

Important changes to your Terms and Conditions.

Since you took out your breakdown policy with us, we have made a number of changes to your policy booklet. Some of the changes affect the cover available to you and some of the changes are intended to clarify what is stated in the booklet.

The table overleaf outlines the changes made.

These changes come into effect from your renewal date.

New Wording

How to Contact us

If You think You have a Vehicle battery problem call Us on 0800 096 2947 to find out how We may be able to help You without impacting on Your entitlement.

General terms

Old wording: You must notify Us immediately of any change to Your address.

New wording: You must notify Us immediately of any change to Your address, if You change Your Vehicle or if You add/remove drivers.

General Exclusions

Old wording: 'Any Vehicle which is used on a 'hire and reward' basis (for example taxis and private hire cars) which shall include for these purposes any passenger travelling in such Vehicle (even if the passenger or the driver are Members of RAC). RAC can provide cover for such Vehicles under the Small Business Service. Please phone 0870 333 2788* for details.'

New wording: 'Any Vehicle which is used for Business Use (for example taxis and private hire cars) which shall include for these purposes any passenger travelling in such Vehicle (even if the passenger or the driver are Members of RAC). RAC can provide cover for such Vehicles under the Small Business Service. Please phone 0870 333 2788* for details.'

Battery related faults

New wording: If a condemned (non serviceable) battery is not replaced, We may provide further assistance to a battery related fault but a charge will apply. The charge will be payable by credit or debit card before assistance can be arranged.

If You make a scheduled battery response appointment it will not impact on Your entitlement.

Data protection Statement

<u>Old wording:</u> We (RAC group companies) will use this for administration, marketing, customer services and profiling your purchasing preferences.

New wording: We (RAC group companies) will use this for administration, marketing, customer services and to calculate your premium.

General terms

You shall maintain Your Vehicle in a legal and roadworthy condition. This includes the Vehicle complying with the following conditions;

- It has a valid current excise licence on display
- It has a valid MOT Certificate if applicable
- It has valid motor insurance as required by the Road Traffic Acts.

We reserve the right to request proof that the Vehicle complies with the above at any time.

Unless we are reasonably satisfied that the vehicle concerned is exempt from any of the above, We reserve the right to refuse service on that call out. Any subsequent call outs where We are still not satisfied could result in Us

- Refusing service
- cancelling Your Membership
- not offering renewal
- offering You a different product at renewal.

General terms

Any repairs or services are carried out at Our discretion, taking into account all factors known to Us at that time.

General terms.

When We calculate mileage we take into account any route limitations imposed on Our vehicles (e.g. weight and height limits).

Battery related faults

For battery related faults Your Membership

entitlements are as follows:

 Our initial attendance for a battery related fault is included in Your Membership entitlement. There is no charge for that attendance. You will need At Home cover for Us to attend a battery related breakdown at Your home address.

New Wording

Definition Of Words

Specialist equipment':

Includes equipment not normally carried by RAC Patrols and RAC Contractors as standard.

Roadside - What is not covered

Rectification of failed DIY repairs including but not limited to fitting Your own parts unsuccessfully, fitting Your own faulty parts, calling Us out to fit parts You have purchased elsewhere, vehicle reassembly.

Recovery - What is not covered

It may not be possible to complete a long distance recovery. At Our discretion, A courtesy car may be offered to enable the completion of Your journey.

Costs

The cost of draining or removing contaminated fuel. Where appropriate We will offer a Fuel Patrol service or We will arrange for Your Vehicle to be taken to a nearby garage for assistance, but You will have to pay for any work carried out.

Costs

Any costs incurred as a result of You failing to follow Our advice. For example, get a suspected diagnosis checked by a garage within a reasonable period of time which subsequently results in parts failure.

Any costs incurred as a result of a second call out for an issue arising from Your failure to follow our advice.

Costs

Please note: Service to Motorised Vehicles that are manufactured without the provision of a spare wheel will be considered on their individual merits such as availability of alternative solutions including proximity and availability of replacement tyres etc, and subject to Your membership entitlement. Assistance in changing a wheel is covered, subject to You carrying a serviceable spare as specified above.

Significant Features & Benefits

Advice and assistance to help You through the processes involved following an accident, including assisting You in pursuing a Personal Injury claim and, for an additional charge (which You may be entitled to recover from Your motor insurer), Recovery of Your vehicle

Significant Exclusions & Limitations

If You call Us for assistance following an accident, fire, theft or act of vandalism or other incident covered by a policy of motor insurance, You will be liable to pay Us for the costs of removal. However, you may be entitled to recover these costs from Your motor insurer and, where they have been incurred following an accident, We may be able to assist You in this as part of Our Accident Care service.

General Exclusion

- Attendance following a road traffic accident. However, as part of Our Accident Care service, for an additional charge, We can Recover Your Vehicle following a road traffic accident. You may be entitled to recover these costs from Your motor insurer but this will be subject to the terms and conditions of Your motor insurance policy. If applicable, We will assist You in this as part of Our Accident Care service.
- Attendance following fire, theft, act of vandalism or any other incident covered by a policy of motor insurance. However, for an additional charge (including specialist equipment charges if applicable), We can Recover Your Vehicle following such an incident. You may be entitled to recover these costs from Your motor insurer, but this will be subject to the terms and conditions of Your motor insurance policy.

Accident Care Services

If Your Vehicle cannot be driven as a result of the accident, We can Recover Your Vehicle for an additional charge which will be agreed with You when you request a recovery, See www.rac.co.uk for details. You will be liable to pay the Recovery charge within 180 days of the Recovery. However, You may be entitled to recover this from Your motor insurer. This will be subject to the terms and conditions of Your motor insurance policy. If We have enough information, We can give You a preliminary view on Your right to recover the Recovery charge and, if applicable, We can assist You in doing so.

*calls may be recorded and/or monitored.