

Motor Breakdown Insurance

Insurance Product Information Document Europe

Product: Roadside, Recovery, At Home &

Company: RAC Motoring Services &/or RAC Insurance Ltd

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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)
- ✓ Following a breakdown of your vehicle which 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 (within the UK only). RAC will add up to 10 litres of correct fuel to get you on your way and dispose of the contaminated fuel
- ✓ Recovery in Europe to a local garage
- ✓ Reimbursement of costs from a local recovery agent, following a breakdown on a European motorway
- ✓ Help to repair the vehicle if it breaks down within 24 hours before the departure date of a journey to Europe and a hire car if it can't be repaired in time (up to 14 consecutive days)
- ✓ If spare parts are required, the RAC will organise and pay for their dispatch
- ✓ If repairs abroad take longer than 8 hours, you're entitled to a hire car (up to £125 a day and £1,500 in total) or accommodation costs (£40 per person per day and £500 in total)
- ✓ Your vehicle will be returned back to the UK if it can't be repaired in Europe
- ✓ Reasonable transport to get you, your passengers and your luggage back to the UK if your vehicle can't be repaired in Europe
- ✓ The RAC will return your vehicle home if it can't be repaired and reimbursement for a hire car in the UK, once the RAC have brought the passengers home – up to 24 consecutive hours



What's insured? Continued

- ✓ The RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £50 for accommodation
- ✓ The RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in – up to £200
- ✓ The RAC will provide a replacement driver if a driver is medically unfit to drive



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
- ✗ Any costs relating to a caravan or trailer if not attached to the vehicle at the time of breakdown
- ✗ Any costs you would have paid anyway for travelling home
- ✗ The costs of returning your vehicle to the UK if they are greater than your vehicle's UK market value



Are there any restrictions on cover?

- ! This policy covers breakdown assistance for the specific vehicle shown on your policy schedule only
- ! European breakdown is limited to journeys up to 90 days for any one trip (with an overall limit of £2,500 per claim)
- ! 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.
- ✓ European Breakdown also covers you in the following countries: 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, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe.



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.