



RAC Business Breakdown European Add-On Policy Booklet

PLEASE READ AND KEEP THIS HANDY

RAC

Contact information

Want to make a claim?

What's the claim for?	Telephone
Breakdown in Europe	00 33 472 43 52 55
Breakdown in the Republic of Ireland	1800 535 005
Bringing your vehicle back to the UK after a breakdown	0330 159 0342

Get in touch

	Telephone/email	Post
Customer Services in the UK	0330 159 0334 fleetadministration@rac.co.uk	RAC Motoring Services Business Breakdown Team RAC House The Victoria 150-182 The Quays Salford M50 3SP
Customer Services in Europe	+44 161 332 1040	

03 numbers are charged at national call rates and are usually included in minute plans. Text messages are charged at your standard network rate. Our calls are monitored or recorded.



Your Need-to-Knows

This booklet has everything you need to know about your add on policy. But to make it easier to digest, we've pulled out some important bits below. Like what you need when you break down in Europe and how to keep your cover valid.

Broken down? You'll need to give us the details below

- Your name, vehicle registration and RAC policy number.
- Where you have broken down. This could be an address, the road name, or the motorway name and nearest junction.
- A number we can contact you on.
- Your driving licence as ID.

Just so you know

- › Trips must start and end in the UK. You need to have cover for the total length of your trip.
- › Caravans and trailers will be recovered if your vehicle breaks down and it is attached. We won't provide any attendance if it's your caravan or trailer that breaks down.
- › You'll need valid tax, insurance and MOT or we won't be able to help if you breakdown. Don't forget your vehicle must be UK registered.
- › If you break down on a private motorway, use the emergency telephone. If you break down anywhere else, call us first.
- › You must stay with the vehicle until help arrives.
- › If you fail to contact us within 24 hours of the breakdown, we may not be able to provide you services. For example, if you delay calling us, it could mean there isn't time to repair your vehicle before your planned departure. In that case, we won't get your vehicle back to the UK or reimburse you for garage support.
- › We will only provide cover if we arrange help or have agreed in advance to reimburse you for help that you've arranged.
- › If we tow your vehicle to a local garage, we can't guarantee that it will get there during opening hours, or that the repairs will happen immediately.
- › We'll help you organise repairs if needed. But it's up to you to make sure that you're happy with these repairs once they're done. If you decide to delay the repairs for any reason, you may have to pay for any extra costs like storage and getting your vehicle back to the UK.

Keep these with you...

- › **Credit card** If you need to arrange a hire car, the provider will need both a valid, full UK driver's licence and a credit card in the driver's name. Please make sure you bring one on your journey. Debit cards won't be accepted.
- › **Log Book (V5C)** You must take your vehicle's log book (V5C) with you when travelling to Europe or a VE103 certificate for a leased vehicle.
- › **Passport** Some garages in Europe will need to see your passport before they begin any repairs.

Breakdown or road traffic collision on a motorway in France or Mainland Europe

Motorways in many European countries are privately managed. If your vehicle breaks down or is in a road traffic collision on a private motorway or motorway service area you must use the roadside emergency telephones before contacting us. They can tell you whether the RAC can attend, or if they need to send their own recovery vehicle. If your vehicle is recovered by the police or authorised motorway services, you may have to pay labour and towing charges on the spot. A standard tariff is normally applied.

We will reimburse these charges if the vehicle is towed to the recovery company's depot. This may apply to other roads in Europe, so we recommend you use the emergency phones where available. If they refuse to send a recovery vehicle, you should contact us.

Taking someone else's car?

If you don't legally own the vehicle you're driving, (for example your employer owns it) you need to get permission before you leave the UK. You'll need to have a VE103 certificate for the car, which proves you're allowed to use the vehicle. In taking out this policy you're giving us permission to provide the services listed in this document. It's your responsibility to tell the legal owner about these conditions.

Broken down in the UK on your way to Europe?

This add-on policy does not cover you for service in the UK. You will need to refer to the UK terms of your policy.



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Who arranges and provides your cover?

RAC Motoring Services arranges and administers your cover on behalf of RAC Insurance Limited. It will also provide you with a schedule that will give you details on:

- when your policy starts and ends
- how you're paying for your policy
- how much your policy will cost.

RAC Insurance Limited is the insurer that provides your cover.



Making sense of your policy

We want our terms and conditions to be clear and easy to understand. To help with this, we use certain words in a specific way. We show the meaning of these words below. These definitions apply to all areas of your contract.

beyond economical repair

This is when the cost of repairing your vehicle would be greater than its market-value. We'll base the cost of repairs on the estimate made by the European garage.

breakdown/break down/broken down

An event that happens during the period you're covered that stops the vehicle being driven. This could be because of a mechanical failure, like if your car won't start. Or an electrical failure, like loss of power. We don't consider it a breakdown if the vehicle can't be driven because of:

- being filled with the wrong fuel
- a traffic-collision with another vehicle or object
- fire, flood, theft
- acts of vandalism, or any driver-induced fault.

journey

A trip in Europe that begins when you and your vehicle leave the UK. This must be on or after the start date of your policy. The journey ends when you return back to the UK, during the period you're covered.

market value

What your vehicle is worth in the UK, as determined by us. This will be from Glass's Guide or another appropriate trade vehicle valuation guide, based on a vehicle of equivalent age, make, recorded mileage and value.

passengers

The driver and up to 8 other people travelling in the vehicle for the duration of your journey.

RAC/we/us/our

This means RAC Insurance Limited. Every time we say 'RAC'/'we'/'us'/'our' it can also mean any person who works for RAC Insurance Limited or we've agreed can work on our behalf.

registered business address

The address of your business which is shown on your schedule.

road-traffic collision

This is if you hit another vehicle or an object (for example, a lamppost or a tree) and damage your vehicle so it can't be driven. If changing your wheel will get you back on the road, we won't consider this a collision.

specialist resource

Resources or tools that our recovery vehicles don't usually carry. They may be needed to make a repair or recovery. That might mean a crane, tractor, locksmith, or lifting equipment.

you/your

The owner of the vehicle and anyone driving the vehicle with the owner's consent.

BREAKDOWN POLICY

How your policy works

- This policy is to help you if your vehicle breaks down while you're travelling in Europe.
- On pages 16–17 of this booklet, we have listed the conditions of this policy. These apply to everything in this booklet. For your cover to be valid, you must meet all these conditions.
- Each breakdown event will be classed as a claim.

What vehicles am I covered in?

You are only covered for cars and light vans that are less than:

- a. 3.5 tonnes
- b. 7 metres long (including a tow bar)
- c. 2.55 metres wide
- d. 3 metres high.

Or motorcycles that are 121cc or over.

They must also be:

- registered in the UK
- insured and have valid road tax (not SORN)
- have a valid MOT (unless legally exempt).

We don't cover taxis and other 'hire and reward' services. So if you've got fare-paying passengers, you'll need a different kind of cover.

How many claims can I make?

- **Unlimited claims** per policy term.
- **Unlimited trips** as long as each trip isn't longer than 90 days.
- **Overall limit of £2,500 per trip** (including roadside assistance, onward travel and costs to get your vehicle back to your business address). You will need to pay for any further costs if you go over this limit.

What countries am I covered in?

- **You're covered in all the following countries:** Andorra, Albania, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, France, Finland, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Montenegro, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, Romania, Russian Mainland (west of the Urals), San Marino, Spain (excluding Ceuta, Melilla and the Canary Islands), Serbia, Slovakia, Slovenia, Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine and Vatican City, and any offshore islands of the above, except overseas territories outside of Europe.

Section A – Roadside assistance in Europe

Covered

If your vehicle breaks down in Europe during a journey, we can help. We'll send a local mechanic or recovery specialist to either:

- Repair the vehicle at the roadside. This could be a permanent or temporary repair, or
- If we are unable to repair the vehicle at the roadside, we will:
 - a. recover the vehicle and passengers to a local garage
 - b. pay for an initial fault diagnosis
 - c. contribute to garage labour charges.
- We'll also get any urgent messages from you to a contact of your choice.

Not covered

- Costs towards garage labour if the cost to repair will be more than the market value of the vehicle.
- The cost of any parts, including tyres.
- Anything that brings the total cost of your claim above £2,500.

IMPORTANT

By agreeing for us to recover your vehicle to a local garage you are authorising us and the garage to do an initial fault diagnosis.



Section B – Onward Travel

If your vehicle breaks down in Europe and we take it to a garage for repairs, we'll arrange for you and any passengers to continue your journey. Based on your circumstances (and subject to availability) you can choose from a hire car, alternative transport or overnight accommodation.

Covered

You can choose from either:

1. **Hire car**

A hire car as a replacement until your vehicle has been fixed or up to 14 days (whichever is sooner).

2. **Alternative transport**

A standard class ticket for travel by rail; public transport; a local taxi.

3. **Alternative accommodation expenses**

If you're unable to use your planned accommodation because of your breakdown, we can arrange and pay for alternative accommodation up to £50 per person per day.

Not covered

Alternative accommodation if you already have suitable accommodation you can use. For example, if you have broken down close to your original booked accommodation. Or if the vehicle is a motorhome or has a cabin that could be used as accommodation or you are travelling with a caravan.

IMPORTANT

You will no longer be covered under this section once:

- the vehicle has been repaired
- we have established that the cost to repair your vehicle would be more than the market value of your vehicle, or
- we have agreed not to repair your vehicle in Europe and instead agree to transport it back to the UK. We'll provide cover to get you back to your business address. See Section C2. 'Getting you and your passengers back to the UK'.
- Anything that brings the total cost of your claim above £2,500.

Once you've been told that your cover is ending, if you have a hire car, you must return it to the place agreed with us within 24 hours. If you want to keep the car hire for longer you must first agree this with us. You will have to pay to extend your hire.



Hire-car terms

Certain sections of this policy include the supply of a hire car. If a hire car is available as a covered benefit, the following terms apply:

Covered
<ul style="list-style-type: none">• We'll try to arrange for the hire of a vehicle that's a similar size to your own.• If the hire car we arrange doesn't have enough seats for your passengers, we'll arrange an extra car for you. This will only be available if someone else in your party is also legally allowed to drive.• If we arrange the car hire, we'll pay the insurance and collision-damage waiver. This covers the cost of damage, but there may still be an excess to pay if you have an accident.• If you don't meet the terms of the car-hire provider we arrange, and you decide to hire a car yourself, let us know. If we've agreed the cost beforehand, we'll reimburse you up to the limits of your policy.
Not covered
<ul style="list-style-type: none">• We won't provide a specific vehicle type, model, or accessories - including tow bars. So, for example if you are driving a van, whilst we try to get you a replacement van, we cannot guarantee this.• We won't provide a hire car arranged by us if you are under 21 or have certain endorsements on your licence.• If you leave the hire car at a different location to the one arranged by us, you will need to pay the hire car company any additional costs.• You won't be covered if you cross a border from one country to another, unless you have agreed it with us in advance. It must also be allowed by the hire-car provider. You may need to change vehicles at the border instead.• Bringing hire vehicles back to the UK.• Any cost of:<ol style="list-style-type: none">a. fuel while using the hire carb. any insurance excess or additional costs.



Section C – Getting you and your vehicle back to the UK

1. Getting your vehicle back to the UK

You are only covered under this section if the cost of repairing your vehicle in the country you've broken down is less than its market value in the UK. If the cost of repair is greater than this, you can either make your own arrangements or choose to have the vehicle destroyed. If you do this we will pay the cost of import duty.

Covered
<p>If your vehicle breaks down in Europe and can't be repaired before you plan to return back to the UK, you have a couple of different options.</p> <p>Option one: Sending your vehicle back to the UK</p> <ul style="list-style-type: none">• We'll arrange and pay for recovery of the vehicle to a single UK destination of your choice.• We'll also arrange and pay for storage of your vehicle while it's waiting to be returned. <p>Option two: Leaving your vehicle in Europe to be repaired and returning to collect it</p> <ul style="list-style-type: none">• If the vehicle can be repaired in Europe, we'll cover up to £600 for someone to return and collect your vehicle when ready. This could be by standard-class rail, air fare, or public transport, and includes £50 per day for accommodation.
Not covered
<ul style="list-style-type: none">• Any costs for storage after you've been notified that your vehicle is ready to collect.• If a customs officer or any other official finds illegal contents in your vehicle.• Any import duties unrelated to the vehicle. For example, for items carried in the vehicle.• Anything that brings the total cost of your claim above £2,500.

IMPORTANT

Once we've agreed to get your vehicle back to your business address, it can take several weeks for it to be delivered back to the UK. Especially at busy times such as Easter or summer.

If your vehicle is not eligible to be brought back to the UK under this policy, you will need to arrange to bring the vehicle back yourself. If this has not happened after 10 weeks, we will dispose of it, and you will be liable for any charges.

2. Getting you and your passengers back to the UK

We'll provide alternative transport to get you and your passengers back to your business address if:

- your vehicle can't be repaired by your planned departure date and we bring it back to your business address, or
- if we confirm that the cost of repairing your vehicle will be more than its market value.

Your total claims for each trip can't add up to more than £2,500. For details on the alternative transport options we can offer you, please see Section B1. Hire car and B2. Alternative transport.

Section D – Additional details

Reimbursement

We won't reimburse any costs that haven't been arranged through or agreed by us.

If we do agree for you to pay for a service and claim the cost back from us, you can do this by visiting rac.co.uk/reimbursementclaimform. If you have any questions, contact us on 0333 202 1877. Please send us your completed form within 90 days of your breakdown using the contact details on the form. We'll need to see proof of payment, so please send us the receipt.

Caravans and trailers

We do not provide any cover for Caravans and Trailers if they break down. However if your vehicle breaks down while towing we'll help in the following ways:

- Recover the caravan or trailer to the garage, along with your vehicle; and
- If your vehicle can't be repaired by your planned return and we decide to take it back to the UK, we will also recover your caravan or trailer.

We will only provide this help if:

- the caravan or trailer is attached to your vehicle at the time the vehicle breaks down; and
- the caravan or trailer is within our size and weight limits (less than 3.5 tonnes, less than 7m long (including tow bar) and less than 2.55m wide).

We can't arrange replacement caravans or trailers. Similarly, we cannot usually hire vehicles with tow bars. So, if your vehicle breaks down you may need to leave your caravan or trailer with it while it is being repaired.

We don't cover anything being carried in a trailer or caravan, even when attached to your vehicle.

IMPORTANT

Caravans and trailers are only covered if they are attached to your vehicle when the breakdown happens.

Help sourcing parts

If you need to go into a garage after the breakdown, we can help you purchase replacement parts if they can't be found locally. We will pay for their delivery to the garage but you will need to pay for the parts.

Section E – Ways we can help, beyond a breakdown

If your vehicle can't be driven, but it's not because of a mechanical or electrical breakdown, we can still help, but you will need to pay for these parts or services. For any of the following problems, just give us a call on 00 33 472 43 52 55.

Running out of fuel (or charge for an electric vehicle)

We will take you to the nearest fuel station or electric charger for you to arrange to re-fuel or re-charge your vehicle.

Wrong fuel

If you've put the wrong fuel in the vehicle, we'll take you to a local garage for repairs.

Flat tyres

If your vehicle is carrying a spare tyre, we will fit this to allow you to continue your journey. If you don't have a spare tyre, we will arrange to recover your vehicle to a local garage for you to arrange for a replacement. If a tyre needs to be ordered, this can take 2 days or more.

Locked-in keys

If your keys are locked in your vehicle, we will arrange for local experts who could help to try to get them out. We are not liable if damage is caused to the vehicle in this process or any associated costs.

Flooding

If your breakdown's caused by driving through flood water, we'll arrange for your vehicle to be taken to a local repairer. All further service needs to be covered by you or referred to your motor insurer.

Road traffic collision

If you have a road traffic collision you must report this to your motor insurers immediately.

If you have Comprehensive vehicle insurance with your motor insurer we'll ask you to contact your insurance company to arrange for them to deal with the vehicle. We'll still help you and your passengers continue your journey or get you back to the UK under Sections B and C2 up to the policy limits if your insurer cannot help.

If you have 3rd party vehicle insurance with your motor insurer we'll provide cover under this policy up to the limits. However we will not provide any cover to get your vehicle back to the UK under Section C1.

We may discuss the road traffic collision with your insurer to claim back any costs they are responsible for.

Replacement driver

Covered

We can help if you unexpectedly fall ill or are injured during a journey. If there's no one in your party who can drive the vehicle instead of you, we may be able to offer you a replacement driver or recover your vehicle and passengers to a single destination in the UK.

We'll need a medical expert to confirm in writing that you are unable to drive.

Not covered

- If there's another passenger who is fit and legally able to drive the vehicle.
- If you can't drive because of a pre-existing medical condition and haven't made plans for an alternative driver yourself.
- More than 1 claim per journey.
- Any benefits under any other section of this policy (for example Recovery, Hire car, or Getting your vehicle back to your business address).
- Any cost which exceeds the overall claims limit of your policy.

Vehicle break-in emergency repairs

To make a claim you need to tell the local police within 24-hours of the break-in and get a written report.

Covered

If someone in Europe breaks into your vehicle, or tries to, and damages the windows, windscreens, or locks, we will reimburse you up to £300 for:

- immediate emergency cost to secure the vehicle. For example, calling somebody to secure a broken window, or
- the costs of taking your vehicle to a local garage. They can make sure your car's secure and check that the break-in hasn't made it un-safe to drive.

Not covered

- The cost of any parts or associated work.
- Any benefits under any other section of this policy (for example Recovery, Hire car, or Getting your vehicle back to your business address).

Your policy conditions

The following conditions apply to all sections of this policy. If you don't keep to them, we can refuse cover or cancel your policy (or both).

1. **Membership cost** You must pay the agreed cost of your membership.
2. **Direct request for services** You must request services directly from us. We'll only provide cover if we've arranged or authorised your services. If your vehicle is already at a garage or another place of repair, you won't be covered.
3. **Living in the UK** You must be a permanent resident of the UK during the time you're covered by this policy.
4. **Making a claim** Claims made more than 24 hours after the breakdown may be refused.
5. **Callout to avoid repair cost** If we have reason to think you have called us out to avoid the cost of repairing your vehicle, or to correct a repair that's been tried by someone else, we won't provide cover.
6. **Driver with the vehicle** There must be a driver with the vehicle when we attend. If there isn't, we won't be able to provide service.
7. **Vehicle contents** Don't leave valuables in the car. We can't cover any loss or damage to the vehicle's contents.
8. **Under-16s** If we need to recover passengers under the age of 16, they must be accompanied by an adult.
9. **Passengers** The vehicle must not carry more passengers than the number stated in the vehicle's Registration Document. Each passenger must have a separate fixed seat fitted to the manufacturer's specification.
10. **Animals** The only animals allowed in recovery vehicles are assistance dogs. However, if your vehicle needs to be recovered, animals can stay in your vehicle at your own risk. Or, we'll do our best to find an alternative way to transport them. We won't be liable for any injury to animals, or damage they cause. We do not transport livestock. We're not responsible for any costs relating to animals.
11. **Roadworthiness** If we repair your vehicle, we're responsible for that repair but this doesn't mean we're confirming the vehicle's legal and roadworthy condition. This is your responsibility.
12. **Unlisted losses** We won't be responsible for any losses after a breakdown that aren't listed in this policy. For example, we won't pay for any loss of earnings or missed appointments.
13. **Continuing your journey** We won't cover claims for repairs that aren't essential to you continuing your journey.
14. **Local laws** You must make sure your vehicle meets all the laws of the countries you visit.
15. **Exchange rate** How we calculate exchange rate:
 - a. any costs we incur directly in a currency other than GBP will be converted to GBP at the exchange rate used by us at that time
 - b. any costs incurred by you in a currency other than GBP that we are going to reimburse will be converted to GBP either:
 - i. at the exchange rate used by your debit or credit provider
 - ii. at the exchange rate used by us when we receive your claim form, if you paid in cash.
16. **Garage closed or unable to help** If we take your vehicle to a garage, we can't guarantee it will be open or repairs will start straight away. We'll try to check that the garage can do the kind of repairs needed, but we can't guarantee this.

17. **Garage Repairs** We won't take responsibility for the repairs done by a garage or repairer. Any acts or omissions are their responsibility. The contract for repairs will be between you and the garage/repairer.
18. **Quality of service** When we arrange car hire, taxis, hotels and other benefits, we'll always do our best to find a suitable option for you. However:
 - a. we aren't responsible for the quality or service of each individual hotel, train or taxi booked
 - b. while we will always use a reputable car hire company, we aren't responsible for checking the condition of each vehicle or the service of each company.
19. **Delays to repairs** If your car needs repairs after a breakdown, you must not delay or refuse repairs while in Europe. If you do, and we believe this will lead to higher costs, we can refuse you cover under Section B Onward Travel and Section C Getting your vehicle back to the UK.
20. **Event outside of our control** Events outside our control may stop us being able to offer you our service as usual. For example, terrorist acts, pandemics or epidemics, extreme weather, industrial disputes, wars, or riots. If this happens, we'll take steps to make sure we can offer you the best service possible.
21. **Specialist resources** Your policy doesn't cover:
 - a. specialist resource. For example, if you've lowered your suspension and we need special lifting equipment to move your vehicle onto our ramp.
 - b. damage to glass, even if the damage means you can't legally or safely drive. We'll arrange transport to a local garage so you can get your vehicle fixed, but you will have to pay for the repair.
 - c. tolls, ferries or congestion charges for your vehicle, or our vehicle
 - d. spare tyres and wheels – neither repairing or sourcing them.
22. **Other things not covered** This policy doesn't cover:
 - a. routine servicing, maintenance, or assembly of your vehicle
 - b. breakdowns that happen during events or activities where the normal rules of the road don't apply. For example, we won't attend breakdowns on racetracks, or if you have been immediately recovered from a racetrack. This includes use of the Nurburgring
 - c. breakdown and recovery in a place you or we have no legal access to
 - d. vehicles that aren't being used in line with the maker's guidelines
 - e. vehicles that aren't in good enough condition to drive. If we think your vehicle isn't in good enough condition to be legally driven, we can refuse you service
 - f. overloading of a vehicle under the laws in any country it is travelling through
 - g. a claim that is or may be affected by the influence of alcohol or drugs
 - h. a breakdown caused by vehicle theft or fire
 - i. breakdowns caused by running out of oil or water, frost damage, rust or corrosion
 - j. vehicle-storage charges. If your vehicle can't be delivered as agreed and is being stored, we'll contact you at your last-known address. We'll provide details on collecting your vehicle and any fees that may be payable. In extreme instances, if you haven't collected or paid for the vehicle, it may be destroyed. We'll try to contact you before this happens.

Cancelling this European add on policy

Your right to cancel

If you wish to cancel this European add-on, you may do so within the cooling off period. The cooling-off period starts the moment you buy or add this European add-on policy and ends:

- 14 days after the date your European add-on begins; or
- 14 days after you receive your European add-on documents, if this is later.

If you cancel within the cooling off period, you will receive a full refund, unless you have used our service.

If you have used our service, or cancel outside of the cooling off period, you will not receive a refund for the add-on policy.

Our right to cancel

We may cancel your policy at any time. We'll refund any money you have paid, minus an amount for the time you have been covered.

- We may cancel your policy if you don't pay for it on time. We'll let you know if this happens.

Misuse of your policy

You must not:
<ul style="list-style-type: none">• Behave inappropriately towards us – this includes acting in a threatening or abusive manner, physically or verbally.• Persuade or try to persuade us to do anything dishonest or illegal.• Fail to mention important facts about a breakdown to make sure you can use our service.• Knowingly let someone who isn't covered by your policy try to claim on it.• Give payment details that you know will fail, with no intention of making a successful payment.
If these conditions aren't met, we may:
<ul style="list-style-type: none">• Refuse to give you service under your policy immediately.• Cancel your policy immediately.• Refuse to sell you any policy or services in the future.• Restrict the payment methods you can use.

If we find any of your claims are fraudulent, we'll cancel your policy from the date of the fraud and we'll reject the fraudulent claim. You won't receive any refund.

We'll let you know in writing if we decide to take any of these steps.

Renewing your policy

This European add on policy will automatically renew in line with your main UK policy, please see your UK terms for further details.

Changing your details

If you need to change anything on your policy, including your business address or vehicles covered, please let us know immediately.

To make a change to your policy, you can do this through your RAC Business Club account at www.racbusinessclub.co.uk/login or contacting Customer Services. Please see our contact information on page 2.

If we send communications to your last-known address or email address, we'll regard these as 'received'. It's your responsibility to keep your contact details up to date.

Complaints

We are committed to giving our customers excellent service. We know, however, that sometimes you may feel you don't get the service you expect.

If you're unhappy with our services, please contact us.

	Phone	In writing
Complaints	0333 202 1877 (from UK) +44 161 332 1040 (from Europe)	Breakdown Customer Care RAC Insurance Limited Great Park Road Bradley Stoke Bristol BS32 4QN breakdowncustomer care@rac.co.uk

Financial Ombudsman Service

If we can't resolve your complaint for you, you can refer your complaint to the Financial Ombudsman Service at this address:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

0800 0234567 / 0300 123 9123

Complaint.info@financial-ombudsman.org.uk

financial-ombudsman.org.uk

The Financial Ombudsman Service will only engage with your complaint if you have already tried to resolve it with us.

Using this complaints procedure will not affect your legal rights.

Financial Service Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If we can't meet our obligations to provide you with cover, you may be entitled to compensation from the FSCS.

You can find out more about the FSCS and how it works at:

[fscs.org.uk](https://www.fscs.org.uk)

Financial Services Compensation Scheme

10th Floor

Beaufort House

15 St Botolph Street

London EC3A 7QU

Law

These contracts (and any dispute or claim about them) is subject to interpretation in line with the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this policy booklet and the schedule) and other information relating to this contract will be in English.

Who regulates us?

RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Its FCA number is 202737.

You can check this information on the Financial Services Register at:

register.fca.org.uk

0800 111 6768



Your Data

In this section, where we say "we", we mean the RAC Group of Companies which includes RAC Motoring Services and RAC Insurance Limited. This section explains how we collect and use information about you and who we share it with. Our privacy policy has more details about our use of your data. You can find it at rac.co.uk/privacy-policy. You can also request a copy by phone, email, or post. Just use the contact details listed later in this section.

What information about you do we use?

We may collect information about you. This includes, but isn't limited to:

- **Information about you**
Your name, address, phone number, email address.
- **Information about your passengers**
Names and business addresses.
- **Location information**
The location of you and your vehicle, plus information about any relevant journeys.
- **Policy information**
Your policy number, policy start date and end date.
- **Vehicle information**
Vehicle registration number, manufacturer, model, date of first registration with the DVLA.
- **Breakdown information**
Information about the cause of your breakdown.
- **Payment details**
Credit or debit card details.
- **Expenses information**
If the RAC pays for any of your expenses, it will need details of those expenses.
- **Health information**
In limited circumstances, the RAC may ask for information about your health and wellbeing. This is to make sure the RAC can fulfil your policy properly, particularly if this involves helping you in a medical emergency.

How we collect your data

At times, we'll collect information about you. This includes:

- when you apply for RAC membership through our website or over the phone
- when you contact us on social media or online
- when you ask for service under your policy
- from third parties, like the DVLA.

Why we collect your data

We use your information to help you with your RAC membership, offer our other products and services, meet our legitimate business interests, and for legal and regulatory purposes.

Who will we share your data with?

At times, we may share your information. For example:

1. We may share your data with the RAC group of companies (including RAC Insurance Limited and RAC Motoring Services).
2. To allow us to give you the service you have requested we may also share your data with external service providers and specialists. Your data may also be shared for market research.
3. If we need to recover unpaid debts to the RAC, we may share your data with debt recovery agencies.
4. Your data may be shared with external organisations to help us with fraud protection and detection. This includes credit reference agencies and organisations that check your identity.
5. In some cases, we must share your data with statutory bodies or organisations to help with the prevention or detection of fraud.

Contacting the RAC's Data Protection Office (DPO)

Email	dpo@rac.co.uk
Writing	Data Protection Officer RAC House Great Park Road Bradley Stoke Bristol BS32 4QN

Your rights

You have rights over your personal data and how it's used. For more information about your rights, please visit rac.co.uk/privacy-policy, contact our Data Protection Officer, or contact the RAC Customer Centre.

Telephone	0330 159 0360
Email	breakdowncustomercare@rac.co.uk
Writing	Freepost RTLA-HZB-CESE RAC Financial Services Limited Customer Services Team PO Box 586 Bristol BS34 9GB

**If you would like these terms and conditions
in audio or large print format, please get in contact
with us at membership@rac.co.uk**



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