

Please read and keep safe



Private Car Policy

Important

Please report all incidents to us immediately on **0800 678 999** so we can tell you what to do next and help resolve any claim.

For general queries or to make changes to your policy, please contact your insurance adviser.



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Welcome. We've got you covered

Thank you for choosing to insure with Aviva. This policy forms part of your legal contract with **us** and defines exactly what **you** are covered against. Please refer to your schedule for confirmation of the level of cover **you** have chosen. **You** now have access to a great package of benefits and our motor claims service.

This policy booklet forms part of your legal contract with **us** and explains exactly what cover is provided. Your schedule shows the level of cover **you** have chosen.



Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to questions **we** ask when **you** take out, make changes to and renew your policy.

Our administration and cancellation fees and charges

We apply administration and cancellation fees under certain circumstances if **we** or **you** change or cancel your cover, as shown below:

Scenarios	Fee
We , or you cancel within the 14 day cooling off period (before cover has started)	No fee
We , or you cancel within the 14 day cooling off period (after cover has started)	No fee
We , or you cancel after the 14 day cooling off period has ended	£25.00*
You make a change to your policy	£10.00*

*plus Insurance Premium Tax at the appropriate rate.

The contract of insurance

The following elements form the contract of insurance between the **policyholder** (who acts on behalf of himself/herself and each **person insured**) and **us**:

Please read them and keep them in a safe place.

- your policy booklet (and any changes **we** tell **you** about at renewal);
- information contained on your application and/or statement of fact document as issued by **us**;
- your schedule – including any clauses (changes to the terms in this policy booklet) shown on it;
- **certificate of motor insurance**;
- information under the heading “Important Information” which **we** give **you** when **you** take out or renew your policy.

Each renewal of the policy represents a new contract of insurance. In return for payment of the premium **we** will insure **you** in the event of an incident listed in this policy booklet, provided **you** comply with the terms.

Customers with disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats, please contact your insurance adviser.

Your cancellation rights

You have a statutory right to cancel your policy within 14 days from the day of purchase or renewal of the contract or the day on which **you** receive the policy or renewal documentation, whichever is the later.

If **you** wish to cancel and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

Alternatively, if **you** wish to cancel and the insurance cover has already commenced, **you** will be entitled to a refund of the premium paid, less a proportionate deduction for the time **we** have provided cover.

To cancel, please contact your insurance adviser.

If **you** do not exercise your right to cancel your policy, it will remain in force and **you** will be required to pay the premium.

For your cancellation rights outside the statutory cooling off period, please refer to the General Conditions section of this policy booklet.

Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Choice of law

The law of England and Wales will apply to this contract unless:

- **You** and **we** agree otherwise; or
- At the date of the contract **you** are a resident of (or, in the case of a business, the registered office or principal place of business is situated in) Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case (in the absence of agreement to the contrary) the law of that country will apply.

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. Further information about the scheme is available from the FSCS website www.fscs.org.uk.

Optional extras

- Private Car Gold
- Enhanced Courtesy Car



These optional extras are available subject to the payment of additional premiums. Please contact your insurance adviser who will talk **you** through the detail.

If **you** have purchased optional extras with this policy, a refund may not be available on those optional extras unless your insurance has not commenced, or **you** remove these or cancel within the 14 day statutory cancellation period.

Need to make a claim?

What to do if you or your car is involved in an accident:

It is important to contact **us** quickly, even if there is no damage to the car(s) or property.

Let **us** know as soon as **you** can by calling **us** on **0800 678 999**. The sooner **you** tell **us** what's happened, the sooner **we** can help **you** and any third party. This helps **us** keep prices lower for **you** and all our customers. Our claims service is available 24/7, every day of the year.

If you have had an accident or your car has been damaged by fire, theft, or vandalism:

We'll arrange:

- for **you** and your passengers to be taken home or to your destination (in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man).*
- for **your car** to be recovered to one of our **approved repairers**.
- to repair **your car** or pay for it to be repaired and deliver it back to your home. The repair is covered by our Repair guarantee.*

If it's a write-off (can't economically be repaired), **we'll** quickly agree a settlement with **you**.*

If you have a broken or chipped windscreen:

We'll arrange for the glass to be repaired or replaced by one of our suppliers (only available with Comprehensive cover).

If you have had an accident with a third party and caused them injury and/or damage to their vehicle/property:

We'll arrange:

- To manage the third party's claim, dealing with damage to their vehicle/property, providing mobility and handling any claims for injury suffered.

We will help resolve any claim from a third party on your behalf if anyone involved contacts **you** at any point after your incident, just pass them on to **us**.

*Excesses and policy limits apply.

Definitions

Wherever the following words or phrases appear in **bold** in this policy booklet, they will have the meanings described below.

Advanced Driver Assistance Systems (ADAS)

Electronic systems fitted to **your car** designed to assist with safety, the control and/or driving of **your car**.

Approved repairer

A facility approved by **us** for the repair, damage assessment and/or storage of **your car**.

Automated vehicle

A vehicle designated as being legally able to safely drive itself and is listed as an automated vehicle under the Automated & Electric Vehicles Act 2018.

Certificate of motor insurance

The current document that proves **you** have the motor insurance required by the Road Traffic Acts to use **your car** on a road or other public place. It shows who can drive **your car**, what it can be used for and whether **you** are allowed to drive other cars. The certificate of motor insurance does not show the cover provided.

Computer system(s)

Any computer, hardware, **software**, applications, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, **data** storage device, networking equipment or back up facility.

Cyber Act

A deliberate unauthorised, malicious or criminal act or series of acts, regardless of time and place which involves access to, processing of, use of, or operation of any **computer system(s)** and is intended to create, or to have the effect of creating an outcome which includes but is not limited to denial of access, threat, deception, hoax or extortion.

Data

All information, which is electronically stored, recorded, transmitted or represented, or contained in any formats, materials or devices used for the storage of data including but not limited to operating systems, records, programs, **software** or firmware, code of series of instructions facts, concepts, code or any other information of any kind.

Electric vehicle

A motor vehicle that is capable of being propelled solely by electrical power derived only from an electrical rechargeable battery which is charged externally.

Fire

Fire, self-ignition, lightning and explosion.

Market value

The cost of replacing **your car** with one of the same make, model, specification, year, mileage and condition. The market value, determined at the time of loss or damage, may also be affected by other factors such as MOT status (if one is required), how **you** purchased **your car** and whether it has been previously declared a total loss.

Partner

The husband or wife or the domestic or civil partner of the **policyholder**, living at the same address and sharing financial responsibilities. This does not include any business partners or associates.

Period of insurance

The period of time covered by this policy, as shown in your schedule, or until cancelled. Each renewal represents the start of a new period of insurance.

Persons insured

You/policyholder

The policyholder named in your schedule.

Named driver

Person nominated by the **policyholder** as being a user (but not the main user) of **your car** as described in your schedule, providing the **certificate of motor insurance** allows that person to drive **your car**. (Named drivers are not entitled to benefits provided under 'Section 2 – Driving other cars').

Software

Any software, safety critical software, firmware, operating systems, electrical control systems, **data**, **data** storage materials, telecommunication links or any reliance on recognising, using or adopting any date, day of the week or period of time, other than the true or correct date, day of the week or period of time.

Territorial limits

Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Serbia, Slovakia, Slovenia, Spain*, Sweden and Switzerland (including Liechtenstein).

*When driving **your car** in Spain, Section 12 - Continental Breakdown and Accident Recovery, provided by the **RAC**, does not cover Ceuta or Melilla.

Theft

Theft, attempted theft or taking **your car** without your consent.

Track day

Any event, organised or not, or location where vehicles are permitted to drive on any course, or track, which is free from traffic regulations.

We, us

Aviva Insurance Limited and any representative appointed by us to act on our behalf.

Your car

Any motor vehicle described in your schedule and any other motor vehicle for which details have been supplied to **us** and a **certificate of motor insurance** bearing the registration mark of that motor vehicle has been delivered in accordance with the Road Traffic Acts and remains effective.

Any motor vehicle loaned to a permitted driver as shown on your **certificate of motor insurance** by a supplier **we** have nominated following a claim under the policy (applicable to Comprehensive cover only).

Any motor vehicle loaned to a permitted driver as shown on your **certificate of motor insurance** for up to seven days by a garage, motor engineer or vehicle repairer while the motor vehicle described in your schedule is being either serviced, repaired or having an MOT test (applicable to Comprehensive cover only).

Key



These boxes highlight information we want to particularly draw your attention to



These boxes give you additional helpful information



These boxes highlight what your policy does not cover

Section 1 – Loss of or damage to your car

Loss of or damage to your car

If **your car** is lost, stolen or damaged, **we** will:

- repair **your car** unless **you** notify **us** that **you** want **us** to pay someone else to repair it; or
- pay **you** a cash amount equal to the loss or damage.

The same cover also applies to accessories for **your car**, and electric vehicle charging equipment while these are in or on **your car** or while in your private garage.

We may decide to use parts or accessories not supplied by the original manufacturer, but which are of a similar standard, including recycled parts.

When **we** repair **your car**, **we** will arrange for **ADAS** defects or errors due to the incident to be recalibrated or repaired.



Accessories are items permanently fitted to **your car** which are not directly related to how it works as a car. For example, in-built satnavs, cameras, comms kit or roof-racks. **You** can only claim for accessories under this section.

The most **we** will pay is the **market value** of **your car**.



There is no cover for loss or damage to **your car** when the person driving was arrested and charged for Drink/Drug driving or failing to provide a specimen. Please refer to the General Exclusions Section. In the event information presented by you misrepresents your claim **we** reserve the right to seek recovery under General Condition - Fraud.

Vehicle recovery and journey continuation

Following an incident in the **territorial limits**, **we** will arrange to get **your car** to one of our **approved repairers**.

We will deliver **your car** back to your home address (shown on your schedule) after the repairs have been carried out.

For incidents which occur in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, **we** will also arrange to get the driver and passengers home or to their intended destination, or **we** will pay up to £150 for overnight accommodation or public transport. **You** will need to produce receipts to claim.



What if I want to use a garage of my choice?

We can arrange for **your car** to be taken to a repairer of your choice if it is closer than our nearest **approved repairer**. This may lead to delays in arranging the repairs. **We** will not be able to provide **you** with a courtesy car. If using your own repairer, **you** should arrange for any **ADAS** defects to be recalibrated or repaired.

What are the benefits of using our approved repairers?

Aviva provided benefit	Approved Repairer	Non-Approved Repairer*
Repair guarantee	✓	X
Reduced customer involvement prior to repair start date	✓	X
Aviva collection and return of your car	✓	X
Courtesy car for repair duration	✓	X

*Aviva does not provide these benefits if **you** use a garage that is not one of our **approved repairers**, if **you** use a non-approved repairer **you** will need to check what they provide.

Repair estimate

If using one of our **approved repairers**, **we** will not require **you** to submit an estimate for the repair works. If **you** use a garage that is not one of our **approved repairers**, **we** will require an itemised repair estimate which **we** must approve before the work begins. In the event an agreement on the cost of repairs at your chosen repairer cannot be reached, **we** reserve the right to ask **you** to:

- Arrange for **your car** to be moved to our **approved repairer**.
- Give **us** an itemised estimate from another repairer.

New car replacement

We will replace **your car** with one of the same make, model and specification (providing one is available in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man) if, **you** or your **partner** are the first registered keepers, and within 12 months of buying it from new:

- any repair cost or damage in respect of any one claim is more than 60% of **your car's** UK list price (including car tax and VAT); or
- it is stolen and not recovered.

We will only replace **your car** if **you** or your **partner**:

- purchased it outright; or
- under a finance agreement where ownership passes to **you** or your **partner** and the Finance Company agrees.



Important note

- New car replacement does not extend to cars sold as 'ex-demonstrators' or 'nearly new'.
- If the qualifying criteria set out above are not met, or **you** do not wish **us** to replace **your car** with a new car of the same make, model and specification, the most **we** will pay will be the **market value of your car**.

Child seats

If child seats are fitted in **your car** and **you** make a claim under this section, **we** will pay the costs to replace them even if there is no apparent damage.

Repair guarantee

We will provide a lifetime guarantee on repair quality carried out on **your car** by our **approved repairer** for as long as **you** own **your car**. Repair quality means bodywork repairs, paint repairs and workmanship which is the work carried out by skilled technicians. All parts fitted to **your car** by our **approved repairer** will be covered for the duration of the guarantee provided by the part manufacturer/supplier.



Exclusion to Repair guarantee

We will not pay for damage under the Repair guarantee arising from deterioration and wear and tear or parts and component failures.

Excesses

An excess is an amount **you** will have to pay towards any claim.

- An excess will apply to most claims.
- An additional accidental damage excess of £300 will apply if the driver of **your car** is aged 17 to 20.
- An additional accidental damage excess of £200 will apply if the driver of **your car** is aged 21 to 24.
- Your schedule will show the excesses **you** will have to pay towards any claim. If more than one excess applies to your claim, the excesses will be added together.
- If **you** are hit by an uninsured driver and provide **us** with the other driver's name, contact details and their vehicle registration number, **we** will refund any excess **you** have paid. This only applies where the driver of **your car** is not at fault.



What if my car is on finance?

If **we** know that **your car** is still being paid for under a finance agreement, **we** will pay any claim to the owner described under that agreement.

- Where **your car** is on finance and the agreement allows **you** to own or purchase the car, any difference between what **we** pay the finance company and the **market value** will be paid to **you**.
- Where **your car** is not or cannot be owned by **you** under the agreement (contract hire and some leasing arrangements) **we** will pay its asset value to the true owner.

If the outstanding amount of your finance exceeds any payment made under this policy, **you** will still be responsible for paying this.

The most **we** will pay is the **market value** of **your car**.

Courtesy car

The courtesy or hire car supplied is not intended to be an exact replacement for **your car** and cannot be provided until your claim has been accepted and cover has been confirmed. Only persons named on your **certificate of motor insurance** as being entitled to drive the car that the courtesy or hire car replaces are covered (subject to the terms and conditions of the car provider).

The length of time a courtesy or hire car is provided depends on whether **your car** is being repaired or not.

- If **your car** is being repaired by our **approved repairer**, a courtesy car will be provided for the duration of the repairs.
- If **your car** cannot be repaired or it is stolen, a hire car will be provided for up to 14 days, or until **you** receive your settlement (whichever is earliest).



What type of courtesy or hire car will I be provided with?

Standard courtesy or hire car	Small three-door hatchback car with four seats
Enhanced courtesy car (if this optional cover is shown on your schedule)	Five-door car with five seats



Important note

- If the repairer chosen is not one of our **approved repairers**, a courtesy car will not be provided.
- A courtesy car will not be provided if **you** are making a claim solely under Section 8 – Glass.
- If **your car** is immobile or unroadworthy, **we** aim to provide a courtesy or hire car within one working day. If an incident occurs during a weekend or on a bank/public holiday, it may not be possible to provide a courtesy or hire car until the following normal working day.
- Automatic courtesy or hire cars can be supplied, providing the car being repaired, is an automatic.
- **We** will not be responsible for the cost of fuel used; collection and delivery charges; any charges for fitting ancillary items such as roof boxes; any excess which would have applied to **your car** which is temporarily replaced; or any charges and costs where the courtesy or hire car is not returned by the end of the maximum benefit period provided by this policy.
- Courtesy and hire cars supplied under this Section will be of standard type and will not include specialised vans such as pick-up trucks, tippers or refrigerated vans, any provision for towing, or any trailers or caravans.
- The courtesy or hire car will be supplied on the condition that it is returned to the depot which supplies it unless alternative arrangements have been made with the supplier.
- **We** do not provide a courtesy or hire car outside of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

Exclusions to Section 1



What **we** won't pay for:

- Loss of use, wear and tear, loss or damage which happens gradually, loss of value following repair, depreciation, failure of electronics, mechanical breakdown or breakage, or tyre damage caused by braking, punctures, cuts or bursts.
- Loss or damage if, at the time of the incident, it was being driven or used without your permission by someone **you** know (unless **you** have reported them to the Police).
- Loss or damage arising from use of **your car** while taking part in a **Track day** or whilst driving on the Nürburgring Nordschleife.
- Loss or damage arising from **theft** while:
 - **your car's** ignition keys (including any key, device or code used to secure, gain access to, or to enable **your car** to be driven) have been left in or on **your car**;
 - **your car** has been left unattended with the engine running.
- Loss or damage arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.
- Where **your car** is equipped for the cooking or heating of food or drink, loss of damage by **fire** caused directly or indirectly from use of the cooking or heating equipment.
- Loss or damage caused by the unauthorised, and/or malicious access to **computer system(s)** or electronic components and systems, resulting in any reprogramming of **software**, introduction of malware, codes or viruses with the intention or effect to cause such systems to stop, fail or function otherwise than is intended by the Vehicle Manufacturer.

Section 2 – Your liability

Your liability

Persons insured are covered against all amounts which may have to be paid as a result of them being legally liable for an incident involving **your car**, resulting in:

- another person’s death or injury
- damage to another person’s property (up to a maximum amount of £20,000,000 plus a maximum amount of £5,000,000 to cover any claimant’s costs and expenses).



Important note

If **your car** is carrying any of these high category hazardous goods or being used or driven at any of these hazardous locations, the amount **we** will pay for damage to another person’s property will be limited to £1,200,000 or such greater sum as may be required to meet the minimum insurance requirements of the Road Traffic Acts.

High Category Hazardous Goods

Any substance within the following United Nations Hazard Classes:

- 1: Explosives; 5.2: Organic peroxides; 6.1: Toxic substances; 6.2: Infectious materials; 7: Radioactive materials.

Hazardous Locations

Power stations; Nuclear installations or establishments; Refineries, bulk storage or production premises in the oil, gas or chemical industries; Bulk storage or production premises in the explosive, ammunition or pyrotechnic industries; Ministry of Defence premises; Military bases; Rail trackside; Any other rail property to which the public do not have lawful access.

Emergency treatment

We will reimburse any person using **your car** for payments made under the Road Traffic Acts for emergency medical treatment.

Legal costs

We will pay the legal costs of any legal representative **we** agree to, to defend any **persons insured** at a coroner’s inquest or fatal accident inquiry or in any proceedings brought under the Road Traffic Acts or equivalent European Union legislation following an incident covered by this section. This cover does not extend to a plea of mitigation (unless the offence **you** are charged with carries a custodial sentence) or appeals.

Liability of other persons driving or using your car

Cover under this section will also apply on the same basis for the following persons:

- Any person given permission by **you** to drive **your car** provided that your **certificate of motor insurance** allows that person to drive **your car**.
- Any person given permission by **you** to use (but not drive) **your car**, but only while using it for social, domestic and pleasure purposes.
- Any passenger travelling in or getting into or out of **your car**.

- The employer or business partner of the person using any car for which cover is provided under this section while the car is being used for business purposes, as long as your **certificate of motor insurance** allows business use. This does not apply if:
 - the vehicle belongs to or is hired by such employer or business partner;
 - the **policyholder** is a corporate body or firm.

Duty of care – driving at work, legal costs

We will pay:

- the **person insured's** legal fees and expenses incurred with our written consent for defending proceedings including appeals;
- costs of prosecution awarded against the defendant arising from any health and safety inquiry or criminal proceedings for any breach of the:
 - Health and Safety at Work etc. Act 1974 – Covered up to £100,000;
 - Health and Safety at Work (Northern Ireland) Order 1978 – Covered up to £100,000;
 - Corporate Manslaughter and Corporate Homicide Act 2007 – Costs covered are unlimited.



Exclusions to Duty of care - driving at work, legal costs

We will not pay:

- unless the proceedings relate to an actual or alleged act, omission or incident committed during the **period of insurance** within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and in connection with the business;
- unless the proceedings relate to an actual or alleged act, omission or incident arising from the ownership, possession or use by or on behalf of a **person insured**, of any motor vehicle or trailer in circumstances where compulsory insurance or security is required by the Road Traffic Acts;
- in respect of proceedings which result from any deliberate act or omission by any **persons insured**.

Driving other cars

We will insure **you** while driving any other car (as long as **you** don't own it, or it is not being provided to **you** under a hire purchase agreement or any other finance agreement) within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man providing:

- **you** are driving the car with the owner's express consent;
- **you** still have **your car** which has not been damaged beyond cost effective repair;
- **you** are aged 25 or above at inception or renewal of this policy;
- the **certificate of motor insurance** indicates that **you** can drive other cars.
- the car is not an **automated vehicle**.

Driving other cars is only available for the **policyholder**.



Important note

The cover provided to the **policyholder** is limited to third party damages only.

Exclusions to Section 2



What **we** won't pay for:

- anything which **persons insured** can claim for under another policy.
- the death of, or injury to any employee of the **persons insured** which arises out of, or in the course of, that employee's duties, unless **we** must provide cover under the Road Traffic Acts.
- loss of or damage to property that:
 - belongs to or is in the care of any **persons insured** who claim under this section, or
 - is being carried in **your car**.
- damage to the motor vehicle covered by this section.
- a claim where **your car** is an **automated vehicle** and is being driven or used in automated driving mode and the **policyholder** or **persons insured** at the time of an accident has:
 - made, or permitted alterations to any **software** which relates to functioning of **your car** as an **automated vehicle**, except those provided and/or approved by the vehicle manufacturer and/or;
 - failed to install or permit installation of any safety critical **software** updates relating to the functioning of **your car** as an **automated vehicle** which the **policyholder** or **persons insured** ought reasonably to have known were safety critical (**software** updates are safety critical if it would be unsafe to use the vehicle in question without the updates being installed).
- loss, damage, injury or death while any motor vehicle is being used on:
 - that part of an aerodrome or airport used for aircraft taking off or landing;
 - aircraft parking areas including service roads;
 - ground equipment parking areas; or
 - any parts of passenger terminals within the Customs examination area;unless **we** must provide cover under the Road Traffic Acts.
- any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event, except to the extent that **we** must provide cover under the Road Traffic Acts:
 - (a) Terrorism
 - Terrorism is defined as any act or acts including, but not limited to:
 - (i) the use or threat of force and/or violence and/or
 - (ii) harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to harm or damage by nuclear and/or chemical and/or biological and/or radiological meanscaused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes, or is claimed to be caused or occasioned in whole or in part for such purposes.
 - (b) any action taken in controlling, preventing, suppressing or in any way relating to (a) above.



In respect of (a) and (b), where **we** must provide cover under the Road Traffic Acts, the maximum amount **we** will pay for damage to property as a result of any accident or accidents caused by a vehicle or vehicles driven or used by any **persons insured** for which cover is provided under this section, will be:

- (i) £5,000,000 in respect of all claims resulting directly or indirectly from one originating cause, or
 - (ii) such greater sum as may in the circumstances be required to meet the minimum insurance requirements of the Road Traffic Acts.
- loss, damage, injury or death directly caused by pollution or contamination unless caused by a sudden identifiable, unintended and unexpected event which occurs in its entirety at a specific time and place during the **period of insurance** except where such liability is required to be covered under the Road Traffic Acts. For the purposes of this exclusion, pollution or contamination means all pollution or contamination of buildings or other structures or water or land or the atmosphere.
 - death or injury of any person caused by:
 - food poisoning; or
 - anything harmful contained in goods supplied; or
 - any harmful or incorrect treatment given at or from **your car** or any motor vehicle covered by this section.
 - loss, damage, injury or death that happens beyond the limits of any carriageway or thoroughfare and involves anyone, other than the driver or attendant of **your car**, bringing a load to **your car** for loading or taking a load away from **your car** after unloading it.
 - any claim if any **persons insured** under this section does not keep to the terms and conditions of this policy

Section 3 – Injury to you or your partner

If **you** or your **partner** suffer accidental bodily injury as a result of:

- a road traffic accident in direct connection with the use of **your car** and/or;
- travelling in, getting in to or out of any other motor vehicle, not belonging to **you** or your **partner**, or hired to **you** or your **partner** under a hire purchase agreement.

we will pay **you** or your **partner** a maximum amount of £2,500 if, within three months of the incident, the injury is the sole cause of:

- death; or
- irrecoverable loss of sight in one or both eyes or total and permanent loss of hearing in one or both ears; or
- loss of any limb, which means severance at or above the wrist or ankle, or the total and permanent loss of use of a hand, arm, foot or leg.

The maximum amount **we** will pay **you** or your **partner** during any one period of insurance is £5,000.

If **you** or your **partner** have any other policies with **us** in respect of any other motor vehicles, the injured person will only be able to claim these benefits under one policy.

Exclusion to Section 3



We will not pay for death or bodily injury arising from suicide or attempted suicide.

Section 4 – Medical expenses and services

If any persons in **your car** are injured as a direct result of **your car** being involved in an incident, **we** will pay for the medical expenses arising in connection with that incident.

The maximum amount **we** will pay for each injured person is £100.

The cover under this section applies irrespective of fault.

Section 5 – Personal belongings

We will pay **you** (or at your request, the owner) for loss of or damage to personal belongings caused by **fire, theft** or accidental means while the personal belongings are in or on **your car**.

The maximum amount **we** will pay for any one incident is £150.



As well as the personal property in **your car**, this section also covers portable audio equipment, multi-media equipment, communication equipment, personal computers, cameras, satellite navigation and radar detection systems not permanently fitted to **your car**. **You** can only claim for personal belongings under this section.



Important note

A claim can only be made under this section when also making a valid claim which is accepted under 'Section 1 – Loss of or damage to your car'.

Exclusions to Section 5



We won't cover:

- money, stamps, tickets, documents or securities (such as share and premium bond certificates).
- goods or samples carried in connection with any trade.
- tools.

Section 6 – Vehicle recovery in the event of illness

If the permitted driver of **your car** as shown on your **certificate of motor insurance** is taken seriously ill, requiring treatment from a qualified medical practitioner and cannot continue their journey, **we** will transport **your car** to your home or single address anywhere in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man.

A medical certificate must be produced prior to the provision of this service.

A claim solely under this section will not affect your no claim discount.

Exclusions to Section 6



We won't cover:

- any incident which occurs outside of Great Britain, Northern Ireland, the Channel Islands and the Isle of Man;
- any incident where **your car** is within a quarter of a mile of your home address or place where **your car** is usually kept;
- any incident where **your car** is disabled, has suffered mechanical or electrical breakdown or failure or is unroadworthy;
- any incident directly caused by, or due to, the effects of alcohol and/or drugs.

Section 7 – No claim discount

If no claim is made under your policy during the **period of insurance**, **we** will increase your no claim discount at your next renewal in line with the scale outlined within this section.

Where a claim has been made, **we** may reduce your no claim discount in line with the scale outlined within this section.

If a claim is made which is not your fault and **we** have to make a payment, **we** will reduce your no claim discount unless **we** can recover all sums **we** have paid from those responsible, except where:

- the accident was the fault of an uninsured driver and **you** have provided **us** with:
 - the other vehicle's registration number, and
 - the other vehicle's driver's name and contact details, or
- **you** have protected your no claim discount as shown on your schedule.

If your renewal is due and investigations into a claim are still on-going, **we** may reduce your no claim discount. Once our investigations are complete and **we** have confirmed that the accident was solely the fault of another driver, **we** will reinstate your no claim discount and refund any extra premium **you** have paid.

We do not grant no claim discount for policies running for less than 12 months. If **we** allow **you** to transfer this policy to another person, any no claim discount **you** have already earned will not apply to the person to whom the policy is being transferred.



We will not reduce your no claim discount where the only payments made are for:

- emergency medical treatment under the Road Traffic Acts as provided within Section 2 – Your liability;
- recovery of **your car** in the event of illness as provided under Section 6 – Vehicle recovery in the event of illness;
- repairing or replacing glass in **your car's** windscreen, sunroof or windows (or for any scratches on the bodywork caused directly by the broken glass) under Section 8 – Glass;
- replacing locks, alarms or immobilisers following your ignition keys (including any device or code used to secure, gain access to or enable **your car** to be started and driven) being lost or stolen as provided under Section 10 – Replacement locks.

Third Parties may claim directly against **us** as insurer in the event an accident, involving **your car** as permitted under the European Communities (Rights Against Insurers) regulations 2002. In these circumstances **we** deal with any claim, subject to the terms and conditions of your policy. This may affect your no claim discount.



Your NCD now	Number of claims made in period of insurance	Your NCD from next renewal	
		If you'd protected it	If you hadn't protected it
1 or 2 years	1 or more	Protection not available	0 years
3 years	1	Protection not available	1 year
	2	Protection not available	0 years
	3 or more	Protection not available	0 years
4 years	1	4 years (protected)	2 years
	2	2 years	0 years
	3 or more	0 years	0 years
5 years	1	5 or more years (protected)	3 years
	2	5 years (not protected)	1 years
	3	3 years	0 years
	4	1 year	0 years
	5 or more	0 years	0 years

Section 8 – Glass

We will pay for the replacement or repair of the glass in **your car's** windscreen, sunroof or windows if it is lost or damaged or the bodywork of **your car** suffers scratching arising solely from the breakage of glass. The most **we** will pay will be the **market value** of **your car**. **We** may use suitable parts not supplied by the original manufacturer.

You will have to pay the first £75 of the cost of glass replacement. If the glass is repaired rather than replaced the excess will not apply.

A claim solely under this section will not affect your no claim discount.



Important note

- **You** must telephone our motor claims helpline on **0800 678 999**, before any work is carried out. **We** will direct **you** to our **approved repairer**.
- **We** do not provide a courtesy car if **you** are making a claim solely under this section.
- It is important to get any windscreen dependent **ADAS** (such as autonomous emergency braking, adaptive headlights, lane departure and traffic sign recognition) repaired or recalibrated as part of your glass claim.

Section 9 – Continental use – Compulsory insurance

This policy provides, as a minimum, the necessary cover to comply with the laws on compulsory insurance of motor vehicles in:

- any country which is a member of the European Union.
- any country which the Commission of the European Communities is satisfied has made arrangements of Article 8 of the EC Directive 2009/103/EC relating to civil liabilities arising from the use of a motor vehicle.

In addition to this minimum cover, this policy provides the cover shown in the schedule in any country in the **territorial limits**, subject to:

- **your car** normally being kept in Great Britain, Northern Ireland, the Channel Islands or the Isle of Man; or
- use of **your car** for visits to countries outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man being of a temporary nature, not exceeding 90 days in any one trip, and not exceeding a total of six months in any **period of insurance**.

Cover includes:

- transit between the countries listed in the **territorial limits** (including transit to and from the **territorial limits**).
- reimbursement of any customs duty **you** may have to pay on **your car** after its temporary importation into any country within the **territorial limits**, subject to your liability arising as a direct result of any loss of or damage to **your car** which is covered under 'Section 1 – Loss of or damage to your car'.
- general Average contributions, Salvage, Sue and labour charges whilst **your car** is being transported by sea between any countries listed in the **territorial limits** (including transportation to and from the **territorial limits**) provided that loss of or damage to **your car** is covered under 'Section 1 – Loss of or damage to your car'.



Important note

Although the UK is no longer part of the European Union, your **certificate of motor insurance** provides sufficient evidence for travel in the **territorial limits**.

For some countries, **you** might need an International Driving Permit (IDP). IDPs are available at post offices.

There is no cover for countries outside the **territorial limits**.

Section 10 – Replacement locks

If your ignition keys including any device or code used to secure, gain access to or enable **your car** to be driven are lost or stolen **we** will pay the cost to replace the affected locks, transmitters, central locking interface and any affected parts of the alarm and/or immobiliser.

The most **we** will pay will be the **market value** of **your car**.



Important note

In the event of any claim under this section, the courtesy and hire car benefits in 'Section 1 – Loss of or damage to your car', will be applicable.

Exclusion to Section 10



We will not pay for:

- device replacement where **your car** uses a mobile phone, smartphone or smartwatch as a digital key.

Section 11 – Suspending cover

Where **we** are informed that **your car** will be out of use for a continuous period of 28 days or more, and this is not the result of any loss or damage covered by this policy, all cover provided by this policy will be of no effect other than ‘Section 1 – Loss of or damage to your car’, provided **your car** is kept in a locked private garage.

We may refund part of your premium for the laid-up period, **we** will pay any refund when cover begins again. A refund of premium is not allowable under a policy where the total period of cover is less than 12 months

Exclusions to Section 11



What **we** won't pay for:

- Loss of use, wear and tear, loss or damage which happens gradually, loss of value following repair, depreciation, failure of electronics, mechanical breakdown or breakage, or tyre damage caused by braking, punctures, cuts or bursts.
- Loss or damage if, at the time of the incident, it was being driven or used without your permission by someone **you** know (unless **you** have reported them to the Police).
- Loss or damage arising from use of **your car** while taking part in a **Track day** or whilst driving on the Nürburgring Nordschleife.
- Loss or damage arising from **theft** while:
 - **your car's** ignition keys (including any key, device or code used to secure, gain access to, or to enable **your car** to be driven) have been left in or on **your car**;
 - **your car** has been left unattended with the engine running.
- Loss or damage arising from confiscation or requisition or destruction by or under order of any Government or Public or Local Authority.
- Where **your car** is equipped for the cooking or heating of food or drink, loss of damage by **fire** caused directly or indirectly from use of the cooking or heating equipment.
- Loss or damage caused by the unauthorised, and/or malicious access to **computer system(s)** or electronic components and systems, resulting in any reprogramming of **software**, introduction of malware, codes or viruses with the intention or effect to cause such systems to stop, fail or function otherwise than is intended by the Vehicle Manufacturer.

Section 12 – Continental breakdown and accident recovery (European motoring assistance)

If **you** have Comprehensive cover, as shown on your schedule, **you** automatically receive European Motoring Assistance, provided and underwritten by the **RAC**.

European Motoring Assistance covers **you**, **your car** and any **person insured** as per the details shown on your current **certificate of motor insurance**.

Cover only extends to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man if **your car breaks down** and **you** are on your outward journey to the point of departure or on the inward journey to or from **Europe**. The **RAC** may ask for proof of your departure and/or return date.

If **you** require motor breakdown cover in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, where trips to **Europe** are not involved, please speak to your insurance adviser.

How to get help

These are the numbers that **you** will need:

<p>Broken down in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man on your outward journey to the point of departure or on the inward journey to or from Europe, or if the only qualified drivers are medically unfit to drive your car</p>	<p>Telephone: 0800 678 999 (lines open 24 hours a day, seven days a week)</p>
<p>Broken down in Europe Calling from Europe Calling from a French landline Calling from the Republic of Ireland</p>	<p>Telephone: 00 33 472 43 52 55 Telephone: 0800 290 112 Telephone: 1800 535 005</p>
<p>Bringing your car back to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man after a breakdown in Europe</p>	<p>Telephone: 0330 159 0342 (lines open 9am – 5pm, Monday to Friday)</p>
<p>Claim Form Requests from Great Britain, Northern Ireland, the Channel Islands and the Isle of Man</p>	<p>Telephone: 0330 159 0337 (lines open 9am – 5pm, Monday to Friday)</p>
<p>Reimbursement Under some sections, you may need to pay for the service up front and claim this back from the RAC. To do so, please visit.</p> <p>If you have any queries, please contact Breakdown Customer Care.</p> <p>Please send your completed claim form with proof of payment (such as a receipt) to Customer Services.</p> <p>The RAC may ask you to supply original documents.</p>	<p>www.rac.co.uk/reimbursementclaimform</p> <p>Telephone: 0330 159 0337 (lines open 9am – 5pm, Monday to Friday)</p> <p>Breakdown Customer Care RAC Motoring Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN</p>
<p>Hearing assistance</p>	<p>Telephone prefix 18001 to access Typetalk or text the RAC on 07855 828282 (available 24 hours a day, seven days a week)</p>
<p>Telephone costs and recording</p> <p>Please note that the RAC does not cover the costs of you making or receiving telephone calls. Roaming charges may apply when making or receiving calls in Europe, please check with your mobile phone provider for more information. It may not always be possible for the RAC to return a call to a mobile phone. Calls to the RAC may be monitored and/or recorded.</p>	



If your car breaks down, please provide the RAC with:

- Your name or policy number;
- Identification such as a bank card or driving licence;
- **Your car's** make, model and registration number;
- The exact location of **your car** – the road **you** are on, or the nearest road junction;
- The number of the phone **you** are using;
- The cause of the **breakdown**, if **you** know it;
- Your credit/debit card if **you** need additional services.

Please let the **RAC** know if **you** have called the **RAC** but manage to get going before the **RAC** arrive. The **RAC** will only provide cover if the **RAC** arranged help, so please do not go directly to a garage or other recovery service, or otherwise approve action taken by **you** or on your behalf.



Important note

If **you** fail to make contact within 24 hours of becoming aware of the **breakdown**, cover may be refused in relation to the **breakdown**.

Definitions

For Section 12 – Continental breakdown and accident recovery, unless stated otherwise, the definitions starting on page 6 of this policy booklet will apply, and in addition, wherever the following words appear in **bold**, they will have the meanings described below.

Breakdown/breaks down/broken down

An event during the **period of insurance**, that stops **your car** from being driven because of a mechanical or electrical failure including as a result of battery failure, running out of fuel, flat tyres, but not as a result of a mis-fuel, road traffic accident, **fire**, flood, **theft**, acts of vandalism, any **driver induced fault**, or any key related issue other than ignition keys locked in **your car**.

Call-out/claim

Each separate request for service or benefit for cover under Section 12 – Continental Breakdown and Accident Recovery.

Caravan/trailer

Any caravan or trailer that is less than:

- 3,500kg (3.5 tonnes) gross vehicle weight;
- 7.0m (23ft) long including a tow bar;
- 2.55 metres (8ft 4in) wide; and
- 3 metres (9ft 10in) high

Driver/their/they

You or any authorised **named driver** of **your car**, as shown on your current **certificate of motor insurance**, at the time a **breakdown** occurs.

Driver induced fault

Any fault caused by actions or omissions of the **driver** of **your car**, except running out of fuel and battery failure.

Europe

Andorra, Austria, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus, the Czech Republic, Denmark, Estonia, Finland, France (including Monaco), Germany, Gibraltar, Greece, Hungary, Iceland, Italy (including San Marino and the Vatican City), Latvia, Lithuania, Luxembourg, Malta, the Netherlands, Norway, Poland, Portugal, Romania, Serbia, Slovakia, Slovenia, Spain, Sweden and Switzerland (including Liechtenstein).

Home

Your address in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man where **you** live permanently.

Passengers

The **driver** and passengers travelling in **your car** providing **you** are not exceeding the number of passengers stated in **your car's** registration document.

Definitions continued

RAC

- For European Motoring Services means RAC Insurance Limited;
- For Additional Services means RAC Motoring Services; and
- In each case any person employed or engaged to provide certain services on their behalf

Specialist equipment

Equipment that is not normally required by the **RAC** to complete repairs and recoveries, for example winching and specialist lifting equipment.

Start date

The date that this European Motoring Assistance cover begins, or renews, as shown on your schedule.

Your car

As defined on page 6 of this policy wording, providing that your car is less than:

- 3,500kg (3.5 tonnes) gross vehicle weight;
- 7.0m (23ft) long including a tow bar; and
- 2.55 metres (8ft 4in) wide.

Your cover

Limits of cover

Cover under Section 12 – Continental Breakdown and Accident Recovery is subject to limits on:

- When a **claim** can be made:
 - (a) no **claim** is permitted if the **breakdown** occurred prior to **you** purchasing this policy;
 - (b) no **claim** is permitted within 24 hours of **you** purchasing this policy;
- The number of **claims** that can be made per **period of insurance** whether under a particular section, or as a whole, regardless of who makes the **claim**;
- The cover is subject to an aggregate overall limit of £2,500 per **call out** and three **call-outs** per **period of insurance**, limited to one **call-out** per journey and is subject to the further limits of cover in respect of each type of cover. Each journey is limited to a maximum of 90 days;
- The amounts that are covered for certain types of **claims** are set out within this Section 12 – Continental Breakdown and Accident Recovery.

Onward travel in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man

If **your car breaks down** within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and **you** are on your outward journey to the point of departure or on the inward journey, to or from **Europe**, the **RAC** will:

- Send help to repair **your car** at the roadside. This could be a permanent or temporary repair;
- If the **RAC** are unable to repair **your car** at the roadside, the **RAC** will recover **your car** and **passengers** to a destination chosen by the **driver** up to a maximum of 10 miles from the **breakdown**;
- If the **RAC** cannot fix **your car** by your planned departure date and **you** are within 24 hours of your planned departure date the **RAC** will arrange a hire car for the continuation of your journey up to 14 consecutive days;
- If the **RAC** recover **your car** to a garage, the **RAC** will reimburse **you** for taxi costs for **passengers** to continue the journey to a single destination within 20 miles.



Important note

The **RAC** may ask for proof of your departure and/or return date



Exclusions to Onward travel in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man:

- The cost of any parts;
- Requests following a road traffic collision, **fire** or **theft**;
- The fitting of parts, including batteries, supplied by anyone other than the **RAC**;
- Any **breakdown** resulting from a fault that the **RAC** have previously attended and:
 - the original fault has not been properly repaired; or
 - any advice given by the **RAC** after a temporary repair has not been followed;
- Recovery for **caravans** or **trailers** if the **caravan** or **trailer breaks down**..

Caravans or trailers

If a **caravan** or **trailer breaks down** within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man more than a quarter of a mile from your **home** and **you** are on your outward journey to the point of departure or on the inward journey, to or from **Europe**, the **RAC** will send help to repair the **caravan** or **trailer** at the roadside. This could be a permanent or temporary repair.

Roadside assistance in Europe

If **your car breaks down** or is involved in a road traffic collision, **fire** or **theft** in **Europe** during a journey, the **RAC** will send help to either:

- Repair **your car** at the roadside. This could be a permanent or temporary repair; or
- If the **RAC** are unable to repair **your car** at the roadside, the **RAC** will:
 - (a) recover **your car** and **passengers** to a local garage for fault diagnosis on **your car** – by claiming under this section **you** are authorising the **RAC** and the garage to undertake fault diagnosis;
 - (b) pay for the initial fault diagnosis to find the next course of action;

- (c) contribute towards the garage labour charges up to £150 when **your car** can be repaired on the same day;
- (d) help **you** purchase replacement parts if they cannot be found locally, and pay for them to be delivered; and
- (e) the **RAC** will also relay any urgent messages from the **driver** to a contact of **their** choice.



Exclusions to Roadside assistance in Europe

- Repair costs, including garage labour charges:
 - if **your car** was in a road traffic collision, **fire** or **theft**; or
 - if **your car** repair costs will be more than its market value.
- The costs of any parts.

Onward travel in Europe

If **your car breaks down** or is involved in a road traffic collision, **fire** or **theft** during a journey in **Europe** and the **RAC** establish that the repairs cannot be completed within 12 hours, the **RAC** will help the **driver** by making arrangements for the **passengers** to continue the journey. The **driver** can choose either:

- Alternative transport; or
- Additional accommodation expenses.

Alternative transport under onward travel in Europe

- A hire car as a replacement until **your car** has been fixed, up to 14 consecutive days; or
- A standard class ticket up to £125 per person per day and £1500 in total for travel by air, rail, taxi or public transport.

Hire car under onward travel in Europe

Certain sections include the supply of a hire car. Where a hire car is available as a covered benefit, the following terms apply:

Up to the period shown under each section or until **your car** has been fixed if sooner.

- The **RAC** will arrange the hire of a small hatchback:
- If **you** are not eligible for a hire car arranged by the **RAC** for any reason, such as **you** do not meet the hire car provider's terms (e.g. **you** have points on your licence), and **you** choose to hire a car yourself, let the **RAC** know before **you** hire a car, and then provided the **RAC** have agreed the cost, the **RAC** will reimburse **you** up to £35 per day;
- Where the **RAC** arrange a hire car the **RAC** will pay the insurance and collision damage waiver (this covers the cost of damage, but **you** would still need to pay the insurance excess).



Exclusions to Hire car under Onward travel in Europe

- The **RAC** will not provide any specific car type, model or accessories, including tow bars.
- Any cost of:
 - delivery and collection of the car hire and any fuel used;
 - fuel while using the car hire; or
 - any insurance excess and additional costs.

Additional accommodation expenses under onward travel in Europe

The **RAC** will arrange and pay for additional accommodation expenses if **you** are unable to use your pre-arranged accommodation up to £30 per person per day up to a maximum of £500 for all **passengers**.



Exclusions to Additional accommodation expenses under onward travel in Europe

Accommodation where the **driver** has suitable alternative arrangements that can be used. Cover under this section will stop once:

- **Your car** has been repaired to a roadworthy condition; or
- The decision to bring **your car home** is made by **us** or the **RAC**; or
- The **RAC** establish that the repair costs to **your car** exceed its market value; or
- The **driver** is notified of cover ending, if **they** have a hire car, it must be returned to the place agreed with the **RAC** within 24 hours. The **driver** can keep the hire car for longer if **you** agree this with the **RAC** first and pay for it.

Getting your passengers home

The **RAC** will provide alternative transport as above to get the **passengers** back **home** if:

- **Your car** is brought back **home** under 'Getting your car home'; or
- Once the **RAC** establish that the repair costs to **your car** exceed its **market value** under 'Getting your car home.'

Getting your car home

If the **RAC** attend a **breakdown** or road traffic collision, **fire** or **theft** in **Europe** under 'Roadside assistance in Europe' and **your car** cannot be repaired before the **drivers** planned return to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, the **RAC** will arrange and pay for:

- Recovery of **your car** to a single destination of the **driver's** choice within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man; and
- Storage charges for **your car** whilst waiting for **your car** to be returned to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man; or
- the cost of one person to travel to collect **your car** by standard class rail or air fare and public transport up to £600 and a contribution towards room only accommodation up to £50 per day. If **your car** is repaired in **Europe**;
- the cost of the import duty, If the cost of repairing **your car** is greater than its market value as a result of a **breakdown** and it has to be disposed of abroad under Customs supervision;
- Reimbursement for a hire car in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man once the **RAC** have brought **passengers home** under 'Onward Travel in Europe' until **your car** is brought back to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, up to £750 in total;

The **RAC** will take the **passengers** in **your car home** under 'Onward Travel in Europe'.

It is the **RAC's** decision whether to get **your broken-down car home** or have it repaired locally. The **RAC** will follow our decision whether to get **your car home** or have it repaired locally following a road traffic collision, **fire** or **theft** covered by your motor insurance.



Exclusions to Getting your car home

- Any costs:
 - if **your car** is beyond economical repair;
 - covered under your motor insurance;
 - relating to storage once **you** have been notified that **your car** is ready to collect; and
 - relating to any costs incurred as a result of actions or omissions by **us**;
- The RAC will not take **your car** back **home** if:
 - **your car** is roadworthy; or
 - a customs officer or other official finds any contents in **your car** that are not legal in that country;
- Any import duties not relating to **your car**, for example relating to items carried in **your car**;
- The RAC will not cover the costs of fuel, insurance or meals;
- The RAC will only cover costs under this section up to the market value, so if **you** want the RAC to bring **your car home** and the costs of bringing **your car home** exceed this amount **you** will need to pay any costs above this amount before the RAC make arrangements.



Important note

Following authorisation by the RAC, it can take up to 14 working days for **your car** to be delivered back to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. At busy times and from some countries it may take longer.

If the RAC do not bring **your car** back to Great Britain, Northern Ireland, the Channel Islands and the Isle of Man, **you** will have ten weeks in which to advise the RAC of how **you** wish to recover or dispose of it. If **you** do not contact the RAC within ten weeks the RAC will dispose of it at your cost.

Car break-in emergency repairs

If **your car** suffers damage to glass or locks caused by forcible entry or attempted forcible entry, although this is not a **breakdown** the RAC will reimburse **you**, up to £175 for:

- immediate emergency costs incurred in order to continue the journey; or
- the costs of recovering **your car** to a local repairer to ensure **your car** is secure and roadworthy.



Exclusions to Car break-in emergency repairs

- The cost of any parts; or
- Any other benefits covered by Section 12 – Continental breakdown and accident recovery; and
- Any **claim** that has not been reported to the police and not supported by a written police report.

Replacement driver

Although this is not covered as a **breakdown** under Section 12 – Continental breakdown and accident recovery, if the **driver** suddenly or unexpectedly falls ill during the journey in **Europe**, meaning **they** are unable to drive, the RAC will provide a replacement driver to allow the journey to continue or return **home**. The RAC will require written confirmation from the treating hospital or medical expert that the **driver** is unable to drive.



Exclusions to Replacement driver

- If there is another qualified driver who is a **passenger** and who is fit and legally able to drive **your car**.
- Any other benefits covered by Section 12 – Continental breakdown and accident recovery.

Included benefits

As well as the cover the **RAC** provide, RAC Motoring Services offer the following benefits at no additional charge to **you** and include:

- Urgent Message Relay; and
- Replacement Driver.

Urgent message relay

If **your car** has **broken down** and the **driver** needs to get in touch with friends and family urgently, the **RAC** will get a message to them.

Replacement driver

If the **driver** becomes ill during a journey in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and no one within the party can drive **your car**, the **RAC** may be able to provide a replacement driver. This service is discretionary, and the **RAC** will decide whether or not to provide this service.

Additional services

RAC Motoring Services can provide additional services that are not included in Section 12 – Continental breakdown and accident recovery for an additional charge which will be agreed with **you** before service is provided:

- Extend the hire time for a replacement car;
- Attend a mis-fuel event.

If **you** need extra help, the **RAC** will agree the costs up front and will need full payment before the **RAC** can help. **You** will be responsible for any additional charges so if the **RAC** helps an authorised additional driver under Section 12 – Continental breakdown and accident recovery and **they** cannot pay, the **RAC** will invoice **you**. This is why the **RAC** request proof of identity at the **breakdown**.

Section 12 – Continental breakdown and accident recovery

General conditions

The following General conditions, apply to the whole of Section 12 – Continental breakdown and accident recovery and are in addition to the General conditions listed towards the back of this policy wording:

- (1) The **RAC** will not cover any **call-out** for any repairs to **your car** which are not essential in order to continue the journey;
- (2) Any **claim** which the **driver** could make under any other insurance policy. If the value of the **call-out** is more than the amount which can be recovered under another policy the **RAC** may pay the difference, subject to the limits as set out in this European Motoring Assistance cover;
- (3) **You** must make sure **your car** meets all relevant laws of the countries visited during a journey;

- (4) How the exchange rate is calculated:
- (a) Any costs incurred directly by the **RAC** in a currency other than Great British Pounds (GBP) will be converted to GBP at the exchange rate used at the time;
 - (b) Costs incurred by **you** in a currency other than GBP which are recoverable will be converted to GBP either:
 - (i) at the exchange rate used by your credit or debit provider; or
 - (ii) at the exchange rate used by the **RAC** when your claim form is received if **you** paid in cash;
- (5) The **RAC** will not take responsibility for repairs carried out at any garage, and the contract for such repairs will be between **you** and the garage/repairer;
- (6) When a hire car, taxi, hotel or similar benefit is arranged under this European Motoring Assistance cover, the **RAC** will always try to find a suitable option that is available at the time, however:
- (a) the **RAC** are not responsible for the quality or service of each individual hotel, train or taxi booked; and
 - (b) for hire cars, whilst reputable companies are used, the **RAC** are unable to and cannot be responsible for checking the condition of each car or the quality of service provided by each company;
- (7) If, following a **breakdown, your car** needs to be repaired, **you** must not delay or refuse repairs whilst **you** are in **Europe**. If **you** do, and in the reasonable opinion of the **RAC** that would lead to additional costs being incurred, the **RAC** reserve the right to refuse to provide cover under 'Onward travel in Europe' or 'Getting your car home';
- (8) If the **breakdown**, road traffic collision, **fire** or **theft** is caused by flooding brought about by adverse weather the **RAC** will only arrange for **your car** to be taken to a local repairer. All further service will be an additional cost paid by **you**, or must be referred to **us**;
- (9) In handling **breakdown call-outs** there may be more than one option available to you under this European Motoring Assistance. The **RAC** will decide which is the most appropriate option based on the expertise of the **RAC** in breakdown situations. In doing so the **RAC** will act in consultation with **you**, and act reasonably at all times;
- (10) This European Motoring Assistance does not cover:
- (a) car storage charges, other than under 'Getting your car home';
 - (b) **call-outs** if **you** are not carrying a serviceable spare tyre provided by the manufacturer;
 - (c) the hire of minibuses, motorhomes, motorcycles, **caravans, trailers** or vans;
 - (d) overloading of **your car** under the laws in any country in which **your car** is travelling;
 - (e) **breakdowns**, road traffic collision, **fire** or **thefts** caused by running out of oil or water, frost damage or rust or corrosion.

Section 12 – Continental breakdown and accident recovery and Section 13 – Private Car Gold RAC General conditions

The following General conditions, apply to the whole of Section 12 – Continental breakdown and accident recovery and the whole of Section 13 – Private Car Gold, providing **you** have opted to purchase this cover and details are shown on your schedule.

These are in addition to the Section 12 – General conditions and the General Conditions listed towards the back of this policy wording. If **you** do not comply the **RAC** can refuse cover:

- (1) **You** must request services directly from the **RAC**, as the **RAC** will only provide cover if the **RAC** make arrangements to help **you**.
- (2) Where the **breakdown** is caused by a component failure this must stop **your car** from working, so for example an air-conditioning failure in itself does not constitute a **breakdown**, and the illumination of a warning light does not always constitute a **breakdown**. If it does not, **you** will need to take **your car** to a place of repair, for which there is no cover.
- (3) The **RAC** will not cover any **claim** where **your car** is already at a garage or other place of repair.
- (4) Where the **RAC** deem, acting reasonably, that **you** requested service to avoid the cost of repairing **your car**, or to correct an attempted repair by someone else, the **RAC** will not provide cover.
- (5) A **driver** must be with **your car** when the **RAC** attend.
- (6) **You** are responsible at all times for the care of your personal belongings that are in or on **your car**. The **RAC** will not be responsible for any loss of or damage to them.
- (7) Where the **RAC** recover **passengers** under the age of 16, they must be accompanied by an adult.
- (8) The **RAC** will not allow animals in their vehicles, except guide dogs. Any animals can remain in **your car** at the **driver's** own risk. The **RAC** will not be liable for any injury to animals, or damage caused by them. The **RAC** will not transport any livestock. The **RAC** will not be responsible for any costs relating to animals.
- (9) **Your car** must not carry more passengers than the number stated in the car's registration document. Each **passenger** must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat.
- (10) Where the **RAC** provide a repair to **your car**, whilst the **RAC** are responsible for that repair, this does not mean that the **RAC** are confirming the legal and roadworthy condition of **your car**. This remains your responsibility.
- (11) The **RAC** will not be responsible for any losses that may incur following a **breakdown** that are not expressly covered by your Continental breakdown and accident recovery or Private Car Gold cover. For example, the **RAC** will not pay for any loss of earnings or missed appointments.
- (12) The **RAC** do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst the **RAC** will try to check that the garage will undertake the type of repairs required, the **RAC** cannot guarantee this. The **RAC** will not take responsibility for repairs carried out at any garage and the contract for such repairs will be between **you** and the garage/repairer.
- (13) During extreme weather, riots, war, civil unrest, industrial disputes, the **RAC's** services can be interrupted. They will resume their service to **you** as soon as they can in these circumstances.

- (14) The cost of the following is not covered:
- (a) **specialist equipment**;
 - (b) ferry charges for **your car** and the **RAC's** vehicle;
 - (c) any damage to glass even if the damage means **your car** cannot be legally or safely driven. the **RAC** will arrange transport to a local garage so **you** can arrange to get **your car** fixed but **you** will have to pay for this;
 - (d) spare tyres and wheels and repairing or sourcing them;
 - (e) recovery by someone other than the **RAC** even if this is requested by the emergency services; or
 - (f) the **RAC** will only provide recovery once instructed to do so by the emergency services.
- (15) In handling any **claim** there may be more than one option available to the **driver**. The **RAC** will decide which is the most appropriate option based on the expertise of the **RAC** in **breakdown** situations. In doing so the **RAC** will act in consultation with the **driver**, and act reasonably at all times.
- (16) **Your car** must be privately owned and only used for private use, including use for social, domestic and pleasure purposes and commuting to and from a permanent place of work/any business use other than hire and reward and/or courier services.
- (17) There is no cover for:
- (a) routine servicing, maintenance or assembly of **your car**;
 - (b) **caravan** or **trailers**, except as described under Roadside under Section 13 - Private Car Gold;
 - (c) **breakdowns** if **your car** is being used for business, including for example demonstrating, carrying trade plates, commercial travelling and hire and reward;
 - (d) **breakdowns** resulting from activities that are not subject to the normal rules of the road for example rallies, stock car racing, or other formal or informal race events;
 - (e) **breakdowns** that occur off the public highway to which the **driver** or the **RAC** have no legal access;
 - (f) **your car** if it is not legally taxed, insured and holding a valid MOT certificate which is required by law or is not being used in line with the manufacturer's guidelines;
 - (g) cars that are not in a roadworthy condition. If the **RAC** consider, acting reasonably, that **your car** is not in a legal or roadworthy condition, the **RAC** can refuse to provide service. If **you** can demonstrate that **your car** is roadworthy the **RAC** will provide service;
 - (h) any **claim** that is, or may be affected by the influence of alcohol or drugs;
 - (i) any **breakdown** that is caused by or as a result of **fire** or **theft**; or
 - (j) any **claim** where the **breakdown** was first reported to the **RAC** under a different policy.
- (18) If the **driver** is asked to review and approve a document recording the condition of **your car**, including an electronic form, it is **their** responsibility to ensure that the record is accurate and complete, and the **RAC** will not be responsible for any errors or omissions.

Misuse of breakdown assistance cover

You or any **named driver** must not:

- Behave inappropriately towards the **RAC**, including acting in a threatening or abusive manner, whether verbally or physically;
- Persuade or attempt to persuade the **RAC** into a dishonest or illegal act;
- Omit to tell the **RAC** important facts about a **breakdown** in order to obtain a service;
- Provide false information in order to obtain a service;
- Knowingly allow someone that is not covered by your policy to try and obtain a service under any cover provided by the **RAC**;
- Pay for additional services or goods in the knowledge that the payment has or will fail, with no intention of providing alternative payment.

If these conditions are not complied with, **we** or the **RAC** may:

- Decline the cover available to **you** at your next renewal;
- Restrict the payment methods available to **you**;
- Refuse to provide any services to **you** with immediate effect;
- Immediately cancel your cover.

The **RAC** may also take any of the additional steps as set out above, if any **claim** is found to be fraudulent in any way, and the cover will be cancelled with effect from the date of the fraudulent act, and the fraudulent **claim** forfeited. **We** will not refund any premium. **You** will be notified in writing if **we** or the **RAC** decide to take any of the above steps.

Your data – RAC data protection statement

This section provides a short summary of how the **RAC** collect and use your data. Please refer to the **RAC's** website at rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy for full details of how the **RAC** use your data. Alternatively, **you** can obtain a copy of the Privacy Policy by using the contact details below. The summary applies to the whole of Section 12 – Continental breakdown and accident recovery and the whole of Section 13 – Private Car Gold, providing **you** have opted to purchase this cover and details are shown on your schedule.

What is your data?

There are three types of data **the RAC** hold about **you**:

- (1) Personal data is information the **RAC** holds on record which identifies **you**. This may include your name, address, email address and telephone number;
- (2) The **RAC** will also hold data about **you** that is not personal, for example information about **your car**; and
- (3) A small number of the **RAC** services require the collection and storing of special categories of personal data. The **RAC** will only ask for this when it is absolutely necessary and in accordance with data protection laws.

How the RAC obtain and collect your data

Your data may be collected in a number of different ways. For example, when **you** purchase your policy (which includes Section 12 – Continental breakdown and accident recovery and also if **you** have purchased Section 13 – Private Car Gold, as shown on your schedule), when you contact the **RAC** through social media or make a claim under your **RAC** cover. The **RAC** will always need to collect, store and use information about **you** to be able to provide **you** with your **RAC breakdown** cover where applicable.

Please note, if **you** do not provide your data the **RAC** will be unable to provide **you** with cover, as well as services related to administering your **RAC breakdown** cover.

How the RAC will use your data

The **RAC** will use your data for the administration of your **RAC breakdown** cover, for example, helping **you** if **you** make a **claim**. The **RAC** may disclose your personal data to service providers who provide help under your **RAC breakdown** cover.

Your rights

You have a number of rights relating to your personal data. For further information regarding any of these rights please visit rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy or contact the Data Protection Officer:

- Call the RAC's Customer Service Team: 0330 159 0337; or
- Email the RAC: membershipcustomercare@rac.co.uk; or
- Write to the RAC:
RAC Motoring Services
Great Park Road
Bradley Stoke
Bristol
BS32 4QN

RAC complaints procedure

The **RAC** Complaints procedure applies to the whole of Section 12 – Continental breakdown and accident recovery and the whole of Section 13 – Private Car Gold, providing **you** have opted to purchase this cover and details are shown on your schedule.

The **RAC** are committed to providing excellent service. However, the **RAC** realise that there are occasions when **you** feel **you** did not receive the service **you** expected. If **you** are unhappy with the services relating to your cover such as services at or following a **breakdown** or the included benefits please contact the **RAC** as follows:

	Telephone	In writing
Breakdown related complaints	Telephone: 0330 159 0337 (lines open 9am – 5pm, Monday to Friday)	Breakdown Customer Care RAC Motoring Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN
Sales and administration complaints	Please contact your insurance adviser	

Financial Services Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant sections of cover, **you** may be entitled to compensation from the FSCS.

Further information about FSCS arrangements is available from the FSCS website www.fscs.org.uk. Any cover provided by RAC Motoring Services is not covered by the FSCS.

Section 13 – Private Car Gold

If **you** have Comprehensive cover and opted to purchase Private Car Gold, provided and underwritten by the **RAC**, details are shown on your schedule.

- RAC Motoring Services provides cover for Roadside, At Home and Recovery; and
- RAC Insurance Limited provides cover for Onward Travel

Private Car Gold covers **you, your car** and any **person insured** as per the details shown on your current **certificate of motor insurance**.

Private Car Gold also covers **you** as a driver or a passenger in any private car for ‘Roadside’ and ‘At Home only’.

Please note that the **RAC** General conditions at the end of Section 12 – Continental Breakdown and Accident Recovery will also apply to Section 13 – Private Car Gold, as does the Data Protection Statement, the Complaints procedure and the FSCS wording, if this cover is shown on your schedule.

How to get help

These are the numbers that **you** will need:

Broken down in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man or if the only qualified drivers are medically unfit to drive your car	Telephone: 0800 678 999 (lines open 24 hours a day, seven days a week)
Claim Form Requests from Great Britain, Northern Ireland, the Channel Islands and the Isle of Man	Telephone: 0330 159 0337 (lines open 9am – 5pm, Monday to Friday)
Hearing assistance	Telephone prefix 18001 to access Tynetalk or text the RAC on 07855 828282 (available 24 hours a day, seven days a week)
Reimbursement Under some sections, you may need to pay for the service up front and claim this back from the RAC . To do so, please visit www.rac.co.uk/reimbursementclaimform	
If you have any queries, please contact Breakdown Customer Care	Telephone: 0330 159 0337 (lines open 9am – 5pm, Monday to Friday)
Please send your completed claim form with proof of payment (such as a receipt) to Customer Services: Breakdown Customer Care, RAC Motoring Services Limited, Great Park Road, Bradley Stoke, Bristol, BS32 4QN.	
The RAC may ask you to supply original documents.	
Telephone costs and recording Please note that the RAC does not cover the costs of you making or receiving telephone calls. It may not always be possible for the RAC to return a call to a mobile phone. Calls to the RAC may be monitored and/or recorded.	



If your car breaks down, please provide the RAC with:

- Your name or policy number;
- Identification such as a bank card or driving licence;
- **Your car's** make, model and registration number;
- The exact location of **your car** - the road **you** are on, or the nearest road junction;
- The number of the phone **you** are using;
- The cause of the **breakdown**, if **you** know it;
- Your credit/debit card if **you** need additional services.

Please let the **RAC** know if **you** have called the **RAC** but manage to get going before the **RAC** arrive. The RAC will only provide cover if the **RAC** arranged help, so please do not go directly to a garage or other recovery service, or otherwise approve action taken by **you** or on your behalf.



Important note

If **you** fail to make contact within 24 hours of becoming aware of the **breakdown**, cover may be refused in relation to the **breakdown**.

Definitions

For Section 13 – Private Car Gold, unless stated otherwise, the definitions starting on page 6 of this policy booklet will apply, and in addition, wherever the following words appear in **bold**, they will have the meanings described below.

Breakdown/breaks down/broken down

An event during the **period of insurance**, that stops **your car** from being driven because of a mechanical or electrical failure including as a result of battery failure, running out of fuel, flat tyres, but not as a result of a mis-fuel, road traffic accident, **fire**, flood, **theft**, acts of vandalism, any **driver induced fault**, or any key related issue other than ignition keys locked in **your car**.

Call-out/claim

Each separate request for service or benefit for cover under Section 13 – Private Car Gold.

Caravan/trailer

Any caravan or trailer that is less than:

- 3,500kg (3.5 tonnes) gross vehicle weight;
- 7.0m (23ft) long including a tow bar;
- 2.55 metres (8ft 4in) wide; and
- 3 metres (9ft 10in) high.

Driver/their/they

You or any authorised **named driver** of **your car**, as shown on your current **certificate of motor insurance**, at the time a **breakdown** occurs.

Driver induced fault

Any fault caused by actions or omissions of the **driver** of **your car**, except running out of fuel and battery failure.

Home

Your address in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man where **you** live permanently.

Passengers

The **driver** and passengers travelling in **your car** providing **you** are not exceeding the number of passengers stated in **your car's** registration document.

RAC

- For Roadside, At Home and Recovery means RAC Motoring Services;
- For Onward Travel, means RAC Insurance Limited;
- For Additional Services means RAC Motoring Services; and
- In each case any person employed or engaged to provide certain services on the RAC's behalf.

Specialist equipment

Equipment that is not normally required by the **RAC** to complete repairs and recoveries, for example winching and specialist lifting equipment.

Start date

The date that this Private Car Gold cover begins, or renews, as shown on your schedule.

Your car

As defined on page 6 of this policy wording, providing that your car is less than

- 3,500kg (3.5 tonnes) gross vehicle weight;
- 6.4m (21ft) long including a tow bar;
- 2.55 metres (8ft 4in) wide.

Your cover

Limits of cover

Cover under Section 13 – Private Car Gold is subject to limits on:

- When a **claim** can be made:
 - (a) no **claim** is permitted if the **breakdown** occurred prior to **you** purchasing this policy;
 - (b) no **claim** is permitted within 24 hours of **you** purchasing this policy;
 - (c) in order to make a **claim** under 'Recovery' the **RAC** must have first attended to **your car** under 'Roadside'; and
 - (d) in order to make a **claim** under 'Onward Travel', the **RAC** must have first attended to **your car** under 'Roadside' or 'At home'; and
- The number of **claims** that can be made per **period of insurance** whether under a particular section, or as a whole, regardless of who makes the **claim**;
- The amounts that are covered for certain types of **claims** are set out within Section 13 – Private Car Gold.

Roadside

If **your car breaks down** within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man more than a quarter of a mile from your **home**, the **RAC** will:

- Send help to repair **your car** at the roadside. This could be a permanent or temporary repair; or
- If the **RAC** are unable to repair **your car** at the roadside, the **RAC** will recover **your car** and **passengers** to a destination chosen by the **driver** up to a maximum of ten miles from the **breakdown**;
- If the **RAC** recover **your car** to a garage, the **RAC** will reimburse **you** for taxi costs for **passengers** to continue the journey to a single destination within 20 miles.

Caravans or Trailers

If a **caravan** or **trailer breaks down** within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man more than a quarter of a mile from your **home**, the **RAC** will send help to repair the **caravan** or **trailer** at the roadside. This could be a permanent or temporary repair.

The **RAC** will not provide any other cover if a **caravan** or **trailer breaks down**. However, if **your car breaks down** and there is a **caravan** or **trailer** attached to it the **RAC** will recover the **caravan** or **trailer** as well.

At home

The **RAC** will provide the same cover as Roadside if **your car breaks down** at, or within a quarter of a mile of your **home**.



Exclusions to Roadside and At Home

- The cost of any parts;
- The fitting of parts, including batteries, supplied by anyone other than the **RAC**;
- Any **breakdown** resulting from a fault that the **RAC** have previously attended and:
 - the original fault has not been properly repaired; or
 - any advice given by the **RAC** after a temporary repair has not been followed;
- Recovery for **caravans** or **trailers** if the **caravan** or **trailer breaks down**.

Recovery

If the **RAC** are unable to repair **your car** under Roadside, the **RAC** will recover **your car** from the **breakdown** location to:

- A local garage; or
- A single destination chosen by the **driver** within Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. For long distances the **RAC** may use more than one recovery vehicle.



Important note

Recovery must be arranged with the **RAC** while the **RAC** are at the scene.



Exclusions to Recovery

- The cost of any parts;
- The fitting of parts, including batteries, supplied by anyone other than the **RAC**;
- Any **breakdown** resulting from a fault that the **RAC** have previously attended and:
 - the original fault has not been properly repaired; or
 - any advice given by the **RAC** after a temporary repair has not been followed;
- Recovery for **caravans** or **trailers** if the **caravan** or **trailer breaks down**.
- Tyre faults where **your car** is not carrying a serviceable spare tyre, the tyre repair equipment provided by **your car's** manufacturer or a locking wheel nut;
- A second recovery owing to the intended original destination being closed or inaccessible.

Onward travel

If the RAC attend a breakdown under 'Roadside' or 'At home', and cannot fix your car on the same day, the RAC will help the driver by making arrangements to allow the continuation of the journey. The driver can choose one of the following options, subject to availability:

- Hire Car;
- Alternative transport; or
- Overnight accommodation.

Hire car under onward travel

Where a hire car is available as a covered benefit, the following terms apply:

- Hire cars must be arranged with the **RAC** within 24 hours of the time of **breakdown**;
- The **RAC** will arrange the hire of a small hatchback for up to 24 hours or until **your car** has been fixed if sooner;
- If **you** are not eligible for a hire car arranged by the **RAC** for any reason, such as **you** do not meet the hire car provider's terms (e.g. **you** have points on your licence), and **you** choose to hire a car yourself, let the **RAC** know before **you** hire a car, and then provided the **RAC** have agreed the cost, the **RAC** will reimburse **you** up to £35 per day;
- Where the **RAC** arrange a hire car the **RAC** will pay the insurance and collision damage waiver (this covers the cost of damage, but **you** would still need to pay the insurance excess).



Exclusions to Hire car under Onward travel

- The **RAC** will not provide any specific car type, model or accessories, including tow bars.
- Any cost of:
 - delivery and collection of the car hire and any fuel used;
 - fuel while using the car hire; or
 - any insurance excess and additional costs.

Alternative transport under onward travel

If the **driver** would prefer to continue the journey by air, rail, taxi or public transport, the **RAC** will reimburse **you** for a standard class ticket up to £150 per **passenger** or £500 for the whole party, whichever is less.

Overnight accommodation under onward travel

The **driver** may decide that waiting for **your car** to be fixed is best. The **RAC** will arrange one night's bed and breakfast accommodation, up to a value of £150 per **passenger** or £500 for the whole party, whichever is less.

Assistance in a medical emergency

The **RAC** will also help if the **driver** or one of the **passengers** suddenly or unexpectedly falls ill and needs medical help before the end of the journey. The **RAC** will help to:

- book one night's bed and breakfast accommodation for the **driver** and **passengers** if the hospital is more than 20 miles from **home**, the **RAC** will reimburse **you** up to £150 per **passenger** or £500 for the whole party; and
- arrange to get the patient home or to a local hospital as soon as they are fit to travel.



Exclusions to Assistance in a medical emergency

The **RAC** will not assist the **driver** where **they** or one of the **passengers** is taken ill during a journey to or from a doctor's surgery or hospital, including planned doctor or hospital appointments or emergencies.

Included benefits

As well as the cover the **RAC** provide, RAC Motoring Services offer the following benefits at no additional charge to **you** and include:

- Urgent Message Relay; and
- Replacement Driver.

Urgent message relay

If **your car** has **broken down** and the **driver** needs to get in touch with friends and family urgently, the **RAC** will get a message to them.

Replacement driver

If the **driver** becomes ill during a journey in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man and no one within the party can drive **your car**, the **RAC** may be able to provide a replacement driver. This service is discretionary, and the **RAC** will decide whether or not to provide this service.

Additional services

The **RAC** can provide additional services that are not included in Section 13 - Private Car Gold for an additional charge which will be agreed with **you** before service is provided:

- Purchase the parts **you** need to get on your way;
- Pay for **specialist equipment** to complete the repairs;
- Extend the hire time for a replacement car;
- Arrange a second or extended recovery; or
- Attend a mis-fuel event.

If **you** need extra help, the **RAC** will agree the costs up front and will need full payment before the **RAC** can help. **You** will be responsible for any additional charges so if the **RAC** helps an authorised additional driver under Section 13 - Private Car Gold and **they** cannot pay, the **RAC** will invoice **you**. This is why the **RAC** request proof of identity at the **breakdown**.

Section 14 – Electric vehicle out of charge recovery

Provided that **you** notify the incident via **0345 030 7780** and follow all advice given, your no claim discount will not be affected, and no excess applies when claiming under this section.

Where **your car** is an **electric vehicle** up to 3.5 tonnes gross vehicle weight and cover is Comprehensive and **your car** high voltage battery has run out of charge in Great Britain, Northern Ireland, the Channel Islands and the Isle of Man during the **period of insurance**, **we** will arrange for the RAC to either :

- charge your **electric vehicle** battery with enough power to get to a working charging point, or
- transport **your car**, including the driver and up to seven passengers, to the nearest working charging point or premises owned by **you**, whichever is closer.

Exclusions to Section 14



What **we** won't pay for:

- Any incident where **your car** is within a quarter of a mile of your home address or place where **your car** is usually kept.
- While **your car** is already at a garage or other place of repair.
- The cost of any transportation, accommodation, or care of any animal.
- The cost of fuel or charging costs at the working charging point that **your car** is taken to.
- Any loss of value of **your car**.
- Damage to **your car** as a result of the battery running out of charge.
- Any consequential costs incurred during the recovery process.

Section 15 – Electric vehicle charging point cover

The following definition only applies to this section of the policy.

Your property

The **policyholder's** main house, flat, any attached outbuilding (for example, a private garage or lean-to shed) and the land within the boundary of your property.

These must all be at the address shown on your schedule.

We will not cover:

- any commercial property.
- any let property.
- any communal spaces.

What is covered?

Electric vehicle charging points used to charge **your car** at **your property** are covered for electrical emergency and breakdown of the domestic electrical wiring between the fuse box and the charging point, which cause loss of use of the charging point.

Examples of claims covered

- Failure of the electrical wiring leading to the charging point unit as a result of a DIY accident.
- Breakdown of fuse box causing loss of use of the charging point.
- Lost power to the circuit which the **electric vehicle** charging point is connected to.

- Permanent damage to the domestic electrical wiring leading to the charging point caused by a power cut or power surge.
- Electrical failure of an **electric vehicle** charging point.

Claims process and limit

To make a claim under this section, please call **0345 030 7616**. Work will be carried out by an approved engineer, authorised by Homeserve.

- The most **we** will pay is £2,000 per claim
- No limit to the number of claims

Electric vehicle charging point is beyond economical repair

If the parts required to repair an **electric vehicle** charging point are not available or if the parts required exceed 85% of the cost of a new charging point, a replacement of similar functionality will be installed. Please note, no cash alternative will be offered.

Your no claim discount will not be affected, and no excess applies when claiming under this section.

Exclusions to Section 15



What **we** won't pay for:

- a power cut to **your property** that has not caused permanent damage.
- the resetting of circuit breakers, which can be reset by **you**.
- any wiring/electrics outside of **your property** which are buried below ground level.
- updating **your property's** wiring (except where necessary as part of a repair).
- repairing or replacing wiring encased in rubber or lead.
- any part of the electrical wiring where completing a repair would result in a breach of the current electrical wiring regulations and electrical safety standards.
- **electric vehicle** charging points which are covered by an existing warranty, or where the failure is not a fault in the device itself (for example a software or internet issue).
- any wiring that does not directly lead to the charging point.
- any **electric vehicle** charging point and wiring that was not installed by a qualified electrician (**we** may ask **you** to produce evidence of installation).
- any loss or damage which is covered by any other insurance policy.
- charging points over 32 amps.

General exclusions

These exclusions apply to all covers in this booklet.



What **we** won't pay for:

- any accident, injury, loss or damage while any vehicle that is insured under this policy is being:
 - (a) used otherwise than for the purpose described under the 'Limitations as to use' section of your **certificate of motor insurance**, or
 - (b) driven by or is in the charge of any person for the purposes of being driven who:
 - (i) is not described under the section of your **certificate of motor insurance** headed 'Persons or classes of persons entitled to drive', or does not have a valid, current and appropriate (for the type of vehicle) licence to drive **your car**, or
 - (ii) is not complying with the terms and conditions of the licence.

We will not withdraw this cover,

- (i) while **your car** is in the custody or control of:
 - a member of the motor trade for the purposes of maintenance or repair, or
 - an employee of a hotel or restaurant or car parking service for the purpose of parking **your car**.
 - (ii) if the injury, loss or damage was caused as a result of the **theft of your car**.
 - (iii) by the reason of the person driving not having a driving licence, if **you** had no knowledge of such deficiency.
 - (iv) If **your car** is being used by any **persons insured** in connection with unpaid voluntary work
- any liability **persons insured** have agreed to take on except to the extent **persons insured** would have had that liability if that agreement did not exist.
 - loss or destruction of, or damage to, any property or associated loss or expense, or any other loss, or any legal liability that is directly or indirectly caused by, contributed to by or arising from:
 - (i) ionising radiation or contamination by radioactivity from any irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
 - (ii) the radioactive, toxic explosive or hazardous properties of any explosive nuclear assembly or nuclear component thereof.
 - any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - (a) War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, rebellion, revolution, insurrection, civil commotion, assuming the proportions of or amounting to an uprising, military or usurped power.
 - (b) any action taken in controlling, preventing, suppressing or in any way relating to (a) above.

except to the extent that it is necessary to meet the requirements of the Road Traffic Acts.



- any accident, injury, loss or damage if **your car** is registered outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man.
- any loss or damage arising from a deliberate act by **you** or any person driving or using **your car**.
- Any accident, injury, loss or damage arising from the use of **your car** while taking part in any competitions, trial, performance test, race or trial of speed, including off road events and **track days**, whether between motor vehicles or otherwise, and irrespective of whether this takes place on any circuit or track, formed or otherwise, and regardless of any statutory authorisation of any such event.
- Any accident, injury, loss or damage which happened whilst **you** or any **persons insured** to drive **your car** as named on your **certificate of motor insurance** was driving **your car** and was arrested and charged with:
 - being over the legal limit for alcohol or drugs
 - driving whilst unfit through alcohol or drugs, whether prescribed or otherwise
 - failing to provide a sample of breath, blood or urine when required to do so, without lawful reason

If convicted of any of these offences, our liability under Section 2, will be restricted to meeting obligations under the Road Traffic Acts. In those circumstances **we** will recover from **you** and/or the **person insured** driving **your car** all sums paid in respect of any claim arising from the accident.

- Any consequence whatsoever which is directly or indirectly, wholly or in part, the result of, caused by, arising from or in connection with any **Cyber Act** except to the extent that **we** must provide cover under the Road Traffic Acts.
- Any consequence whatsoever resulting directly or indirectly from or in connection with any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data**, including any amount pertaining to the value of such **data** except to the extent that **we** must provide cover under the Road Traffic Acts.

General conditions

These conditions apply to all covers in this booklet.

The contract of insurance

The following elements form the contract of insurance between the **policyholder** (who acts on behalf of himself/herself and each **person insured**) and **us**, please read them and keep them in a safe place:

- your policy booklet;
- information contained on your application and/or statement of fact document as issued by **us**;
- your schedule – including any clauses (changes in the terms of your policy) shown on it;
- **certificate of motor insurance**;
- Information under the heading “Important Information” which **we** give **you** when **you** take out or renew your policy;
- changes to this policy or important information **we** give **you** at renewal.

Renewal of the contract of insurance

Each renewal of the policy represents a new contract of insurance.

- (i) For existing customers who pay monthly by direct debit to Aviva the **policyholder** enters into a new contract of insurance with **us** commencing on the cover start date shown on your renewal schedule.
- (ii) For existing customers who pay annually or monthly, other than as set out in paragraph (i) above, the **policyholder** enters into a new contract of insurance with **us** commencing on the date when the policyholder agrees to renew the policy and to pay the premium. Persons insured will be covered for the **period of insurance** shown on your renewal schedule.

Information and changes we need to know about

You must take reasonable care to provide complete and accurate answers to the questions **we** ask when **you** take out, make changes to, and renew your policy.

Please tell your insurance adviser immediately to let **us** know if there are any changes to the information set out in the application and/or statement of fact document, **certificate of motor insurance** or on your schedule. **You** must also tell your insurance adviser immediately to let **us** know about the following changes:

- a change to the people insured, or to be insured.
- motoring convictions (driving licence endorsements, fixed penalties or pending prosecutions for any motoring offences) for any of the people insured, or to be insured.
- criminal convictions for any of the people insured, or to be insured.
- a change of **your car**.
- any modifications to **your car**.
- any change affecting ownership of the **your car**.
- any change in the way that **your car** is used.

If **you** are in any doubt, please contact your insurance adviser.

When **we** are informed of a change, **we** will tell your insurance adviser if this affects your policy, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to your policy.

If the information provided by **you** is not complete and accurate:

- **we** may cancel your policy and refuse to pay any claim, or
- **we** may not pay any claim in full, or
- **we** may revise the premium and/or change the compulsory **excess**, or
- the extent of the cover may be affected.

Accurate Information

You must always take reasonable care to give full and correct answers to the questions **we** ask. If **you** don't give **us** full and correct information, **we** may:

- change your premium, excess or cover
- refuse to pay all or part of a claim or cancel your cover

Claims procedures

Your duties

You must contact **us** as soon as reasonably possible and provide all the information, documents, evidence and help **we** need to settle your claim or pursue a recovery.

Anyone claiming under this policy or anyone acting on their behalf must let **us** know immediately if anyone insured under this policy is to be prosecuted as a result of an incident or if there is to be an inquest or a fatal accident inquiry.

Anyone claiming under this policy must not admit to any claim, promise any payment or refuse any claim without our consent.

You must notify the police as soon as reasonably possible if **your car** is lost, stolen or broken into.

Our rights

If **we** want to, **we** can take over and conduct in the name of the person claiming under the policy the defence or settlement of any claim or take proceedings for our own benefit to recover any payment **we** have made under this policy.

We shall have full discretion in the conduct of any proceedings or the settlement of any claim.

The person who is seeking payment under this policy shall give **us** all the relevant information, documents and assistance **we** require to enable any claims to be validated for **us** to achieve a settlement or pursue a recovery.

Below are some examples of what we may request. However, we may also ask for other information, documents and assistance relevant to your claim.

Information	Documents	Assistance
<ul style="list-style-type: none">• Details of third parties and witnesses• Statement of events relating to your claim• Sketch or photograph of the accident scene• Correspondence received from another party (including court papers)	<ul style="list-style-type: none">• Driving licence• Proof of identity and address• Vehicle documentation such as V5, MOT and proof of purchase• Receipts and invoices• Finance documents	<ul style="list-style-type: none">• Attendance at court• Meetings with solicitors or us

Cancellation rights

Your rights

You can cancel this policy and/or remove optional covers at any time by contacting your insurance adviser.

Your cancellation rights in the 14 day statutory cooling off period are shown in the section headed 'Welcome. We've got you covered' within this booklet.

The table headed 'Administration and cancellation fees and charges' which can also be found in the section headed 'Welcome. We've got you covered' gives details of when a cancellation fee will be charged.

Our rights

We may cancel this policy or optional covers where there is a valid reason, for example where:

- **you** have not paid your premium (including non-payment of instalments under an Aviva monthly credit facility). If premiums or instalment payment(s) are not paid when due, **we** will write to **you** requesting payment by a specific date. **We** will give **you** at least 14 days' notice in writing if **we** intend to cancel due to non-payment under an Aviva monthly credit facility. If **we** receive payment by the date set out in the letter, **we** will take no further action. If **we** do not receive payment by this date, **we** will cancel the policy and/or any cover options from the cancellation date shown in the letter;
- **we** reasonably suspect fraud;
- any **persons insured** have failed to co-operate with **us** and this affects our ability to process a claim or defend our interests;
- or **you** have not taken reasonable care to provide complete and accurate answers to the questions **we** ask.

Where **we** cancel **we** will always give at least seven days' notice, by post or email, to the last address **you** have given **us** and explain why. The exception is where **we** have evidence that **you** have acted fraudulently or deliberately given **us** incorrect or incomplete information when **we** may cancel your policy without notice and backdate the cancellation to the date when this has happened, which could be when **you** first bought your policy.

Will I get a premium refund?

- If your policy or any optional covers are cancelled before the covers starts, **we** will refund the premium **you** have paid for the cancelled cover; or
- If the cancellation is after cover has started your refund will be based on how many days are left in the **period of insurance** which **you** have paid for. **We** will also charge a cancellation fee of £25.00 plus Insurance Premium Tax at the appropriate rate. (See Administration and cancellation fees and charges' table in the section headed 'Welcome. We've got you covered' within this booklet). The refund set out above will not apply if **we** cancel your policy because of fraud and/or **we** are legally entitled to keep the premium under the Consumer Insurance (Disclosure and Representations) Act 2012.



Important note

It is the **policyholder's** responsibility to notify all **persons insured** that this policy has been cancelled.

Monthly payment plan

If **you** are paying the premium using an Aviva monthly credit facility, **you** must make the regular monthly payments as required in the credit agreement. If **you** do not do this **we** may cancel this insurance as set out in the General Conditions section of this policy booklet. If the credit agreement requires **you** to pay a deposit, this deposit is required by the date the insurance starts or the policy will not be valid.

Other insurance

If at the time of an incident that leads to a claim on this policy there is any other insurance covering the same loss, damage, expense or liability, **we** are entitled to approach that insurer for a contribution towards the claim and will only pay our share. This condition does not apply to any benefits under 'Section 3 – Injury to you or your partner'. This provision will not place any obligation on **us** to accept any liability under 'Section 2 – Your liability', which **we** would otherwise be entitled to exclude under Exclusion 1 to Section 2.

Your duty to prevent loss or damage

You and all **persons insured** must take reasonable care to safeguard **your car** to prevent accidents, **theft**, loss or damage. **You** shall maintain **your car** in a roadworthy condition and install any safety critical **software** updates made available by the vehicle manufacturer.

You must not modify, install or permit the installation of **software** except those provided by and/or approved by the vehicle manufacturer.

Your duty to comply with policy conditions

Our provision of insurance under this policy is conditional upon the terms, provisions, conditions and clauses (changes in the terms of your policy) of this policy being observed and fulfilled.

Fraud

If your claim is in any way dishonest or exaggerated, **we** will not pay any benefit under this policy or return any premium to **you**. **We** may also take legal action against **you** to include recovery of any sums paid to **you** in respect of the fraudulent claim.

If the fraudulent claim is made by **you** or any **named driver**, **we** may cancel the policy immediately and backdate the cancellation to the date of the fraudulent claim. If the fraudulent claim is made by **you** or any **named driver**, **we** may remove all cover for that person or the entire policy from the date of the fraudulent claim.

Payments made under compulsory insurance regulations and rights of recovery

If the law in any country in which this policy operates requires **us** to settle a claim which, if this law had not existed, **we** would not be obliged to pay, **we** shall be entitled to recover such payments from **you**, the relevant **person insured** or from the person who incurred the liability.

Direct right of access

Third Parties may contact **us** directly in the event an accident, loss or damage as allowed under the European Communities (Rights Against Insurers) Regulations 2002.

In these circumstances **we** may deal with any claim, subject to the terms and conditions of your policy. This may affect your no claim discount.

Complaints procedure

Our promise of service

Our goal is to give excellent service to all our customers, but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all our customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome your feedback. **We** will record and analyse your comments to make sure **we** continually improve the service **we** offer.

What will happen if you complain:

- **We** will acknowledge your complaint promptly; and
- **We** aim to resolve all complaints as quickly as possible.

Most of our customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of your insurance **we** would encourage **you**, in the first instance, to seek resolution by contacting your insurance adviser.

If **you** are unhappy with the outcome at your complaint, **you** may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Telephone:

0800 023 4567 (Calls from UK landlines and mobile are free) or
0300 123 9123

Or simply log on to their website at www.financial-ombudsman.org.uk.

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect your right to take legal action.



Been involved in an accident?

Please report all accidents to us immediately on **0800 678 999** so we can tell you what to do next and help resolve any claim.

If you receive any contact from another party in relation to your claim, please re-direct this to us and we will handle it on your behalf.

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