

Breakdown Insurance

Insurance Product Information Document

Company: RAC Insurance Ltd

Product: RAC European Breakdown Cover

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 European Breakdown Insurance is intended to offer services relating to the breakdown of vehicles in Europe. 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 Assistance

- ✓ Roadside assistance in Europe, recovery to a local garage and a contribution towards diagnosis and repairs

Onward Travel

- ✓ Alternative transport or accommodation whilst the vehicle is repaired (If you purchase Comprehensive Plus cover you can choose both)

Getting your vehicle home

- ✓ Help getting you and your vehicle home if it cannot be repaired by your planned return date

The following sections of cover are only available with Comprehensive or Comprehensive Plus cover:

Roadside Assistance in UK

- Roadside assistance in the UK immediately before or during your journey to Europe. Tow to a local garage or back home if RAC cannot repair at roadside.

Onward travel in the UK

- A hire car to use to continue your journey if your vehicle cannot be repaired before your planned departure date

Missed Connection

- Replacement ticket if you miss your pre-booked car ferry/train due to a breakdown

Replacement Driver

- Replacement driver if you or your passengers cannot drive the vehicle due to illness or injury

The following is an optional upgrade:

Caravan and Trailers

- RAC will provide cover for a broken down caravan or trailer



What is not insured?

- ✗ Any breakdown which has occurred prior to purchase
- ✗ Anything which is not a breakdown e.g. a road traffic collision
- ✗ Vehicles used for business
- ✗ The cost of any parts
- ✗ Any resource or equipment required to repair or recover a vehicle which is not normally carried by RAC



Are there any restrictions on cover?

- ! Your vehicle must be UK registered and less than:
 - 3.5 tonnes
 - 7 metres long (including a tow bar)
 - 2.55 metres wide
 - 3 metres highMotorcycles must be over 121cc
- ! If you have an annual policy your journey must be no longer than 90 days
- ! Journeys must start and end in UK and you must be at least ¼ mile from home
- ! RAC will not transport your vehicle home from Europe if it is beyond economic repair
- ! 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
- ! Caravans and trailers are only covered when attached to your vehicle and where additional cover is added



Where am I covered?

You can choose which zones are covered and this will be shown on your schedule:

- ✓ Zone 1 covers Andorra, Belgium, France, Germany, Luxembourg, Monaco, Netherlands & Republic of Ireland
- ✓ Zone 2 covers Zone 1 plus Austria, Denmark, Finland, Gibraltar, Italy, Liechtenstein, Norway, Portugal, San Marino, Spain (excluding Ceuta and Melilla), Sweden, Switzerland & Vatican City
- ✓ Zone 3 covers Zone 1 & 2 plus Albania, Armenia, Azerbaijan, Belarus, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Estonia, Georgia, Greece, Hungary, Kosovo, Latvia, Lithuania, Macedonia, Malta, Moldova, Montenegro, Poland, Romania, Russian mainland (west of the Urals), Serbia, Slovakia, Slovenia, Turkey in Europe plus Uskudar & Ukraine. You are also covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man for UK sections of cover
- ✓ 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, credit card or direct debit
- 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



When does the cover start and end?

- The start date is the date selected by you
- The end date will be shown on your schedule



How do I cancel the contract?

You may cancel your policy at any time by contacting us. Details are included within your main policy booklet.