



# RAC Breakdown Cover Policy

**RAC Black Box Car Insurance  
Terms and conditions**

**PLEASE READ AND KEEP FOR YOUR RECORDS**



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## Your terms and conditions

### Definitions

Any words in bold appearing throughout this **RAC Breakdown Cover** have a specific meaning which we explain below.

**"breakdown"/"breaks 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, running out of fuel, flat tyres, but not as a result of a mis-fuel, **road traffic collision**, fire, flood, theft, acts of vandalism, any fault caused by actions of omissions of the **driver** or any key related issue other than keys locked in the **vehicle**;

**"breakdown policy schedule"** means the document entitled "breakdown policy schedule" containing important details about this **RAC Breakdown Cover** and levels of cover;

**"caravan"/"trailer"** means any caravan or trailer that is less than (a) 3.5 tonnes; (b) 7 metres long; (c) 2.55 metres wide; and (d) 3 metres high;

**"claim"** means each separate request for service or benefit for cover under any section of this **RAC Breakdown Cover**;

**"driver"/"their"/"they"** means **you** or any driver of a **vehicle** at the time a **breakdown** occurs who is authorised to be driving the **vehicle** and is permanently resident in the **UK**;

**"end date"** means the date that this **RAC Breakdown Cover** expires as shown on **your breakdown policy schedule**;

**"home"** means the address in the **UK** where **you** live permanently, as shown on **your breakdown policy schedule**;

**"passengers"** means the **driver** and up to the number of passengers allowed as shown in the Vehicle Registration Document travelling in the **vehicle**;

**"policy period"** means the length of time for which **your RAC Breakdown Cover** is in force as shown on **your breakdown policy schedule**;

**"policy year"** means the **policy period**, from the **start date**;

**"RAC"/"we"/"us"/"our"**

For Sections A, B and C means RAC Motoring Services;

For Sections D and E means RAC Insurance Limited;

For Your data means RAC Motoring Services and RAC Insurance Limited;

For Additional benefits means RAC Motoring Services; and

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

**"RAC Breakdown Cover"** means this **RAC Breakdown** policy that is subject to the terms and conditions together with the **breakdown policy schedule**;

**"RAC Insurance"** means RAC Insurance a trading name of Europa Group Limited Europa House, Midland Way, Thornbury, BS35 2JX who arrange and administer this **RAC Breakdown Cover**;

**"reimburse"/"reimbursement"** means reimbursement by **us** under the reimbursement process;

**"road traffic collision"** means a traffic collision that immobilises the **vehicle**;

**"specialist equipment"** means resource or equipment that is not normally required by **us** to complete a repair and recovery, for example a crane, tractor or winching and specialist lifting equipment;

**"start date"** means the date that this **RAC Breakdown Cover** begins, or renews, as shown on **your breakdown policy schedule**;

**"UK"** means England, Scotland, Wales, Northern Ireland, and for the purpose of this **RAC Breakdown Cover** includes the Channel Islands and the Isle of Man if **you** are a resident there;

**"vehicle"** means the **UK** registered vehicle as shown on **your breakdown policy schedule** and that complies with the following specifications: it is a car that is less than (a) 3.5 tonnes; (b) 6.4m (21 ft) long including a tow bar; and (c) 2.55 metres wide.

**"you"/"your"** means the person taking out the **RAC Breakdown Cover** as named on the **breakdown policy schedule**.

## Contact Information

Purpose of contact	Telephone	In Writing
<b>Breakdown</b>	0333 070 2569	
<b>Customer services</b>	0333 070 2560	RAC Insurance Europa House Midland Way Thornbury Bristol BS35 2JX
<b>Complaints</b>	0333 070 2563	RAC Black Box Car Insurance Customer Relations Team Europa House Midland Way Thornbury Bristol BS35 2JX

### Telephone charges

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

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 the vehicle breaks down, please provide us with

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

If **you** fail to make contact within 24 hours of becoming aware of the **breakdown** cover may be refused in relation to the **breakdown**.

### Remember

Please let **us** know if **you** have called **us** but manage to get going before **we** arrive. **We** will only provide cover if **we** arranged help, so please do not go directly to a garage or other recovery service, or otherwise approve action taken by **you** or on **your** behalf.

## Important information about your RAC Breakdown Cover

- This **RAC Breakdown Cover** is intended to offer services relating to the **breakdown of vehicles**. Based on the information provided this **RAC Breakdown Cover** 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 breakdown policy schedule**. Please make sure this is correct.
- There are general conditions that apply to all sections. There are also specific conditions that are set out in each section that apply to each section. **You** must meet all of these conditions.
- All requests for service must be made directly to **us**.

Your **RAC Breakdown Cover** consists of:

1. A Breakdown Policy – one or more contracts - depending on the type of cover:
  - a. RAC Motoring Services provides cover for Sections A, B and C; and
  - b. RAC Insurance Limited provides insurance for all other Sections.

A premium is payable for these contracts which will be made clear to **you** in advance of purchase.

1. A **breakdown policy schedule**- detailing the type of cover you have, the level of cover chosen, and the cost of cover. The **breakdown policy schedule** will detail the premium and any other charges payable. These will be made clear in advance of purchase, and provided to **you** by **RAC Insurance** following purchase.

### Policy type

This **RAC Breakdown Cover** covers the **vehicle** shown on **your breakdown policy schedule** and if registered at **your home address**. The **vehicle** is covered whoever is driving.

### Policy year

The **RAC Breakdown Cover** will start on the **start date** and end after the **end date** as shown on **your breakdown policy schedule**.

## Limits of Cover

Cover under this **RAC Breakdown Cover** is subject to limits on:

1. When a **claim** can be made:
  - a. no **claim** is permitted under section A if the **breakdown** occurred prior to purchasing this **RAC Breakdown Cover**;
  - b. no **claim** is permitted under sections B to D within 24 hours of the initial **start date** of the **RAC Breakdown Cover**, nor within 24 hours of any upgrade to an upgraded section;
  - c. in order to make a **claim** under Section C (Recovery) **we** must have first attended under Section A (Roadside); and
  - d. in order to make a **claim** under Section D, **we** must have first attended under Section A (Roadside) or B (At Home).
2. The number of **claims** that can be made per **policy year** whether under a particular section, or as a whole, one **claim** means one request for service or benefit for cover under any section of this **RAC Breakdown Cover**, regardless of who makes the **claim**;
3. The amount that is covered for certain types of **claim** or for certain sections, as set out in this **RAC Breakdown Cover**.

## 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](http://www.rac.co.uk/reimbursementclaimform). If **you** have any queries please contact Breakdown Customer care on 0330 159 0337. Please send **your** completed claim form with proof of payment (such as a receipt) to Customer Services. **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 **RAC Breakdown Cover** include the supply of a hire car. Where a hire car is available as a covered benefit, the following terms apply:

### Covered

Up to 2 consecutive days or until the **vehicle** has been fixed if sooner.

1. **We** will arrange and pay for the hire cost of a replacement car whilst the **vehicle** is being repaired. Any replacement vehicle will be limited to a small hatchback;
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 points on **your** licence), and **you** choose to hire a car yourself, let **us** know before **you** hire a car, and then provided **we** have agreed the cost, **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 you would still need to pay the 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;
  - b. fuel while using the car hire; or
  - c. any insurance excess and additional costs.

## Your Cover

### Section A. Roadside

RAC Breakdown Cover includes cover for Roadside.

#### Covered

If the **vehicle breaks down** within the **UK** more than a quarter of a 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 destination chosen by the **driver** 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 the journey to a single destination within 20 miles.

#### Not covered

1. The cost of any parts or **specialist equipment**;
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. **our** advice after a temporary repair has not been followed;
4. Recovery for **caravans** or **trailers** if the **caravan** or **trailer breaks down**.

## Section B. At Home

Please refer to your **breakdown policy schedule** which sets out whether this **RAC Breakdown Cover** includes cover for At Home.

#### Covered

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

#### Not covered

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

### Section C. Recovery

Please refer to your **breakdown policy schedule** which sets out whether this **RAC Breakdown Cover** includes cover for Recovery.

#### Covered

If we are unable to repair the **vehicle** under Section A (Roadside), we will recover the **vehicle** and **passengers** from the **breakdown** location to a single destination chosen by the **driver** within the **UK**. For long distances we may use more than one recovery vehicle.

Please note: recovery must be arranged 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. Any claims due to:
  - a. 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; or
  - b. any key related claim; or
3. A second recovery owing to the intended original destination being closed or inaccessible.

## Section D. Onward Travel

Please refer to your **breakdown policy schedule** which sets out whether this **RAC Breakdown Cover** includes cover for Onward Travel.

If we attend a **breakdown** under Sections A (Roadside) or B (At Home), and cannot fix the **vehicle** on the same day, we will help the **driver** by making arrangements to allow the continuation of the journey. The **driver** can choose one of the following options, subject to availability:

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

### 1. Hire car

#### Covered

Please see Hire Car terms.

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

### 2. Alternative transport

#### Covered

If the **driver** would prefer to continue the 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

The **driver** may decide that waiting for the **vehicle** to be fixed is best. 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.

### 4. Assistance in a medical emergency

#### Covered

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

1. book one night's bed and breakfast accommodation for the **driver** and **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 the **driver** where **they** or one of the **passengers** is taken ill during a journey to or from a doctor's surgery or hospital, including planned doctor or hospital appointments or emergencies.

## General conditions

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

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 the **vehicle** to a place of repair and your **RAC Breakdown Cover** 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. A **driver** must be with the **vehicle** when we attend.
7. We will not be responsible for any loss of or damage to the contents of the **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 guide dogs. Any animals can remain in the **vehicle** at the **driver's** 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 the **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 may incur following a **breakdown** that are not expressly covered by this **RAC Breakdown Cover**. 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 and the contract for such repairs will be between you and the garage / repairer.
14. During extreme weather, riots, war, civil unrest, industrial disputes or any other event, our

services can be interrupted. **We** will resume **our** service to **you** as soon as **we** can in these circumstances.

15. The cost of the following is not covered by this **RAC Breakdown Cover**:
- ferry charges for the **vehicle** and **our** vehicle;
  - spare tyres and wheels and repairing or sourcing them; or
  - recovery by someone other than **us** even if this is requested by the emergency services. **We** will only provide recovery once instructed to do so by the emergency services.
16. In handling any **claim** there may be more than one option available to the **driver** under this **RAC Breakdown Cover**. **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 the **driver**, and act reasonably at all times.
17. This **RAC Breakdown Cover** does not cover:
- routine servicing, maintenance or assembly of the **vehicle**;
  - caravan** or **trailers**;
  - use of the **vehicle** for public or private hire, carriage of goods for hire and reward. demonstration purposes or carrying trade plates;
  - breakdowns** resulting from activities that are not subject to the normal rules of the road for example rallies, stock car racing, use of the Nürburgring or other formal or informal race events;
  - breakdowns** that occur, or recovery of the **vehicle** to a destination that is, off the public highway to which the **driver** or **we** have no legal access;
  - the **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;
  - 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;
  - any **claim** that is or may be affected by the influence of alcohol or drugs;
  - any **breakdown** that is caused by or as a result of **vehicle** theft or fire;
  - vehicle** storage charges. If the **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; or

- any **claim** under this **RAC Breakdown Cover** where the **breakdown** was first reported to **us** under a different policy.

18. If the **driver** is asked to review and approve a document recording the condition of the **vehicle**, including an electronic form, it is **their** responsibility to ensure that the record is accurate and complete, and **we** will not be responsible for any errors or omissions.

## Additional benefits

The following are provided at no additional charge:

### Driver-induced faults

If the **vehicle** cannot be driven for any reason other than a **breakdown**, for example if the **vehicle** has broken or cracked glass, the **vehicle** keys are broken or lost or there has been a driver-induced fault, **we** will send help to the **vehicle**. If **we** cannot get the **vehicle** going again, **we** will recover the **vehicle**, the **driver** and **passengers** up to 10 miles. Any **specialist equipment** required by **us** to repair or arrange recovery of the **vehicle** will be chargeable. This service is discretionary, and **we** will decide whether or not to provide this service.

### Caravan and trailers

If a **caravan** or **trailer** breaks down within the **UK**, **we** will send help to 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 **RAC Breakdown Cover** if a **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.

### Service in the Republic of Ireland

If the **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 the **vehicle** has broken down and the **driver** needs to get in touch with friends and family urgently, **we** will get a message to them.

### Replacement driver

If the **driver** becomes ill or is injured during a journey in the **UK** and no one within the party can drive the **vehicle**, **we** may be able to provide a replacement driver. This service is discretionary, and **we** will decide whether or not to provide this service.

## Additional services

We can provide additional services that are not included in your **RAC Breakdown Cover** 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 equipment to complete the repairs;
3. Extend the hire time for a replacement car; or
4. Arrange a second or extended recovery.

If you need extra help, we will agree the costs up front and will need full payment before we can help. If you took out the **RAC Breakdown Cover**, you will be responsible for any additional charges so if we help someone under your **RAC Breakdown Cover** and they cannot pay, we will invoice you. This is why we request proof of identity at the **breakdown**.

## Cancellation of your RAC Breakdown Cover

### Your right to cancel

You can cancel your **RAC Breakdown Cover** within the cooling off period, being 14 days from the later of:

1. the start date; or
2. the date you receive your **RAC Breakdown Cover** documents.

If you do this, we will cancel the **RAC Breakdown Cover** with immediate effect from the day you request it and we will refund your premium in full unless a claim has been made within this cooling off period. If you downgrade your **RAC Breakdown Cover** after this cooling off period we will not refund premium to you;

At any time after the 14 day cooling off period referred to above, you may cancel **RAC Breakdown Cover**. Cancellations must be made by contacting **RAC Insurance**. **RAC Breakdown Cover** will be cancelled with immediate effect. You will receive a pro-rata refund of premium if no claims have been made. If any claims have been made then no refund of premium will be given.

Your **RAC Breakdown Cover** will automatically cancel if your associated motor insurance policy is cancelled.

### Our right to cancel

1. If any premium for the **RAC Breakdown Cover** is not paid by a relevant date as stated on your **breakdown policy schedule**, **RAC Insurance** will notify you. All payments must be paid within 28 days of the relevant date, if not your **RAC Breakdown Cover** may be cancelled; and
2. We may cancel the **RAC Breakdown Cover** in the event of misuse of this **RAC Breakdown Cover** and there will be no refund any premium;

## Misuse of RAC Breakdown Cover

Each driver 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 **RAC Breakdown Cover** to try and obtain a service under this **RAC Breakdown Cover**;
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 **RAC Breakdown Cover** with immediate effect;
4. Immediately cancel this **RAC Breakdown Cover**; and
5. Refuse to sell any **RAC Breakdown Cover** 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 **RAC Breakdown Cover** 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.

## Renewal of RAC Breakdown Cover

A new **RAC Breakdown Cover** may be issued when you renew your existing associated motor insurance policy.

## Changes to your details

You must let **RAC Insurance** know immediately if you need to change anything on your **RAC Breakdown Cover**.

**RAC Insurance** can be contacted by phone or post. Please see Contact Information.

If you change the vehicle you must contact **RAC Insurance** to update your details. If you do not, you may not be covered.

We will not change your **RAC Breakdown Cover** into someone else's name. If you cancel your **RAC Breakdown Cover** for any reason, the whole **RAC Breakdown Cover** will be cancelled and others on your **RAC Breakdown Cover** will no longer be covered by us.

All communications from **RAC Insurance** or 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 this **RAC Breakdown Cover** such as services at or following a **breakdown**, or the included benefits please contact us as follows:

	Phone	In writing
Breakdown related Complaints	0330 159 0337	Breakdown Customer Care RAC Motoring Services Great Park Road Bradley Stoke Bristol BS32 4QN  Breakdowncustomercare@rac.co.uk
Sales and administration Complaints	0333 070 2560	RAC Insurance Europa House, Midland Way, Thornbury, BS35 2JX

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:	Phone	In writing
	0800 023 4567 or 0300 123 9123	The Financial Ombudsman Service Exchange Tower Harbour Exchange, London E14 9SR  <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a> <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>
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](http://www.fscs.org.uk), or by writing to:

Financial Services Compensation Scheme  
PO Box 300  
Mitcheldean  
GL17 1DY

The cover provided by RAC Motoring Services under this **RAC Breakdown Cover** is not covered by the FSCS.

## Law

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

## Your data

### Data protection statement

This section provides a summary of how we collect and use **your** information. For full details about our use of **your** data, please visit [rac.co.uk/privacy-policy](http://rac.co.uk/privacy-policy).

You can contact our Data Protection Officer by emailing [dpo@rac.co.uk](mailto:dpo@rac.co.uk) or writing to Data Protection Officer, RAC Great Park Road, Bradley Stoke, Bristol BS32 4QN.

### What information will we use?

We use the following personal information about you to provide **your RAC Breakdown Cover**:

1. **Information about you and others:** Information which potentially identifies **you**. This includes **your** name, date of birth, contact details, details of your family and beneficiaries, and, if relevant to our service, details about **your** health.
2. **Your relationship with us:** Information about **your** relationship with **us** such as details of **your** purchases and policies, details of the services which we provide to **you**, details of any complaints, **your** communication and marketing preferences, communications and interactions which **you** have had with **us** [such as telephone call recordings].

## How we obtain your data

We obtain **your** information from a range of sources including from **you** directly, from **our** members and applicants for **our** products (if you are a named beneficiary), from third party intermediaries and brokers, from the DVLA and other agencies, from regulatory bodies (such as the Information Commissioner's Office) and from aggregators and comparison websites.

## How we use your data

We will use **your** personal data for pricing activities; providing **our** breakdown service; business operations and service improvements; marketing and market research; fraud detection, debt recovery and handling legal claims; training and monitoring purposes.

A complete breakdown of **our** uses of **your** data can be found at [rac.co.uk/privacy-policy](http://rac.co.uk/privacy-policy).

## Your rights

**You** have a number of rights relating to **your** personal data, details of which can be found at [ico.org.uk/your-data-matters](http://ico.org.uk/your-data-matters)

If **you** would like to contact **us** in relation to **your** rights, **you** can contact **our** Data Protection Officer or contact **our** Customer Service Team by:

1. **Telephone:** 0330 159 0337
2. **Email:** [membershipcustomercare@rac.co.uk](mailto:membershipcustomercare@rac.co.uk)
3. **Post:** RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN



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