

keyfacts



Policy Summary

This is a summary of the Breakdown Cover provided by us and is important information that you should read. Full terms and condition of cover are explained in the Terms and Conditions.

If you have any problems reading this booklet you can always call our customer services on 08705 722722 for a large font or Braille version.

Name of Insurer

- Roadside and Recovery are provided by RAC Motoring Services.
- Onward Travel is underwritten by RAC Insurance Limited.

Type of Insurance and Cover

These terms and conditions cover you in the event of the vehicle's mechanical breakdown.

Cover is:

Vehicle Based – covers the named vehicle for use by any authorised driver.

Significant features and benefits

This section outlines the main features and benefits of cover:

Roadside	Roadside assistance one mile or more away from Your Home address
Recovery	As per Roadside plus recovery for up to 8 people and Your Vehicle to any single destination within the UK
Onward Travel	Replacement car for up to 2 days whilst Your Vehicle is fixed, or, if this is not possible, an alternative form of transport or overnight accommodation



Significant and unusual exclusions or limitations

This section outlines the main exclusions, limitations and conditions of the terms and conditions.

The following are not covered by these terms and conditions, for full details please refer to the General Exclusions section of your policy booklet:

- Replacing tyres or windows.
- Missing or broken keys. We will try to arrange the services of a locksmith but You may 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.
- 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.

What to do if you breakdown

If you are unfortunate enough to breakdown, please call the appropriate number below.

Roadside	0800 0564481	Freephone
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Calls may be recorded and/or monitored.

Members with hearing difficulties can contact RAC using a Textphone by prefixing **18001** before the relevant telephone number to be connected to Typetalk or can use an SMS facility on 07855 82 82 82.

* If You are calling from a UK mobile phone, Your network provider may not allow You to call a freephone 0800 number. Please check with Your service provider prior to travelling. Customers who are affected can contact Us on 00 44 800 1079058. Your network provider may charge You for this call.



Duration of Cover

- The period of cover as specified in your confirmation email, up to a maximum of 28 days.
- This policy will automatically terminate in the event that Your related Dayinsure policy terminates

Your right to cancel

There are no statutory cancellation rights under this policy, as all cover will have ended within a period of less than one month from the date of commencement.

Financial Services Compensation Scheme

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if We cannot meet our obligations, depending on the type of insurance and the circumstances of Your claim

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 that you did not receive the standard of service you expect.

Should you have cause for complaint about any aspect of the Breakdown services, which We have provided to you, please email us at the address indicated and we will work with You to resolve Your complaint.

support@dayinsure.com

If You are dissatisfied with any other aspect of RAC's services please contact Us at: Membership Customer Care, RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol, BS32 4ZZ.

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



REGULATORY STATUS:

RAC Motoring Services (in respect of insurance mediation services only) and RAC Insurance Limited are authorised and regulated by the Financial Services Authority. Our firm reference numbers are 310208 and 202737 respectively. You can check our authorisation on the FSA's Register by visiting www.fsa.gov.uk or by contacting the FSA on 0845 606 1234.

REGISTERED ADDRESS:

RAC Motoring Services (registered in England No. 01424399) and/or RAC Insurance Limited (registered in England No. 2355834) both with registered office of RAC House, Brockurst Crescent, Walsall WS5 4AW

RAC to the rescue.