



# KIAssist Policy Booklet

Important Information – to be retained

The Power to Surprise



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# STATEMENT OF DEMANDS AND NEEDS

## Roadside

This product meets the demands and needs of customers who wish to ensure that, following a Breakdown more than a quarter of a mile from their Home address, or place where the Vehicle is normally kept, assistance will be provided in order to attempt to repair the Vehicle at the scene of the Breakdown or, if this is not possible, tow the Vehicle to an authorised Kia dealer of the customer's choice within the UK.

## Recovery

This product meets the demands and needs of customers who wish to ensure that in the event of a Breakdown, where the Vehicle cannot be fixed locally or at the scene of the Breakdown, the Vehicle and up to 7 people will be recovered to an authorised Kia dealer of the customer's choice within the UK.

## At Home

This product meets the demands and needs of customers who wish to ensure that in the event of a Breakdown within a quarter of a mile of their Home address, or place where the Vehicle is normally kept, the Vehicle will be repaired or towed to an authorised Kia dealer of the customer's choice within the UK.

## Onward Travel

This product meets the demands and needs of customers who wish to ensure that in the event the Vehicle cannot be repaired at the scene of the Breakdown or by an authorised Kia dealer, that alternative transport arrangements or accommodation will be provided.

## European Cover

This product meets the demands and needs of customers who wish to use their Vehicle throughout most of continental Europe, Turkey, the Mediterranean islands and the Republic of Ireland, and who wish to ensure that in the event of a Breakdown whilst abroad, their Vehicle will be fixed at the roadside by a contractor or if this is not possible recovered to an authorised Kia dealer or local garage for repair. If this is not possible, overnight accommodation or alternative form of transport will be provided.

## POLICY SUMMARY

This policy summary is an important document and contains a summary of the roadside assistance cover afforded to You under Your Policy, which You should read. It does not detail the full terms and conditions of the cover, which can be found in the Policy.

## POLICY PROVIDER

Roadside and Recovery and At Home products are provided by RAC Motoring Services. In the Channel Islands and Isle of Man, these covers are underwritten by RAC Insurance Limited. Onward Travel and European Motoring Assistance are underwritten by RAC Insurance Limited.

## TYPE OF INSURANCE AND COVER

This Policy is a vehicle based policy which means that it is the Vehicle (and its driver and occupants) which is entitled to the level of cover shown below at the time of a Breakdown.

## SIGNIFICANT FEATURES AND BENEFITS

This section outlines the main features and benefits of cover:

Roadside	Roadside assistance including a tow to an authorised Kia dealer of the customer's choice within the UK and taxi fares for up to 20 miles if Your Vehicle cannot be fixed
Recovery	As per Roadside plus recovery for up to 7 people and Your Vehicle to an authorised Kia dealer of the customer's choice within the UK
At Home	As per Roadside plus Breakdown assistance at Your Home or within a quarter of a mile of Your Home address
Onward Travel	Replacement car for up to 48 hours whilst Your Vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport will be provided
European Motoring Assistance	In the event of a Breakdown of Your Vehicle on its way to a destination abroad, or whilst abroad, Your Vehicle will be fixed at the roadside by a contractor or if this is not possible recovered to an authorised Kia dealer or local garage for repair. If this is not possible, overnight accommodation or an alternative form of transport will be provided

# SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS

This section outlines the main exclusions, limitations and conditions of cover. Please also read the general exclusions and the vehicle specifications which apply to the Vehicle.

## Exclusions and limitations applicable to UK cover

The following are not covered by this Policy, for full details please refer to the Policy Exclusions section of this booklet.

- Recovery, At Home and Onward Travel services are not available until 24 hours after commencement of the Policy
- Replacing tyres or windows
- Missing or broken keys. We will try to arrange for the services of a locksmith but You will have to pay for them
- The cost of ferry crossings, road toll and congestion charges
- Contaminated fuel problems. We will arrange for the Vehicle to be taken to a local garage for assistance, but You will have to pay for the work carried out
- Labour at any garage to which the Vehicle is taken

## Exclusions and limitations applicable to European Motoring Assistance

There is an overall limit of £2,500 per Claim applied to Claims relating to the European Motoring Assistance level of cover.

## Service in the UK en route to a destination abroad

Product	Limitation
Roadside assistance	Repair at the roadside or recovery to the nearest authorised Kia dealer capable of performing repairs or home
Journey continuation	Replacement vehicle to a maximum of £750

## Service while abroad

Benefit	Limitation
Roadside assistance	Repair at the roadside or recovery to the nearest authorised Kia dealer or local garage capable of performing repairs
Spare parts dispatch	The cost of any parts
Additional accommodation expenses	£30 per person per day
Journey continuation or return home	Maximum of 14 days car hire or second class rail fare
Replacement driver	If there is another qualified driver in the party who is fit to drive, a replacement vehicle will not be provided
Vehicle break-in, emergency repair	£175
Urgent message relay service	Urgent messages to immediate relatives or close business associates
Vehicle repatriation to United Kingdom	Limited to the value of the vehicle being UK Glass's guide or other appropriate industry standard as used by RAC
Customs claims indemnity	If Your Vehicle is being repatriated and Customs in any country find its contents are breaking the law

## Service after return home

Benefit	Limitation
Collection of vehicle left abroad for repair	£600

## HOW TO CLAIM

To use the Breakdown services call the following numbers as appropriate:

UK	0800 015 8762	(freephone)
France & Monaco	0800 290 112	(freephone within France and Monaco only)
	0472 43 52 55	(pay call)
Republic of Ireland	1 800 535 005	(freephone)
Rest of Europe	00 33 472 43 52 55	(pay call)

The telephone numbers are correct at the time of printing (May 2013)

Calls may be recorded and/or monitored. Customers with hearing difficulties can contact RAC using a Text Phone and prefix the relevant number with 18001 to be connected to Typetalk or use the SMS facilities on 07855 828282.

## DURATION OF POLICY

Subject to Your rights to cancel, the Policy will remain in force for 12 or 24 months (depending on the length of Policy You have chosen) from the date of payment for this Policy.

## YOUR RIGHT TO CANCEL

You have the right to cancel Your Policy within 14 days either from the day of purchase or renewal of the Policy or the day on which You receive Your Policy documentation, whichever is the later. Please see page 27 for further details.

If You do not pay Your premium promptly, We will cancel Your cover.

If You cancel the cover after 14 days, no refund or credit will be applied.  
(Please also see page 27).

## IF YOU HAVE A COMPLAINT

We hope that You will be very happy with the service that We provide. However, if for any reason You are unhappy with it, we would like to hear from You. In the first instance, please write to [breakdowncustomercare@rac.co.uk](mailto:breakdowncustomercare@rac.co.uk) or telephone Us on 0800 917 4184. If You are dissatisfied with any other aspect of the services provided to You please write to: [membershipcustomercare@rac.co.uk](mailto:membershipcustomercare@rac.co.uk)

If We are unable to settle Your complaint with Us, You may be able to refer Your complaint to the Financial Ombudsman Service.

## FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

RAC Motoring Services (in respect of insurance mediation activities only) and RAC Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If We cannot meet Our obligations You may be entitled to compensation from the scheme, depending on Your type of insurance and the circumstances of any claim.

## REGISTERED ADDRESS:

Provided by RAC Motoring Services Registered No 01424399 and/or RAC Insurance Limited Registered No 2355834. 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.



# TERMS AND CONDITIONS

This Policy is a contract between Us and You. We agreed to provide services/pay for those costs set out in this Policy which occur during the Period of Cover, provided payment of the appropriate premium has been made and subject to the following terms and conditions.

If the service You require is not provided for under this Policy, We will try, if You wish, to arrange it at Your expense. The terms of, and any payment for, any such service are a matter for You and the supplier and We will not act as an agent.

Below are certain words that have a specific meaning in this Policy and wherever these words appear they have the following meaning:

## DEFINITIONS

### **“Accident”**

means an accidental crash immobilising the insured Vehicle.

### **“Breakdown”**

means unforeseen mechanical or electrical failure during the Period of Cover in the UK or the Territory which has either immobilised Your Vehicle or made it unsafe to drive.

### **“Claim”**

means a call for assistance under this Policy.

### **“Collision Damage Waiver”**

means if a hire car is damaged during the hire period You could be liable for the equivalent of the first £150 – £550 (approximately) and have Your credit card charged. In some cases the amount could be higher and varies according to the hire company, category of hire car and location. The Collision Damage Waiver covers the amount above the excess.

### **“Conditions of Claim”**

means those conditions set out in this Policy.

### **“Fulfilment Material”**

means the confirmation of Policy coverage provided to You by Us or on Our behalf.

### **“Home”**

means your permanent residence in the UK.

### **“Period of Cover”**

means the period covered by this Policy being 12 or 24 months (depending on the length of Policy You have chosen) from the date of payment for this Policy.

### **“Policy”**

means the KIAssist Policy as set out in this document.

### **“Resident of the United Kingdom”**

means a person living permanently in the United Kingdom or a person employed by a company having its registered office in the United Kingdom.

### **“Specialist Equipment”**

is equipment not carried by RAC patrols or RAC contractors and includes but is not limited to winching and specialist lifting equipment.

### **“Territory”**

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine.

### **“The Party/Your Party”**

means the persons including You, travelling with You in the Vehicle.

### **“United Kingdom/UK”**

means England, Scotland, Wales, Northern Ireland and for the purpose of this document includes Jersey, Guernsey and the Isle of Man.

### **“Vehicle”**

means the vehicle specified in the Fulfilment Material as being eligible to receive services under this Policy.

### **“Vehicle Licensing Agency”**

means the Driver and Vehicle Licensing Agency (DVLA), Swansea SA6 7JL responsible for registration of vehicles in the UK and the equivalent authority in Northern Ireland for vehicles in Northern Ireland. Or, for customers living in the Isle of Man, the Isle of Man Department of Transport.

### **“We/Our/Us/RAC”**

means RAC Motoring Services and/or RAC Insurance Limited.

### **“You/Your”**

means the person named in the Fulfilment Material when driving the Vehicle or any other person driving the Vehicle with the owners consent.

# DETAILS OF SERVICES

## Service in the UK

Cover applies to Vehicles registered with the relevant Vehicle Licensing Agency only.

### UK Claims Procedure and Conditions

If You are unfortunate enough to break down, please follow these simple steps:

1. Telephone RAC using the appropriate KIAssist helpline number  
- these are detailed on pages 5 and 12.
2. Advise the operator that You are a KIAssist policyholder
3. Quote Your Vehicle registration number
4. Advise the operator of the location of Your Vehicle and the nature of the fault.

The RAC will then advise how to proceed and what form of assistance would be the most appropriate.

Remember to always call the KIAssist helpline first. Please do not go ahead and make Your own arrangements as RAC cannot reimburse costs incurred without prior authorisation.

## Roadside

If You are stranded on a public highway (or other road or area to which the public has the right of access) as a result of a Breakdown to Your Vehicle, We will send an RAC patrol or contractor to help You.

We will try to repair Your Vehicle at the roadside. Roadside includes labour at the scene of the Breakdown (but not labour at any garage to which the Vehicle is taken).

If We cannot repair the Vehicle at the roadside, or if We believe repairs are unwise or cannot be completed within a reasonable time, We will take the Vehicle and up to 7 people to an authorised Kia dealer of Your choice within the UK.

Roadside does not cover:

- Breakdowns which would be prevented by routine servicing of Your Vehicle
- Routine servicing of the Vehicle
- Any labour other than that incurred at the roadside including, without limitation, garages
- Replacing tyres or windows
- Missing or broken keys. We will try to arrange the services of a locksmith but You will have to pay for them
- The cost of ferry crossings, road toll and congestion charges
- Vehicles being demonstrated or delivered by motor traders, or used under trade plates
- Vehicles, which in the reasonable opinion of Our patrol or contractor, had broken down or were unroadworthy before You took out Your Policy
- Vehicles, which break down within 1/4 mile of Your Home address or where You normally keep the Vehicle

- Contaminated fuel problems. We will arrange for an RAC mobile fuel patrol to be deployed, or for Your Vehicle to be taken to a local garage for assistance, but You will have to pay for the work carried out
- The cost of parts, fuel or other supplies
- Any Vehicle storage charges incurred when You are using Our services
- Breakdown caused by or following an Accident, fire, theft or act of vandalism. If You call Us for assistance following such an incident You will be liable to pay Us for removal. (Subject to the terms of Your insurance policy, You can then reclaim these costs through Your insurance)
- The tow or transport of any Vehicle, which, in Our reasonable opinion, is loaded beyond its legal limit
- Any Vehicle in a position where We cannot work on it or tow it, or wheels have been removed, We can arrange to rectify this but You will have to pay the costs involved
- Any animals in Your Vehicle, please note that their onward transportation is at Our discretion and solely at Your risk. We will not insure any animal, including livestock in transit, during any onward transportation We undertake.

## Recovery

Recovery has the same terms and conditions as Roadside but with the following variations:

If We cannot get Your Vehicle repaired locally within what We deem to be a reasonable time, We will take the Vehicle and up to 7 people to an authorised Kia dealer of Your choice within the UK. If there are more than 5 people this may require two separate Vehicles. An adult must accompany any persons under the age of 16.

You can use Recovery if You are ill, and there are no passengers who can drive the Vehicle, so that You cannot continue Your trip. You must show Us a doctor's medical certificate confirming Your inability to drive (in these cases, We will provide this service as We see fit).

Residents of Northern Ireland are also entitled to be recovered from the Republic of Ireland.

Recovery does not cover:

- Any Vehicle which in Our reasonable opinion was broken down or unroadworthy at the time You took out Your Policy
- The use of Recovery as a way to avoid paying repair costs
- Service within 24 hours of commencement of this Policy
- A second Recovery if:
  - a) the original fault has not been repaired properly by a party other than RAC;
  - b) RAC have advised You that it is a temporary repair; or
  - c) the desired destination cannot accept the Vehicle due to company opening hours or other restrictions.

If a second Recovery is required this service can be provided but a charge will be made dependent on the service required, time of day and distance. These charges will be payable by credit/debit card prior to the relevant service being provided.

## At Home

At Home allows You to use Roadside within 1/4 mile of Your Home address or where You normally keep the Vehicle.

At Home does not cover:

- The rectifying of failed or attempted repairs or modifications
- The reimbursement of taxi fares
- Service within 24 hours of commencement of this Policy
- Recovery of the Vehicle

## Onward Travel

Onward Travel benefits must be arranged at the time of Breakdown and cannot be requested later. You are entitled to one of the following extra benefits once We have decided that We cannot get the Vehicle repaired locally by an authorised Kia dealer:

- Replacement car hire
- Alternative transport costs
- Hotel accommodation.

You can use the Onward Travel benefits from Your Home address or within 1/4 mile of Your home address. This excludes incidents where We have been called to rectify failed repairs.

### Replacement car hire

We will pay for:

- Up to 48 hours hire cost of a manual car of similar cubic capacity to Your Vehicle up to 1600cc if Your Vehicle is being repaired
- Insurance (including collision damage waiver)

Replacement car hire is subject to availability and Our supplier's terms and conditions, which will usually include:

1. Age limits. Drivers must be at least 21 years of age
2. The need to have a current driving licence, and, if held, a driving licence photo card, with You
3. Limits on acceptable types or numbers of motoring offence penalties and/or penalty points endorsed on Your driving licence
4. The need to provide a valid credit card number (Alternatively, the car rental provider will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the vehicle to You).

Hire cars are not usually available with a tow bar, and therefore Your caravan or trailer will be recovered under Recovery with Your broken down Vehicle.

After taking a fair and reasonable view of the circumstances, We may decide that a hire car is not a practicable solution, and hotel accommodation or alternative transport will be provided instead.

If You require a second or any other type of vehicle We will try to arrange this for You, You will have to pay for any additional costs.

or

### **Alternative transport**

We will reimburse You for standard class rail or other transport of Our choice for up to 7 people to reach the end of their journey within the UK. We will pay up to a maximum of £150 a person or £500 for a group whichever is less.

or

### **Hotel accommodation**

We will arrange and reimburse You for one night's bed and breakfast for up to 7 people in a hotel of Our choice.

We will pay up to a maximum of £150 a person or £500 for a Party whichever is less.

You will have to pay for any extra hotel or transport costs.

### **Special medical assistance**

Onward Travel also provides special medical assistance. If You or one of Your passengers is taken into hospital more than 20 miles from Home We will arrange and pay for overnight accommodation for the other passengers, as described in 'Hotel accommodation' above. We will also arrange for an ambulance to take the patient to a local hospital near to their Home once medical permission has been given. Special medical assistance is not available for planned hospital visits.

What is not covered:

- Other charges arising from Your use of the hire car, such as fuel costs, deposit, any insurance excess charges, collecting and returning the vehicle and any costs due to You keeping the car after the agreed period of hire (You must settle these charges directly with the supplier)
- A second use of the Onward Travel benefits if the original fault has not been properly repaired by a third party other than RAC or if We have advised You that it is a temporary repair
- If You are unfortunate enough to have an incident with the hire vehicle and You make an insurance claim, You will be responsible for paying any excess
- Service within 24 hours of commencement of this Policy

- Any of the Onward Travel benefits, as stated above, before Our attendance of the Breakdown incident
- Any of the Onward Travel benefits, as stated above, if the vehicle is not displaying a valid excise licence

## European Motoring Assistance

European Motoring Assistance applies to Vehicles registered with the relevant Vehicle Licensing Agency and operates throughout the Territory.

### Service while abroad

#### 1. How To Obtain Assistance In Europe

To obtain help in the event of a Breakdown, Accident\*, fire or theft, or if the only qualified driver is medically unfit to drive, please call the RAC control centre listed under 2 below and state that the Vehicle has European Motoring Assistance and give the following information:

- Your name
- Your Policy number
- Your location and telephone number – if You are on a **MOTORWAY** see also note 3 on page 13
- The model and registration number of Your Vehicle.

\*Subject to terms and conditions. Please refer to page 15, item 2.

#### 2. Please call:

UK	0800 015 8762	(freephone)
France & Monaco	0800 290 112 0472 43 52 55	(freephone within France and Monaco only) (pay call)
Republic of Ireland	1 800 535 005	(freephone)
Rest of Europe	00 33 472 43 52 55	(pay call)
Serbia and Montenegro	99 33 472 43 52 55	(pay call)
Azerbaijan, Belarus, Georgia, Russia, Ukraine	810 33 472 43 52 55	(pay call)

If You are calling from a UK mobile phone, Your network provider may not allow You to call a freephone 1800 number. Please check with Your service provider prior to traveling. Customers who are affected can contact Us on 00 44 800 1079058. Your network provider may charge You for this call.

For Our joint protection telephone calls may be recorded and/or monitored.  
The telephone numbers are correct at the time of printing (September 2013).

### 3. Breakdowns on Motorways

On continental motorways (including service areas) You **MUST** use the roadside emergency telephones. You cannot call RAC control centres from these. You will be connected to the police or authorised motorway service, who will send a breakdown recovery vehicle. However, this will only be to the recovery company's own depot if they cannot fix Your Vehicle - contact RAC using the numbers at 2 on page 12 as soon as You can, if possible from the recovery company's depot.

You may have to pay labour and towing charges on the spot - an authorised tariff is normally applicable. These items are covered and You should obtain a receipt to claim a refund on Your return Home.

#### Mobile and car phones

RAC will not reimburse the cost of any telephone calls You make in connection with any Breakdown under this Policy (including mobile phone calls).

It may not be possible for an RAC control centre to call a mobile or car phone but when it is, You may still have to pay the cost of any international call. Some service providers charge for calls to freephone numbers. The regulations on the use of mobile and car phones vary from country to country. Please check with Your service provider that Your phone meets the requirements and standards for the countries in which You are travelling.

### Policy Description

#### Service in the UK en route to a destination abroad

Product	Limitation
Roadside assistance	Repair at the roadside or recovery to the nearest authorised Kia dealer capable of performing repairs or home
Journey continuation	Replacement vehicle to a maximum of £750

## Service while abroad

Product	Limitation
Roadside assistance	Repair at the roadside or recovery to the nearest authorised Kia dealer or local garage capable of performing repairs
Spare parts dispatch	The cost of any parts
Additional accommodation expenses	£30 per person per day
Journey continuation or return home	Maximum of 14 days car hire or second class rail fare
Replacement driver	If there is another qualified driver in the party who is fit to drive, a replacement vehicle will not be provided
Vehicle break-in, emergency repair	£175
Urgent message relay service	Urgent messages to immediate relatives or close business associates
Vehicle repatriation to United Kingdom	Limited to the Value of the Vehicle being UK Glass's guide or other appropriate industry standard used by RAC
Customs claims indemnity	If Your Vehicle is being repatriated and Customs in any country find its contents are breaking the law

## Service after return home

Product	Limitation
Collection of Vehicle left abroad for repair	£600

There is an overall limit of £2,500 per Claim applied to this Policy.

You are covered for any number of trips, each up to 90 days in duration but not for longer stays and provided the outward and return journeys are completed in the Period of Cover.

In the event of a Breakdown We will pay for the following subject to the limitations for each section as described in the policy description:



## European Roadside assistance

### Service in the UK en route to the Territory

If You are stranded on a public highway through Breakdown of Your Vehicle on the outward journey from Home to Your point of departure from the UK or on the inward journey from Your point of entry to the UK, to Home, We will provide services as if you were abroad.

In addition We will pay a contribution of up to £750, towards the cost of self-drive hire car including collision damage waiver and replacement Green Card as necessary, to complete the planned journey if RAC confirms Your Vehicle cannot be repaired within 24 hours.

### Service whilst abroad

We will pay for:

1. Attendance of local breakdown or garage services to repair the Vehicle at the roadside if possible; or
2. Tow of the Vehicle from the place of Breakdown or Accident to the nearest authorised Kia dealer or local garage where You may arrange repairs; and either:
  - a. A contribution towards labour charges at a garage (restricted up to the total claims limit) if it is possible to effect the repairs necessary to enable the Vehicle to continue the journey on the date of Breakdown; or
  - b. Inspection fees, in the event of a Breakdown, to confirm that the Vehicle cannot be repaired by Your return travel date and Your request for assistance will include authorisation for Us to arrange this; and either:
3. Storage charges for the Vehicle while awaiting repair or repatriation; and
4. The cost of wheel changes but not for replacement tyres.

We will not pay for:

1. Any labour costs other than those incurred at the roadside. We will not pay labour costs at any garage to which the Vehicle is taken other than under paragraph 2 above; or
2. Repair costs, including labour, if the Vehicle was in a road traffic Accident, damaged by fire or stolen or is, in Our reasonable opinion, uneconomical to repair; or
3. The cost of parts used for roadside or garage repairs; or
4. The cost of any repairs not directly necessary to enable the Vehicle to continue the journey on the date of the Breakdown; or
5. The cost of any other supplies, including but not limited to Specialist Equipment.

If the appropriate RAC control centre can confirm repairs to the Vehicle will take more than 12 hours of being notified of a Breakdown, or if it is to be repatriated to the United Kingdom, then We will pay for either:

**(a) Additional accommodation expenses**

A contribution of up to £30 per person per day towards necessary additional (not alternative) accommodation expenses (room only) while You wait for Your Vehicle to be repaired.

or

**(b) Journey continuation or return home**

A contribution (restricted up to the total claims limit) to travel expenses to allow You to either:

- (i) continue the planned journey during the period Your Vehicle is not roadworthy; or
- (ii) return Home by direct route.

Expenses can comprise self-drive car hire up to 14 days per Claim, including Collision Damage Waiver (see "Important self-drive hire car information" on page 22) and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

RAC will in its reasonable discretion decide which course of action to adopt, but RAC will take into consideration Your preference.

You must collect the Vehicle when repaired as once the Vehicle is repaired and You have been notified, RAC will not pay any further expenses other than the costs of collection.

This benefit is also available if Your Vehicle is stolen and not recovered within 24 hours of reporting the matter to the police. A police report must be obtained. However, this benefit will cease if and when Your Vehicle is recovered in a roadworthy condition.

We will not pay for:

1. Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged or any other costs in connection with self-drive hire car.
2. The cost of any car hire beyond the period agreed with the appropriate RAC control centre.
3. Any car hire expenses after Your Vehicle is repaired except for the direct journey to return and collect it.
4. First class rail fares.
5. Any costs under this benefit if they are for a service You used at the same time as the above section "Additional accommodation expenses".
6. International drop charges where a vehicle hired from abroad is dropped within the UK.
7. The costs of hiring a motorcycle.
8. Any hire costs not arranged through RAC or agreed by RAC.

You will have the following cover if RAC can confirm that repairs cannot be completed by Your planned return date to the United Kingdom and providing the cost of repatriation is not uneconomical. (Repatriation will be uneconomical if it will cost more than the UK market value of Your Vehicle according to Glass's guide or other appropriate industry standard used by RAC.) Cover is available for either:

**(a) Vehicle repatriation to the United Kingdom**

We will pay for the cost of taking the Vehicle by road transporter from abroad to Your Home or chosen UK repairer for repair in the UK.

We will also pay the costs of packing and freighting Your baggage if the Vehicle is declared a 'Write-off' by the Vehicle's insurers.

When repatriation is authorised it normally takes 10 – 14 working days for delivery to a UK address from most west European countries. At busy times and from east European countries it may take longer.

If the Vehicle has been fitted with a roof box or bicycle rack, You must remove and place it inside the Vehicle. The roof box keys need to be left with Your Vehicle keys.

We will not pay for:

1. Claims for any repatriation not authorised by the appropriate RAC control centre.
2. The cost of repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the UK market value of Your Vehicle according to Glass's guide or other appropriate industry standard used by RAC.
3. The cost of repatriation if Your Vehicle is roadworthy.
4. Any claim if Your Vehicle is being repatriated and Customs in any country find its contents are breaking the law.
5. Any further costs in connection with the Vehicle once declared a write-off by Us.

Or We will pay for:

**(b) Collection of Vehicle left abroad for repair**

We will pay for the following costs up to £600 for one person to collect Your Vehicle, repaired abroad after a Breakdown:

1. Standard/second class rail fare plus other public transport fares which are necessary to reach the place of collection.
2. Additional homeward cross channel ferry or rail fare for the repaired Vehicle (calculated by taking the actual fare less the value of any unused homeward portion of Your original cross channel ticket).
3. Up to £30 per night for single room hotel accommodation necessary to complete the round trip – limited to room only.

We will not pay for:

1. First class rail fares.
2. The cost of any meals.
3. The costs of more than one person.

**Note:** The appropriate RAC control centre will, after taking a fair and reasonable view, decide whether Your Vehicle should be repaired abroad for You (or someone nominated by You) to return and collect.

### **Authority for repatriation or repair**

If Your Vehicle is not able to be driven due to a road traffic Accident, fire, break-in or theft, any damage which You are entitled to have repaired by Your motor insurers must be reported to them immediately. Your insurers must decide whether to declare the Vehicle is a write-off, authorise repair abroad or have the Vehicle repatriated. We cannot repatriate the Vehicle unless Your insurers first give their permission.

We also reserve the right to negotiate with them to reclaim costs incurred. If Your insurers cannot or do not give permission to repatriate then it is Our decision alone whether to declare the Vehicle a write-off, or repatriate or repair locally a Vehicle which cannot be driven as a result of a Breakdown, or as a result of a road traffic Accident, fire or theft, for which You do not have fully comprehensive cover.

The additional services only apply in Europe and not in the UK

## ADDITIONAL SERVICES

We will pay for the costs of providing the following if applicable:

### Vehicle break-in, emergency repairs

We will pay:

The cost of immediate emergency repairs necessary to make Your Vehicle secure in the event of damage to windows, locks or windscreen caused solely by forcible entry or attempted forcible entry, up to £175, provided You report the matter to the police either before contacting Us or within 24 hours of contacting Us, and You have obtained a written report from the police.

We will not pay for:

1. The cost of repairs if they are not to make Your Vehicle secure and for the reasons stated.
2. Any repair costs if You do not obtain a police report and submit it with Your Claim.
3. Repatriation benefits as described under the section entitled 'Vehicle repatriation.'

### Spare parts dispatch

If as a result of a Breakdown Your Vehicle needs parts but these are unavailable locally

We will pay for:

1. Freight, handling and ancillary charges for dispatch of spare parts not obtainable locally.
2. The fare for one person to collect parts from the appropriate railway station or airport.

We will not pay for:

The cost of parts themselves, which must be paid on receipt. When telephoning the RAC control centre You will be asked for Your credit card details. Alternatively You will be asked to pay for the part(s) direct to the repairer.

### Accidental damage to or loss of tent

We will pay for:

A contribution to accommodation expenses of up to £30 per person per day if during the Period of Cover You are camping and Your tent is damaged accidentally making it unusable, or it is stolen. Alternatively, We may at Our option authorise the cost of a replacement tent. If Your tent is stolen You must report the theft to the police within 24 hours and obtain a written report.

We will not pay for:

1. The cost of meals or any other costs that are not specified above.
2. Damage caused by weather conditions.
3. The cost of a replacement tent not authorised by Us.

4. Any costs if Your tent was stolen and You do not report the theft to the police within 24 hours and obtain a written report.

### **Urgent message relay service**

We will pay for:

The cost of relaying urgent messages from the appropriate RAC control centre to Your immediate relatives or close business associates if the Vehicle cannot be driven because of Breakdown, Accident or fire or it is stolen.

We will not pay for:

1. The cost of non urgent messages or messages to persons not described in the previous paragraph.
2. The cost of relaying any urgent message not arranged through the appropriate RAC control centre.

### **Replacement driver**

We will pay for:

The cost of providing a replacement driver to drive Your Vehicle and Your Party to Your destination or Home, if a registered doctor declares You medically unfit to drive and You are the only qualified driver.

We will not pay for:

1. Replacement driver cost if there is another qualified driver in The Party who is fit to drive.
2. More than one Claim per journey abroad.
3. For any expenses which you or your party would have had to pay.

### **Customs claims indemnity**

We will pay for Continental or Irish Customs claims for duty if:

- a) the Vehicle is beyond economic repair as a result of fire or theft abroad during the journey and it has to be disposed of abroad under Customs supervision; or
- b) it is stolen abroad during the journey and not recovered. RAC will deal with necessary Customs formalities.

To arrange, please call: RAC European Support, 0330 159 0342\* Monday to Friday 9am-5pm. Roaming fees may apply when making or receiving calls in Europe, please contact your mobile phone provider for more information. It may not always be possible for the RAC to return a call to a mobile phone. \*Calls may be recorded and/or monitored.

We will not pay:

1. Any import duties not relating to the Vehicle.

# POLICY REQUIREMENTS AND LIMITATIONS

## A. Service in the UK and Abroad

### Credit card details

We will require Your credit card details if We arrange a service for You which is not covered by Your Policy or if it exceeds the Policy limits set out in the part entitled "Policy Description". If You do not provide Us with Your credit card details RAC will not be able to provide certain services which will be notified to You when credit card details are requested.

### Caravans and trailers

Caravans and baggage or boat trailers of proprietary make not over 3,500kg (3.5 tonnes) Gross Vehicle Mass are also covered, if they carry a roadworthy spare wheel and tyre. Caravans and trailers must not be more than overall dimensions as follows: length including tow bar 7.6m; height 3m; width 2.3m. You must make sure the Vehicle (including any caravan/trailer You wish to cover) meets all the laws of the countries You visit. This includes particularly weight limits for towing. If You do not comply with these laws We may refuse to arrange service.

We do our best to find solutions to motoring problems, but We regret We cannot arrange a replacement caravan or trailer in the event of Breakdown or Accident damage which cannot be repaired. It is also virtually impossible to hire vehicles with tow bars and it may become necessary to repatriate a caravan or trailer together with a towing vehicle which cannot be repaired abroad by the return date.

### Unforeseeable losses or events

Except in relation to any Claim You may have for death or personal injury, if We are in breach of the arrangements under this contract. We will not be liable for any losses or damages which are not a reasonably foreseeable result of any breach, for example, loss of profit, loss of revenue or anticipated savings, loss of contracts or for any business losses.

We do not guarantee the provision of any of the benefits under Your Policy, if there is anything beyond Our reasonable control or the reasonable control of any service provider which prevents Us or a service provider from providing that benefit. Benefits may be refused if You or any of Your Party behaves in a threatening or abusive way to any persons providing service under this Policy.

### Taxi Bookings

In some circumstances it can be quicker and easier for You to arrange a taxi. We may ask You to make Your own arrangements for taxi service. If so please send Your receipts to Us and We will reimburse You.

### Vehicle Condition

Your Vehicle must be roadworthy and in good mechanical condition when You apply for Cover and You must keep it in that condition.

### Fraud

If any Claim is found to be fraudulent in any way Your Policy will be cancelled immediately and all Claims forfeited.

## B. Service – In the UK only

### Battery related faults

For battery related faults Your Policy entitlements are as follows:

- RAC's initial attendance for a battery related fault is included in Your Policy's entitlement.
- The fitting of any parts or batteries purchased by You prior to our attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts.
- RAC will test Your battery at that initial Breakdown attendance. If the battery is no longer serviceable and so fails the test You will be advised to replace it.
- If a condemned (non serviceable) battery is not replaced, We may provide further assistance to a battery related fault but in this case a separate charge will apply. The charge will be payable by credit or debit card before assistance can be arranged.

## C. Service – Abroad only

### Motor insurance

RAC European Cover is not motor vehicle insurance. We strongly recommend You tell Your motor insurers before taking Your Vehicle abroad. If You do not, Your insurance policy will only cover You for damage You might cause to other people or their property (third party cover). This means that You will not be covered for any loss or damage to Your Vehicle. Your insurers will also need to know if You are towing a caravan or trailer.

### Service providers

Unless the services are provided by RAC patrols or contractors acting on Our instructions and on Our behalf, We do not give any guarantee as to the services provided by garages, breakdown/recovery companies, repairers, car hire companies and other third party service providers whose emergency services We arrange on your behalf and/or pay for under European Motoring Assistance - they do not act as Our agents or subcontractors and We do not accept responsibility for their acts or omissions. You should check that any repairs to Your Vehicle are carried out to Your reasonable satisfaction.

### Availability of service in eastern Europe

Every effort is made by RAC to make sure that a good quality service is provided in eastern European countries but this may not necessarily be to the same standards as in western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc. You should also be aware that unleaded fuel may not be widely available.

Service in certain countries may become disrupted or unavailable due to prevailing conditions, for which RAC cannot accept liability. Information can be obtained from the Foreign & Commonwealth Office – [www.gov.uk/foreign-travel-advice](http://www.gov.uk/foreign-travel-advice)

### Important self-drive hire car information

We will normally try to arrange a hire car similar in seating capacity and volume to, but not necessarily the same as, Your Vehicle, if there is one available. If You were travelling in an



MPV or similar vehicle We may arrange two hire cars. We will only arrange this if there are two qualified drivers in Your Party. Otherwise, We will arrange alternative means of transport.

Self-drive car hire arranged under Your Policy will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence endorsements etc. The driver must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France).

Your credit card details will also be required as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle. Car hire companies insist on having credit card details at the time of booking and the card must be produced at the time of hiring the car. The name on the credit card and the name of the driver of the hire vehicle must be the same. Switch cards and debit cards are not acceptable. If You leave a hire car at a different location to the one arranged by the RAC control centre You must pay any collection charge which may be made.

Please note that many car hire companies across Europe charge a damage excess which is not covered by the Collision Damage Waiver (CDW).

In some parts of Europe hire cars are not allowed to cross national borders. In Greece and eastern Europe international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete Your journey. A car hired abroad must not be brought into the United Kingdom. A second car hire will be arranged for the United Kingdom part of Your journey.

We cannot guarantee a hire car will be available.

We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack, roof boxes, automatic gearbox, sports cars, 4x4 or luxury class vehicles and cannot guarantee the hire of minibuses or vans.

We will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with Your pre-booked ferry, etc. You may have to collect a hired vehicle from the nearest available place of supply.

### **Repayment of credit**

You must pay back to Us on demand:

- a) any costs We have paid for which You are not covered under Your Policy
- b) the cost of any spare parts supplied.

### **Spares dispatch**

After You have asked the appropriate RAC control centre to dispatch parts You are responsible for paying for them in full, even if You later obtain them locally.

We will arrange to dispatch parts as quickly as possible but delays will occur at weekends and bank holidays. We will not be responsible for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.

# Policy Exclusions (Service in the UK and Abroad)

In addition to any limits and exclusions noted elsewhere in this Policy, We will not cover:

1. Costs for anything which was not caused by the incident You are claiming for.
2. Breakdowns in the UK resulting from road traffic Accidents, vandalism, fire or theft.
3. Vehicles which have broken down as a result of taking part in any motor sport event (including, without limitations rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road. However, Vehicles participating in any event (such as a treasure hunt, touring assembly or navigational road rally), which takes place on, and comply with the normal rules of the road will be covered.
4. Any claim if the Vehicle suffers a Breakdown at a motor trader's premises, garage or premises offering vehicle repair.
5. The cost of all parts, garage, labour or other costs in excess of Your Policy limits set out in the part entitled "Policy Description". Please note these costs in the Territory are likely to be higher than in the UK.
6. Loss caused by any delay, whether the benefit or service is being provided by Us or someone else (for example a garage, hotel, car hire company, carrier, etc).
7. Any incident affecting a vehicle hired under the terms of this Policy.
8. Routine servicing of Your Vehicle.
9. The cost of a glass or tyre specialist. We will arrange for Your Vehicle to be taken to a nearby garage for assistance but You will have to pay for any work carried out on the Vehicle. Any other Recovery may be arranged but You will be liable for any additional costs.
10. The cost of a locksmith if You lose, break, or lock Your keys in Your Vehicle. If We are unable to open Your Vehicle, We will arrange for a locksmith to attend where available, but You will be responsible for the costs. If a locksmith is not available, We will arrange for Your Vehicle to be taken to a nearby garage for assistance but You will have to pay for any work carried out on the Vehicle. Any other Recovery may be arranged but You will be liable for any additional costs.
11. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
  - a) War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
  - b). Terrorism  
Terrorism is defined as any act or acts including, but not limited to:
    - i) the use or threat of force and/or violenceand/or

- ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.
  - c). Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.
12. Any claim caused directly or indirectly by the overloading of Your Vehicle and/or any caravan or trailer.
  13. Any claim as a result of Vehicle Breakdown due to:
    - a) running out of oil or water;
    - b) frost damage;
    - c) rust or corrosion;
    - d) tyres which are not roadworthy;
    - e) using the incorrect fuel.
  14. Any claim caused directly or indirectly by the effect of intoxicating liquors or drugs.
  15. Any claim where Your Vehicle is being driven by persons who do not hold a full United Kingdom or other recognised and accepted driving licence valid for use in the United Kingdom.
  16. Any claim which You have made successfully under any other policy of insurance held by You. If the value of Your claim is more than the amount You can get from Your other insurance We may pay the difference subject to these Policy limits and exclusions.
  17. The cost of any transportation, accommodation or care of any animal. Any onward transportation is at Our discretion and solely at Your risk. We will not insure any animal during any onward transportation We may undertake.
  18. Any period outside Your Period of Cover.
  19. Any Vehicle other than a car, motorcycle 121cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility Vehicle and provided that the Vehicle conforms to the following specification:
    - a) maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
    - b) maximum overall dimensions of: length 5.5m; height 3m; width 2.3m (all including any load carried).

The Vehicle restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7.6 m. If the Vehicle which has suffered a Breakdown is towing a caravan or trailer and We provide recovery, the caravan or trailer will be recovered together with the Vehicle to a single destination. If the Vehicle

requires repatriation We will arrange for repatriation of the caravan or trailer as well. For full details of cover for caravans and trailers please refer to section "Caravans and trailers" on page 21.

If the Vehicle requires repatriation We will arrange for repatriation of the caravan or trailer as well.

20. Any claim by You unless You are Resident of the United Kingdom and the Vehicle is registered with the relevant Vehicle Licensing Agency.
21. Any Vehicle carrying more persons than recommended by the manufacturer, up to 7 persons maximum (including the driver). For minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during Vehicle construction and to the manufacturer's specification.
22. Your Vehicle if it is unattended.
23. Any personal effects, valuables or luggage left in Your Vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the Vehicle. These are Your responsibility.
24. Specialist Equipment costs. We will however arrange for the specialist services if needed, but You will have to pay for any additional costs direct to the contractor.
25. Any costs which are not directly covered by the terms and conditions of this Policy.
26. Vehicles which were broken down/had suffered a Breakdown or were unroadworthy at the start of this Policy.
27. It is a legal requirement that Vehicles used or recovered with their wheels in contact with the public highway must have a valid current excise licence. Where no current excise licence is displayed We will attempt to fix Your Vehicle at the roadside but will not provide any other service or benefit.

The above is not applicable to those vehicles exempt under Section 5 of the Vehicle Excise and Registration Act 1994 (which include certain types of vehicles, including certain old vehicles, agricultural vehicles and emergency vehicles) or under Section 5 of the Vehicle Duty Order 2010 in Isle of Man. For further information please contact either DVLA at [www.dvla.gov.uk](http://www.dvla.gov.uk) or Vehicle Licensing, Dept of Transport for Isle of Man at [www.gov.im/transport/highways/dandv/welcome.xml](http://www.gov.im/transport/highways/dandv/welcome.xml)

28. The costs of any parts provided by RAC to fix Your Vehicle at the roadside must be paid in full by credit/debit card at time of Breakdown before work can commence.

# GENERAL

The laws of England and Wales govern Your Policy, unless You and RAC agree otherwise and the agreement has been put in writing by RAC.

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Members with hearing difficulties can contact Us using a Textphone by prefixing 18001 before the relevant telephone number to be connected to Talktype or can use an SMS facility on 07855 82 82 82. This service is not available outside the United Kingdom.

For Our joint protection telephone calls may be recorded and/or monitored.

## Your Right to Cancel

1. You are entitled to cancel this Policy up to 14 days following the commencement (or renewal) date of cover.
2. If You have not made a Claim within the first 14 days We will refund the cost of Your cover.
3. If You use the service within the first 14 days and decide to cancel, You will not be eligible for any refund.
4. If You cancel this Policy after 14 days, no refund or credit will be applied.

Cancellations can be made by calling 0333 202 2999 (Lines open Mon–Fri 7am–10pm, Sat 8am–8pm, Sun 9am–7pm, Bank Holidays 9am–5pm. 03 numbers are charged at national call rates and included in inclusive minute plans from landlines and mobiles. Calls may be recorded and/or monitored.) or by writing to KIAssist, RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN.

# Payment methods

The types of payment We will accept depend on whether You have chosen to pay by a single or continuous payment method. These are as set out below:-

## Single Payment

### Cheque

- Your payment is banked upon receipt.
- Post-dated cheques are not acceptable.

### Credit/Debit Card

- At initial purchase, full payment is taken at the start of Your cover.
- At renewal, when You provide Us with Your credit card details, full payment is taken on or after the renewal date, even if details are provided and applied to the cover before that date.

An administration charge is applicable for this payment method and will be included in the cost of Your cover.

## Continuous Payment

### Credit/Debit Card

- With Your verbal or written authority, Your card details are held on Our database and payment is taken automatically each year\* from Your account, on the renewal of Your cover, until you advise Us otherwise.
- If Your card number has changed, We may obtain an updated number from Your card provider to enable Us to continue to take payment from You with that new number and to continue to provide Our services to You.

### Direct Debit

- With Your verbal or written authority, Your bank details are held on Our database and Your account is debited automatically each year\* with full payment until You advise Us and Your bank otherwise.
- At initial purchase and renewal only You can stipulate a preferred collection date\*\*, this being between the 1st and 28th of a month.
- In line with Direct Debit Scheme rules We may be advised of changes to Your bank account.
- We will endeavour to update Our records to enable Us to continue to take payment from You and continue to provide Our services to You.

\*Or month for Continuous Monthly cover.

\*\*Not available for Continuous Monthly cover.

## Continuous Monthly Cover<sup>†</sup>

If You elect to pay for Your cover on a continuous monthly basis please note the following:-

1. Although You are a monthly customer, when the phrase 'cover period' is used in this booklet, it refers to each 12-month period (or part thereof) commencing from when You first became a continuous monthly customer.
2. During Your cover period you must pay each monthly cover fee by Direct Debit or by using a continuous payment authority on Your credit card.
3. Please note that a preferred collection date is not available for continuous monthly cover. Your cover will continue indefinitely until such time as You decide to terminate the cover by giving RAC a minimum of one month's notice. Your monthly cover fee will be payable during the notice period.
4. The services You receive will be those set out in the Policy Booklet current at the time when You first become a continuous monthly customer or when replaced with any updated terms and conditions in the future.
5. We will give You one month's written notice of any change in cost.
6. Monthly payments can be made by Direct Debit, MasterCard or Visa only.
7. An administration charge is applicable for this payment method and will be included in the cost of Your cover.

<sup>†</sup>Not available for 2 year cover.

### **Please note:**

- We take no responsibility for any charges or interest incurred where Your bank or credit card account is approached for payment but cleared funds are not available.
- In the event that We take a Direct Debit payment after You have cancelled Your cover, We will refund that payment.
- In the event of a change in Your bank details there is a risk that We may take payment twice in which case We will refund any money taken in error.
- If You miss a payment We will charge You the full cost of any service We provide.

# European Claims Procedure and Conditions

When providing assistance We make every effort to meet on Your behalf all costs within the limits set out in this document. However, in some instances You may be asked to pay locally and reclaim costs on Your return to the United Kingdom. There may also be occasions when You arrange and pay for assistance direct and wish to reclaim the cost.

RAC European Motoring Assistance claims are handled by  
Breakdown Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall WS5 4QZ.

Freephone from the UK on 0800 917 4184 or from Europe on 00 44 (0)161 332 1040  
Fax: 01922 746528 Email: [customeroperations@rac.co.uk](mailto:customeroperations@rac.co.uk)

If You have any enquiries relating to repatriations or Claims associated with Our European Service, please contact Us on 0330 159 0342 (Calls may be recorded and/or monitored)  
email: [customeroperations@rac.co.uk](mailto:customeroperations@rac.co.uk).

If You have paid any cost which You believe is covered under Your Policy, please telephone Us for a claim form immediately on Your return Home, quoting Your Policy reference and Vehicle registration number. When returning Your completed Claim form You should enclose relevant original receipts (not photocopies).

## Receipts

You must keep all relevant original receipts (not photocopies) as they will be needed for any Claim. We may refuse to pay expenses You are claiming back if You cannot provide original receipts or bills for the items You have paid.

Payment of Claims depends on You complying with the following conditions.

1. You must make any Claim on an RAC claim form, please bring Your Claim to Our attention as soon as You can (if possible within 28 days) after You return to the United Kingdom. Claims which are not on an RAC claim form will not be accepted. This does not affect Your statutory rights to take legal action or exercise any other legal remedy.
2. If We pay out money for You We can take over Your right to get that money back. You must cooperate with Us as much as possible if requested by Us.
3. You must do all You can to prevent Accident, injury, loss or damage, as if You were not covered.
4. You must forward to Us any writ, summons, legal document or other communication about the Claim as soon as You receive them.
5. You must obtain any original receipts, certificates, police reports, evidence, etc and give all the information and help We may need at Your expense. This includes medical certificates and details of Your household insurance if necessary.
6. You must not admit liability or offer or promise payment without Our written permission.
7. The Vehicle must be roadworthy and in good mechanical condition when You commence Your journey.
8. If any Claim is found to be fraudulent in any way Your Claim will be forfeited.
9. You must, within 7 days of any request from Us, send to Us copies of any European accident statements (called a "Constat d'amiable" in France) and/or any police reports should You use the Policy following a road traffic incident.



# COMPLAINTS HANDLING

## Caring for our Customers

We are committed to providing You with the highest standard of service and customer care. We realise, however, there may be occasions when You feel You did not receive the standard of service You expected. Should You have cause for complaint about any aspect of the service We have provided to You, please contact Us by the most suitable means of contact below and We will work with You to resolve Your complaint.

We will deal promptly with Your query. Unless We can satisfactorily resolve Your complaint within 24 hours We will send You an acknowledgement within five working days, along with a leaflet outlining Our complaints procedures. In the unlikely event that We cannot resolve Your complaint to Your satisfaction, depending on the product and the nature of Your complaint You may refer Your concerns to the Financial Ombudsman Service. If You wish to refer Your complaint to the Financial Ombudsman Service, this must be done within six months of Our final response letter.

Here are their contact details:

Financial Ombudsman Service  
South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Telephone: 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Please quote Your full name, membership or Policy number and where applicable Your Vehicle registration in any communication.

## UK related complaints

If You have used Our Breakdown service and are dissatisfied with any aspect of the service, please bring the complaint to Our attention as soon as You can (if possible, within 28 days of becoming aware of it). This does not affect Your statutory rights to take legal action or exercise any other legal remedy.

Please write to Us at: Breakdown Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall WS5 4QZ or email: [breakdowncustomer care@rac.co.uk](mailto:breakdowncustomer care@rac.co.uk)

If You are dissatisfied with any other aspect of RAC's services, please contact Us at the following address:

Membership Customer Care, RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN or email: [membershipcustomer care@rac.co.uk](mailto:membershipcustomer care@rac.co.uk)

### European related complaints

If You are dissatisfied with the service You have received under Your European Motoring Assistance please write to Us at Breakdown Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall WS5 4QZ  
Freephone from the UK on 0800 107 5861 or from Europe on 00 44 (0) 161 332 1040  
Fax: 01922 746 528  
Email: [customeroperations@rac.co.uk](mailto:customeroperations@rac.co.uk)

An acknowledgement that Your complaint has been received will be sent to You within five working days following which Your complaint will be investigated on behalf of the Chief Executive.

## FINANCIAL SERVICES COMPENSATION SCHEME

RAC Motoring Services (in respect of insurance mediation activities only) and RAC Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If We cannot meet Our obligations You may be entitled to compensation from the scheme, depending on Your type of insurance and the circumstances of any Claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU.

# DATA PROTECTION ACT – INFORMATION USES

For the purposes of the Data Protection Act 1998, the data controller in relation to the information You supply is Kia Motors (UK) Ltd, (Company No. 4415807), 2 The Heights, Brooklands, Weybridge, Surrey KT13 0NY.

Your data may be used by Kia Motors (UK) Ltd (or their agents) for customer administration, marketing and research. We may share your information with Our service providers and agents e.g. RAC Motoring Services for these purposes.

It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, We will ensure that anyone to whom We pass Your information agrees to treat it with the same level of protection as if We were dealing with it.

## **Sensitive data**

By proceeding with this contract, You give Us consent to use Your sensitive personal data e.g. health data for Your registration under the Motability Scheme (if appropriate), solely for the purposes for which You submit it.

When You give Us information about another person, You confirm that they have authorised You to act for them, to consent to the processing and use of their personal data including any sensitive data in the manner described in this notice and to receive on their behalf any data protection notice.

You have the right to ask for a copy of Your information (for which We will charge a small fee) and to correct any inaccuracies.

Your data will be treated in accordance with current Data Protection legislation and will not be given or sold to a third party. From time to time, Kia Motors (UK) Ltd would like to inform You about offers, new products or services. By providing Us with Your contact details, You consent to being contacted by these methods for these purposes. If You do not wish to receive marketing information, please write to: KIAssist Customer Services, RAC House, Great Park Road, Bradley Stoke, Bristol BS32 4QN.

