

# Breakdown Insurance

## Insurance Product Information Document



**Company:** RAC Motoring Services & RAC Insurance Ltd  
**Product:** Arrival

Breakdown cover arranged and administered by RAC Financial Services Limited (313989) and provided by RAC Motoring Services (310208) and/or RAC Insurance Ltd (202737). Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services and RAC Financial Services Limited are authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document provides a summary of the key information regarding RAC Breakdown Insurance. Please refer to the full RAC breakdown terms and conditions and your schedule for more information about your chosen cover.

### What is this type of insurance?

RAC Breakdown Insurance is intended to offer services relating to the breakdown of vehicles. It meets the demands and needs of those who wish to ensure the risk of the breakdown of vehicles is met now and in the future, and where additional cover is chosen, that certain additional risks relating to the breakdown of vehicles are met.



#### What is insured?

##### Roadside including Reunite

- ✓ Assistance to repair your broken down vehicle, caravan or trailer at the roadside when you are more than ¼ mile from your home
- ✓ If your vehicle, caravan or trailer cannot be repaired at the roadside, RAC will transport you, your vehicle and passengers up to 10 miles or reunite your broken down vehicle with your caravan up to 75 miles if they are in different locations

##### Additional Services

- ✓ Assistance following a non breakdown event, for example recovering your vehicle from mud or if you put the wrong fuel in your vehicle

The following levels of cover are optional, subject to availability. Please see your schedule to confirm your individual cover level:

##### At Home

- Assistance at or within ¼ mile of your home

##### Recovery including Arrival Return and Follow on Recovery

- RAC will extend the 10 mile tow provided under Roadside to any single destination in the UK
- If you are travelling to a campsite when you break down, RAC will tow you to your campsite and if your vehicle cannot be repaired whilst you are away, recover you back home
- If you are towing a caravan or trailer, RAC will take it to a different location up to 75 miles from where RAC recovers the vehicle

##### Onward Travel

- Hire car, alternative transport or overnight accommodation to allow you to continue your journey if your vehicle cannot be repaired

##### European Breakdown Cover

- Roadside assistance in Europe, recovery to a local garage and a contribution towards diagnosis and repairs
- Alternative transport or accommodation whilst the vehicle is repaired
- Help getting you and your vehicle home if it cannot be repaired by your planned return date
- Replacement driver if you or your passengers cannot drive the vehicle due to illness or injury

##### Courtesy Car

- Hire car to allow you to continue your journey if your vehicle cannot be repaired

##### Battery Replace

- If RAC cannot recharge your battery RAC will supply and fit a new one

##### Tyre Replace

- Repair or replace the faulty or damaged tyre

##### Legal Care Plus

- Legal costs for recovering losses following an accident, consumer disputes and defending motoring prosecutions



#### What is not insured?

- ✗ Any breakdown which has occurred prior to purchase
- ✗ Anything which is not a breakdown e.g. a road traffic collision
- ✗ The cost of any parts



#### Are there any restrictions on cover?

- ! Your vehicle must be registered in the UK
- ! There are limits on the number of claims you can make and the amount of cover per section. Please see your schedule and terms and conditions
- ! Only Roadside cover starts straight away optional cover does not. Please see "Limits of Cover" in your terms and conditions

##### Arrival Return

- Your trip must be at least 48 hours for RAC to tow you to a campsite

##### Recovery - UK only

- If you break down as a result of a tyre fault and are not carrying a serviceable spare or the manufacturer's repair equipment RAC will only tow you 10 miles

##### Onward Travel and Courtesy Car

- RAC can only guarantee a small hatchback where a hire car is provided. RAC will help arrange a like for like or a hire car with a tow bar if required

##### European Breakdown

- Limited to journeys up to 350 days



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man
- ✓ If you have purchased European Breakdown you are also covered in: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, 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



## What are my obligations?

- You must take reasonable care to complete any questions RAC ask you accurately when purchasing this Breakdown Insurance
- You must update RAC straight away if you wish to change your details, such as who is covered, your address and vehicle
- You must ensure your vehicle is in a legal and roadworthy condition
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions



## When and how do I pay?

- Payment will be required on or before the start date selected by you
- You can pay by debit card, direct debit and credit card
- The schedule will highlight when your renewal payment is due. Payment will be taken on that date through your selected payment method if you have given permission to RAC to do so

If you have a membership that renews automatically and you'd like to stop this from happening, you can:

- Change this online. Just go to [myrac.co.uk](https://myrac.co.uk) and select 'Account Settings' in the menu.
- Call us on 0330 159 0360 to let us know

If you do this, your membership won't continue next time – you'll need to call us at renewal to stay covered



## When does the cover start and end?

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



## How do I cancel the contract?

You may cancel your policy by contacting RAC Customer Services on 0330 159 0360