

Breakdown Insurance

Insurance Product Information Document



Company: RAC Motoring Services & RAC Insurance Ltd

Product: Business Breakdown Cover

Registered in England & Wales. RAC Motoring Services (310208) is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd (202737) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document will tell you some key information about your RAC Business Breakdown Insurance. For full details, please see your schedule and Terms and Conditions.

What is this type of insurance?

RAC Business Breakdown Insurance is for business customers who want to make sure they can get help if their vehicle breaks down. Additional cover is there to provide help if other things relating to a breakdown happen, like needing to replace damaged tyres, or faulty batteries.



What is insured?

You'll be covered under one or more of our insurance products below. If you have cover for more than one vehicle, your vehicles may be covered by different insurance products. If you're unsure which insurance product your vehicle has, please refer to your schedule and invoice.

Van Lite

- ✓ We'll send help to repair your van if it breaks down anywhere in the UK
- ✓ If we can't repair your van at the roadside, we'll transport you, your vehicle and passengers to a safe place, up to 10 miles away

Van Total

- ✓ We'll send help to repair your van if it breaks down anywhere in the UK
- ✓ If we can't repair your van at the roadside, we'll transport you, your vehicle and passengers to a single UK destination of your choice
- ✓ RAC can supply and fit parts up to £300 excluding VAT at the roadside to support you getting back on the road. You will have to pay for the cost of these parts and we will invoice you
- ✓ If your Van can't be repaired on the day you break down, we can keep you moving. We'll either arrange you a replacement van for up to 2 days, alternative transport, or an overnight hotel

Optional Cover for Van Lite/Van Total

- European Breakdown
 - Unlimited claims per policy period, up to a maximum of 90 days per trip, £2,500 overall limit to support with: Providing Roadside assistance in Europe; Recovery to a local garage; alternative transport or accommodation whilst the vehicle is repaired and help getting you and your vehicle back to the UK if it cannot be repaired by your planned return date
- Battery Replace
 - If your breakdown's been caused by a fault with your van's battery and we can't recharge it, we'll source, pay for and fit a new one. We'll cover you up to £600
- Tyre Replace
 - If your van can't be driven because of damage to one or more of the tyres fitted to it, we can help. We'll make a temporary repair if we can, and we'll arrange and pay for you to have a new tyre fitted. You can claim up to 5 tyres per year of up to £150 per tyre
- Legal Expenses Insurance
 - We'll cover up to £100,000 legal costs to recover uninsured losses after a non-fault accident, and £25,000 to defend a motoring prosecution



What is insured? (cont'd)

Car/Van

- ✓ We'll send help to repair your car or van if it breaks down anywhere in the UK
- ✓ If your car or van cannot be repaired at the roadside, we'll transport you, your vehicle and passengers to a safe place, up to 10 miles away
- ✓ RAC can supply and fit parts up to £300 excluding VAT at the roadside to support you getting back on the road. You will have to pay for the cost of these parts and we will invoice you

Optional Cover for Car/Van

- Recovery
 - RAC will extend the recovery of your vehicle to any single UK destination of your choice
- Onward Travel
 - If your vehicle can't be repaired on the day you break down, we can keep you moving. We'll either arrange you a replacement vehicle for up to 2 days, alternative transport, or an overnight hotel
- European Breakdown
 - Unlimited claims per policy period, up to a maximum of 90 days per trip, £2,500 overall limit to support with: Providing Roadside assistance in Europe; Recovery to a local garage; Alternative transport or accommodation whilst the vehicle is repaired and help getting you and your vehicle home if it cannot be repaired by your planned return date
- Battery Replace
 - If your breakdown's been caused by a fault with your vehicle's battery and we can't recharge it, we'll source, pay for and fit a new one. We'll cover you up to £600
- Tyre Replace
 - If your vehicle can't be driven because of damage to one or more of the tyres fitted to it, we can help. We'll make a temporary repair if we can, and we'll arrange and pay for you to have a new tyre fitted. You can claim up to 5 tyres per year of up to £150 per tyre
- Legal Expenses Insurance
 - We'll cover up to £100,000 legal costs to recover uninsured losses after a non-fault accident, and £25,000 to defend a motoring prosecution

Taxi

- ✓ We'll send help to repair your taxi if it breaks down anywhere in the UK
- ✓ If your taxi cannot be repaired at the roadside, RAC will transport it to a safe place, up to 10 miles away
- ✓ RAC can supply and fit parts up to £300 excluding VAT at the roadside to support you getting back on the road. You will have to pay for the cost of these parts and we will invoice you

Optional Cover for Taxi:

- Recovery
 - RAC will extend the recovery of your Taxi to any single UK destination of your choice

Minibus

- ✓ We'll send help to repair your minibus if it breaks down anywhere in the UK
- ✓ If we can't repair your minibus at the roadside, we'll take it to a single UK destination
- ✓ RAC can supply and fit parts up to £300 excluding VAT at the roadside to support you getting back on the road. You will have to pay for the cost of these parts and we will invoice you
- ✓ If your minibus can't be repaired on the day you break down, we can keep you moving. We'll either arrange a hire car for up to 24 hours, alternative transport, or an overnight hotel up to £500



What is not insured?

All cover levels and products

- ✗ Faults that existed before purchasing cover
- ✗ Repeat callouts for the same issue where you have not followed our advice
- ✗ If your vehicle stops working because of anything other than a mechanical or electrical breakdown. For example, road traffic collision, or putting the wrong fuel in your vehicle
- ✗ The cost of any parts, unless you have purchased optional cover for them. If we invoice you for parts fitted at roadside you need to pay the invoice
- ✗ Any resource or equipment needed to repair or recover a vehicle but that isn't normally carried by the RAC
- ✗ Vehicles which don't have a valid MOT (unless exempt), tax or insurance

Hire cars

- ✗ Delivery or collection of the hire car is not covered
- ✗ Fuel is not covered
- ✗ Drivers under 21 won't be accepted for hire cars arranged by us

Battery Replace

- ✗ We won't cover batteries that need to be fitted by a manufacturer or garage
- ✗ We won't cover electric or hybrid vehicles

Tyre Replace

- ✗ We won't replace tyres that are damaged through incorrect alignment, wear & tear or tyres below legal tread

Legal Expenses Insurance

- ✗ We won't cover claims for legal costs that have less than a 51% chance of success

European

- ✗ We will not provide cover for broken down caravans or trailers



Are there any restrictions on cover?

- ! Vehicles must be UK registered and must be less than:
 - 3.5 tonnes (or 4.5 tonnes for minibuses)
 - Motorcycles must be 49cc or over (121cc or over in Europe)
- ! To make a claim, you must call us and allow us to assess the claim and arrange repairs, replacements, or other services. If you don't speak to us before requesting services, you will not be covered
- ! If you break down on a live lane of the motorway or dual carriageway, we won't be able to attend until you have been moved to a safe location by the authorities
- ! If your caravan or trailer breaks down in the UK, we'll only send help to try and repair at the roadside. We won't provide any other services or cover (e.g. 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, and a locking wheel nut key, RAC will only tow you up to 10 miles

Minibus

- ! We are not able to hire replacement minibuses, so RAC may need to provide more than one vehicle to be able to carry all of your passengers. Our hire vehicle can't be used for hire and reward

European

- ! Your vehicle must be less than 3 metres high
- ! European breakdown is limited to journeys up to 90 days. There is an overall claims limit of £2,500 per trip
- ! While caravans and trailers are not covered, if you are towing one at the time the vehicle breaks down, we will recover your caravan or trailer as well

Legal Expenses Insurance

- ! The RAC must choose your legal representative. If legal proceedings begin, or there's a conflict of interest, you can ask to use your own legal representative

Taxi

- ! We will only provide recovery of your vehicle and not any fare-paying passengers



Where am I covered?

- ✓ For UK cover – You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man
- If you have purchased European Breakdown you will be 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 and Melilla and the Canary Islands), Sweden, Switzerland, Turkey (in Europe) plus Üsküdar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe



What are my obligations?

- You must pay for your membership by the due date
- Let us know straight away if you want to change your details. This includes which vehicles are covered by your policy and your address
- You must make sure your vehicle is in a legal and roadworthy condition
- You must follow our guidance on repairs following a breakdown attendance
- You must report a breakdown to us straight away and follow the instructions we give you



When and how do I pay?

- We'll need payment when you buy, renew or on the agreed date/s set out on your schedule
- We'll let you know the available payment types at time of purchase
- You can pay by debit card, credit card or direct debit
- Payment can also be requested by Invoice and payments must be paid within 30 days
- Your schedule will highlight when your renewal payment is due and we will use the same payment method to automatically renew your policy



When does the cover start and end?

- Within the first 24 hours of your cover starting, we will send help to repair your vehicle and if we can't fix it we'll arrange a tow up to 10-miles
- Recovery is available for breakdowns that happen 24 hours after your start date
- Legal Expenses Insurance & European start straight away after purchase
- All other cover is available 7 days after your start date, or the date you add the cover

NOTE: These restrictions do not apply at renewal

Your policy will automatically renew until you tell us you do not want this to happen



How do I cancel the contract?

You can cancel your policy by contacting RAC business breakdown customer services on 0330 159 0784

Or write to us:

RAC Motoring Services
RAC House
The Victoria
150-182 The Quays
Salford M50 3SP