



# **RAC (Private Car Gold) UK Motor Breakdown Cover**

Terms and conditions



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# Contact information

## Want to make a claim?

What's the claim for?	Online/In writing	Telephone
<b>UK Breakdown</b>	Download the myRAC app for the fastest way to report <b>your breakdown</b> . Or visit <a href="http://rac.co.uk/reportbreakdown">rac.co.uk/reportbreakdown</a> Going online is the fastest way to report <b>your breakdown</b> .	0800 678 999 If <b>you</b> have difficulty communicating, <b>you</b> can text <b>us</b> on 0785 582 8282.

## Get in Touch

	Email or phone	Post
<b>Customer Services</b>	Please refer to <b>your</b> insurance adviser at the address shown on <b>your</b> schedule.	
Options for people with communication difficulties: For drivers who are deaf, use Relay App or typephone, <b>you</b> can dial 18001 and then any of the phone numbers above for assistance.		

## 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.

## What you need to know

This booklet has everything **you** need to know about **your** policy. But to make it easier to digest, **we**'ve pulled out some important bits below. Like what **you** need when **you break down** and how to keep **your** cover valid.

## Broken down? You'll need to give us the details below

- **Your** name, policy number and **your car** registration. If **you** don't have this handy, **we**'ll need **your** house number and postcode.
- **Your car's** make, model and registration number.
- Where **you** have **broken down**. This could be an address, the road name, or the motorway name and nearest junction.
- A number **we** can contact **you** on.
- Some ID. This could be a bank card or a driving licence.

## Want an easier way to report your breakdown?

Download the myRAC app, it's the fastest and easiest way to report a **breakdown**.

## Reminders to support your policy

- To make a claim, always call **us** and allow **us** to assess the claim. If **you** don't speak to **us** before requesting services, **you** will not be covered.
- If any of **your** details change, update **your** insurance adviser straight away or **you** may not be covered.
- Keep **your car** roadworthy. **You**'ll need valid tax (unless legally exempt), insurance and MOT (unless legally exempt) or **we** won't be able to help if **you break down**.
- **We**'re here to help. But if **we** tell **you** about a fault or carry out a temporary repair, it's **your** responsibility to get it fixed. **We** won't attend repeat callouts for the same problem.
- **We** can't guarantee how quickly **we**'ll be able to get to **you** after **you**'ve reported a **breakdown**, but **we**'ll always take **your** circumstances into account.
- If **you do break down**, **you**'ll be asked to read and sign a form that tells **you** what **we** found wrong with **your car** and what **you** need to do. Please make sure **you** read and understand this.
- **Your** policy doesn't cover vehicles used for public or private hire, the carriage of goods for hire and reward, demonstration purposes or carrying trade plates or vehicles over 3.5 tonnes (or 4.25 tonnes for vehicles that are electric vehicles). **We** also have length and weight restrictions (max 6.4m long and 2.55m wide) as **we** can't tow vehicles bigger than this.
- Keep a debit or credit card with **you** when **you** travel. **You** may need it for a hire car or to pay for things up front, even if **you**'re covered.
- Caravans and trailers are only covered if they're attached to **your car** when it **breaks down**.
- If **you** break down on a private motorway, use the emergency telephone. If **you** break down anywhere else, call **us** first.
- If **you** fail to contact **us** within 24 hours of the breakdown, **we** may not be able to provide **you** services. For example, if **you** delay calling **us**, it could mean there isn't time to repair **your car** before **your** planned departure. In that case, **we** won't get **your car** home or reimburse **you** for garage support.
- **We** will only provide cover if **we** arrange help or have agreed in advance to reimburse **you** for help that **you**'ve arranged.

## Who arranges and provides your cover?

There are two parts to **your** RAC Breakdown Cover:

### 1. Breakdown Policy

For the cover **you** have bought, **you** will have one or more contracts. These contracts are between **you** and one of **our** companies.

Cover type	Your contract is with
Roadside	RAC Motoring Services
At Home	
Recovery	
Included Benefits	
Onward Travel	RAC Insurance Limited

### 2. Your schedule

**Your** schedule will give **you** details on:

- when **your** policy starts and ends;
- how much **your** policy will cost.

### Making sense of your policy

**We** want **our** terms and conditions to be clear and easy to understand. To help with this, **we** use certain words in a specific way. **We** show the meaning of these words below. These definitions apply to all areas of **your** contract.

#### Breakdown/break down/broken down

An event that happens during the time **you**'re covered that stops **your car** being driven. This must be because of a mechanical failure (such as if **your car** won't start) or an electrical failure (for example, loss of power). This also includes flat tyres, locking **your** ignition keys in **your car** and running out of fuel or charge. **We** don't consider it a breakdown if **your car** can't be driven because of:

- a road-traffic collision;
- **fire**, flood, **theft**;
- acts of vandalism; or
- any driver-induced fault.

#### Driver-induced fault

Any fault caused by the driver of **your car**, accidentally or on purpose. It includes any ignition key related issue other than locking **your** ignition keys in **your car** or filling **your car** with the wrong fuel.

#### Home

**Your** permanent home in the **UK**. It's the address **you** will see on **your** schedule.

#### Fire

Fire, self-ignition, lightning and explosion.

## **Passengers**

The driver and up to the number of passengers allowed as shown on the Vehicle Registration Document.

## **RAC/we/us/our**

This means RAC Motoring Services in:

- Sections A, B, and C.
- Included Benefits.

This means RAC Insurance Limited in:

- Section D.

Every time we say RAC/we/us/our, it can also mean any person who works for any of the companies above, or we've agreed can work on our behalf.

## **RAC Mobile Mechanic**

This is a paid for service not included within **your breakdown** policy and is different to the patrol or resource **we** initially sent to help **you**.

## **Road-traffic collision**

This is if **you** hit another vehicle or an object (for example, a lamppost or a tree) and damage **your car** so it can't be driven. If changing **your** wheel will get **you** back on the road, **we** won't consider this a collision.

## **Specialist resource**

Resources or tools that **our** patrols don't usually carry. They may be needed to make a repair or recovery. It may mean a crane, tractor, or lifting equipment.

## **Theft**

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

## **UK**

In this policy, UK means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey, and the Isle of Man.

## **You/your**

The person who is taking out the policy. If you are an individual, you must be a resident in the **UK**. For a business, the registered office/trading address must be in the **UK**.

## **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. 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.

Providing your car meets the requirements on page 7 - 'What vehicles am I covered in?'

# RAC Breakdown Cover

## How your policy works

- **We** have listed the conditions of this policy. These apply to everything in this booklet. For **your** cover to be valid, **you** must meet all these conditions.
- All claims and requests for service must be made directly to **us**.

## Policy type

- This covers **you** as a driver or a **passenger** in any vehicle. **You** can include other people on **your** policy. Any additional people will be shown on **your** schedule. The cover is restricted to “Roadside” and “At Home” only.

## What vehicles am I covered in?

**You** are only covered for cars that are less than:

- 3.5 tonnes (or 4.25 tonnes for vehicles that are electric vehicles).
- 6.4 metres long (including a tow bar).
- 2.55 metres wide.

They must also be:

- registered in the **UK**.
- insured.
- have valid road tax (unless legally exempt and not SORN).
- have a valid MOT (unless legally exempt).
- not used for public or private hire, the carriage of good for hire and reward, demonstration purposes or carrying trade plates.

## IMPORTANT

If the vehicle **you break down** in lacks valid tax, MOT, or insurance, **we** won't attend **your breakdown**. However, this doesn't apply if **your car** is legally exempt from having an MOT or tax.

## When can I make my first claim?

Some types of cover do not start straight away. **You**'ll only be covered for **breakdowns** and events that happen after a specific period. This table explains which services **you** can use and when.

Cover type	From initial start date	24 hours after initial start date
Roadside	✓	
At Home	✓	
Recovery		✓
Onward Travel		✓

Although Roadside and At Home won't cover **you** for **breakdowns** that happened before **you** bought **your** policy, **we** can still help. **We**'ll send a patrol to repair or recover **your car**, but **you** will be charged for this. This also applies if **you** change **your car** or persons insured at the time of a **breakdown**.

## Section A – Roadside

### Covered

If **your car breaks down** in the **UK**, as long as **you**'re more than a quarter of a mile (measured in a straight line) from home, **we**'ll send help to repair **your car**. This could be a permanent or temporary repair. In some cases, **we** may be able to fix **your car** remotely.

If **our** remote team can't help or **our** patrol can't provide **you** with an emergency repair at the roadside, **we** can either:

- arrange for an RAC Mobile Mechanic to attend **you** in a safe location. **You** will need to pay for any repairs, or
- recover **your car** and **passengers** to a destination up to 10 miles away. This could be:
  - a. an RAC approved garage, or
  - b. another location, up to 10 miles away from the **breakdown**. This could be a local garage of **your** choice.

If **we** take **your car** to a garage, **we**'ll reimburse the cost of a taxi for the driver and **passengers**. They must all travel to a single destination within 20 miles of the **breakdown**.

### Not covered

- The cost of any parts or specialist resource.
- The fitting of parts, including batteries, supplied by anyone other than **us**.
- Any **breakdown** that happens because of a fault **we**'ve looked at in the past:
  - a. that hasn't been properly repaired, or
  - b. that **we** have temporarily repaired. It's **your** responsibility to get it fixed. **We** won't attend repeat callouts for the same problem.
- The cost of any repair work carried out by an RAC Mobile Mechanic after **your breakdown** and rescue, including labour and parts.

## Section B – At Home

### Covered

At Home gives **you** the benefits of Roadside cover, but **we** also help if **you break down at home**, or within a quarter of a mile of **your home**.

### Not covered

- Please see the 'Not covered' part of Roadside (section A). This applies to At Home cover as well.

## Section C – Recovery

If **we** can't repair **your car** under Roadside (section A) or At Home (section B) cover, **we**'ll recover **your car** and **passengers** to a single location of **your** choice within the **UK**. For long distances, **we** may use more than one recovery option to get **you** and **your car** to **your** destination.

### IMPORTANT

When **we** first arrive, **you** will need to let **us** know where **you** would like **us** to take **your car** and **passengers**.

### Not covered

- Please see the 'Not covered' part of Roadside (section A). This applies to Recovery as well.
- If **your car** is designed to carry a spare tyre, but **you** are not carrying one, or it's not in safe working order, **we** won't provide full national recovery for tyre-related breakdowns. **We**'ll only offer **you** a 10-mile tow.
- If **you** choose a destination but when **we** arrive it's closed or **we** can't access it, **we** won't offer a second recovery. This applies to recovery of both **your car** and **passengers**.

## Section D – Onward Travel

If **we** attend a breakdown but can't fix **your car** on the same day, **we**'ll arrange for **you** to continue **your** journey. **You** will be able to choose one of the following options, if they are available:

1. Hire car.
2. Alternative transport.
3. Overnight accommodation.

### 1. Hire car

#### Covered

**You**'re covered for up to 24 consecutive hours, or until **your car** has been fixed, if sooner. **We**'ll arrange for the hire of a small hatchback car with five seats.

If **we** arrange the car hire, **we**'ll pay the insurance and collision-damage waiver. This covers the cost of damage, but there may still be an excess to pay if **you** have an accident.

If **you** don't meet the terms of the car-hire provider **we** arrange and **you** decide to hire a car yourself, let **us** know. If **we**'ve agreed the cost beforehand, **we**'ll reimburse **you** up to £35 per day up to 24 consecutive hours. The reimbursement process is set out below.

#### Not covered

- Hire cars must be arranged within 24 hours of the breakdown.
- **We** won't provide a specific car type or model, adapted vehicles or accessories – including tow bars.
- **We** won't cover any cost of:
  - a. delivering and collecting the hire car and any fuel used.
  - b. fuel while using the hire car, or insurance excess or additional costs.

## 2. Alternative transport

### Covered

If **you** would prefer to continue **your** journey in the **UK** by air, rail, taxi, or public transport, **we**'ll reimburse **you**. **We** can cover a standard-class ticket up to £150 per person or £500 for the whole party, whichever is less.

## 3. Overnight accommodation

### Covered

**You** may decide that **you** would like to wait with **your car** while it's being fixed. **We**'ll arrange one night's accommodation (including breakfast). **You**'ll be covered for up to £150 per person or £500 for the whole party, whichever is less.

### Not covered

- Evening meals.
- Alcohol.
- Accommodation if **you break down** less than 20 miles from **home**.

## Reimbursement

For some of **our** cover options, **you** may need to pay for the service upfront and claim back the money from **us**. To do this, please visit [rac.co.uk/reimbursementclaimform](http://rac.co.uk/reimbursementclaimform). If **you** have any questions, contact **us** on 0330 159 0337. Please send **us** your filled-in form within 90 days of **your breakdown**, using the contact details on the form. **We**'ll need to see proof of payment, so please send **us** the original receipt.

## IMPORTANT

**We** won't reimburse any costs that haven't been arranged through **us** or agreed by **us**.

## Your policy conditions

The following conditions apply to all sections of **your** policy. If **you** don't keep to them, **we** can refuse cover or cancel **your** policy (or both).

### 1. Policy cost

**You** must pay the agreed cost of your policy.

### 2. Direct request for services

**You** must request services directly from **us**. **We**'ll only provide cover if **we**'ve arranged or authorised **your** services. If **your car** is already at a garage or another place of repair, **you** won't be covered.

### 3. Callout to avoid repair cost

If **we** have reason to think **you** have called **us** out to avoid the cost of repairing **your car**, or to correct a repair that's been tried by someone else, **we** won't provide cover.

4. Driver must be with **your car**

The driver must be with **your car**, at the time of the breakdown, and when **we** attend. For vehicle cover, there must be a driver with **your car** when **we** attend. If there isn't, **we** won't be able to provide a service.
5. Vehicle contents

Don't leave valuables in **your car**. **We** can't cover any loss or damage to **your car's** contents.
6. Under-16s

If **we** need to recover passengers under the age of 16, an adult must accompany them.
7. Animals

The only animals allowed in RAC vehicles are assistance dogs. However, if **your car** needs to be recovered, animals can stay in **your car** at **your** own risk, or **we**'ll do our best to find an alternative way to transport them. **We** won't be liable for any injury to animals, or damage they cause. **We** do not transport livestock. **We**'re not responsible for any costs relating to animals.
8. Roadworthiness

If **we** repair **your car**, **we**'re responsible for that repair but this doesn't mean **we**'re confirming **your car's** legal and roadworthy condition. This is **your** responsibility.
9. Uninsured losses

**We** won't be responsible for any losses after a **breakdown** that aren't listed in this policy. For example, **we** won't pay for any loss of earnings or missed appointments.
10. Garage closed or can't help

If **we** take **your car** to a garage, **we** can't guarantee it will be open or that repairs will start straight away. **We**'ll try to check that the garage can do the kind of repairs needed, but **we** can't guarantee this. **We** won't take responsibility for repairs, whether done by an RAC Approved Garage or not. The contract for repairs will be between **you** and the garage or repairer.
11. Attendance times

**We** can't guarantee how quickly **we**'ll be able to get to **you** after **you**'ve reported a **breakdown**, but **we**'ll always try to take **your** circumstances into account. The estimated times **we** give **you** may change because of things outside of our control, including traffic, accidents, and weather. If **we** think it's the best solution for **you**, **we** may send one of **our** trusted partners to help **you**.
12. Specialist resources and glass

**Your** policy doesn't cover:

  - a. specialist resources (for example, if **you**'ve lowered **your car's** suspension and **we** need special lifting equipment to move **your car** onto our ramp), or
  - b. damage to glass, even if the damage means **you** can't legally or safely drive. **We**'ll arrange transport to a garage within 10 miles so **you** can get **your car** fixed, but **you** will have to pay for the repairs, and any associated costs.
13. **Breakdowns** on motorways or dual carriageways

If **you** break down on a motorway or dual carriageway, **we** may need to get the local highways authority or emergency services to take **you** to a safe place before **we** can attend. This would apply, for example, to a **breakdown** on a live lane of a motorway.

#### 14. Choice of options

If **you** make a claim, there may be more than one option available to **you**. Based on **our** experience and expertise, **we**'ll recommend what **we** think is the best option. **We**'ll always discuss your options with **you** clearly.

#### 15. Other things not covered

This policy doesn't cover the following:

- a. Routine servicing, maintenance, or assembly of **your car**.
- b. Ferry charges for **your car** or **our** vehicle.
- c. **Breakdowns** that happen during events or activities where the normal rules of the road don't apply. For example, **we** won't attend **breakdowns** on racetracks, or if **you** have been immediately recovered from a racetrack.
- d. **Breakdown** and recovery in a place **you** or **we** have no legal access to.
- e. Vehicles that aren't being used in line with the maker's guidelines.
- f. Vehicles that aren't in good enough condition to drive. If **we** think **your car** isn't in good enough condition to be legally driven, **we** can refuse **you** service.
- g. A claim that is or may be affected by the influence of alcohol or drugs.
- h. A breakdown caused by vehicle **theft** or **fire**.
- i. Vehicle-storage charges.

If **your car** can't be delivered as agreed and is being stored, **we**'ll contact **you** at your last-known address. **We**'ll provide details on collecting **your car** and any fees that may be payable. In extreme instances, if **you** haven't collected or paid for **your car**, it may be destroyed. **We**'ll try to contact **you** before this happens.

#### 16. Events outside of our control may stop **us** being able to offer **you** our service as usual. These could include such things as terrorist acts, pandemics or epidemics, extreme weather, industrial disputes, wars, or riots. If this happens, **we**'ll take steps to make sure **we** can offer **you** the best service possible.

## Included benefits

### We offer these services as part of your breakdown policy package.

#### Caravans and trailers

If **your** caravan or trailer breaks down in the **UK**, **we**'ll try to repair it at the roadside. The repair may be temporary or permanent. **We** won't provide any other cover (such as recovery) under this policy if **your** caravan or trailer breaks down. However, if **your car breaks down** and a caravan or trailer is attached to it, **we**'ll recover the caravan or trailer as well, if it is less than:

- 3.5 tonnes
- 7.0 metres long, and
- 2.55 metres wide.

## Service in the Republic of Ireland

If **your home** address listed on **your** schedule is in Northern Ireland and **you break down** in the Republic of Ireland, **we**'ll offer roadside attendance. This is described in Roadside (section A). If **you** have Recovery (section C), **we**'ll recover **your car** to your home or to another destination in Northern Ireland if it's closer. If the home address listed on your schedule is in mainland **UK** and **you break down** in the Republic of Ireland, **we**'ll only provide roadside attendance (section A).

## Urgent message relay

If **your car** has **broken down** and **you** need to contact friends and family urgently, **we**'ll try to get a message to them for **you**.

## Replacement driver or recovery, in the event of illness

This service can help if **you** unexpectedly fall ill or are injured during a journey in the **UK**. If there's no one in your party who can drive **your car** instead of **you**, **we** may be able to offer **you** a replacement driver or recover **your car** and passengers to a single destination in the **UK**. This is discretionary, so **we**'ll decide whether to provide this service. **We**'ll need a medical expert to confirm in writing that **you** are unable to drive.

## Additional services

- If **you** run out of fuel or charge, we will do one of the following:
  1. Bring enough fuel to get **you** to the nearest fuel station (**you** will have to pay for the fuel).
  2. Send one of our mobile EV charging vehicles (which will give **you** enough charge to get to the nearest charge point).
  3. Send a patrol to tow **you** to the nearest fuel station or charge point.
- If **you** put the wrong fuel in **your car**, **we** will do one of the following:
  1. Arrange for a mis-fuel service to attend. They'll be able to drain the wrong fuel and flush the system, if necessary. **You**'ll have to pay for this service, but it will mean **you** can get on **your** way sooner.
  2. Tow **you** up to 10 miles to the nearest garage or safe place.
- Flooding

If **your breakdown's** caused by driving through flood water, **we**'ll arrange for **your car** to be taken to a local repairer. All further service needs to be covered by **you** or referred to Aviva Insurance Limited.
- Driver-induced faults

If **your car** can't be driven due to other driver-induced faults, **we** may still be able to help **you**. This could be by arranging specialist resources to attend if **you** are stuck in a ditch.

**You** will need to pay for these services, but **we**'ll discuss the options with **you** when you call **us**.

## Cancellation of your policy

**You** can cancel **your** policy at any time. How much money **you** will get back depends on:

1. whether **you** have used the service,
2. when **you** cancel.

After **you** have bought **your** policy, there's a 'cooling-off period'. **Our** cooling-off period starts the moment **you** buy **your** policy and ends:

1. 14 days after the start date as shown in **your** schedule, or
2. 14 days after **you** receive **your** documents if this is later.

**You** can use the table below to see how **we**'ll deal with **your** cancellation.

Within the cooling-off period	After the cooling-off period
If <b>you</b> haven't used <b>our</b> service: <b>We</b> 'll cancel the policy from the day <b>you</b> request it and refund <b>you</b> in full.	If <b>you</b> haven't used <b>our</b> service: <b>We</b> 'll refund what <b>you</b> paid, minus an amount to reflect the time <b>you</b> have been covered.
If <b>you</b> have used <b>our</b> service: If <b>you</b> have made a claim, <b>we</b> will not refund <b>you</b> .	If <b>you</b> have used <b>our</b> service: If <b>you</b> have made a claim, <b>we</b> will not refund <b>you</b> .

**Your** policy can only be cancelled by contacting **your** insurance adviser. If **you** do not exercise your right to cancel your policy, it will continue in force and **you** will be required to pay the premium.

## Our right to cancel

- If **you** don't pay for **your** policy on time, **we**'ll let **you** know, and **we** may cancel your policy.
- **We** may cancel **your** policy at any time. **We**'ll refund any money **you** have paid, minus an amount for the time **you** have been covered. If **we** cancel because **you** have misused **your** policy, **we** won't refund **you** in line with **our** cancellation terms.

## Misuse of your policy

**You** must not:

- behave inappropriately towards **us** – this includes acting in a threatening or abusive manner, physically or verbally.
- persuade or try to persuade **us** to do anything dishonest or illegal.
- fail to mention important facts about a breakdown to make sure **you** can use **our** service.
- knowingly let someone who isn't covered by **your** policy try to claim on it.
- give payment details that **you** know will fail, with no intention of making a successful payment.

If these conditions aren't met, **we** may:

- limit the payment options **we**'ll accept from **you**.
- refuse to give **you** service under your policy immediately.
- cancel **your** policy immediately.
- refuse to sell **you** any policy or services in the future.

If **we** find any of **your** claims are fraudulent, **we**'ll cancel **your** policy from the date of the fraud and **we**'ll reject the fraudulent claim. **You** won't receive any refund.

**We**'ll let **you** know in writing if **we** decide to take any of these steps.

## Renewing your policy

A new RAC Breakdown Cover may be issued when **you** renew **your** existing associated motor insurance policy.

## Changing your details

If **you** need to change anything on **your** policy, please let **your** insurance adviser know immediately. This includes:

- a change to **persons insured**.
- a change to **your car**.

To make a change to **your** policy, please contact **your** insurance adviser at the address shown on **your** schedule.

**We** can't change your policy into someone else's name. If **you** cancel your policy for any reason, the whole policy will be cancelled. That means no one on **your** policy will be covered. **We** can set up a new policy for others, if needed.

If **we** send communications to **your** last-known home or email address, **we**'ll think of these as 'received'. It's **your** responsibility to keep **your** contact details up to date.

## Complaints

**We** are committed to giving our customers excellent service. **We** know, however, that sometimes **you** may feel **you** don't get the service **you** expect.

If **you**'re unhappy with **our** services, please contact **us**.

	Phone	In writing
Breakdown-related complaints	0330 159 0337	Breakdown Customer Care RAC Motoring Services Great Park Road Bradley Stoke Bristol BS32 4QN breakdowncustomercare@rac.co.uk
Complaints about how <b>your</b> policy was sold or managed	Please contact <b>your</b> insurance adviser at the address shown on <b>your</b> schedule	

## Financial Ombudsman Service

If **we** can't resolve **your** complaint for **you**, **you** may be able to refer **your** complaint to the Financial Ombudsman Service at this address:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

0800 023 4567 / 0300 123 9123

Complaint.info@financial-ombudsman.org.uk

financial-ombudsman.org.uk

The Financial Ombudsman Service will only engage with **your** complaint if **you** have already tried to resolve it with **us**.

Using this complaints procedure will not affect **your** legal rights.

## Financial Service Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If **we** can't meet **our** obligations to provide **you** with cover, **you** may be entitled to compensation from the FSCS.

**You** can find out more about the FSCS and how it works at:

[fscs.org.uk](https://fscs.org.uk)

Financial Services Compensation Scheme

10th Floor

Beaufort House

15 St Botolph Street

London

EC3A 7QU

The FSCS cannot help regarding the cover provided by RAC Motoring Services (Roadside, At Home or Recovery) under this policy.

## Law

These contracts (and any dispute or claim about them) are subject to interpretation in line with the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this policy booklet and the schedule) and other information relating to this contract will be in English.

## Our regulators

RAC Motoring Services is authorised and regulated by the Financial Conduct Authority.

Their FCA number is 310208.

RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Their FCA number is 202737.

**You** can check this information on the Financial Services Register at:

[register.fca.org.uk](https://register.fca.org.uk)

0800 111 6768

## Your data

### Data protection statement

This section provides a summary of how RAC uses your information. For full details about RAC's use of your data, please visit [rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy](https://rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy).

**You** can contact the Data Protection Officer for RAC by emailing [dpo@rac.co.uk](mailto:dpo@rac.co.uk) or writing to Data Protection Officer, RAC Great Park Road, Bradley Stoke, Bristol, BS32 4QN.

## What data will RAC use?

There are three types of information about **you** which **RAC** will use to provide **your** RAC Breakdown Cover:

1. Personal data: Information which potentially identifies **you**. This includes **your** name, address, email address, telephone number and date of birth.
2. Non-personal data: information about **you** that is not personal such as information about **your car**.
3. Special category data: In very limited circumstances, **RAC** will collect special category data such as information relating to **your** health. **RAC** will only ask for this information when necessary and in accordance with data protection laws.

## How RAC collects your data

**RAC** obtains **your** data from **you** when **you** contact **us** directly. **RAC** also obtains your data from Aviva Insurance Limited when **you** purchase this RAC Breakdown Cover and/or if **you** report a new claim to Aviva Insurance Limited in relation to this RAC Breakdown Cover.

## How RAC uses your data

**RAC** will use **your** data for the administration of **your** RAC Breakdown Cover such as when **you** require assistance. **RAC** also monitors and records any communications with **you** including telephone conversations and emails for quality and compliance reasons.

**RAC** may disclose your personal data to third parties involved in providing products and services or to service providers who perform services on their behalf.

## Your rights

**You** have a number of rights relating to **your** personal data. For information about **your** rights **you** can visit [rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy](https://rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy), contact **RAC**'s Data Protection Officer or contact their Customer Service Team by:

1. Telephone: 0330 159 0337
2. Email: [membershipcustomercare@rac.co.uk](mailto:membershipcustomercare@rac.co.uk)
3. Post: RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN







## | Retirement | Investments | Insurance | Health |

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Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Ltd (Registered No 2355834). Registered in England and Wales; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services are authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

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