



# RAC Breakdown Summary of Cover

**This is a summary of the RAC Breakdown and European Motoring Assistance policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it. Your cover depends on the choices you have made. Your cover document will show the items you have chosen to include along with the cover limits.**

## Name of Insurer

Roadside and Recovery (Section A) is provided by RAC Motoring Services. Onward Travel (Section B) and European Motoring Assistance (Section C) are underwritten by RAC Insurance Limited. Your policy is arranged and administered by Aviva Insurance Limited.

## Information about the type of insurance

RAC Breakdown and European Motoring Assistance is intended to offer services relating to the breakdown of vehicles. It meets the demands and needs of those who own or drive vehicles and wish to ensure the risk of the breakdown of the vehicles is met now and in the future.

## What's covered

Please view your policy documents to obtain a full view of what is covered. Below is a summary of the key coverage provided:

Section A - Roadside and Recovery	Section B - Onward Travel	Section C - European Motoring Assistance
<p>If your vehicle has broken down in a domestic territory during the period of insurance, the RAC will aim to repair your vehicle at the roadside. If this is not possible, the RAC will:</p> <ul style="list-style-type: none"> <li>provide a temporary repair to the broken-down vehicle at the roadside or transport the broken-down vehicle (and any caravan or trailer attached to it) to a destination chosen by you or the driver.</li> </ul> <p>If the RAC transport the broken-down vehicle they will either:</p> <ul style="list-style-type: none"> <li>Provide transport for the driver and passengers to your chosen destination.</li> <li>If more than five people require transportation, the RAC may provide transport in separate vehicles; or</li> <li>If the RAC transport the vehicle to a garage, the RAC will reimburse the driver and passengers taxi fare for a taxi journey to a destination up to 20 miles from the garage as long as this is agreed with the RAC in advance.</li> </ul>	<p>Onward Travel applies if the RAC are unable to repair the vehicle in accordance with the cover under Section A. The RAC will provide the driver with one of the following benefits:</p> <ol style="list-style-type: none"> <li>Replacement car hire; or</li> <li>Alternative transport costs; or</li> <li>Hotel accommodation.</li> </ol> <p>In order for you to claim reimbursement for payments made by you or a driver, please obtain a receipt or invoice relating to the payment. You must send such proof to the RAC at the breakdown customer care address shown in your policy wording. All monetary values are inclusive of VAT.</p>	<p>This provides cover for journeys during the term of your policy, but each journey is limited to a maximum of 90 days.</p> <p>If the vehicle is due to return to the domestic territory within the period of insurance, but it is delayed due to a road traffic accident or breakdown that is covered by this section, the RAC will provide cover for that journey.</p> <p>If the vehicle has broken down or has been involved in a road traffic accident, the RAC or service provider that attends the breakdown or road traffic accident will carry out a preliminary fault diagnosis to confirm whether the vehicle can be repaired within 24 hours and, if not, whether:</p> <ol style="list-style-type: none"> <li>it can be repaired by the date that the driver planned to return to the domestic territory;</li> <li>it requires repatriation to the domestic territory; or</li> <li>where the total cost required to repair the vehicle, including any taxes, is greater than the UK market value of the vehicle.</li> </ol>



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## What's not covered

Please view your policy documents to obtain a full view of what is not covered. Below is a summary of the key areas not covered:

Section A - Roadside and Recovery	Section B - Onward Travel	Section C - European Motoring Assistance
<ul style="list-style-type: none"> <li>Roadside and Recovery is not applicable if the vehicle is already at a garage or other place of repair.</li> <li>Recovery that is not arranged with the RAC patrol or the RAC contractor when they are dealing with the breakdown.</li> <li>Transportation cannot be requested after the RAC patrol, or the RAC contractor has left the vehicle;</li> <li>Recovery to more than one destination including a second recovery where the original recovery destination could not accept the vehicle due to their opening hours or other restrictions;</li> <li>The cost of any parts (including batteries) required by the RAC to repair the vehicle. If the RAC patrol or RAC contractor has the required parts you or the driver can purchase the relevant parts from the RAC for an additional charge.</li> <li>The RAC will not fit any parts (including batteries) purchased from any third party. This is to ensure that parts are fitted from reputable sources.</li> </ul>	<p><b>Assistance in a Medical Emergency</b></p> <p>The RAC will not assist you where your driver or one of your passengers is taken ill during a journey to or from a doctor's surgery or hospital, including planned doctor or hospital appointments or emergencies.</p> <p><b>Additional Accommodation Expenses</b></p> <p>Accommodation where you or your driver have suitable alternative accommodation they can use. Cover under this section will stop once:</p> <ol style="list-style-type: none"> <li>the vehicle has been repaired to a roadworthy condition; or</li> <li>the decision to bring the vehicle home is made by the RAC or Aviva; or</li> <li>the RAC establish that the repair costs to the vehicle exceed its market value.</li> </ol> <p>Once you or your driver are notified of cover ending, if you have a hire car, you must return it to the place agreed with the RAC within 24 hours. You can keep the hire car for longer if you agree this with the RAC first and pay for it.</p>	<p>The RAC will not provide cover for a journey if the vehicle will not return to the domestic territory within the period of insurance.</p> <p>If the end of any journey will be outside the period of insurance, you will need to renew the cover before the driver commences the journey.</p>

## Where am I covered?

Cover will be provided in a "domestic territory" (England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man) as well as in "Europe" (excluding the Canary Islands, Ceuta and Melilla).



## **When and how do I pay?**

Payment options should be discussed with your insurance adviser/Payment options are shown at time of purchase.

## **What are my obligations?**

The following conditions apply to all Sections of the Breakdown and European Motoring Assistance. If you or any driver do not comply with these conditions the RAC may not be able to provide cover under Breakdown and European Motoring Assistance and the Breakdown and European Motoring Assistance may be cancelled.

- (1) You must pay the premium and any applicable taxes by the due date set out in the schedule.
- (2) Any claim for a reimbursement of payments made must be accompanied by proof that such payment has been made before the RAC will reimburse you, for example a receipt or invoice relating to the payment.
- (3) The vehicle must be registered to an address aligned to your company unless it is a Personally Owned Vehicle.
- (4) A driver that can legally drive the vehicle and is willing to drive the vehicle must be with the vehicle at the time of the breakdown and when the RAC patrol or RAC contractor arrives at the breakdown. If they are not, the RAC will not provide any service related to the breakdown.
- (5) If the RAC provide an onward transportation service of passengers of a vehicle, anyone under the age of 16 must be accompanied by someone who is 17 or over.
- (6) If the RAC provide an onward transportation service for the driver and the passengers of a vehicle, any animals that were in the vehicle can only be transported in the vehicle at your or the driver's own risk. The RAC will not transport animals in the recovery vehicle, and they will not be liable for or insure any animal during any onward transportation, however any guide dogs will be transported with their owners.
- (7) The RAC will attend a breakdown at the driver's request in good faith. By making a request for service under the terms of this Breakdown and European Motoring Assistance you or the driver confirm that the driver and the vehicle comply with all legal requirements.
- (8) Each driver must be authorised by the policyholder to be driving the vehicle. If not, the RAC will not be able to provide any service related to the breakdown; and
- (9) The driver must be able to prove the vehicle's eligibility by producing the schedule and/or the Certificate of Motor Insurance applicable to the vehicle they are driving.

## **How long does my RAC Breakdown and European Motoring Assistance run for?**

RAC Breakdown and European Motoring Assistance provides cover for the period of insurance as stated in the schedule. RAC Breakdown and European Motoring Assistance cover cannot be added to a policy mid-term and can only be selected at renewal or when quoting new business.

## **How do I cancel the contract?**

You may cancel the RAC Breakdown and European Motoring Assistance cover at any time after the date Aviva have received the premium by providing seven days' notice in writing. To cancel your policy, please contact your insurance adviser.



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## How to Claim

If you are in need of roadside assistance, please call the RAC number below depending on your location:

UK: 0800 246 876

France and Monaco: 0800 290 112 (landline) or 00 33 472 43 52 55 (pay call - mobile)

Europe: 00 33 472 43 52 55 (landline)

Republic of Ireland (ROI): 1 800 535 005

If a driver has hearing difficulties the RAC can be contacted using a Text Phone by prefixing the relevant number with 18001 to be connected to Typetalk or use the SMS facilities on 07855 828282.

## How do I make a complaint?

If for any reason you are unhappy with the product or service, please contact your insurance adviser as soon as possible. For contact details and more information about the complaints procedure please refer to your policy documents.

Where a complaint cannot be resolved to your satisfaction you may be able to ask the Financial Ombudsman Service (FOS) to carry out an independent review. Whilst firms are bound by their decision you are not. Contacting them will not affect your legal rights.

You can contact the FOS on 0800 023 4567 or visit their website at [www.financialombudsman.org.uk](http://www.financialombudsman.org.uk), where you will find further information.

## Would I receive compensation if the RAC were unable to meet its liabilities?

Depending on the circumstances of your claim you may be entitled to compensation from the Financial Services Compensation Scheme (FSCS) if the RAC cannot meet their obligations. See [fscs.org.uk](http://fscs.org.uk)

Breakdown cover is arranged by Aviva Insurance Limited. Registered in Scotland No. SC002116. Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Breakdown cover is provided by RAC Motoring Services (Registered No 01424399) and RAC Insurance Limited (Registered No 2355834). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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