

Cancellation of your policy

You can cancel your policy at any time. How much money you will get back depends on:

- whether you have used the service
- when you cancel

After you have bought your policy, there's a 'cooling-off period'. Our cooling-off period starts the moment you buy the policy and ends:

- 14 days after the start date listed in your schedule, or
- 14 days after you receive your documents, if this is later.

You can use the table below to see how we'll deal with your cancellation.

This policy has 2 parts to its premium: breakdown cover and arrangement and administration. The total cost of your policy includes a fee for both parts. Your schedule will show the arrangement and administration fee that applies and how much it is.

Length of policy	Within the cooling-off period	After the cooling-off period
12 months or over, paid upfront.	<p>If you haven't used our service: We'll refund the breakdown part of your policy in full. We'll keep up to £25 of the arrangement and administration fee.</p> <p>If you have used our service: We'll also keep £85 for each time you have called us out. Don't worry, we won't ever charge you more than the total cost of your cover.</p>	<p>If you haven't used our service: We'll keep some of the arrangement and administration fee to fairly reflect the time you have been covered. We'll also keep up to £50 of what's left.</p> <p>For the breakdown part of your policy, we'll refund what you paid, minus an amount to reflect the time you have been covered.</p> <p>If you have used our service: We'll also keep £85 for each time you have called us out. Don't worry, we won't ever charge you more than the total cost of your cover.</p>
12 months or over, paid monthly.	<p>If you haven't used our service: We'll refund any amount you've paid us. We'll charge up to £25 of the arrangement and administration fee.</p> <p>If you have used our service: We'll also charge you £85 for each time you have called us out. Don't worry, we won't ever charge you more than the total cost of your cover.</p>	<p>If you haven't used our service: We won't take any more monthly payments, but we'll charge you up to £50 of the remaining arrangement and administration fee.</p> <p>If you have used our service: We'll also charge you £85 for each time you have called us out. Don't worry, we won't ever charge you more than the total cost of your cover.</p>

Your policy can only be cancelled by the lead member (as shown on your schedule).

IMPORTANT

Cancelling a direct debit won't always cancel your policy. To cancel, please contact Customer Services using the details below.

Contact information

Get in touch

	Email or phone	Post
Customer Services	0330 159 0360 membership@rac.co.uk	RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN
Options for people with communication difficulties Use Typetalk by dialling 18001, then dial the phone number listed above.		

03 numbers are charged at national call rates and are usually included in minute plans. Our calls are monitored or recorded.

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