

# Motor Breakdown Cover



## Insurance Product Information Document

Company: RAC Motoring Services and/or RAC Insurance Limited

### Product: RAC Breakdown Cover

Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208) and/or RAC Insurance Limited (Firm Reference No 202737). 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.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions. You will find full information in the RAC Breakdown Cover terms and conditions.

### What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of your vehicle. It also provides other benefits.



#### What is insured?

##### Roadside

- ✓ We'll help to repair your vehicle if it breaks down on the roadside in the UK, as long as you're more than a quarter of a mile from home
- ✓ If we can't repair your vehicle at the roadside, we'll take the vehicle and passengers to a safe place, up to a quarter of a mile away
- ✓ Whether that's a local garage, or home - it's your choice!

##### At Home

- ✓ You get all the benefits of Roadside. Plus, we can help if you break down at home, or less than a quarter of a mile away from your home address

##### Recovery

- ✓ If we can't repair your vehicle, we'll arrange transport of the vehicle, you, and your passengers to a single location. This can be anywhere you choose, within the UK

##### 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 hire car for up to two consecutive days, alternative transport, or an overnight hotel

##### Misfuel Rescue

- ✓ Help to repair the vehicle at the roadside by cleaning out the fuel system, topping the vehicle up with up to 10 litres of fuel and disposing of the contaminated fuel.

##### European Motoring Assistance

###### Onward Travel in the UK

- ✓ If your vehicle can't be repaired before you plan to leave, we'll arrange a hire car so you can continue your journey to Europe. We'll arrange a hire car for up to six consecutive days

###### Roadside Assistance in Europe

- ✓ If you breakdown in Europe, we'll send help to fix your vehicle at the roadside. Or, we'll get you to a garage and pay for an initial inspection to identify the fault. You'll get English speaking support throughout the claims process

###### Garage Labour Charges

- ✓ We can support you with costs towards garage repairs. We'll contribute up to £150 towards labour as long as repairs can be completed on the same day

###### Onward Travel in Europe

- ✓ If your vehicle can't be repaired at the roadside and needs to go to a garage, we can keep you moving. We'll either arrange a hire car for up to 14 consecutive days OR accommodation expenses up to £500 or to continue your journey with alternative transport up to £1,500.

#### European Motoring Assistance (continued)

##### Missed Connection

- ✓ If your breakdown means you miss a pre-booked ferry or train, we'll cover you for a standard-class ticket of up to £500. You can claim for one claim per journey

##### Getting your vehicle home

- ✓ We can help get you and your vehicle home if it can't be repaired by your planned return date. You won't be covered if the cost of repairing your vehicle is greater than its market-value. We'll pay up to the market value of your vehicle to get it back to the UK. We'll also arrange a hire car for two consecutive days while you wait for your vehicle

##### Replacement Driver

- ✓ If you unexpectedly fall ill or are injured during a European journey, we can help. If there's no one in your party who can drive the vehicle instead of you, we may be able to offer you a replacement driver



#### What is not insured?

- ✗ Any breakdown or road traffic collision which has occurred prior to purchase.
  - ✗ Faults that existed before purchasing cover
  - ✗ Repeat call outs 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, a road traffic collision
  - ✗ Vehicles used for hire and reward or courier services
  - ✗ The cost of any parts, unless you have purchased optional cover for them
  - ✗ Any resources or equipment that are needed to repair or recover a vehicle but aren't normally carried by the RAC
  - ✗ Vehicles which don't have valid tax, insurance or MOT (unless exempt)
- ##### Onward Travel
- ✗ 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



## Are there any restrictions on cover?

- ! The car must be less than:
  - 3.5 tonnes,
  - 6.4 metres long
  - 2.55 metres wide
- ! Motorcycles under 49cc or mobility scooters are not covered.
- ! If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- ! If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- ! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.
- ! There are limits on the amount of cover per section. Please see your terms and conditions.



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ If you have purchased European Motoring Assistance the following mainland countries are included: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, 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 the Canary Islands, Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above in the Mediterranean Sea;



## What are my obligations?

- You must make sure your vehicle is in a legal and roadworthy condition
- You must take reasonable care to complete and accurately answer the questions asked when you take out and make changes to this RAC Breakdown Cover and when you make a claim.
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions.
- When travelling in Europe, you must take your V5 with you along with a credit card if we need to arrange a hire car



## When and how do I pay?

- Payments are deducted monthly from your pay/pension.



## When does the cover start and end?

- Cover for RAC Breakdown Cover starts once your application has been accepted by the Group Insurance Scheme Trust.
- Cover will continue until the subscribing member of Federation leaves the Group Insurance Scheme.
- RAC Breakdown Cover is cancelled if the subscribing member of the Group Insurance Scheme Trust is no longer a member of the scheme.



## How do I cancel the contract?

You can cancel RAC Breakdown Cover by contacting the Trust Office.