

# Motor Breakdown Cover

## Insurance Product Information Document



**Company: RAC Motoring Services and/or RAC Insurance Limited**

**Product: RAC Breakdown Cover**

Breakdown cover provided by RAC Motoring Services (Firm Reference No. 310208) and/or RAC Insurance Limited (Firm Reference No. 202737). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions. You will find full information in the RAC Breakdown Cover terms and conditions and your schedule.

### What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of your car. It also provides other benefits.



#### What is insured?

##### Roadside

- ✓ We'll help to repair your car if it breaks down on the roadside in the UK, as long as you're more than a quarter of a mile from home
- ✓ If we can't repair your car at the roadside, we'll take the car and passengers to a safe place, up to 10 miles away
- ✓ Whether that's a local garage, or home - it's your choice!

##### At Home

- ✓ You get all the benefits of Roadside. Plus, we can help if you break down at home, or less than a quarter of a mile away from your home address

##### Recovery

- ✓ If we can't repair your car, we'll arrange transport of the car, you, and your passengers to a single location. This can be anywhere you choose, within the UK

##### Onward Travel

- ✓ If your car can't be repaired on the day you break down, we can keep you moving. We'll either arrange you a hire car for up to 24 consecutive hours, alternative transport, or an overnight hotel



#### What is not insured?

- ✗ Any breakdown or road traffic collision which has occurred prior to purchase
- ✗ Faults that existed before purchasing cover
- ✗ Repeat call outs for the same issue where you have not followed our advice. If your car stops working because of anything other than a mechanical or electrical breakdown. For example, a road traffic collision, or putting the wrong fuel in your car
- ✗ Cars used for hire and reward or courier services
- ✗ The cost of any parts
- ✗ Any resources or equipment that are needed to repair or recover a car but aren't normally carried by the RAC
- ✗ Cars which don't have valid tax, insurance or MOT (unless exempt)

##### Onward Travel

- ✗ Delivery or collection of the hire car is not covered
- ✗ Fuel is not covered
- ✗ Drivers under 21 won't be accepted for hire cars arranged by us



#### Are there any restrictions on cover?

- ! The car or van must be less than:
  - 3.5 tonnes
  - 6.4 metres long (including a tow bar)
  - 2.55 metres wide
- ! Motorcycles or mobility scooters are not covered
- ! If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available
- ! If the car breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the car (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination
- ! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles
- ! There are limits on the amount of cover per section. Please see your terms and conditions



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.



## What are my obligations?

- You must pay the premium
- You must make sure your car is in a legal and roadworthy condition
- You must take reasonable care to complete and accurately answer all the questions asked when you take out and make changes to this RAC Breakdown Cover and when you make a claim
- You must let your insurance adviser know immediately if you need to change anything, such as your address and/or car
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions



## When and how do I pay?

- Payment will be required on or before the start date selected by you
- Please refer to your insurance adviser



## When does the cover start and end?

- Cover for Roadside begins on the start date shown on your schedule
- Cover will continue until the end date as shown on your schedule
- RAC Breakdown Cover is cancelled if your associated motor insurance policy is cancelled



## How do I cancel the contract?

You can cancel your RAC Breakdown Cover by contacting your insurance adviser