

# keyfacts<sup>®</sup>

## RAC Breakdown Policy Summary

### RAC Breakdown Cover

RAC Breakdown Cover is intended to offer services relating to the breakdown of vehicles. This policy summary provides you with basic information about RAC Breakdown Cover. The full terms and conditions can be found later in this policy booklet. This RAC Breakdown Cover provides cover solely in respect of the vehicle identified on the motor breakdown certificate

### Who provides RAC Breakdown Cover

RAC Motoring Services provides the cover except for Sections D and E which are provided by RAC Insurance Limited. RAC Motoring Services provides any Additional Services.

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

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

Their firm reference numbers are 310208 and 202737 respectively. Authorisation can be checked on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768.

### Period of cover

RAC Breakdown Cover is valid for the period of cover as stated on your motor breakdown certificate.

### Limits of cover

Your cover is subject to limits of cover. These limits are set out in the full policy booklet.

### Cancellation of RAC Breakdown Cover

You can cancel RAC Breakdown Cover within the first 14 days following the start date, renewal date or the date you receive this policy booklet, whichever happens later. Your broker will refund your premium in full unless a driver has made a claim within this period. If a claim has been made during this period no refund will be given.

There will be no refund if you cancel RAC Breakdown Cover after this 14 day period.

### Contact details for notifying a claim

Please see Who to contact

### Complaints

Complaints should be made using the following details for all Sections

1. Email us at: [breakdowncustomercare@rac.co.uk](mailto:breakdowncustomercare@rac.co.uk)
2. Call our customer care number on:  
0330 159 0360; or
3. Write to us at:  
Breakdown Customer Care  
RAC Motoring Services  
Great Park Road  
Bradley Stoke  
Bristol BS32 4QN

If you are dissatisfied with any other aspect of the services provided to you please contact your broker

### Financial Ombudsman Service

If your complaint is not resolved to your satisfaction, you may in certain circumstances be entitled to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us.

To the extent that your complaint relates to any cover provided by us, you may not be able to refer your complaint to the Financial Ombudsman Service. We will always endeavour to resolve your complaint to your satisfaction.

### Financial Services Compensation Scheme

The cover provided by us under this RAC Breakdown Cover is not covered by the Financial Services Compensation Scheme.

### Summary of cover

The following table is a summary of the cover and benefits available as well as the significant and unusual exclusions or limitations. Any claims made during the first 24 hours of joining or upgrading will be limited to Roadside only.



Your motor breakdown certificate will show which level of cover applies to you.

Each driver must comply with the applicable terms and conditions under this RAC Breakdown Cover to receive cover. Any failure of a driver to do so may impact on your rights under this RAC Breakdown Cover, including whether you can make a claim.

Type of cover	Included or optional	Significant features and benefits	Significant and unusual exclusions or limitations
Additional Services	Included	Arranging additional services	The driver will need to pay for any additional services
Section A- Roadside	Included	<p>Roadside assistance if you have broken down in the United Kingdom, Guernsey, Jersey, the Isle of Man and the Republic of Ireland.</p> <p>Transportation of the vehicle and transportation of you and up to 7 passengers to a single destination of your choice within the territory and up to 10 miles from the breakdown.</p>	<p>We will not cover the cost of any parts.</p> <p>The fitting of any parts you have already purchased from a third party.</p> <p>Any breakdown within a ¼ of a mile of your home as measured by us.</p> <p>Limit of cover: We will only provide cover up to five call outs per vehicle. If the number of call outs is reached, we will not provide any further service under RAC Breakdown Cover including under other Sections of this Policy.</p> <p>A breakdown caused by a fault that we have previously provided breakdown assistance for if we advised you that the repair was temporary and further repairs were required.</p> <p>Any service or benefits relating to a breakdown if the breakdown has been reported to us under a different agreement, even if the services under this agreement are more extensive than the agreement the breakdown was reported under.</p> <p>If the vehicle is not carrying a serviceable spare tyre, we may attempt a temporary repair. If we are unable to repair the vehicle we will provide a recovery of up to 10 miles.</p> <p>We will not repair or replace glass.</p> <p>Attendance following a road traffic accident, fire, flood, theft, act of vandalism or other incident covered by a policy of motor insurance.</p> <p>Any vehicle that does not meet the specifications set out in the definitions or used for business use.</p> <p>We will not cover any claim made under this Section for a breakdown that occurred prior to the start date.</p>
Section B- Recovery	Optional – Refer to your motor breakdown certificate	<p>If we attend a breakdown under Roadside, recovery of the vehicle to a single destination of your or the drivers choice within the territory and transportation of the driver and up to 7 passengers.</p> <p>If the driver lives in Northern Ireland, recovery to the driver's home if the driver breaks down in the Republic of Ireland.</p>	<p>No cover for breakdown within a ¼ of a mile of the driver's home.</p> <p>We will not provide Recovery to more than one destination.</p> <p>For a breakdown relating to tyres, we will not provide a recovery of more than 10 miles where the vehicle is not carrying a serviceable spare tyre.</p>
Section C- At_Home	Optional – Refer to your motor breakdown certificate	<p>Breakdown assistance if the vehicle has broken down in the territory within a ¼ of a mile from the driver's home (as measured by us).</p> <p>Transportation of the vehicle, the driver and up to 7 passengers, up to 10 miles.</p>	We will not provide a tow of more than 10 miles.
Section D- Onward Travel	Optional – Refer to your motor	If we attend a breakdown under Roadside and we are unable to repair the vehicle, we can arrange and pay for replacement car hire for up	Replacement Car Hire – We will not provide specially adapted vehicles or any vehicle other than the equivalent of a small hatchback.

	breakdown certificate	to two days whilst the vehicle is being fixed or reimburse you or the driver for: i. alternative transport costs; or ii. hotel accommodation for the driver and up to 7 passengers.	The driver must comply with the terms and conditions of the hire company which includes but are not limited to age and licence restrictions.  Alternative Transport – We will not cover transport costs over £150 per person or over £500 for all persons  Hotel Accommodation – We will not cover accommodation costs for more than one night or over £150 per person or over £500 for all persons.
Section E- European Motoring Assistance	Optional – Refer to your motor breakdown certificate	<p><u>All Section E benefits</u></p> <p><u>Section E1: Journey continuation in the territory</u> If the vehicle breaks down during a journey from your home and cannot be repaired within 24 hours, we will pay up to £750 towards the cost of a replacement hire car to enable the continuation of the journey.</p> <p><u>Section E2: Roadside assistance in Europe</u> Repair at the roadside or tow to a local repairer if you break down or are in a road traffic accident in Europe. We will contribute, subject to the overall claims limit, towards the local repairer's labour charges providing the vehicle is repaired on the same day.</p> <p><u>Section E3: Journey continuation in Europe or return home</u> If we attend a breakdown or road traffic accident under Section E2, and we cannot repair the vehicle in 12 hours, we will pay for one, or a combination of the following to enable the driver and passengers to continue the journey or return home by a direct route: a replacement hire car; rail or air travel; and/or local taxi fares authorised by us in advance.</p> <p><u>Section E4: Replacement parts dispatch</u> If we attend a breakdown under Section E2, and the vehicle requires replacement parts and those parts are not obtainable locally, we will arrange for replacement parts to be dispatched to the driver.</p> <p><u>Section E5: Additional accommodation expenses</u> If we attend a breakdown or road traffic accident under Section E2, and we cannot repair the vehicle in 12 hours, we will pay a contribution up to £30 towards accommodation expenses until the vehicle is repaired; or is to be repatriated; or until it is established that the vehicle will cost more to repair than its market value.</p> <p><u>Section E6: Replacement driver</u> We will arrange for a replacement driver to continue the journey or take the driver home if the only qualified driver in the party is medically unfit to drive.</p> <p><u>Section E7: Vehicle break in - emergency repairs</u> A contribution of up to £175 towards emergency repairs to damage caused by forcible or attempted forcible entry of the vehicle.</p>	<p>The cover under Section E is subject to an aggregate limit of £2500 per claim.</p> <p>We will not cover: Fuel and oil costs, personal insurance or any other extra costs. The excess payable under any insurance for the replacement car. A replacement hire car following a road traffic accident.</p> <p>We will not cover: Any repair costs if the vehicle was in a road traffic accident.  The cost of any parts.</p> <p>This Section will not be provided at the same time as Section E5 Additional accommodation expenses</p> <p>Cover ends once you are notified that the vehicle is repaired, is being repatriated or the repair will cost more than the vehicle's market value.</p> <p>We will not cover any hire car costs after such notification.</p> <p>We will not cover: Fuel and oil costs, personal insurance or any other extra costs. The excess payable under any insurance for the replacement car. First class fares.</p> <p>We will not cover the cost of any parts, which must be paid for when you or the driver telephones us to arrange for the parts to be dispatched.</p> <p>This Section will not be provided at the same time as Section E3 <u>Journey continuation in Europe or return home</u> We will not cover: Any costs that would have otherwise been incurred on the journey. Any additional accommodation costs if the driver has alternative accommodation available for use (including a caravan).</p> <p>We do not provide cover: If the driver knows they have the medical condition that may prevent them from driving before the journey commences. For more than one replacement driver claim per journey.</p> <p>We do not provide cover: If you or the driver do not report the matter to the police before contacting us or do not obtain and provide to us a written police report The cost of any parts. The cost of any repairs other than those necessary to enable the vehicle to continue the journey.</p>

		<p><u>Section E8: Vehicle repatriation</u> Repatriation (including storage while awaiting repatriation) of the vehicle back to the territory if we cannot repair the vehicle by the time the driver plans to go home and the vehicle is not roadworthy. If the driver has had a road traffic accident, we will follow the motor insurer's decision on whether to repatriate, where there is appropriate motor insurance cover.</p> <p><u>Section E9: Collection of vehicle left abroad for repair</u> Transportation and accommodation costs for one person to return to Europe to collect a vehicle that has been repaired.</p> <p><u>Section E10: Accidental damage to or loss of tent</u> Contribution towards accommodation expenses up to £30 per person per day for up to 3 days or a replacement tent (up to £250), if your tent is accidentally damaged so it is unusable, or it is stolen.</p> <p><u>Section E11: Customs duty indemnity</u> Customs claims for import duty where the vehicle has to be disposed of abroad because the cost of repair as a result of a breakdown is more than its market value.</p> <p><u>Section E12: Urgent message relay service</u> Relay urgent messages if the vehicle breaks down or is in a road traffic accident.</p>	<p>We will not cover: The cost of repatriation if we determine that the vehicle is beyond commercial economical repair. Any costs for repatriation of the vehicle that are over the market value of the vehicle. You or the driver will have to pay these costs. Any costs not authorised by us or any costs while we are awaiting a decision from the motor insurer. Any items left with the vehicle for repatriation are left at the driver's own risk. Transportation costs for any personal belongings, valuables or luggage. Transportation of any animals in the vehicle, We cannot guarantee that we can arrange transport for any animal. Vehicle repatriation is only available where we have agreed that the vehicle will not remain in Europe for repair and collection under Section E9.</p> <p>We will not cover: Fuel and oil costs, personal insurance or any other extra costs. The costs of meals or any other extra costs and expenses. First class fares. Transportation costs for any personal belongings, animals, valuables or luggage.</p> <p>We will not cover: If your tent is stolen and the driver does not report the matter to the police before contacting us, or does not obtain and provide to us a written police report. For any accommodation costs if you have alternative accommodation available for use (including a caravan). For damage to the tent caused by weather conditions. For the cost of a replacement tent not authorised by us.</p> <p>We will not cover: Any import duties not relating to the vehicle. Any costs following a road traffic accident.</p> <p>We will not cover the cost of relaying any message not arranged through us.</p>
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