

# European Breakdown Insurance

## Insurance Product Information Document



**Company:** RAC Insurance Ltd

**Product:** RAC European Breakdown Cover

Registered in England & Wales. RAC Insurance Ltd (202737) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document will tell you some key information about your RAC European Breakdown Insurance. For full details, please see your schedule and Terms and Conditions.

### What is this type of insurance?

RAC European Breakdown Insurance is for people who want to make sure they can get help if their vehicle breaks down in, or on their way to, Europe.



#### What is insured?

##### Roadside Assistance in the UK

This section does not apply if you have bought European Breakdown as an add-on to your RAC UK policy. You will be covered under your UK breakdown cover.

- ✓ If you break down in the UK before your journey to Europe, or on your way to the port, we will send help to repair your vehicle. If we can't repair your vehicle at roadside, we'll tow you to a local garage or back home

**Comprehensive** – You're covered 48 hours before the date you plan to leave

**Comprehensive Plus** – You're covered 7 days before the date you plan to leave

##### Onward Travel in the UK

- ✓ If your vehicle can't be repaired before you plan to leave, we'll arrange a hire car so you can continue your journey to Europe

**Comprehensive** – We'll arrange a hire car for up to 6 days

**Comprehensive Plus** – We'll arrange a hire car for up to 23 days

##### Missed Connection

- ✓ If your breakdown means you miss a pre-booked ferry or train, we'll cover you for a standard-class ticket of up to £500

**Comprehensive** – You can claim for 1 missed connection

**Comprehensive Plus** – You can claim for up to 3 missed connections

##### Roadside Assistance in Europe

- ✓ If you breakdown in Europe, we'll send help to fix your vehicle at the roadside. Or, we'll get you to a garage and pay for an initial inspection to identify the fault. You'll get English speaking support throughout the claims process

##### Garage Labour Charges

- ✓ We can support you with costs towards garage repairs

**Comprehensive** – We'll contribute up to £150 towards labour as long as repairs can be completed on the same working day the breakdown happened

**Comprehensive Plus** – We'll contribute up to £1,000 towards labour as long as it won't take the garage more than 7 hours to complete the repairs

##### Onward Travel in Europe

- ✓ If your vehicle can't be repaired at the roadside and needs to go to a garage, we can keep you moving. We'll either arrange alternative transport (such as a hire car, taxi or train), or an overnight hotel

**Comprehensive** – Up to £500 accommodation expenses or up to £1,500 to continue your journey with alternative transport

**Comprehensive Plus** – Up to £1,200 accommodation expenses and up to £3,000 to continue your journey with alternative transport.

#### Getting your vehicle home

- ✓ We can help get you and your vehicle home if it can't be repaired by your planned return date. You won't be covered if the cost of repairing your vehicle is greater than its market-value

**Comprehensive** – We'll pay up to the market value of your vehicle to get it back to the UK. We'll also arrange a hire car for 3 days while you wait for your vehicle

**Comprehensive Plus** – We'll pay to get your vehicle back to the UK. We'll also arrange a hire car for 7 days while you wait for your vehicle

#### Replacement Driver

- ✓ If you unexpectedly fall ill or are injured during a European journey, we can help. If there's no one in your party who can drive the vehicle instead of you, we may be able to offer you a replacement driver

#### European Legal Care

- ✓ If you're involved in an accident while abroad, we'll give you up to £100,000 towards legal fees



#### What is not insured?

- ✗ Caravans or trailers unless attached to the vehicle at point of breakdown
- ✗ Faults that existed before buying cover
- ✗ If your vehicle stops working because of anything other than a mechanical or electrical breakdown. For example, putting the wrong fuel in your car
- ✗ Vehicles that are used for business – even if you aren't using it for business at the time
- ✗ The cost of any parts
- ✗ Any resources or equipment that are needed to repair or recover a vehicle
- ✗ Vehicles which don't have valid tax, insurance, or MOT (unless exempt)

#### Hire Car for Onward Travel

- ✗ Delivery or collection of the hire car is not covered
- ✗ Fuel is not covered
- ✗ Drivers under 21 won't be accepted for hire cars arranged by us



## Are there any restrictions on cover?

- Your vehicle must be registered in the UK and weigh less than 3.5 tonnes (a standard SUV is 2.3 tonnes). Motorcycles must be over 121 cc
- To make a claim, you must call us and allow us to assess the claim and arrange repairs, replacements, or other services. If you don't speak to us before requesting services, you will not be covered
- If you break down on a private motorway in Europe, we won't be able to attend until you have been moved to a safe location by the authorities
- Cover must be bought before you set off and cover the whole trip – from when you leave home until you expect to arrive back. If you don't have cover for your whole trip, you will not be covered
- If you buy annual cover, you can take multiple trips. Your trips can't be longer than 90 days each
- Under Legal Care Plus cover, the RAC must choose your legal representative. If legal proceedings begin, or if there's a conflict of interest, you can ask to use your own legal representative



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey, and the Isle of Man
- ✓ If you have bought European cover as a standalone policy (not linked to your UK breakdown), you can pick the European countries you're covered in. These will be shown on your schedule
- ✓ If you buy European Breakdown as an add-on to your RAC UK policy, you will be 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, Melilla and the Canary Islands), Sweden, Switzerland, Turkey (in Europe) plus Üsküdar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe



## What are my obligations?

- You must pay for your membership by the due date
- Let us know straight away if you want to change your details. This includes who is covered by your policy, your address and vehicle
- You must make sure your vehicle is in a legal and roadworthy condition
- You must follow our guidance on repairs following a breakdown attendance
- You must report a breakdown to us straight away
- You must take your V5 with you abroad
- The driver must have a credit card in their name if we need to arrange a hire car



## When and how do I pay?

- We'll need payment when you buy, or on the agreed date/s set out on your schedule
- You can pay by debit card, credit card or direct debit



## When does the cover start and end?

- Your start date is shown on your schedule
- All journeys must start and end in the UK
- You must have continuous cover for the whole journey

If you have a membership that renews automatically and you want to stop this, 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 cancel, your membership won't continue. If you want to stay protected, you'll need to call us at renewal



## How do I cancel the contract?

You can cancel your policy by contacting RAC customer services on 0330 159 0360

Or write to us: RAC Financial Services Limited, Great Park Road, Bradley Stoke, Bristol BS32 4QN