland, Wales, Northern Ireland, and for the purpose of this **policy** includes Jersey, Guernsey and the Isle of Man;

“vehicle” means a UK registered vehicle that is privately owned or leased and complies with the following specifications:

1. It is insured, and holds valid tax and MOT (unless exempt); and
2. It is either a car, light van, motorhome, or minibus that is less than:
 - a. 3.5 tonnes;
 - b. 6.4 metres long including a tow bar; and
 - c. 2.55 metres wide; or
3. It is a motorcycle 49 cc or over and is not a mobility scooter;

“wear and tear” means the gradual loss of the ability of a part to work exactly as it was designed to by the manufacturer, caused by time and/or the **vehicle’s** mileage;

“you”/“your” means the person taking out the **policy** and any additional members as named on the **schedule**.

Part 1 – Breakdown policy

Important information about your policy

- This RAC membership 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.
- Some sections of cover are optional. The ones **you** have chosen are listed on **your schedule**. Please make sure this is correct.
- There are general conditions set out on page 9 that apply to all sections. There are also specific conditions that are set out in each section. **You** must meet all of these conditions.
- All requests for service must be made directly to **us**.

Policy types

We have two types of cover:

1. Personal Based
This covers **you** as a driver or a passenger in any **vehicle**. All members must live at the same **home address**.
2. Vehicle Based
This covers up to 3 **vehicles** if listed on **your schedule** and if registered at **your home address**. The **vehicle** is covered whoever is driving.

How long am I covered for and how many claims can I make?

The period **you're** covered for and the number of claims **you** can make will be shown on **your schedule**.

Monthly policies

If **you** have a monthly **policy**, cover will start on the **start date** and be automatically renewed every month. **Your claim** entitlement will be shown on **your schedule**, this will set out how many **claims you** can make between **your start date** and review date.

If **you** reach **your claim** entitlement before **your** review date, **we** will let **you** know and **your policy** will come to an end at the end of the month, as **you** will no longer be eligible to **claim**.

All other policies

If **your policy period** is less than 24 months, **your claim** entitlement will run from the **start date** to the end date.

If **your policy period** is 24 months, **your claim** entitlement as shown on **your schedule** will renew 12 months from the **start date**.

What vehicles am I covered in?

Only **vehicles** that are privately owned or leased and used only for private use are covered. This means the **vehicle** should be registered in **your** name, or that of another individual and used for social, domestic, pleasure, and commuting to and from a permanent place of work only.

Cover is not provided for company cars or other **vehicles** used for business, even if **you** are not using it for business at the time. Business use includes hire and reward, delivery use and sign written vehicles.

All **vehicles** must be insured and hold valid tax and MOT (unless exempt).

Limits of cover

Cover under this **policy** is subject to limits on:

1. When a **claim** can be made:
 - a. no **claim** is permitted under section A or B if the **breakdown** occurred prior to purchasing this **policy**;
 - b. if **you** have purchased Recovery (section C) or Onward Travel (section D), these will not be available to use during the first 24 hours of the initial **start date**, or the date **you** upgrade to that section;
 - c. for sections F to H no **claim** is permitted if the event giving rise to the **claim** occurs prior to or within 14 days of:
 - i. the initial **start date** of the **policy**;
 - ii. any upgrade to one of these sections; or
 - iii. changing **your vehicle** if the section applies to **your vehicle** only.
 - d. in order to make a **claim** under sections C to G, **we** must have first attended under section A (Roadside) or B (At Home); and
2. The amount that is covered:
 - a. for certain types of **claim** or for certain sections, as set out in the **policy** or the **schedule**.
3. Cover type:
 - a. Section H (Key Replace) only applies to **persons** named on **your schedule**, even where the **policy** is **vehicle** based.

Please note: one **claim** means one request for service or cover under any section of this **policy**, regardless of who makes the **claim**;

- under section G (Tyre Replace), one tyre equals one **claim**, even if **we** authorise the repair or replacement of more than one tyre during the same attendance.

Reimbursement

Under some sections, **you** may need to pay for the service up front and claim this back from **us**. To do so, please visit www.rac.co.uk/reimbursementclaimform. If **you** have any queries please contact **us** on 0333 202 1877. Please send **your** completed claim form within 90 days of **your breakdown** with proof of payment (such as a receipt) to **us** using the contact details on the form. **We** may ask **you** to supply original documents.

Please note: any costs that are not arranged through **us** or agreed by **us** will not be **reimbursed**.

Hire car terms

Certain sections of this **policy** include the supply of a hire car. Where a hire car is available as a covered benefit, the following terms apply:

Covered

Up to 72 hours or until **your vehicle** has been fixed if sooner.

1. We will arrange for the hire of a small hatchback car. We will try to find a hire car close in size to **your vehicle**, but cannot guarantee this. If **your vehicle** has more seats than the hire car we provide, and **you** require more seats, we may need to provide two cars;
2. If **you** are not eligible for a hire car arranged by us for any reason, such as **you** do not meet the hire car provider's terms (e.g. **you** have certain types of endorsement on **your** licence or **you** are under 21), and **you** choose to hire a car yourself, let us know and then provided we have agreed the cost beforehand, we will **reimburse you** up to £35 per day;
3. Where we arrange a hire car we will pay the insurance and collision damage waiver (this covers the cost of damage but there may still be an excess).

Not covered

1. We will not provide any specific car type, model or accessories, including tow bars.
2. Any cost of:
 - a. delivery and collection of the car hire and any fuel used; or
 - b. fuel while using the car hire; or
 - c. any insurance excess and additional costs.

Section A – Roadside (included – see your schedule)

The number of **claims** that **you** can make during a **policy year** is shown on **your schedule**.

Covered

If **your vehicle breaks down** within the **UK** more than ¼ mile from **your home**, we will:

1. Send help to repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If we are unable to repair the **vehicle** at the roadside, we will recover the **vehicle** and **passengers** to:
 - a. an **approved garage**; or
 - b. another local garage; or
 - c. a destination of **your choice**

up to a maximum of 10 miles from the **breakdown**.

If we recover the **vehicle** to a garage, we will **reimburse you** for taxi costs for **passengers** to continue their journey to a single destination within 20 miles.

Not covered

1. The cost of any parts or **specialist resource**;
2. The fitting of parts, including batteries, supplied by anyone other than us;
3. Any **breakdown** resulting from a fault that we have previously attended and:

- a. the original fault has not been properly repaired; or
 - b. **you** have not followed **our** advice after a temporary repair;
4. Recovery for **caravans** or **trailers** if **your caravan** or **trailer breaks down**.

Section B – At Home (optional – see your schedule)

Covered

We will provide the same cover as the "Covered" part of Section A (Roadside) if **your vehicle breaks down** at, or within ¼ mile of, **your home**.

Not covered

Please see the "Not covered" part of section A (Roadside), which also applies here.

Section C – Recovery (optional – see your schedule)

Covered

If we are unable to repair the **vehicle** under section A (Roadside) or Section B (At Home) we will recover the **vehicle** and **passengers** from the **breakdown** location to a single destination of **your choice** within the **UK**. For long distances we may use more than one recovery vehicle.

Please note: **you** must arrange recovery with us while we are at the scene.

Not covered

1. Please see the "Not covered" part of section A (Roadside), which also applies here;
2. Tyre faults where the **vehicle** is not carrying a serviceable spare tyre, the tyre repair equipment provided by the **vehicle's** manufacturer or a locking wheel nut key;
3. A second recovery owing to the intended original destination being closed or inaccessible;

Section D – Onward Travel (optional – see your schedule)

If we attend a **breakdown** under sections A (Roadside) or B (At Home), and cannot fix **your vehicle** on the same day, we will help **you** by making arrangements to allow **you** to continue **your journey**. **You** can choose one of the following options, based on **your** circumstances and subject to availability:

1. Hire car;
2. Alternative transport; or
3. Overnight accommodation.

1. Hire car

Covered

Please see hire car terms on page 7.

Hire cars must be arranged with us within 24 hours of the **breakdown**.

2. Alternative transport

Covered

If you would prefer to continue your journey by air, rail, taxi or public transport, we will reimburse you for a standard class ticket up to £150 per person or £500 for the whole party, whichever is less.

3. Overnight accommodation

Covered

You may decide that waiting for your vehicle to be fixed is best for you. We will arrange one night's bed and breakfast accommodation, up to a value of £150 per person or £500 for the whole party, whichever is less.

Assistance in a medical emergency

Covered

We will also help if you or one of your passengers suddenly or unexpectedly falls ill or is injured and needs medical help before the end of your journey. We will help you:

1. Book one night's bed and breakfast accommodation for you and your passengers if the hospital is more than 20 miles from home. We will reimburse you up to £150 per person or £500 for the whole party; and
2. Arrange to get the patient home or to a local hospital as soon as they are fit to travel.

Not covered

We will not assist you where you or one of your passengers is taken ill during a journey to or from a doctor's surgery or hospital, including planned doctor or hospital appointments or emergencies.

Section E – Courtesy Car (optional – see your schedule)

Covered

If we recover your vehicle under Sections A (Roadside) or B (At Home) and it cannot be fixed on the same day we will arrange a hire car. Please see hire car terms on page 7.

Hire cars must be arranged with us within 24 hours of the time of breakdown.

Section F – Battery Replace (Optional – see your schedule)

Please note: There are further limits that apply on when and how you can claim which can be found on page 6.

Your schedule will specify whether this cover is personal or vehicle based. Cover is limited to the amount shown on your schedule.

Covered

If we attend a breakdown under sections A (Roadside) or B (At Home) and the cause of the breakdown is a fault with your vehicle's starter battery, and we cannot get it recharged because it is unserviceable we will:

1. Fit a new battery; and
2. Dispose of the battery that we have replaced;

Not covered

1. Batteries that need to be fitted by a manufacturer or garage;
2. Electric or hybrid vehicles, motor homes, kit cars, quad bikes, modified or imported vehicles;
3. A breakdown caused by an incorrect or incorrectly fitted battery;
4. Batteries that have been misused or abused; or
5. Any breakdown relating to a fault that we have already attended and
 - a. the original fault has not been properly repaired; or
 - b. you have not followed our advice after a temporary repair.

Section G – Tyre Replace (optional – see your schedule)

Please note: There are further limits that apply on when and how you can claim which can be found on page 6.

If your vehicle is within ¼ mile of your home, you must have cover under section B (At Home) in order to make a claim.

Your schedule will specify whether this cover is personal or vehicle based. Cover is limited to the amount shown on your schedule.

Covered

If your vehicle cannot be driven due to accidental damage, malicious damage or a puncture to one or more of your tyres currently fitted to your vehicle we will send help to:

1. Fit your replacement tyre; or
2. Fit a temporary tyre or spare wheel to allow you to drive the vehicle to our nearest approved tyre network for the tyre to be repaired or replaced. We will give you an authorisation receipt to take to the approved tyre network, which must be used within 7 days; or
3. If we are unable to replace the tyre or fit a temporary tyre or spare wheel, we will take the vehicle to our nearest approved tyre network for the tyre to be repaired or replaced.

Please note:

- One tyre equals one claim. If we authorise the replacement of two tyres it will be two claims.
- You will only be covered for the damaged tyre, even if it is recommended that another tyre is replaced at the same time.
- A claim under this section will be counted against your breakdown claim entitlement.
- If your vehicle cannot be driven due to malicious damage, you must report the incident to the police first and obtain a crime reference number before we will provide cover under Tyre Replace.
- On rare occasions the use of our approved tyre network may not be possible, so you may need to purchase your replacement tyre yourself and utilise the reimbursement process on page 6. You will need to obtain our prior authorisation and the amount covered is set out in your schedule.

Not covered

1. Damage caused by a **road traffic collision**;
2. Damage caused by incorrect maintenance of **your vehicle** such as tyre pressure, wheel alignment, tyre tread below the legal limit, defective steering or suspension;
3. Tyres that have failed due to faulty manufacture;
4. Costs that can be claimed back by any other insurance or warranty;
5. Damage caused by **wear and tear**, previous damage or misuse; and
6. Tyres on a motorhome, kit car, motorcycle, quad, trike, caravan or trailer, imports or **modified vehicle**.

Section H – Key Replace (optional – see your schedule)

Please note: There are further limits that apply on when and how **you** can **claim** which can be found on page 6.

This section only applies to the people who are named on the **schedule** and proof of ownership of the keys will be required.

We recommend **you** attach **your** keys to the key fob **we** provide **you**, so that if they are lost, they can be returned to **you**.

If **your** keys are stolen **you** must report this to the police and obtain a crime reference number within 72 hours in order to **claim**.

You may make a **claim** under this section if **we** have not attended a **breakdown** under section A (Roadside) or B (At Home). If **we** do, however, this will be regarded as a **claim** under that section.

Household keys

Covered

If during the **policy period** **your** own keys are lost, stolen, locked in or broken (the breakage must be caused by a sudden, unforeseen and unexpected event), **we** will arrange and pay for the following services:

1. locksmith's charges;
2. new locks of the same standard if **we** assess, acting reasonably, there is a security risk;
3. up to 3 keys per lock of the same standard – depending on how many are lost, stolen or broken;

You must contact **us** to arrange any of the above options. Once **we** have made arrangements with **you**, **you** will need to meet the locksmith or **you** might be charged a call out fee. If **we** arrange for locksmith services, **you** must be there when the locksmith attends. If **you** are not there, **we** will not cover a second appointment. Please keep **your** receipts as **we** will need them to **reimburse you**.

Not covered

1. Keys that break due to wear or ageing;
2. Replacement keys in the first 3 days of **your claim** unless **we** agree otherwise;
3. Replacement locks that are already damaged prior to **claim** or if other keys are available. **We** will still replace the keys;

4. **Claims** not reported to **us** within 30 days of the loss, breakage or theft;
5. Any losses which result from losing, breaking or having **your** keys stolen, for example loss of earnings; or
6. **Claims** caused by deliberate or criminal acts or failing to take reasonable care of **your** keys, for example by keeping spare keys together.

Vehicle keys

Covered

In addition to the cover described above under Household keys, if during the **policy period** **your** own **vehicle** keys are lost, stolen, locked in the **vehicle** or broken (the breakage must be caused by a sudden, unforeseen and unexpected event), **we** will arrange and pay for:

1. The reprogramming of the electronics so **your** locks, alarm and immobiliser still work. If our locksmith is unable to replace **your** key or reprogramme the electronics, and **your vehicle** needs to go to a main dealer or other specialist garage, **we** will:
 - a. Arrange for **you** to collect **your** spare key, so **you** can drive **your vehicle** there; or
 - b. If **you** do not have a spare key, and **you** are unable to drive **your vehicle**, **we** will take **your vehicle** up to 10 miles under Additional Services (page 11); and
2. A hire car for up to 72 hours (or until **your** keys have been repaired or replaced, if sooner) - please see Hire car terms on page 7, or up to £80 for alternative transport, to keep **you** going while **we** attend to the keys for **your vehicle**.

Please note: **We** will need to ensure **you** own the keys and have permission from the vehicle owner. **We** will need to see a copy of the vehicle's V5C certificate registered to the **home** address of the **policy**, and, if **you** are not named as the registered keeper, an insurance certificate for the vehicle listing **you** as the policyholder or named driver at the **home** address

Not covered

In addition to the Not covered part of Household keys, which also applies here, **we** do not cover;

1. **Claims** where **your vehicle** is used for business use or insured under a motor trade policy;
2. Claims where **you** are unable to provide evidence that **you** own the keys. or
3. Costs relating to the Electronic Control Unit in the **vehicle**.

General conditions

The following conditions apply to all sections of this **policy**. If **you** do not comply **we** can refuse cover and/or cancel **your policy**.

1. **You** must pay **your** premium.
2. **You** must request services directly from **us**, as **we** will only provide cover if **we** make arrangements to help **you**.
3. Where the **breakdown** is caused by a component failure this must stop the **vehicle** from working, so for example an air-conditioning failure in

- itself does not constitute a **breakdown**, and the illumination of a warning light does not always constitute a **breakdown**. If it does not, **you** will need to take **your vehicle** to a place of repair and **your policy** will not cover this.
4. **We** will not cover any **claim** where the **vehicle** is already at a garage or other place of repair.
 5. Where **we** deem, acting reasonably, that **you** requested service to avoid the cost of repairing the **vehicle**, or to correct an attempted repair by someone else, **we** will not provide cover.
 6. If **your policy** is personal based **you** must be with the **vehicle** at the time of **breakdown** and when **we** attend. For both personal and vehicle based **policies** there must be a driver with the **vehicle** when **we** attend. If there is not, **we** will not be able to provide service. If **you** have an RAC Essentials **policy** (see **your schedule**) and have paid an Excess, **we** will not refund this.
 7. **We** are not responsible for any loss or damage to the contents of **your vehicle**.
 8. Where **we** recover **passengers** under the age of 16, they must be accompanied by an adult.
 9. **We** will not allow animals in **our** vehicles, except assistance dogs. Any animals can remain in **your vehicle** at **your** own risk. **We** will not be liable for any injury to animals, or damage caused by them. **We** will not transport any livestock. **We** will not be responsible for any costs relating to animals.
 10. The **vehicle** must not carry more **passengers** than the number stated in the **vehicle's** registration document. Each **passenger** must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat where required.
 11. Where **we** provide a repair to **your vehicle**, whilst **we** are responsible for that repair, this does not mean that **we** are confirming the legal and roadworthy condition of the **vehicle**. This remains **your** responsibility.
 12. **We** will not be responsible for any losses that **you** incur following a **breakdown** that are not expressly covered by this **policy**. For example, **we** will not pay for any loss of earnings or missed appointments.
 13. **We** do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst **we** will try to check that the garage will undertake the type of repairs required, **we** cannot guarantee this. **We** will not take responsibility for repairs carried out at any garage, whether an **approved garage** or not, and the contract for such repairs will be between **you** and the garage / repairer.
 14. **We** will not provide service under this **policy** if **we** are prevented from doing so in circumstances beyond **our** reasonable control, including, but not limited to, an act of terrorism, a pandemic or epidemic, extreme weather, the activities of civil or government authorities, industrial disputes, riots, war or civil unrest. In these circumstances, **we** will take steps to prevent or minimise the effects on **our** services.
 15. The cost of the following is not covered by this **policy**:
 - a. **specialist resource**;
 - b. tolls, ferries, congestion or low emission zone charges **for your vehicle** and **our** vehicle;
 - c. any damage to glass even if the damage means **you** cannot legally or safely drive. **We** will arrange transport to a local garage so **you** can arrange to get **your vehicle** fixed but **you** will have to pay for this;
 - d. spare tyres and wheels and repairing or sourcing them; or
 - e. recovery by someone other than **RAC**. If the emergency services, local authority or any government agency are handling the **breakdown**, **we** will only attend and provide recovery once instructed to do so by them.
 16. In handling any **claim** there may be more than one option available to **you** under this **policy**. **We** will decide which is the most appropriate option based on **our** expertise in **breakdown** situations. In doing so **we** will act in consultation with **you**, and act reasonably at all times.
 17. **Your vehicle** must be privately owned or leased and used only for private use, including use for social, domestic and pleasure purposes and commuting to and from a permanent place of work.
 18. This **policy** does not cover:
 - a. routine servicing, maintenance or assembly of **your vehicle**;
 - b. **caravan** or **trailers**, except as described under Included benefits;
 - c. **your vehicle** if it is used for business, including for example, company vehicles, vehicles that are sign-written, used for hire and reward or parcel delivery, even if **you** are using it for personal use at the time of **breakdown**;
 - d. **breakdowns** that occur during activities or events that are not subject to the normal rules of the road, for example, **breakdowns** on a track day. **We** will not attend **breakdowns** on race tracks or where **you** have been immediately recovered from a race track;
 - e. **breakdowns** that occur, or recovery of the **vehicle** to a destination that is, off the public highway to which **you** or **we** have no legal access;
 - f. **your vehicle** if it is not legally taxed, insured and holding a valid MOT which is required by law or is not being used in line with the manufacturer's guidelines;
 - g. **vehicles** that are not in a roadworthy condition. If **we** consider, acting reasonably, that the **vehicle** is not in a legal or roadworthy condition, **we** can refuse to provide service. If **you** can demonstrate that the **vehicle** is roadworthy **we** will provide service;
 - h. any **claim** that is or may be affected by the influence of alcohol or drugs;
 - i. any **breakdown** that is caused by or as a result of **vehicle** theft or fire; or
 - j. any **claim** under this **policy** where the **breakdown** was first reported to **us** under a different membership; or

- k. **vehicle storage charges.** If **your vehicle** is being stored, **you** will be contacted at **your** last known address with details of how to arrange collection and any fees which may be payable. In extreme instances, where the **vehicle** has not been collected and fees not paid, the **vehicle** may be disposed of and any outstanding fees will be deducted. **You** will be notified, in accordance with legislation, prior to this happening.

19. If **you** are asked to review and approve a document (either paper or electronic) recording the condition of **your vehicle** and **our** findings at the roadside, it is **your** responsibility to ensure that the record is accurate and complete. **We** will not be responsible for any errors or omissions.

Included benefits

The following services are provided at no additional charge:

Caravans and trailers

If **your caravan** or **trailer breaks down** within the **UK**, **we** will send help to try and repair the **caravan** or **trailer** at the roadside. This could be a permanent or temporary repair. **We** will not provide any other cover under this **policy** if **your caravan** or **trailer breaks down**. However, if a **vehicle** breaks down and there is a **caravan** or **trailer** attached to it **we** will recover the **caravan** or **trailer** as well.

Accident Care

If **you** have a **road traffic collision** involving another motor vehicle in the **UK**, **we** may be able to help **you** with the following additional services:

Post-accident assistance

Call **us** straight from the scene on 0333 2000 999 and **we** can give **you** help and advice on:

1. Whether **you** can still drive **your vehicle**, or if it is best for it to be recovered;
2. Arranging a recovery under **our** road traffic collision assistance (below);
3. Whether to claim on **your** insurance;
4. Arranging a replacement vehicle for **you**, if **you** need one; and
5. **Your** rights to claim compensation if the **road traffic collision** was not **your** fault.

Road traffic collision assistance

We can transport **your vehicle** up to 150 miles from where the **road traffic collision** happened but there is a charge for this service. **We** will discuss the charge with **you** when **you** require recovery after a **road traffic collision** and if **you** agree to proceed, the charge will be payable to **us** within 180 days. **We** can help recover these costs from **your** motor insurer or the responsible third party.

Telephone legal helpline

Open 24 hours a day, seven days a week all year round. **You** can contact **us** on 0330 159 1446.

We will give **you** initial advice on any personal legal matter within the **UK**. Where possible, **we** will advise what **your** legal rights are, the options available to **you** and how best to implement them. **You** may need

a lawyer, in which case **we** will let **you** know. **We** are unable to provide:

1. Advice on business / commercial matters (including landlords), immigration or judicial review;
2. Advice where in **our** reasonable opinion **we** have already given **you** the options available; or
3. Advice against **us**.

RAC Motoring Services is regulated by the Financial Conduct Authority in respect of regulated claims management activities.

Service in the Republic of Ireland

If **your vehicle** has **broken-down** in the Republic of Ireland, **we** will provide a Roadside attendance service only, as described under section A (Roadside). If **your home** address is in Northern Ireland and **you** have purchased section C (Recovery), **we** will recover the **vehicle** to **your home**, or to another destination in Northern Ireland if the distance is less.

Urgent message relay

If **your vehicle** has **broken-down** and **you** need to get in touch with friends and family urgently, **we** will get a message to them for **you**.

Replacement driver or recovery, in the event of illness

If **you** suddenly or unexpectedly fall ill or are injured, during a journey in the **UK** and no one within **your** party can drive the **vehicle**, **we** may be able to provide **you** with a replacement driver, or recover the **vehicle** and **passengers** to a single destination within the **UK**. This service is discretionary, and **we** will decide whether or not to provide this service. **We** will require written confirmation from the treating hospital or medical expert that **you** are unable to drive.

Additional services

If **your vehicle** cannot be driven for any reason other than a **breakdown** or **road traffic collision**, for example if **you** have a **driver-induced fault**, **we** will still be able to help **you**. If **we** cannot get **you** going again, **we** will recover the **vehicle** and **passengers** up to 10 miles. Any equipment or **specialist resource** required by **us** to repair or arrange the recovery of the **vehicle** will be chargeable.

We can also provide additional services that are not included in **your policy** but **we** will charge **you** for these, for example to:

1. Purchase the parts **you** need to get on **your** way;
2. Pay for **specialist resource** to complete the repairs;
3. Extend the hire time for a replacement car;
4. Arrange a second or extended recovery; or
5. Attend a **road traffic collision** where **we** are unable to help **you** under Accident Care.

We will agree these costs up front and will need full payment before **we** can help. If **you** are shown as the Lead Member on the **schedule**, **you** will be responsible for any additional charges, so for example, if **we** help someone under **your policy** and their payment fails, **we** will invoice **you**. This is why **we** request proof of identity at the **breakdown**.

Cancellation of your policy

Your right to cancel

You can cancel **your policy** within the cooling off period, which is either 14 days from the **start date** or the date you receive **your policy** documents, whichever is later. **We will only cancel your policy** when authorised by the lead member as shown on **your schedule**.

If you do this, **we will cancel the policy** with immediate effect from the day you request it and **we will refund your premium** in full, however **we may retain your arrangement and administration fee** (for monthly **policies**), or a proportion of this fee (for other **policies**) to cover the cost of initial arrangement and administration, including cancellation, of **your policy**. If this applies, it will be shown on **your schedule** in the "Your Cover" box. If you have made a **claim**, you will not receive any refund of **your premium** or arrangement and administration fee.

If you cancel after the cooling off period, **we will refund your premium**, less an amount to reflect the time you have already been covered. However:

- a. You will not receive any refund if you have made a **claim**; and
- b. **We will not refund any arrangement and administration fee you have paid.**

The amount of the arrangement and administration fee will be shown on **your policy schedule**.

Canceling a Direct Debit will not always cancel **your policy**, so in order to cancel you must contact Customer Services.

Our right to cancel

- a. If any premium for the **policy** is not paid by the relevant date as stated on **your schedule**, **we will notify you**. All payments must be paid within 28 days of the relevant date. If not **we may cancel your policy**;
- b. **We may cancel the policy** at any time and refund your premium, less an amount for the time you have been covered. In the event of misuse of the **policy**, however, **we will not refund any premium**; and
- c. **We may cancel a monthly policy** by writing to you one month before the date when **we intend to end the policy**.

Misuse of your policy

You must not:

1. Behave inappropriately towards **us**, including acting in a threatening or abusive manner, whether verbally or physically;
2. Persuade or attempt to persuade **us** into a dishonest or illegal act;
3. Omit to tell **us** important facts about a **breakdown** in order to obtain a service;
4. Provide false information in order to obtain a service;
5. Knowingly allow someone that is not covered by **your policy** to try and obtain a service under this **policy**;

6. Pay for additional services or goods in the knowledge that the payment has or will fail, with no intention of providing alternative payment.

If these conditions are not complied with, **we may**:

1. Restrict the cover available to you at the next renewal;
2. Restrict the payment methods available to you;
3. Refuse to provide any services to you under this **policy** with immediate effect;
4. Immediately cancel this **policy**; and
5. Refuse to sell any **policy** or services to you in the future.

We may also take any of the additional steps as set out above if any **claim** is found to be fraudulent in any way, and the **policy** will be cancelled with effect from the date of the fraudulent act, and the fraudulent **claim** forfeited. **We will not refund any premium**. **We will notify you** in writing if **we decide to take any of the above steps**.

Renewing your policy

Monthly policies

If you have a monthly policy, **we will automatically renew this every month until you or we cancel it**.

We will however contact you at the last known postal or email address before your review date to advise you of any changes **we may make to the policy** and also to ensure the cover still meets **your needs**.

All other policies

We will contact you at the last known postal or email address before the renewal date to confirm whether **your policy** will continue with **us** along with any changes.

If you have authorised **us** to hold onto **your** account details, **we will automatically renew your policy** and collect the premium that is due. If you do not wish **us** to do this, please contact **us** as soon as possible and before the renewal date.

If your card details have changed, **we will look to update them from your card provider to let us renew your policy**.

If you have informed **us** you do not wish to automatically renew **your policy** and you have not authorised **us** to keep your account details, **we will not renew your policy** and it will expire at the end of the **policy period**.

Upgrading your Policy

If you wish to upgrade **your policy**, please contact Customer Services to discuss **your options** on the available products.

An upgrade to Section C (Recovery), or Section D (Onward Travel) will apply 24 hours after upgrading. If you call **us** out before then, **we will provide you with your existing cover only**.

For sections F to H, no **claim** is permitted if the event giving rise to the claim occurs prior to or within 14 days of the date you upgrade.

Changes to your details

You must let us know immediately if you need to change anything on your policy including the schedule. We will only make the changes when authorised by the lead member as shown on your schedule. You will be sent a revised schedule.

We can be contacted by phone, post, or email. Please see Contact Information on page 3.

If you have vehicle-based cover (where we provide cover for the vehicle, rather than you), and you change your vehicle, you must call us to update your details.

If you change your vehicle under sections F to H, no claim is permitted where the event giving rise to the claim occurs prior to or within 14 days of that change.

We will not change your policy into someone else's name. If you cancel your policy for any reason, the whole policy will be cancelled and others on your policy will no longer be covered by us. We will be able to set up a new policy for the others, if required.

All communications from us shall be deemed duly received if sent to your last known address.

Complaints

We are committed to providing excellent service. However, we realise that there are occasions when you feel you did not receive the service you expected.

If you are unhappy with our services relating to Part 1 of this policy booklet such as services at or following a breakdown, or the included benefits please contact us as follows:

	Phone	In writing
Breakdown related complaints	0333 202 1877	Breakdown Customer Care RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN breakdowncustomercare@rac.co.uk
Telephone Legal helpline related complaints	0330 159 0610	Legal Customer Care (Address as above) legalcustomercare@rac.co.uk

If you are unhappy with our services relating to Part 2 of this policy booklet such as sales, arrangement and administration of your policy, please see page 14.

A dispute relating to goods or services sold online can also be submitted to the European Commission Online Dispute Resolution Service ("ODR") via their website: <http://ec.europa.eu/consumers/odr/>. The ODR is a platform which helps customers who have purchased goods or services online in the EU if a dispute arises. The ODR platform will send your complaint to a certified Alternative Dispute Resolution Provider who works with the parties to solve the problem.

Please note: For qualifying financial services products purchased in the UK this will be the UK's Financial Ombudsman Service.

Financial Ombudsman Service

In the event that we cannot resolve your complaint to your satisfaction under the complaints process set out above, you may in certain circumstances be entitled to refer your complaint to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

0800 023 4567 / 0300 123 9123

complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us.

Using this complaints procedure will not affect your legal rights.

Financial Services Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant sections of cover, you may be entitled to compensation from the FSCS.

Further information about FSCS arrangements is available from the FSCS website www.fscs.org.uk, or by writing to:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU

The cover provided by RAC Motoring Services under this policy is not covered by the FSCS.

Law

The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary, these contracts will be subject to the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this policy booklet and the schedule) and other information relating to this contract will be in English.

Part 2 – Arrangement and Administration Contract

RAC Arrangement and Administration Contract

This is the contract between RAC Financial Services Limited (Registered No: 05171817) Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW and you under which we will arrange and administer the RAC breakdown policy on your behalf (the "arrangement and administration contract").

1. When does this arrangement and administration contract start and end?

This arrangement and administration contract relates to our services in arranging and administering your RAC breakdown policy. Our services will start at

the same time as **your RAC breakdown policy** and will continue for the same period of time. This is set out in **your schedule**. If **your RAC breakdown policy** is terminated or is cancelled for any reason, then no further services can be delivered under this arrangement and administration contract, which will be terminated or cancelled automatically at the same time. This arrangement and administration contract cannot be terminated or cancelled independently of the RAC breakdown **policy**.

2. Who owns and regulates RACFS?

RACFS is owned by RAC Group Limited [Registered No 00229121]. Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall, WS5 4AW.

RACFS is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registration number is 313989. The FCA is an independent body that regulates the financial services industry in the UK. **RACFS's** permitted business is that of an insurance intermediary that arranges and administers contracts of general insurance. **You** can check this information on the Financial Services Register by visiting the website <http://register.fca.org.uk/> or by contacting 0800 111 6768.

3. Which companies does RACFS deal with?

RACFS deals with RAC Motoring Services (RACMS) which provides Roadside, Recovery and At Home insurance as set out in the breakdown **policy**, and RAC Insurance Limited (RACIL) which provides all other insurances as set out in the breakdown **policy**. **RACFS** acts as an agent of RACMS and RACIL when selling the RAC breakdown **policy** and renewing the RAC membership. These are the only providers of breakdown assistance available through **RACFS**.

4. What services does RACFS provide?

RACFS provides the following services to **you**:

Arranging breakdown cover:

RACFS will provide **you** with information on the breakdown cover available from RACMS and RACIL under an RAC membership and will ask **you** some questions to help narrow down the level and type of that breakdown cover of interest to **you**. Where you purchase the policy through one of our contact centres, **you** will not receive advice or recommendation on the level or type of breakdown cover to buy. Instead you will need to make your own choice on which level and type of breakdown cover you require.

Once **you** decide what cover **you** require, **RACFS** will arrange this for **you** with RACMS and RACIL. These services will include:

1. Letting **you** know the total cost of cover for **your policy**;
2. Arranging payment of the total cost of cover for **your policy**; and
3. Issuing **policy** documentation and membership card(s) to **you**.

Review of a monthly policy – **RACFS** will contact **you**, before **your review date**, to remind you of the cover you have and let **you** know if RACMS or RACIL propose to make any changes to the cost of the breakdown **policy** or other terms and conditions.

Renewal of all other policies – **RACFS** will contact **you**, before **your end date**, to let **you** know if RACMS or RACIL propose to make any changes to the cost of the breakdown **policy** or other terms and conditions for the next **policy period**. **RACFS** will also notify **you** of the fee payable for the next **policy period** and then arrange the continuation of **your policy** with RACMS and RACIL.

Administering breakdown cover:

After arranging breakdown cover **RACFS** will administer it on **your** behalf, including:

1. Supplying replacement **policy** documentation or membership card(s);
2. Notifying RACMS and RACIL of any changes to **your policy** and keeping **your** records up to date;
3. Dealing with enquiries relating to **your policy**;
4. Changing payment methods;
5. Managing any cancellation of **your policy**;
6. Collecting premium and other charges and fees due for **your** RAC membership; and
7. Making changes to the cover **you** hold under **your** RAC membership.

If **you** wish to change the type or level of cover, **RACFS** will provide **you** with information to help **you** make a decision and will arrange any changes to the **policy** with RACMS and RACIL, including arranging any additional payments for the change in cover and issuing any relevant **policy** documentation and card(s).

1. Notifying **you** of any changes made by RACMS or RACIL to the terms and conditions; or
2. Retaining records as to **your** cover under the RAC membership together with a copy of the policy booklet and **schedule** that was issued to **you**.

5. How can you contact RACFS?

If **you** need to contact **us** in relation to any of the services set out in Part 2 of this policy booklet and for general enquiries about **your policy**, please contact **us** as follows:

Purpose of contact	Phone	In writing
General Enquiry	0330 159 0360	Membership RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN membership@rac.co.uk
Complaints	0330 159 0360	Membership Customer Care Address as above membershipcustomercare@rac.co.uk

If **you** are unhappy with the services relating to Part 1 of this policy booklet such as services at or following a **breakdown**, or for included benefits please see page 13.

Call charges apply. Please check with **your** telephone provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans.

We do not cover the cost of making or receiving telephone calls. **Our** calls are monitored and/or recorded.

6. What will you have to pay for services provided by RACFS?

As part of the total cost of RAC membership, **RACFS** may charge **you** a fixed arrangement and administration fee for providing certain services under this arrangement and administration contract for each **policy**. Other services may be provided at no additional charge. This will be made clear to **you** in advance of entering into the arrangement and administration contract, and any renewal (or review for a monthly **policy**). **RACFS** will collect the administration fee at the same time that it collects the cost of cover for **your** RAC breakdown **policy** and using the same payment method. Please see **your** **schedule** for more details. The arrangement and administration fee will be identified separately on the **schedule**.

If this arrangement and administration contract is cancelled or terminated by **you** as a result of **you** cancelling **your** RAC membership during the cooling off period – being the 14 day period following the later of:

- the **start date**: or
- the date **you** received the RAC breakdown policy documentation; then

RACFS may retain **your** arrangement and administration fee (for monthly **policies**), or a proportion of this fee (for other **policies**) to cover the cost of initial arrangement and administration, including cancellation, of **your** **policy**. If this applies, it will be shown on **your** **schedule** in the “Your Cover” box. If a **claim** has been made during this cooling off period no refund will be given. If this administration contract is cancelled or terminated at any other time, no refund will be given.

7. Risk of Insolvency

All money received by **RACFS** in respect of **your** RAC breakdown **policy** is held on behalf of **RACMS** or **RACIL** (as applicable) so that **you** have no risk in the event of **RACFS**’s insolvency. However, this means that, in the event of **RACMS** or **RACIL**’s insolvency, any sums **RACFS** holds for the applicable company are deemed to have been paid to it and will not be returnable to **you**.

8. Matters outside RACFS’s reasonable control

RACFS will not provide any service under this arrangement and administration contract if it is prevented from doing so in circumstances beyond its reasonable control including, without limitation, an act of terrorism, severe weather conditions, the activities of civil or government authorities, third party industrial disputes or internal industrial disputes. In these circumstances **RACFS** will take steps to prevent or minimise the effects of such circumstances on its services.

9. Exclusion of RACFS’ liability

To the extent permitted by law, **RACFS** shall not have any responsibility for:

- Any increased costs or expenses;
- Any loss of profit, business, contracts, revenue, anticipated savings; or

- For any losses that, in view of **your** particular circumstances, **RACFS** could not have anticipated may arise as a result of or in connection with any service provided by **us**, whether these losses arise in negligence, breach of contract or otherwise.

For the avoidance of doubt, nothing in this clause or this arrangement and administration contract shall exclude or restrict the **RACFS**’s liability for negligence resulting in death or personal injury.

10. What to do if you have a complaint

If **you** are dissatisfied with any aspect of the administration services provided by **RACFS** under this administration contract, please contact **us**.

In the event that **RACFS** cannot resolve **your** complaint to **your** satisfaction under the complaints process set out above, **you** may in certain circumstances be entitled to refer **your** complaint to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

0800 023 4567 / 0300 123 9123

complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

The Financial Ombudsman Service will only consider **your** complaint once **you** have tried to resolve it with **us**.

Using this complaints procedure will not affect **your** legal rights.

11. Is RACFS covered by the Financial Services Compensation Scheme (FSCS)?

RACFS’s activities in arranging and administering **your** RAC membership are covered by the FSCS. If **RACFS** cannot meet its obligations **you** may be entitled to compensation from the FSCS.

Further information about FSCS arrangements is available from the FSCS website www.fscs.org.uk, or by writing to:

10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU.

12. Use of English law and language

Communication by **RACFS** to **you** concerning this administration contract or the **policy** will be in English. The parties are free to choose the law applicable to this administration contract. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales.

Your Data

This section provides a summary of how **we** collect and use information about **you** and who **we** share it with. **Our** privacy policy provides more details about **our** use of **your** data which is available at rac.co.uk/privacy-policy or **you** can request a copy by using the contact details below.

This section applies to both contracts in this Policy Booklet: Part 1 – Breakdown Policy and Part 2 – Arrangement and Administration Contract.

What information about you do we use?

We typically collect and use the following types of information about **you**:

- **Information about you:** **your** name; **your** address; **your** phone number; **your** email address.
- **Information about your passengers:** including their names and home addresses.
- **Location information:** the location of **you** and **your** vehicle and information about any relevant journeys.
- **Policy information:** such as **your** policy number, **policy** start date and end date.
- **Vehicle information:** vehicle registration number; manufacturer; model; date of first registration with the DVLA.
- **Breakdown information:** information about the cause of **your** breakdown.
- **Payment details:** Credit or debit card details.
- **Expenses information:** Where **RAC** covers payment of **your** expenses, they will need information about those expenses.
- **Health information:** in very limited circumstances, **RAC** may need to ask for information about **your** health and wellbeing for the purpose of performing their obligations under **your** policy, particularly those relating to any assistance in a medical emergency.

How we collect your data

We collect information about **you** when **you** apply for **RAC** Membership through **our** website or over the phone, contact **us** through social media or online, or make a request for service under **your** policy.

Why we collect your data

We use information about **you** in order to provide **you** with **RAC** Membership and **our** other products and services. **We** may also use **your** information for related purposes such as handling claims or to reduce the risk of payment default and fraudulent abuse. **We** may also use **your** information to comply with a legal obligation.

Who we will share your data with and why?

We may share your data with:

1. organisations within the **RAC** group of companies (including **RAC** Insurance Limited and **RAC** Motoring Services Limited), external service providers and specialists to enable us to provide **you** with the services you request such as breakdown assistance and for related purposes such as market research;
2. external organisations who help **us** with fraud protection and detection including credit reference agencies and organisations that check **your** identity; and
3. statutory bodies or organisations where **we** are asked to provide them with **your** data for the prevention or detection of crime and fraud, or where **we** are required to give this information by law.

Contacting RAC's DPO

You can contact the Data Protection Officer for the **RAC** Group by emailing dpo@rac.co.uk or writing to the Data Protection Officer, **RAC** House, Great Park Road, Bradley Stoke, Bristol BS32 4QN.

Your rights

You have a number of rights relating to **your** personal data. For information about **your** rights, please visit rac.co.uk/privacy-policy, contact **our** Data Protection Officer or contact **RAC** Customer Centre:

1. Call: 0330 159 0360
2. Email: breakdowncustomer@rac.co.uk;
3. Write to them: Freepost RTLA-HZHB-CESE, **RAC** Financial Services Limited, Customer Services Team, PO Box 586, Bristol, BS34 9GB

European Breakdown Cover Policy Booklet

Terms and conditions

PLEASE READ AND KEEP FOR YOUR RECORDS

Contact Information

	Telephone	In Writing
Breakdown in the UK	0333 2000 999 or 0800 82 82 82	
Breakdown in Europe Calling from Europe Calling from a French landline (freephone) Calling from the Republic of Ireland (freephone) Calling from the Republic of Ireland (UK mobile phone)	+33 472 4352 44 0800 94 20 44 1 800 535 005 00 44 191 911 6112	
Bringing your vehicle back to the UK after a breakdown	0330 159 0342	
European Legal Care claims	0333 202 2981	
Claim Form Requests From the UK From Europe	0330 159 0334 +44 161 332 1040	europeanclaims@rac.co.uk www.rac.co.uk/europeanclaimform
Customer Services including if you are unhappy with any of our services	0330 159 0360	RAC Financial Services Limited, Great Park Road, Bradley Stoke, Bristol, BS32 4QN breakdowncustomercare@rac.co.uk
Hearing assistance	Telephone prefix 18001 to access Typetalk or text us on 07855 828282	

Telephone charges

We do not cover the cost of making or receiving telephone calls. **Our** calls may be monitored and/or recorded.

In Europe: Roaming charges may apply when making or receiving calls, please check with **your** mobile phone provider for more information. It may not always be possible for **us** to return a call to a mobile phone.

In the UK: Call charges may apply. Please check with **your** telephone provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans. Text messages will be charged at **your** standard network rate.

If your vehicle breaks down, please provide us with

1. **Your** name and **RAC** membership number or **policy** number
2. Identification such as a bank card or driving licence
3. The **vehicle's** make, model and registration number
4. The exact location of the **vehicle** - the road **you** are on or the nearest road junction
5. The number of the phone **you** are using
6. The cause of the **breakdown**, if **you** know it
7. **Your** credit card if **you** need additional services

Some garages in **Europe** will require **your** passport and passport number before they begin any repairs.

If **you** fail to contact **us** within 24 hours of becoming aware of the **breakdown** **we** may refuse to provide cover in relation to the **breakdown**.

Remember

1. Please let **us** know if **you** have called **us** but manage to get going before **we** arrive.
2. **We** will only provide cover if **we** arrange help, or otherwise approve action taken by **you** or on **your** behalf.
3. To repatriate **your vehicle** back to the **UK** after a **breakdown in Europe** **we** will require **your** V5C (also known as a log book) Please bring it with **you**.

Breakdown or road traffic collision on a motorway in France or Mainland Europe

Motorways in France and many other European countries are privately managed. If **your vehicle breaks down** or is in a **road traffic collision** on a French motorway, motorway service area, or other European private motorway, **you** must use the roadside emergency telephones as **we** cannot send assistance. If the **vehicle** is recovered by the police or authorised motorway services, **you** may have to pay labour and towing charges on the spot and a standard tariff is normally applied.

We will **reimburse** these charges as long as the **vehicle** is towed to the recovery company's depot. This may also apply to other roads, so **we** recommend **you** use the emergency phones where available. If they will not send a breakdown recovery vehicle, **you** should contact **us**.

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European Breakdown Cover

This consists of:

1. **A Breakdown Policy** – a contract of insurance between **you** and the insurer – RAC Insurance Limited provides insurance for all sections of this booklet.
2. **An arrangement and administration contract** – a contract for services between **you** and RAC Financial Services Limited (**RACFS**) as arranger and administrator, set out in Part 2 of this booklet. Fees are payable for the services of **RACFS** and will be made clear to **you** in advance of purchase.
3. **A Schedule** – detailing the level of cover chosen, and the cost. The **schedule** will detail the premium, the fees, and any other charges payable, and will be made clear in advance of purchase, and will be provided to **you** by **RACFS** following purchase.

Definition of Words

These definitions apply, independently, to both contracts in this European Breakdown Cover booklet:

- Part 1 – Breakdown Policy;
- Part 2 – Arrangement and Administration Contract; and
- Your Data

Any words in bold appearing throughout this policy booklet have a specific meaning which **we** explain below.

“accident” means a specific or sudden incident for which **you** were not at fault and another party was at fault that causes **you** bodily injury;

“approved garage” means a garage in the UK that has been approved by us;

“beyond economical repair” means where the total cost required to repair the **vehicle**, including any taxes, is greater than the **market value** of the **vehicle**. If the **vehicle** has **broken down** in **Europe**, the total cost required to repair the **vehicle** will be based on the estimate for repair provided by the service provider in the applicable country in **Europe** where the **breakdown** has occurred;

“breakdown”/“break down”/“broken down” means an event during the **policy period**, that stops the **vehicle** from being driven because of a mechanical or electrical failure including as a result of battery failure but not as a result of a mis-fuel, **road traffic collision**, fire, flood, theft, acts of vandalism, any **driver induced fault**, flat tyres or any key related issue;

“caravan”/“trailer” means any caravan or trailer that is less than (a) 3.5 tonnes; (b) 7.0 metres long including a tow bar; (c) 2.55 metres wide; and (d) 3 metres high;

“claim”

1. For Section 9 – European Legal Care, means an incident which **we** accept as falling within the terms of European Legal Care and which in **our** reasonable opinion is the first incident that could lead to a claim being made; or
2. For all other sections of this **policy** means each separate request for service or benefit under any section of this **policy**;

“driver induced fault” means any fault caused by actions or omissions of the driver of the **vehicle**, except battery failure;

“Europe” means the countries within the territorial zone that applies to **your** cover, please see the territorial zones table on page 22;

“home” means the address in the **UK** where **you** live permanently, as shown on **your** schedule;

“journey” means a trip to **Europe** which begins on departure from **home** on or after the **start date** and ends on return **home** during the **policy period**;

“legal costs” means:

1. the reasonable, proportionate and properly incurred fees, expenses, costs and disbursements incurred by **you** and agreed by **us** in pursuing or defending a **claim**; and/or
2. the reasonable costs of a third party for which **you** are ordered to pay by the court or are agreed by **us** and which are incurred in connection with **legal proceedings**;

“legal proceedings” means the pursuit of a **claim** for **uninsured losses** or damages either by negotiation or by civil, tribunal or arbitration proceedings within a court in the **UK** or **Europe**, or the defence of a motoring prosecution within a court of criminal jurisdiction in the **UK** or **Europe**;

“legal representative” means the solicitors or other qualified experts appointed by **us** to act for **you** provided that they agree:

1. to try to recover all **legal costs** from the other party;
2. not to submit any **claim** for **legal costs** until the end of the case; and
3. to keep **us** informed, in writing, of the progress of **legal proceedings**;

“market value” means the market value in the **UK**, as reasonably determined by **us** in accordance with published industry data (using Glass’s Guide or other appropriate trade vehicle valuation guide), of a **vehicle** based upon one of equivalent age, make, recorded mileage and model;

“passengers” means the driver and up to 8 people travelling with **you** for the whole duration of **your** journey, or if **you** have paid a supplement means the driver and up to 16 people travelling with **you** for the whole duration of **your** journey;

“planned departure date” means the date when **you** intend to begin **your** journey. **We** may ask for proof of this;

“policy” means the breakdown policy that is subject to the terms and conditions in Part 1 of this Policy booklet together with the **schedule**;

“policy period” means the length of time for which **your** **policy** is in force as shown on **your** schedule;

“RAC”/“we”/“us”/“our”

1. For the breakdown policy under Part 1 – Sections 1 to 9 means RAC Insurance Limited;
2. For Your Data, means RAC Motoring Services, RAC Insurance Limited and RAC Financial Services Limited;
3. For Additional Services means RAC Motoring Services and RAC Insurance Limited; and

4. In each case any person employed or engaged to provide certain services on their behalf;

“RACFS” means RAC Financial Services Limited;

“reimburse”/“reimbursement” means reimbursement by RAC under the reimbursement process as set out on page 21;

“road traffic collision”

1. For Section 9 - European Legal Care, means a traffic collision involving a **vehicle** and at least one other motor vehicle on a public highway, private road or a car park to which the public has an uninterrupted right of access for which **you** were not at fault and another party was at fault; and
2. In all other cases means a traffic collision involving a **vehicle** within the **UK** and **Europe** that immobilises the **vehicle**;

“**schedule**” means the document entitled “Schedule” containing important details about the **policy** types and levels of cover;

“**specialist resource**” means resource or equipment that is not normally carried by **our** patrols, but is required to complete a repair or recovery, for example a crane, tractor or locksmith;

“**start date**” means the date that this **policy** begins, or renews, as shown on **your schedule**;

“**UK**” means England, Scotland, Wales, Northern Ireland, and for the purpose of this **policy** includes Jersey, Guernsey and the Isle of Man;

“**uninsured losses**” means **your** losses directly arising out of a **road traffic collision** or bodily injury due to an **accident**, that are not covered by insurance;

“**vehicle**” means a **UK** registered vehicle that complies with the following specifications:

1. It is either a car, light van, motorhome, or minibus that is less than
 - 3.5 tonnes;
 - 7.0 metres long including a tow bar;
 - 2.55 metres wide;
 - 3 metres high; or
2. It is a motorcycle over 121cc and is not a mobility scooter.

“**you**”/“**your**” means the person taking out the **policy** and any additional members as named on the **schedule**.

Part 1 – Breakdown Policy

Important information about your policy

- This **policy** is intended to offer services in the event **your vehicle breaks down** or is in a **road traffic collision** whilst **you** are using the **vehicle** on a **journey** from the **UK** to **Europe**. It meets the demands and needs of those who wish to ensure these risks are met now and in the future.
- There are three levels of cover. The one **you** have chosen is listed on **your schedule**. Please make sure this is correct.
- There are general conditions set out on page 26 that apply to all sections. There are also specific conditions that are set out in each section. **You** must meet all of these conditions.

Policy Types

We have two types of cover

1. Personal Based
This covers you as a driver or a passenger in any **vehicle**. This is only available if **you** have personal based **UK** breakdown cover with **us**. The only cover level available is Comprehensive.
2. Vehicle Based
This covers the **vehicle/s** shown on **your schedule** if registered at **your home** address. The **vehicle** is covered whoever is driving. This is available for all cover levels.

Policy Period

You can choose from:

1. Single Trip – the **policy period** is set out on the **schedule** and covers one **journey**; or
2. Annual – the **policy period** is annual from the date set out on the **schedule** and covers multiple **journeys**.

Levels of Cover

We have 3 levels of cover available under this **policy**

1. Standard;
2. Comprehensive; and
3. Comprehensive Plus.

Limits of Cover

Cover under this **policy** is subject to certain limits:

1. The maximum number of **claims** that **you** can make under each section depends on the level of cover **you** have chosen. Please see **your schedule**;
2. Annual trip cover has a limit on the maximum number of **claims** that can be made:
 - a. during the **policy period**; and
 - b. in one **journey**;
3. Annual trip cover includes unlimited **journeys** during the **policy period**, but each **journey** is limited to a maximum of 90 days;
4. Single trip cover is limited to one **journey** during the **policy period**;
5. Each request for service will be counted as a **claim**, but requests for service relating to the same **breakdown** or **road traffic collision** will count as one **claim**. Once **claim** limits are reached **we** will not provide any further service under the relevant section of this **policy**.

Reimbursement

Under some sections, **we** may agree to **you** paying for the service up front and claiming this back from **us**. To do so, please visit www.rac.co.uk/europeanclaimform. If **you** have any queries please contact **us** on 0333 202 1877. Please send **your** completed claim form within 90 days of **your** planned return date with proof of payment (such as a receipt) to **us** using the contact details on the form. **We** may ask **you** to supply original documents.

Please note: any costs that are not arranged through **us** or agreed by **us** will not be reimbursed.

Caravans and Trailers

If **you** are towing a **caravan** or **trailer** and we have agreed to cover this, as set out on **your schedule**, we will provide the benefits available to the **vehicle** under the **policy** in respect of the **caravan** or **trailer**. We cannot arrange a replacement caravan or trailer, nor can we usually hire vehicles with tow bars so **you** may need to leave the **caravan** or **trailer** with the **vehicle** while it is being repaired. It may become necessary to bring the **caravan** or **trailer** back to the **UK** together with the **vehicle**, if the **vehicle** cannot be repaired abroad by the planned return date.

Important

Please note that **caravans** and **trailers** are only covered when attached to **your vehicle** when the **breakdown** occurs. Please also note that **trailers**, where covered, do not include anything being carried on the **trailer**, and the benefits under this **policy** do not extend to them.

Hire Car Terms

Certain sections of this **policy** include the supply of a hire car. Where a hire car is available as a covered benefit, the following terms apply:

Covered

1. We will arrange for the hire of a small hatchback car. We will try to find a hire car close in size to **your vehicle**, but cannot guarantee this. If **your vehicle** has more seats than the hire car we provide, and **you** require more seats, we may need to provide two cars;
2. If **you** are not eligible for a hire car arranged by **us** for any reason, such as **you** do not meet the hire car provider's terms (e.g. **you** have certain types of endorsement on **your** licence or **you** are under 21), or we are unable to provide **you** with a hire car that enables **you** to continue **your journey**, and **you** choose to hire a car yourself, let **us** know, and then provided we have agreed the cost beforehand, we will **reimburse you** up to the amount set out in **your schedule**;
3. Where we arrange a hire car we will pay the insurance and collision damage waiver (this covers the cost of damage but there may still be an excess). If **you** leave the hire car at a different location to the one arranged by **us**, **you** will need to pay the hire car company any additional costs.

Important

In order to arrange a hire car the provider will require both a valid, full UK driving licence and a credit card in the drivers' name.

Not Covered

1. We will not provide any specific car type, model or accessories, including tow bars;
2. Crossing a border from one country to another, unless agreed with **us** and permitted by the hire car provider. **You** may need to change vehicles;
3. We will not provide breakdown cover for the hire car; and
4. Any cost of:
 - a. delivery and collection of the hire car and any fuel used;
 - b. fuel while using the hire car; or
 - c. any insurance excess and additional costs.

Territorial Zones

Zone 1	Zone 2	Zone 3
All cover levels		Comprehensive & Comprehensive Plus
Andorra	Austria	Albania
Belgium	Denmark	Armenia
France	Finland	Azerbaijan
Germany	Gibraltar	Belarus
Luxembourg	Italy	Bosnia Herzegovina
Monaco	Liechtenstein	Bulgaria
Netherlands	Norway	Croatia
Republic of Ireland	Portugal	Cyprus (South)
	San Marino	Czech Republic
	Spain (excluding Ceuta, Melilla) and the Canary Islands	Estonia
	Sweden	Georgia
	Switzerland	Greece
	Vatican City	Hungary
		Kosovo
		Latvia
		Lithuania
		Malta
		Moldova
		Montenegro
		Republic of North Macedonia
		Poland
		Romania
		Russian Mainland (west of the Urals)
		Serbia
		Slovakia
		Slovenia
		Turkey in Europe plus Uskudar
		Ukraine

Your Cover

Section 1: Roadside assistance in the UK

Please see **your schedule** to check whether **your policy** includes cover under this section.

Covered

If **your vehicle breaks down** within the **UK** more than $\frac{1}{4}$ mile from **your home** and prior to the **planned departure date** or on **your journey** we will send help to either:

1. Repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If **we** are unable to repair the **vehicle** at the roadside, **we** will recover the **vehicle** and the **passengers**:
 - a. to an **approved garage**; or
 - b. to another local garage; or
 - c. back to **your home**.

We will also relay any urgent messages from **you** to a contact of **your choice**.

Not Covered

1. The cost of any parts;
2. The fitting of parts, including batteries, supplied by anyone other than **us**;
3. Any **breakdown** resulting from a fault that **we** have previously attended, and:
 - a. the original fault has not been properly repaired; or
 - b. **you** have not followed **our** advice after a temporary repair;
4. Cover under this section if **you** have a UK breakdown policy with **us**, as cover will be provided under that **policy**.

Section 2: Onward travel in the UK

Please see **your schedule** to check whether **your policy** includes cover under this section.

Covered

If **we** attend a **breakdown** under Section 1 or under **your UK breakdown cover** and **we** cannot fix **your vehicle** by **your planned departure date** and:

1. **you** are within the time scale set out in **your schedule**; and
2. limited to the maximum amount set out in **your schedule**

we will arrange a hire car for the continuation of **your journey** or until **your vehicle** has been fixed if sooner, and **we** will transport one person to **our** nearest hire car supplier to collect the vehicle.

Section 3: Roadside assistance in Europe

We will cover **you** up to the limit shown on **your schedule**.

Covered

If **your vehicle breaks down** in **Europe** during a **journey**, **we** will send help to either:

1. Repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If **we** are unable to repair the **vehicle** at the roadside, **we** will:
 - a. recover the **vehicle** and **passengers** to a local garage for fault diagnosis on the **vehicle**;
 - b. pay for the initial fault diagnosis to find the next course of action;
 - c. contribute towards the garage labour charges up to the amount on **your schedule**;
 - d. help **you** purchase replacement parts if they cannot be found locally, and pay for them to be delivered; and
 - e. **we** will also relay any urgent messages from **you** to a contact of **your choice**.

Not Covered

1. Repair costs if the **vehicle** repair costs will be more than its **market value**;
2. The cost of any parts.

Please note:

- By claiming under this section **you** are authorising **us** and the garage to undertake fault diagnosis.
- On rare occasions **we** may not be able to attempt to repair the **vehicle** at the roadside. Instead **we** will recover the **vehicle** and **passengers** to a local garage to enable **us** to provide cover under this section.

Section 4: Missed connection

Please see **your schedule** to check whether **your policy** includes cover under this section.

Covered

If **we** attend a **breakdown** under Sections 1 or 3 and **you** miss **your** pre-booked connection, **we** will **reimburse you** for the costs of a replacement standard class ticket to allow the **passengers** to continue the **journey**.

Not Covered

1. The cost of:
 - a. connections where **you** are not travelling in the **vehicle**;
 - b. transport to a destination outside of the territorial zone covered by **your policy** as set out in **your schedule**; or
 - c. the original travel ticket.

Section 5: Onward travel in Europe

We will cover **you** up to the limit shown on **your schedule**.

Covered

If **your vehicle** has a **breakdown** during a **journey** in **Europe** and **we** establish that the repairs cannot be completed within 6 hours, **we** will help **you** by making arrangements for the **passengers** to continue the **journey**. **You** can choose one of the following options, based on **your** circumstances and subject to availability:

1. Hire car; or
2. Alternative transport; or
3. Additional accommodation expenses.

If **you** have comprehensive plus cover **you** are entitled to additional accommodation expenses, in addition to either a hire car or alternative transport.

Not Covered

The cost of transporting **you** and **your passengers** to collect **your** hire car, getting to a station or travel to **your** hotel.

Cover under this section will stop once:

1. The **vehicle** has been repaired to a roadworthy condition; or
2. The decision to bring **your vehicle home** is made by **us**; or
3. Once **we** establish that the repair costs to **your vehicle** exceed its **market value**.

Once **you** are notified of cover ending, if **you** have a hire car, **you** must return it to the place agreed with **us** within 24 hours. **You** can keep the hire car for longer if **you** agree this with **us** first and pay for it.

1. Hire car

Covered

A hire car as a replacement until **your vehicle** has been fixed, up to the limits in this **policy** and **schedule**. Please see hire car terms on page 22.

2. Alternative transport

Covered

A standard class ticket up to the limits in this **policy** and **schedule** for travel by air, rail, taxi or public transport.

3. Additional accommodation expenses

Covered

We will arrange and pay for additional accommodation expenses if **you** are unable to use **your** pre-arranged accommodation, up to the limits in this **policy** and **schedule**.

Not Covered

Accommodation where **you** have suitable alternative accommodation **you** can use.

Getting your passengers home

We will provide alternative transport as above to get the **passengers** back home if:

1. **Your vehicle** is brought back home under Section 6; or
2. Once **we** establish that the repair costs to **your vehicle** exceed its **market value** under Section 6.

Section 6: Getting your vehicle home

We will cover **you** up to the limit shown on **your schedule**.

Covered

If **we** attend a **breakdown** in **Europe** under Section 3 and the **vehicle** cannot be repaired before **your** planned return to the **UK**, **we** will arrange and pay for:

1. Recovery of the **vehicle** to a single destination of **your** choice within the **UK**; and

2. Storage charges for the **vehicle** whilst awaiting the **vehicle** to be returned to the **UK**; or
3. If **your vehicle** is repaired in **Europe**, the cost of one person to travel to collect the **vehicle** by standard class rail, air fare or public transport and a contribution towards room only accommodation up to £50 per day;
4. If the cost of repairing the **vehicle** is greater than its **market value** as a result of a **breakdown** and it has to be disposed of abroad under Customs supervision, **we** will pay the cost of the import duty;
5. **Reimbursement** for a hire car in the **UK** once **we** have brought **passengers home** under Section 5 until **your vehicle** is brought back to the **UK**, up to the amount set out in **your schedule**.

We will take the **passengers** in the **vehicle home** under Section 5 (Onward Travel in Europe).

It is **our** decision whether to get **your broken down vehicle home** or have it repaired locally, unless **you** have comprehensive plus and repair costs exceed £500 in which case **you** can choose.

Not Covered

1. Any costs:
 - a. if **your vehicle** is beyond economical repair
 - b. covered under **your** motor insurance;
 - c. relating to storage once **you** have been notified that **your vehicle** is ready to collect; and
 - d. incurred as a result of actions or omissions of **your** motor insurers;
2. **We** will not take the **vehicle back home** if:
 - a. the **vehicle** is roadworthy; or
 - b. a customs officer or other official finds any contents in **your vehicle** that are not legal in that country;
3. Any import duties not relating to the **vehicle**, for example relating to items carried in the **vehicle**;
4. **We** will not cover the costs of fuel, insurance or meals;
5. **We** will only cover costs under this section to the amount set out on **your schedule**, so if **you** want **us** to bring the **vehicle home** and the costs of bringing the **vehicle home** exceed **your** level of cover **you** will need to pay any costs above **your** level of cover before **we** make arrangements.

Important

- Following **our** authorisation, it can take up to 14 working days for the **vehicle** to be delivered back to the **UK**. At busy times and from some countries it may take longer.
- If **we** do not bring **your vehicle** back to the **UK**, **you** will have 10 weeks in which to advise **us** of how **you** wish to recover or dispose of it. If **you** do not contact **us** within 10 weeks **we** will dispose of it at **your** cost.

Section 7: Vehicle break-in emergency repairs

Please see **your schedule** to check whether **your policy** includes cover under this section.

Before claiming under this section **you** must report the break-in to the police within 24 hours in order to obtain a written report.

Covered

If the **vehicle** suffers damage to windows, windscreens or locks caused by forcible entry or attempted forcible entry, although this is not a **breakdown** we will **reimburse you**, up to the amount on **your schedule**, for:

1. immediate emergency costs incurred in order to continue **your journey**: or
2. the costs of recovering the **vehicle** to a local repairer to ensure **your vehicle** is secure and roadworthy.

Not Covered

1. The cost of any parts.
2. Any benefits under any other section of this **policy**.

Section 8: Replacement driver

Please see **your schedule** to check whether **your policy** includes cover under this section.

Covered

Although this is not covered as a **breakdown** under this **policy**, if **you** suddenly or unexpectedly fall ill or **you** are injured during **your journey** in **Europe**, meaning **you** are unable to drive, **we** will provide a replacement driver to allow **you** to continue **your journey** or return home.

We will require written confirmation from the treating hospital or medical expert that **you** are unable to drive.

Not Covered

1. If there is another qualified driver who is a **passenger** and who is fit and legally able to drive the **vehicle**.
2. Any benefits under any other section of this **policy**.

Section 9: European Legal Care

Please let **us** know as soon as possible if **you** think **you** may need to **claim**. If **you** do not, this may prejudice **your claim** and may mean **we** are unable to cover **you**. Just call **us** on 0333 202 2981 first for help and advice.

Uninsured Loss Recovery

Covered

If **you** are involved in an **accident** or **road traffic collision** in the **UK** or **Europe** during a **journey** for which **you** are not at fault, and **you** have **uninsured losses**, for example **your motor insurance excess**, that **you** need to recover, **we** will:

1. Provide **you** with help and advice. **You** must call **our helpline** straight away, as **we** will not be able to cover **legal costs** that have not been agreed by **us** first;
2. Put **you** in touch with **our legal representative**, who will assess **your claim**; and
3. If **our legal representative**, in their reasonable opinion, agrees **your claim** has a 51% or greater

chance of succeeding, **we** will cover **you** for **legal costs**, up to a maximum of £100,000 per **claim**.

Not covered

1. **We** do not cover **legal costs** if **your uninsured losses** include a claim for personal injury compensation and **our legal representative** assesses, in their reasonable opinion that **your case** would fall under the Small Claims Track of the County Court, or equivalent outside of England and Wales.

Legal Defence

Covered

If **you** have received a summons to attend a magistrates' court (or equivalent court outside of England and Wales) for an alleged motoring offence involving **your vehicle** and occurring in the **UK** or **Europe** during a **journey**, and **you** wish to defend this allegation, **we** will:

1. Provide **you** with help and advice. **You** must call **our helpline** straight away, as **we** will not be able to cover **legal costs** that have not been agreed by **us** first;
2. Put **you** in touch with **our legal representative**, who will assess **your case**; and
3. If in their reasonable opinion, **our legal representative** agrees **you** have a 51% or greater chance of successfully defending the alleged offence, **we** will appoint and pay for a barrister or suitable representative to defend **you**, up to a maximum of £25,000 per **claim**.

Not Covered

We cannot provide help if **your summons** relates to an alcohol, drugs or parking related offence.

Travel Costs

Covered

If **you** are required to travel to **Europe** for a medical examination or to attend court, **we** will **reimburse you** up to £1000 per **claim**, providing:

1. The **road traffic collision, accident** or traffic offence, occurred in **Europe**;
2. It is for a **claim** **we** have accepted under the Uninsured Loss Recovery or Legal Defence sections; and
3. **Your costs** are reasonable, for example **you** do not purchase first class tickets where standard class is available.

Please contact **us** as soon as **you** are aware **you** may need to travel. **We** must agree to the travel costs before they are incurred.

Conditions for European Legal Care

1. **Legal claims** can be complex and technical. **You** must follow **our advice** to continue to receive funding from **us**. If **you** do not (for example, **you** go against **our advice**, fail to co-operate with **our reasonable requests**, delay the **claim**, do not submit **legal costs** to **us** straight away or take any other action that may harm **your case**) **we** may withdraw cover;
2. **We** will not provide cover for appeals;

3. **We will not cover legal costs:**
 - a. that have not been agreed by us or were incurred prior to us accepting the claim;
 - b. for claims arising from:
 - i. faults in in the **vehicle** or faulty, incomplete or incorrect service, maintenance or repair of the **vehicle**; or
 - ii. a **road traffic collision** occurring during a race, rally or competition;
4. **We may withdraw cover if at any point your claim has less than a 51% chance of succeeding;**
5. **You must always keep any losses you incur to a minimum; ensure you take steps to prevent any loss in the first place and do not do anything that could unnecessarily increase your losses or prejudice your claim. If you do not, we may not cover you and it may affect your ability to claim. Please speak to us if in doubt;**
6. **We will need to be able to speak directly to any legal representative appointed, or agreed by us, even if this is one you have chosen;**
7. **Whilst we must appoint the legal representative, you may choose your own if it becomes necessary to start court proceedings, or if there is a conflict of interest. If you wish to do this, please tell us their name and address so we can consider your request. If for any reason we cannot agree to your suggested legal representative, we will ask the Law Society of England and Wales (or similar body) to name one;**
8. **If you have a dispute with us or complaint about the service provided by us or a legal representative we appoint, please let us know using our complaints procedure. Please note however, this policy will not cover your legal costs in connection with this; and**
9. **We may decide not to issue legal proceedings, but instead pay you directly for your claim, for example, where the legal costs of your claim are greater than the value of your claim.**

Additional Services

In the UK

If you have a **road traffic collision** in the **UK**, we will send help to the **vehicle** but you will be liable for this cost. We will try to recover this from your own insurer or the other party's insurer where possible so you don't have to pay.

If your **vehicle** cannot be driven for a reason other than a **breakdown** or **road traffic collision**, for example if you have a **driver induced fault**, we will send help to the **vehicle**. If we cannot get you going again, we will recover the **vehicle** and **passengers** up to 10 miles. Any equipment or **specialist resource** required by us to repair or arrange the recovery of the **vehicle** will be chargeable.

In Europe

If your **vehicle** cannot be driven due to the following reasons, we will attend and recover your **vehicle** and **passengers** to a local garage:

1. a **road traffic collision**;
2. if you have put the wrong fuel in the **vehicle**;
3. if your **vehicle** has run out of fuel (or charge in an electric **vehicle**); or
4. if your **vehicle** has a flat tyre. If you have Comprehensive Plus and the local garage is closed or does not have a tyre for your **vehicle** in stock, requiring it to be ordered, we will provide Additional Accommodation Expenses under Section 5.

If your keys are locked in the **vehicle**, we will get them out if possible, but we are not liable if damage is caused to the **vehicle** in doing so.

UK & Europe

We may provide additional services that are not included in your **policy** but we will charge you for these, for example to:

1. Pay for **specialist resource** to complete the repairs;
2. Extend the hire time for a replacement car; or
3. Arrange a second or extended recovery.

We will agree the costs up front and will need full payment before we can help. If you are shown as the Lead Member on the **schedule**, you will be responsible for any additional charges. If there is any problem with payment, we reserve the right to invoice you. This is why we request proof of identity at the scene. You are not entitled to benefits under any other section of this **policy**.

General Conditions

The following conditions apply to all sections of this **policy**, if you do not comply we can refuse cover and/or cancel your **policy**.

1. You must pay your premium;
2. You must request services directly from us, or agree them with us as we will only provide cover if we make arrangements to help you, or if you make arrangements where we have agreed them in advance;
3. You must be a permanent resident in the **UK** during the **period of cover**;
4. Claims made more than 24 hours after the **breakdown** may be declined in part or completely;
5. Where the **breakdown** is caused by a component failure this must stop the **vehicle** from working, so for example an air-conditioning failure in itself does not constitute a **breakdown**, and the illumination of a warning light does not always constitute a **breakdown**;
6. Where we deem, acting reasonably, that you requested service to avoid the cost of repairing the **vehicle**, we will not provide cover;
7. If your **policy** is personal based you must be with the **vehicle** at the time of **breakdown** and when we attend. For both personal and vehicle based **policies** there must be a driver with the **vehicle** when we attend;
8. You are responsible at all times for the care of your personal belongings, valuables, luggage,

- goods, vehicles, and boats in or on a **vehicle**. **We** will not be responsible for any loss of or damage to them;
9. Anyone under the age of 16 must be accompanied by a legal and qualified driver who is 17 or over;
 10. **We** will not allow animals in our vehicles. Any animals can remain in **your vehicle** at **your** own risk. **We** will not be liable for any injury to animals, or damage caused by them. **We** will not transport livestock. **We** will not be responsible for any costs relating to animals;
 11. The **vehicle** must not carry more **passengers** than the number stated in the **vehicle's** Registration Document. Each **passenger** must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat;
 12. Where **we** provide service under this **policy**, this does not mean that **we** are confirming the legal and roadworthy condition of the **vehicle**. This remains **your** responsibility;
 13. **We** will not be responsible for any losses that **you** incur following a **breakdown** that are not expressly covered by this **policy**. For example, **we** will not pay for any loss of earnings or missed appointments;
 14. **We** will not cover any **claim** for any repairs to a **vehicle** which are not essential in order to continue the **journey**;
 15. Any **claim** which **you** could make under any other insurance policy. If the value of **your claim** is more than **you** can recover under another policy **we** may pay the difference, subject to the limits as set out in this **policy** and the **schedule**;
 16. **You** must make sure the **vehicle** meets all relevant laws of the countries **you** visit during a **journey**;
 17. How **we** calculate the exchange rate:
 - a. Any costs incurred directly by **us** in a currency other than GBP will be converted to GBP at the exchange rate used by **us** at the time;
 - b. Costs incurred by **you** in a currency other than GBP which are recoverable from **us** will be converted to GBP either:
 - i. at the exchange rate used by **your** credit or debit provider; or
 - ii. at the exchange rate used by **us** when **we** receive **your** claim form if **you** paid in cash;
 18. **We** do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst **we** will try to check that the garage will undertake the type of repairs required, **we** cannot guarantee this.
 19. The contract for repairs will be between **you** and the garage/repairer. **We** will not take responsibility for any acts or omissions of the garage/repairer.
 20. Where **we** arrange a hire car, taxi, hotel or similar benefit under this **policy**, **we** will always try to find a suitable option that is available at the time, however:
 - a. **we** are not responsible for the quality or service of each individual hotel, train or taxi booked; and
 - b. for hire cars, whilst **we** use reputable companies, **we** are unable to and cannot be responsible for checking the condition of each vehicle or the quality of service provided by each company;
21. If, following a **breakdown**, **your vehicle** needs to be repaired, **you** must not delay or refuse repairs whilst **you** are in **Europe**. If **you** do, and in our reasonable opinion that would lead to additional costs being incurred, **we** reserve the right to refuse to provide cover under section 5 (Onward Travel) or section 6 (Getting your vehicle home);
 22. If the **breakdown** is caused by flooding brought about by adverse weather **we** will only arrange for the **vehicle** to be taken to a local repairer. All further service will be an additional cost paid by **you**, or must be referred to **your vehicle's** motor insurer;
 23. During extreme weather, riots, war, civil unrest, industrial disputes, or circumstances which may lead to a breach of our Health and Safety duties our services can be interrupted. **We** will resume our service to **you** as soon as **we** can in these circumstances;
 24. The cost of the following is not covered by this **policy**:
 - a. **specialist resource**;
 - b. tolls, ferries or congestion charges for **your vehicle** and our vehicle;
 - c. any damage to glass even if the damage means **you** cannot legally or safely drive. **We** will arrange transport to a local garage so **you** can arrange to get **your vehicle** fixed but **you** will have to pay for this;
 - d. spare tyres and wheels and repairing or sourcing them;
 - e. recovery by someone other than **RAC**. If the emergency services, local authority or any government agency are handling the **breakdown**, **we** will only attend and provide recovery once instructed to do so by them.
 25. In handling **breakdown claims** there may be more than one option available to **you** under this **policy**. **We** will decide which is the most appropriate option based on our expertise in **breakdown** situations. In doing so **we** will act in consultation with **you**, and act reasonably at all times;
 26. **Your vehicle** must be privately owned and only used for private use, including use for social, domestic and pleasure purposes and commuting to and from a permanent place of work;
 27. This **policy** does not cover:
 - a. routine servicing, maintenance or assembly of **your vehicle**;
 - b. vehicle storage charges, other than under Section 6;
 - c. **caravan** or **trailers**, except as described on page 22;
 - d. **your vehicle** if it is used for business even if **you** are using it for personal use at the time of **breakdown**;
 - e. the hire of minibuses, motorhomes, motorcycles, **caravans**, **trailers** or vans;

Auto Renewal

If **you** have authorised **us** to hold onto **your** account details, **we** will automatically renew **your policy** and collect the premium that is due. If **you** do not wish **us** to do this please contact **us** as soon as possible and before the renewal date.

If **your** card details have changed, **we** will look to update **your** card details from **your** card provider to let **us** renew **your policy**.

If **you** have informed **us** **you** do not want to automatically renew **your policy** and **you** have not authorised **us** to keep **your** account details, **we** will not renew **your policy** and it will expire at the end of the **policy period**.

Changes to your details

You must let **us** know immediately if **you** need to change anything on **your policy**. **We** will only make the changes when authorised by the Lead Member as shown on **your schedule**. **You** will be sent a revised **schedule**. Changes that **you** can make include:

1. Change to **vehicle**;
2. Change to another territorial zone; or
3. Increase the number of people covered under this **policy**.

Please see **our** Contact Information.

We will not change **your policy** into someone else's name. If **you** cancel **your policy** for any reason, the whole **policy** will be cancelled and others on **your policy** will no longer be covered by **us**. **We** will be able to set up a new policy for the others if required.

All communications from **us** shall be deemed duly received if sent to the most recent address provided to **us** by **you**.

Complaints

We are committed to providing excellent service. However, **we** realise that there are occasions when **you** feel **you** did not receive the service **you** expected.

If **you** are unhappy with **our** services relating to Part 1 of this policy booklet such as services at or following a **breakdown**, please contact **us** as follows:

	Telephone	In Writing
Breakdown related Complaints	0333 202 1877	Breakdown Customer care RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN breakdowncustomercare@rac.co.uk
European Legal Care related Complaints	0330 159 0610	Legal Customer Care (Address as above) legalcustomercare@rac.co.uk

If **you** are unhappy with **our** services relating to Part 2 of this policy booklet such as sales, arrangement and administration of **your policy**, please see page 29.

A dispute relating to goods or services sold online can also be submitted to the European Commission Online Dispute Resolution Service ("ODR") via their website: <http://ec.europa.eu/consumers/odr/>. The ODR is a platform which helps customers who have purchased goods or services online in the EU if a dispute arises. The ODR platform will send **your** complaint to a certified Alternative Dispute Resolution Provider who works with the parties to solve the problem.

Please note: for qualifying financial services products purchased in the UK this will be the UK's Financial Ombudsman Service.

Financial Ombudsman Service

In the event that **we** cannot resolve **your** complaint to **your** satisfaction under the complaints process set out above, **you** may in certain circumstances be entitled to refer **your** complaint to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

0800 023 4567 / 0300 123 9123

complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

The Financial Ombudsman Service will only consider **your** complaint once **you** have tried to resolve it with **us**.

Using this complaints procedure will not affect **your** legal rights.

Financial Services Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant Sections of cover, **you** may be entitled to compensation from the FSCS.

Further information about FSCS arrangements is available from the FSCS website www.fscs.org.uk.

Law

The parties are free to choose the law applicable to this **policy**. Unless specifically agreed to the contrary, these contracts will be subject to the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this policy booklet and the **schedule**) and other information relating to this contract will be in English.

Part 2 – Arrangement and Administration Contract

RAC Arrangement and Administration Contract

This is the contract between RAC Financial Services Limited (Registered No: 05171817) Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW and you under which we will arrange and administer the RAC breakdown policy on your behalf (the “arrangement and administration contract”).

1. When does this arrangement and administration contract start and end?

This arrangement and administration contract relates to our services in arranging and administering your RAC breakdown policy. Our services will start at the same time as your RAC breakdown policy and will continue for the same period of time. This is set out in your schedule. If your RAC breakdown policy is terminated or is cancelled for any reason, then no further services can be delivered under this arrangement and administration contract, which will be terminated or cancelled automatically at the same time. This arrangement and administration contract cannot be terminated or cancelled independently of the RAC breakdown policy.

2. Who owns and regulates RACFS?

RACFS is owned by RAC Group Limited (Registered No 00229121). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall, WS5 4AW.

RACFS is authorised and regulated by the Financial Conduct Authority (FCA). Our FCA registration number is 313989. The FCA is an independent body that regulates the financial services industry in the UK. RACFS's permitted business is that of an insurance intermediary that arranges and administers contracts of general insurance. You can check this information on the Financial Services Register by visiting the website <https://register.fca.org.uk/> or by contacting 0800 111 6768.

3. Which companies does RACFS deal with?

RACFS deals with RAC Insurance Limited (RACIL) which provides European breakdown insurance as set out in the breakdown policy. RACFS acts as an agent of RACIL when selling and renewing the policy. This is the only provider of European breakdown assistance available through RACFS.

4. What services does RACFS provide?

RACFS provides the following services to you:

Arranging breakdown cover:

RACFS will provide you with information on the breakdown cover available from RACIL under the policy and will ask you some questions to help

narrow down the level and type of that breakdown cover of interest to you. Where you purchase the policy through one of our contact centres, you will not receive advice or recommendation on the level or type of breakdown cover to buy. Instead you will need to make your own choice on which level and type of breakdown cover you require.

Once you decide what cover you require, RACFS will arrange this for you with RACIL. These services will include:

1. Letting you know the total cost of cover for your policy;
2. Arranging payment of the total cost of cover for your policy; and
3. Issuing policy documentation and membership card(s) to you.

Renewal

For annual policies, prior to the end of your policy period RACFS will write to you to explain whether RACIL is renewing your policy and to notify you of any changes that it proposes to make to the cost of cover and the terms and conditions applicable to the policy for the next policy period. RACFS will then arrange the renewal of your policy with RACIL.

For single trip policies, RACFS will contact you after the policy period has expired.

Administering breakdown cover:

After arranging breakdown cover RACFS will administer it on your behalf, including:

1. Supplying replacement policy documentation or membership card(s);
2. Notifying RACIL of any changes to your policy and keeping your records up to date;
3. Dealing with enquiries relating to your policy;
4. Changing payment methods;
5. Managing any cancellation of your policy;
6. Collecting premium and other charges and fees due;
7. Making changes to the cover you hold. If you wish to change the type or level of cover, RACFS will provide you with information to help you make a decision and will arrange any changes to the policy with RACIL, including arranging any additional payments for the change in cover and issuing any relevant policy documentation and card(s);
8. Notifying you of any changes made by RACIL to the policy terms and conditions; and
9. Retaining records as to your cover together with a copy of the policy booklet and schedule that was issued to you.

5. How can you contact RACFS?

If you need to contact RACFS in relation to any of the services set out in Part 2 of this policy booklet and for general enquiries about your policy, please contact us as follows:

Purpose of contact	Phone	In writing
General Enquiry	0330 159 0360	Membership RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN membership@rac.co.uk
Complaints	0330 159 0360	Membership Customer Care Address as above membershipcustomer@rac.co.uk

If **you** are unhappy with the services relating to Part 1 of this policy booklet such as services at or following a **breakdown**, please see page 29.

Call charges apply. Please check with **your** telephone provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans.

We do not cover the cost of making or receiving telephone calls. **Our** calls are monitored and/or recorded.

6. What will you have to pay for services provided by RACFS?

As part of the total cost of cover, **RACFS** may charge **you** a fixed arrangement and administration fee for providing certain services under this arrangement and administration contract for each **policy period**. Other services may be provided at no additional charge. This will be made clear to **you** in advance of entering into the arrangement and administration contract, and any renewal. **RACFS** will collect the administration fee at the same time that it collects the cost of cover for **your RAC policy** and using the same payment method. Please see **your schedule** for more details. The arrangement and administration fee will be identified separately on the **schedule**.

If this arrangement and administration contract is cancelled or terminated by **you** as a result of **you** cancelling **your** cover during the cooling off period - being the 14 day period following the later of:

- the **start date**; or
- the date **you** received the **RAC policy** documentation; then

RACFS will refund **your** arrangement and administration fee in full unless **you** have made a **claim** under the **policy** within this cooling off period. If a **claim** has been made during this cooling off period no refund will be given. If this administration contract is cancelled or terminated at any other time, no refund will be given.

If **your policy period** is less than 30 days, **RACFS** will not refund **your** arrangement and administration fee.

7. Risk of Insolvency

All money received by **RACFS** in respect of **your** breakdown **policy** is held on behalf of **RACIL** so that **you** have no risk in the event of **RACFS's** insolvency. However, this means that, in the event of **RACIL's** insolvency, any sums **RACFS** holds for **RACIL** are deemed to have been paid to it and will not be returnable to **you**.

8. Matters outside RACFS's reasonable control

RACFS will not provide any service under this arrangement and administration contract if it is prevented from doing so in circumstances beyond its reasonable control including, without limitation, an act of terrorism, severe weather conditions, the activities of civil or government authorities, third party industrial disputes or internal industrial disputes. In these circumstances **RACFS** will take steps to prevent or minimise the effects of such circumstances on its services.

9. Exclusion of RACFS' liability

To the extent permitted by law, **RACFS** shall not have any responsibility for:

- Any increased costs or expenses; or
- Any loss of profit; business; contracts; revenue; anticipated savings; or
- For any losses that, in view of **your** particular circumstances, **RACFS** could not have anticipated may arise as a result of or in connection with any service provided by us, whether these losses arise in negligence, breach of contract or otherwise.

For the avoidance of doubt, nothing in this clause or this arrangement and administration contract shall exclude or restrict the **RACFS's** liability for negligence resulting in death or personal injury.

10. What to do if you have a complaint

If **you** are dissatisfied with any aspect of the administration services provided by **RACFS** under this administration contract, please contact us.

In the event that **RACFS** cannot resolve **your** complaint to **your** satisfaction under the complaints process set out above, **you** may in certain circumstances be entitled to refer **your** complaint to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

0800 023 4567 / 0300 123 9123

complaint.info@financial-ombudsman.org.uk

www.financial-ombudsman.org.uk

The Financial Ombudsman Service will only consider **your** complaint once **you** have tried to resolve it with us.

Using this complaints procedure will not affect **your** legal rights.

11. Is RACFS covered by the Financial Services Compensation Scheme (FSCS)?

RACFS's activities in arranging and administering your RAC policy are covered by the FSCS. If RACFS cannot meet its obligations you may be entitled to compensation from the FSCS.

Further information about FSCS arrangements is available from the FSCS website www.fscs.org.uk.

12. Use of English law and language

Communication by RACFS to you concerning this administration contract or the policy will be in English. The parties are free to choose the law applicable to this policy. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales.

Your Data

This section provides a short summary of how we collect and use your data and who we share it with. Please refer to our website at rac.co.uk/privacy-policy for full details of how we use your data. Alternatively, you can obtain a copy of our Privacy Policy by using the contact details below.

These terms apply to both contracts in this Policy Booklet: Part 1 - Breakdown Policy and Part 2 - Arrangement and Administration Contract.

What is your data?

There are three types of data we will hold about you:

1. Personal data is information we hold on our records which identifies you. This includes your name, address, email address and telephone number;
2. We will also hold data about you that is not personal, for example, information about your vehicle; and
3. A small number of our products and services require us to collect and store special categories of personal data. We will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

How we obtain and collect your data

Your data may be collected in a number of different ways. For example, when you apply for RAC Membership through our website or over the phone, contact us through social media or make a claim under your policy. We will always need to collect, store and use information about you to be able to provide you with your policy.

Please note, if you do not provide your data we will be unable to provide you with cover, as well as services related to administering your policy.

How we will use your data

We will use your data for the administration of your policy, for example, helping you if you make a claim. We may disclose your personal data to our service providers who provide help under your policy.

We carry out checks against publicly available information (such as the electoral roll, county court judgments, bankruptcy orders or repossessions). We also monitor and record any communications with you including telephone conversations and emails for quality and compliance reasons.

Your rights

You have a number of rights relating to your personal data. For further information regarding any of these rights please visit rac.co.uk/privacy-policy or contact the Data Protection Officer:

1. Call our Customer Service Team: 0330 159 0360; or
2. Email us: breakdowncustomer@rac.co.uk; or
3. Write to us:
Freeport RTLA-HZHB-CESE
RAC Financial Services Limited
Customer Services Team
PO Box 586
Bristol
BS34 9GB

Legal Care Plus Breakdown Extra Booklet

Terms and conditions applying to this breakdown extra

**PLEASE READ WITH YOUR RAC BREAKDOWN COVER –
UK POLICY BOOKLET, AND KEEP FOR YOUR RECORDS**

Contact Information

Telephone	In writing
0330 159 0275	RAC Legal Services Great Park Road Bradley Stoke Bristol BS32 4QN

Call charges apply. Please check with **your** telephone provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans. **We** do not cover the cost of making or receiving telephone calls. **Our** calls are monitored and/or recorded.

If **you** have hearing difficulties and have a Textphone, just prefix the number **you** wish to call with 18001 to access Typetalk, or text **us** on 07855 828282. Text messages are charged at **your** standard network rate.

Important information about Legal Care Plus

1. This booklet should be read as if it is included in Part 1 of **your** RAC Breakdown Cover – UK Membership booklet. Part 2 – Arrangement and Administration Contract also applies.
2. Legal Care Plus is intended to provide cover for the costs of:
 - a. making a **claim** for **uninsured losses** against a person who is at fault for an **accident** or **road traffic collision**;
 - b. defending a motoring prosecution in a magistrates' court;
 - c. making a **claim** relating to a problem with the supply of goods or services to **you**, as a consumer, relating to a motor vehicle; and
 - d. travel expenses if **you** need to travel to **Europe** to attend court or a medical examination as part of (a) or (b).

It meets the demands and needs of those who wish to ensure such risks are met now and in the future.

3. All general terms that apply to **your** UK Membership booklet will also apply to this section, including:
 - a. General Conditions
 - b. Cancellation of your policy
 - c. Misuse of your policy
 - d. Renewing / Upgrading your policy
 - e. Changes to your details
 - f. Complaints – please use the contact details for “Telephone Legal Helpline”
 - g. Your Data
4. Definitions – **we** will let **you** know if any words in this booklet have:
 - a. Different meanings to those in **your** UK Membership booklet; or
 - b. Unique meanings to this Legal Care Plus section.

5. There is no limit to the number of **claims you** can make in any **policy period**. The amount that is covered for certain types of **legal claim** or for certain sections are set out in this booklet.
6. If **you** have purchased Legal Cover as part of another **RAC** product, for example European Legal Care, please note **you** can only **claim** under one of these products for **your legal claim**. The limits of cover contained in the product **you** choose will apply.

Definitions applying to Legal Care Plus

Any words in bold in this document have special meanings.

- The words listed below have special meanings that only apply to Legal Care Plus.
- If they are not listed below, they will have the meanings in **your** RAC UK Membership booklet.

“**accident**” means a specific or sudden incident for which **you** were not at fault and another party was at fault that causes **you** bodily injury;

“**Europe**” means 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, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, 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;

“**legal claim**” means an incident which **we** accept as falling within the terms of the Legal Care Plus and which, in **our** reasonable opinion, is the first incident that could lead to a **claim** being made;

“**legal costs**” means:

1. the reasonable, proportionate and properly incurred fees, expenses, costs and disbursements incurred by **you** and agreed by **us** in pursuing or defending a **legal claim**; and/or

2. the reasonable costs of a third party for which you are ordered to pay by the court or are agreed by us and which are incurred in connection with legal proceedings;

“**legal proceedings**” means the pursuit of a claim for **uninsured losses** or damages either by negotiation or by civil, tribunal or arbitration proceedings within a court in the **UK** or **Europe**, or the defence of a motoring prosecution within a court of criminal jurisdiction in the **UK** or **Europe**;

“**legal representative**” means the solicitors or other qualified experts appointed by us to act for you provided that they agree:

1. to try to recover all **legal costs** from the other party;
2. not to submit any claim for **legal costs** until the end of the case; and
3. to keep us informed, in writing, of the progress of **legal proceedings**;

“**RAC**”/“**we**”/“**us**”/“**our**” means:

1. RAC Insurance Limited; and
2. In each case any person employed or engaged to provide certain services on their behalf or on behalf of the RAC Group;

“**road traffic collision**” means a collision involving a **vehicle** and at least one other motor vehicle on a public highway, private road or a car park to which the public has an uninterrupted right of access, for which you were not at fault and for which another party was at fault;

“**standard terms of appointment**” means the terms and conditions which we will require the **legal representative** to accept in order for us to cover your **legal costs**. This contract sets out the amounts we will pay the **legal representative** under your **policy** and their responsibilities to report to us at various stages of the claim. A copy of these terms can be requested by contacting us;

“**uninsured losses**” means your losses directly arising out of a **road traffic collision** or bodily injury due to an **accident**, that are not covered by insurance;

Your Legal Care Plus Cover

Please let us know as soon as possible if you think you may need to make a **legal claim**. If you do not, this may prejudice your **legal claim** and may mean we are unable to cover you. Just call our Telephone Legal Helpline for help and advice.

Please note that under Uninsured Loss Recovery, and Travel Costs, we will cover any **passengers** in the **vehicle** in which you are travelling, in addition to you. For Legal Defence and Motor Vehicle Consumer Disputes cover, we will just cover you.

Uninsured Loss Recovery

What is covered

If you are involved in an **accident** or **road traffic collision** in the **UK** or **Europe** during the **policy period** for which you are not at fault, and you have **uninsured losses**, for example your motor insurance excess, that you need to recover, we will:

1. Provide you with help and advice (under the Telephone Legal Helpline below). You must call our helpline straight away, as we will not be able to cover **legal costs** that have not been agreed by us first;
2. Put you in touch with our **legal representative**, who will assess your **legal claim**; and
3. If our **legal representative**, in their reasonable opinion, agrees your **legal claim** has a 51% or greater chance of succeeding, we will cover you for **legal costs**, up to a maximum of £100,000 per **legal claim**.

Legal Defence

What is covered

If you have received a Single Justice Procedure Notice or a summons to attend a magistrates' court (or equivalent court outside of England and Wales) for an alleged motoring offence involving your **vehicle** and occurring in the **UK** or **Europe** during the **policy period**, and you wish to defend this allegation, we will:

1. Provide you with help and advice (under the Telephone Legal Helpline below). You must call our helpline straight away, as we will not be able to cover **legal costs** that have not been agreed by us first;
2. Put you in touch with our **legal representative**, who will assess your case; and
3. If in their reasonable opinion, our **legal representative** agrees you have a 51% or greater chance of successfully defending the alleged offence, we will appoint and pay for a barrister or suitable representative to defend you, up to a maximum of £25,000 per **legal claim**.

What is not covered

1. We cannot provide help if your summons relates to an alcohol, drugs or parking related offence.

Travel Costs

What is covered

If you are required to travel to **Europe** for a medical examination or to attend court, we will **reimburse you** up to £1,000 per **legal claim**, providing:

1. The **road traffic collision, accident** or traffic offence, occurred in **Europe**;
2. It is for a **legal claim** we have accepted under the Uninsured Loss Recovery or Legal Defence sections; and
3. Your costs are reasonable, for example, you do not purchase first class tickets where standard class is available.

Please contact us as soon as you are aware you may need to travel. We must agree to the travel costs before they are incurred.

Motor vehicle consumer disputes

What is covered

If you enter into an agreement during the **policy period** and within the **UK**, to buy, sell or hire a motor vehicle, or have it serviced or repaired and wish to claim compensation for breach of that agreement, we will:

1. Provide you with help and advice (under the Telephone Legal Helpline below). You must call our helpline straight away, as we will not be able to cover **legal costs** that have not been agreed by us first;
2. Put you in touch with our **legal representative**, who will assess your case; and
3. If our **legal representative**, in their reasonable opinion, agrees your **legal claim** has a 51% or greater chance of succeeding, cover you for **legal costs**, up to a maximum of £10,000 per **legal claim**, incurred by our **legal representative** in claiming compensation.

What is not covered

1. We cannot provide help if the amount in dispute is less than £250, or if you are required to go to arbitration; or
2. Any agreement relating to a **vehicle** used for commercial purposes, for example a work van or a taxi.

Telephone Legal Helpline

What is covered

We will provide a telephone legal helpline service, open 24 hours a day, 365 days a year. Just call us on 0330 159 0275.

We will give you initial advice on personal legal matters within the **UK**. We will tell you what your legal rights are, which options are available to you and how best to implement them. We will let you know if you need a lawyer.

What is not covered

1. Advice on business / commercial matters (including landlords), immigration or judicial review; or
2. Advice where in our reasonable opinion we have already given you the options available.

Special Conditions

In addition to the General Conditions in your RAC Breakdown – UK Policy Booklet:

1. **Legal claims** can be complex and technical. You must follow our advice to continue to receive funding from us. If you do not (for example, you go against our advice or that of the **legal**

representative, fail to co-operate with our reasonable requests, delay the **claim**, do not submit **legal costs** to us straight away or take any other action that may harm your case) we may withdraw cover;

2. We will not provide cover for appeals;
3. We will not cover **legal costs**:
 - a. that have not been agreed by us or were incurred prior to us accepting the **legal claim**;
 - b. for **legal claims** arising from:
 - i. faults in the **vehicle** or faulty, incomplete or incorrect service, maintenance or repair of the **vehicle** apart from any **claim** under Motor vehicle consumer disputes; or
 - ii. a **road traffic collision** occurring during a race, rally or competition;
4. We may withdraw cover if at any point your **legal claim** has less than a 51% chance of succeeding;
5. You must always keep any losses you incur to a minimum. Ensure you take steps to prevent any loss in the first place and do not do anything that could unnecessarily increase your losses or prejudice your **legal claim**. If you do not, we may not cover you and it may affect your ability to claim. Please speak to us if in doubt;
6. You must notify us of all offers to settle your **claim**. We may withdraw cover if we have not provided written authorisation to accept or reject an offer to settle your **claim**;
7. We will need to be able to speak directly to any **legal representative** appointed, or agreed by us, even if this is one you have chosen;
8. Whilst we must appoint the **legal representative**, you may choose your own if it becomes necessary to start court proceedings, or if there is a conflict of interest. If you wish to do this, please tell us their name and address so we can consider your request. Your suggested **legal representative** must agree to our **Standard Terms of Appointment**. If for any reason we cannot agree to your suggested **legal representative**, we will ask the Law Society of England and Wales (or similar body) to name one;
9. If you have a dispute with us or complaint about the service provided by us or a **legal representative** we appoint, please let us know using our complaints procedure. Please note however, this **policy** will not cover any advice or your **legal costs** in connection with this or any **claim** against us; and
10. We may decide not to issue **legal proceedings**, but instead pay you directly for your **legal claim**, for example, where the **legal costs** are greater than the value of your **legal claim**;
11. If you have legal expenses cover with a provider other than **RAC**, we will not provide cover if the claim under this **policy** is covered under your other insurance.