

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 Limited (202737). Registered in England and 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 Limited 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?

There are three types of cover available.

Standard

- ✓ Assistance to repair your broken-down vehicle at the roadside or at home, anywhere in the UK
- ✓ If your vehicle cannot be repaired at the roadside, RAC will transport you, your vehicle and passengers up to 10 miles and provide you with a fault report to take to the garage
- ✓ If your vehicle is taken to a garage, we will reimburse you for a taxi up to 20 miles to one single destination

Advanced

All of the cover in Standard, plus:

- ✓ Unlimited call-outs
- ✓ We'll extend the tow provided to any single destination in the UK
- ✓ We'll call up to 3 approved garages to find out who can assess your vehicle the soonest
- ✓ We'll obtain a repair estimate based on our findings at the roadside
- ✓ Up to 2 days alternative transport (e.g. a hire car or taxi) to the value of £150 while your vehicle is in for repair, instead of a 20 mile taxi from the garage

Ultimate

All of the cover in Advanced, plus:

- ✓ We'll offer to take your vehicle to the garage and book it in for you so you can carry on your journey from the location of the breakdown
- ✓ We'll increase your alternative transport limit to up to 7 days / £500

Optional cover can be added to any of the cover levels above.

Subject to availability

Battery Replace

- If we can't recharge your battery, we'll 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 purchase
- ✗ Anything which is not a breakdown e.g. a road traffic collision
- ✗ Vehicles used for business
- ✗ The cost of any parts
- ✗ Attendance for a fault that we have previously attended and has not been fixed
- ✗ 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 certificate

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 49cc
- ! 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
- ! Optional cover does not start straight away. Please see "limits of cover" in your terms and conditions for details
- ! If your caravan or trailer breaks down in the UK, we'll only attend at the roadside and attempt a repair. No other benefits of the policy are available
- ! For Standard, Advanced and Ultimate, you'll only be covered for assistance at the roadside or at home, and a 10 mile tow, within the first 24 hours of purchase

Advanced and Ultimate

- If the garage is closed, we will contact you the next working day to find a garage to prioritise your repair and obtain the repair estimate
- If you break down as a result of a tyre fault and are not carrying a serviceable spare or the manufacturer's repair equipment, we will only tow you 10 miles



Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man



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 and provide your mobile telephone number so we can keep you updated during a breakdown
- You must follow RAC's 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 for RAC to do so



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