



Compliance statements

How we are regulated

Who we are

RAC Motoring Services (Registered in England; Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW. Registered No: 01424399);

RAC Insurance Limited (Registered in England; Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW. Registered No: 02355834); and /or

RAC Financial Services Limited (Registered in England; Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW. Registered No: 5171817)

(Reference to "we/us/our" means the above organisations)

Who regulates us

RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities.

RAC Financial Services Limited is authorised and regulated by the Financial Conduct Authority.

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

The Financial Conduct Authority regulates financial services in the UK. The Prudential Regulation Authority is responsible for the prudential regulation and supervision of banks, building societies, credit unions, insurers and major investment firms.

You can check our authorisation on the Financial Services Register by visiting <http://www.fsa.gov.uk/register/home.do> or by contacting the Financial Conduct Authority on 0800 111 6768.

Our Financial Services Register numbers are:

RAC Motoring Services	- 310208
RAC Insurance Limited	- 202737
RAC Financial Services Limited	- 313989

Ownership

RAC Motoring Services; RAC Financial Services; and RAC Insurance Limited are subsidiaries of RAC Limited (Registered in England; Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW. Registered No: 00229121).

How to complain

The home page of each product available for purchase through this website contains policy terms and conditions, which includes information on how to register a complaint about a relevant product or service, and where your complaint should be directed.

If we are unable to settle your complaint with us, you may be able to refer your complaint to the Financial Ombudsman Service. Further information is available at www.financial-ombudsman.org.uk.

Some products are provided through partner organisations, and are not available for purchase through this website. The partner organisation will provide you with details of how to register a complaint in relation to products they provide.

Are we covered by the Financial Services Compensation Scheme (FSCS)?

RAC Motoring Services (in respect of insurance mediation activities only); RAC Financial Services Limited; and RAC Insurance Limited are covered by the FSCS.

You may be entitled to compensation if we are unable to meet our obligations, as covered by the Scheme. This depends on the type of business, the organisation involved and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS by visiting www.fscs.org.uk