

Breakdown Insurance

Insurance Product Information Document



Company: RAC Motoring Services & RAC Insurance Ltd

Product: RAC 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 & Wales, 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. 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

- ✓ Assistance to repair your broken down vehicle at the roadside when you are more than ¼ mile from your home
- ✓ If your vehicle cannot be repaired at the roadside, RAC will transport you, your vehicle and passengers up to 10 miles

At Home

- ✓ Assistance at or within ¼ mile of your home

Recovery

- ✓ RAC will extend the service provided under Roadside to any single destination in the UK

Onward Travel

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

European Breakdown

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

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

Battery Replace

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

Tyre Replace

- RAC will repair or replace your vehicle's punctured or damaged tyre

Key Replace

- If your keys are lost, stolen or accidentally broken, RAC will cover the cost of replacing your locks and keys

Legal Care Plus

- Legal costs for recovering losses following a non-fault accident, pursuing motor consumer disputes and defending motoring prosecutions



What is not insured?

- ✗ Any breakdown which has occurred prior to the cover starting
- ✗ 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
- ✗ Vehicles not holding a valid MOT, tax or insurance

Tyre Replace

- General wear and tear or tyres below legal tread

Key Replace

- Keys where the vehicle is used for business or insured under a motor trade policy

Legal Care Plus

- Claims for legal costs that have less than a 51% chance of success



Are there any restrictions on cover?

- ! Your vehicle must be UK registered and less than:
 - 3.5 tonnes
 - 6.4 metres long (including a tow bar)
 - 2.55 metres wide
 - Motorcycles must be over 49 cc
- ! 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
- ! If your caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available
- ! With Recovery 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
- ! The hire car provided under Onward Travel will be a small hatchback.
- ! European Breakdown cover is limited to journeys up to 90 days

Legal Care Plus

- RAC must choose your legal representative. If it becomes necessary to start legal proceedings or there is a conflict of interest you may submit a request 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 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, Melilla and Canary Islands), 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 additional levels of cover
- 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?

- Included levels of cover are provided as complimentary
- For any additional levels of cover, 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 start and end date will be shown on your schedule



How do I cancel the contract?

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