

# Motor Breakdown Cover

## Insurance Product Information Document

Company: RAC Motoring Services and/or RAC Insurance Limited

### Product: RAC Breakdown Cover

Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208) and/or RAC Insurance Limited (Firm Reference No 202737). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is 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 Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific needs in any way. You will find full information in the RAC Breakdown Cover terms and conditions and your policy schedule about the cover you have chosen.

## What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of your vehicle. It also provides other benefits depending on the cover you have chosen.



### What is insured?

#### Roadside

- ✓ Help to repair the vehicle at the roadside when you're more than a quarter of a mile from your home.
- ✓ Help to transport the vehicle, you, your passengers and horses to a destination of your choice, up to 10 miles, if RAC cannot repair the vehicle at the roadside.

#### Mis-fuel Rescue

- ✓ Help to repair the vehicle at the roadside by cleaning out the fuel system, topping the vehicle up with up to 10 litres of fuel and disposing of the contaminated fuel.

The following are additional sections which are optional, depending on the type of vehicle, and shown on your policy schedule:

#### At Home

- Help to repair the vehicle at, or within, a quarter of a mile of your home.

#### Recovery

- Help to transport the vehicle, you, your passengers and horses to a destination of your choice, within the UK up to the mileage shown on your policy schedule, if RAC cannot repair the vehicle.

#### Onward Travel

- A replacement hire vehicle for up to 2 days or £150 per non-fare paying passenger (or £25 per non-fare paying passenger if your vehicle is a minibus) and £500 in total for either alternative transport or overnight accommodation for the non-fare paying passengers while the vehicle is repaired.

#### European Motoring Assistance

##### Onward travel in the UK

- Help to repair the vehicle if it breaks down within 24 hours before the departure date and provide a hire car if it can't be repaired in time (up to 14 days).

##### Roadside assistance in Europe

- Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the vehicle can be repaired on the same day – up to £175.
- If spare parts are required, RAC will organise and pay for their dispatch.

##### Onward travel in Europe

- If the vehicle can't be repaired within 12 hours, RAC will pay for the passengers to continue their journey in a replacement car or by rail, plane or taxi (up to £125 per day, or £1,500 in total) or for additional accommodation expenses of £30 per person per day – up to £500.
- RAC will provide alternative transport to get the passengers back home if the vehicle is unrepairable in Europe and will be returned home.

##### Getting the vehicle home

- RAC will return your vehicle home if it can't be repaired.
- Reimbursement for a hire car in the UK, once RAC have brought the passengers home – up to 2 days.
- RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £50 for accommodation.

##### Vehicle break-in emergency repairs

- RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in – up to £175.

##### Replacement driver

- RAC will provide a replacement driver if a driver is medically unfit to drive.



### What is not insured?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown e.g. a road traffic collision.
- ✗ The cost of any parts.
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- ✗ Vehicles used for those shown as excluded as shown on your policy schedule for the vehicle under Vehicle Use Codes.



### Are there any restrictions on cover?

! The vehicle must not be more than:

Type of Vehicle	Gross Vehicle Mass
Car and Light Commercial Vehicle	3,500 Kgs
Motorcycle	410 Kgs
Minibus	5,000 Kgs
Motorhome	7,500 Kgs
Horsebox and Trailer, Specialist Vehicle, Heavy Commercial Vehicle and PSV/Coach	44,000 Kgs

- ! Motorcycles under 49cc or mobility scooters are not covered.
- ! If a 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.
- ! If the vehicle breaks down while towing a caravan or trailer and RAC provide recovery, the caravan or trailer will be recovered with the vehicle (excluding any horse trailer which is being operated under a standard or international operator's licence or requires to be towed by a vehicle more than 3.5 tonnes GVM) to a single destination.
- ! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried or a key related claim, we will only tow you 10 miles.
- ! There are limits on the amount of cover per section. Please see your terms and conditions.
- ! European Breakdown is limited to journeys up to 90 days for any one trip (with an overall limit of £2,500 per claim or £5,000 if the vehicle is a motorhome more than 3,500Kgs GVM).



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ If you have purchased European Motoring Assistance the following mainland countries are included: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding the Canary Islands, Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above in the Mediterranean Sea;



## What are my obligations?

- You must take reasonable care to complete and accurately answer the questions asked when you take out and make changes to this RAC Breakdown Cover and when you make a claim.
- You must let your broker know immediately if you need to change anything, such as your address and/or vehicle.
- You must ensure your vehicle is in a legal and roadworthy condition.
- You must report a breakdown to 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
- Refer to your broker for payment options



## When does the cover start and end?

- Cover for Roadside begins on the effective date shown on your policy schedule. Optional cover will start 24 hours from the initial effective date.
- Cover will continue until the expiry date as shown on your policy schedule.
- RAC Breakdown Cover is cancelled if your associated motor insurance policy is cancelled.



## How do I cancel the contract?

You can cancel RAC Breakdown Cover by contacting your broker