

Motor Breakdown Insurance

Insurance Product Information Document

Product: Roadside, Recovery & At Home

Company: RAC Motoring Services &/or RAC Insurance Ltd

Cover is provided by RAC Motoring Services (Registered No 310208) and/or RAC Insurance Ltd (Registered 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 in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents.

What's this type of insurance?

This is a Motor Breakdown insurance policy that covers your vehicle in the event of a breakdown.



What's insured?

- ✓ A fix at the roadside if your vehicle can be repaired
- ✓ Nationwide recovery to a destination of your choice, within the UK, if your vehicle can't be repaired at the roadside
- ✓ A fix of your vehicle if it's at home or within a ¼ of a mile of your home and if it can't be fixed, recovery to a destination of your choice (within 15 miles)
- ✓ If your vehicle can't be repaired on the same day in the UK you're covered for either:
 - 24 hour UK hire vehicle
 - Alternative transport or overnight accommodation while your vehicle is being repaired (£150 per person and £500 in total)
- ✓ Help to repair the vehicle if you have put the wrong fuel in by mistake. RAC will add up to 10 litres of correct fuel to get you on your way and dispose of the contaminated fuel.



What's not insured?

- ✗ Any breakdown which has occurred prior to purchase of the policy
- ✗ The costs of any replacement parts
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed
- ✗ Breakdown outside of the UK



Are there any restrictions on cover?

- ! This policy covers breakdown assistance for the specific vehicle shown on your policy schedule only
- ! 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 a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair
- ! There are limits on the amount of cover per section. Please see your terms and conditions.



Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Isle of Man and Channel Islands



What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. An example of this is:
 - You must ensure your vehicle is in a legal and roadworthy condition
- Your vehicle must be taxed and have a current MOT certificate
- 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 let Hastings Direct Insurance Services Limited know immediately if you need to change anything, such as your address and/or vehicle.



When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by direct debit.



When does the cover start and end?

Subject to payment, your cover will start and end on the dates shown in your policy schedule.

RAC Breakdown Cover is cancelled if your associated motor insurance policy is cancelled.



How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable non-refundable fees
- If you or we cancel the policy at any other time, we'll refund part of the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.