

✓ **Motor Prosecution Defence:**

- Cover of up to £100,000 to defend legal action in respect of the motoring offence arising from your ownership or use of the vehicle.

✓ **Motor Database Disputes:**

- Cover of up to £10,000 to represent you in a dispute with the police or government agency if your vehicle is seized.

✓ **Breakdown Cover**

- Help to repair the vehicle at the roadside when you're more than a quarter mile from your home.
- Help to transport the vehicle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.

- Any prosecutions brought against you where you are alleged to be under the influence of alcohol and/or drugs (including prescriptive or non-prescriptive drugs that may impede your ability to drive.

✗ **Motor Database Disputes:**

- Any error or omission by you which means that the information held on any motoring databases is incorrect;
- More than two claims in any one period of insurance.

✗ **Breakdown Cover:**

- Any breakdown which has occurred prior to purchase.
- The cost of any parts.
- Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.



Are there any restrictions on cover?

- ! Courtesy car is subject to availability and is not available if your car is written off or stolen
- ! Repairs by a non-approved repairer will have an additional excess of £250
- ! Track days and off-road events
- ! Seized, clamped or recovered vehicles where legally taken by a government, public or local authorities
- ! The following limits apply to your liabilities to others:
 - Death or injury – unlimited.
 - Property damage – up to £20,000,000.
 - Legal fees and expenses (with insurer's written permission) – up to £5,000,000.

! **Legal Expenses:**

- We have to give written approval to pursue a legal action prior to you commencing any legal proceedings or making an appeal.
- You must follow our, the claims handler's or the appointed representative's advice and provide any information they ask for.
- Your appointed representative must follow the requirements set out in the appointed representative conditions.
- You must not deliberately mislead us, the claims handler or the appointed representatives or exaggerate the claim and/or legal action or bring any false or contrived claims and/or legal action;

! **Breakdown Cover:**

If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle to a single destination.



Where am I covered?

- ✓ Great Britain, Northern Ireland, the Isle of Man, Channel Islands and the Republic of Ireland. Cover is extended for 90 days in any one period of insurance within any member country of the European Union and Croatia, Iceland, Norway, Switzerland, Liechtenstein and Andorra. You can also buy cover for longer than the 90 days
- ✓ **Breakdown Cover** in United Kingdom, Isle of Man and Channel Islands.
- ✓ **Legal Cover:**
 - Uninsured Losses and Motor Prosecution Defence - The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.
 - Motor Database Disputes – The United Kingdom, the Isle of Man and the Channel Islands.
- ✓ **Key Cover** in the European Union, the United Kingdom, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Gibraltar, Iceland, Liechtenstein, FYR Macedonia, Monaco, Montenegro, Norway, San Marino, Serbia, Switzerland and Turkey.



What are my obligations?

- To reveal the full facts to us, and not to carelessly misrepresent facts
- To tell us as soon as possible if you notice any loss or damage to your car, even if you don't plan to claim
- To co-operate with the insurer, respond to requests for documents and provide the information about a claim that your insurance may need
- To secure your car, protect it from loss or damage and ensure it is roadworthy
- Tell us about any changes to the information you supplied when you took out your policy
- You must make all changes and manage your policy online through [Your Account](#)



When and how do I pay?

You can pay in instalments or in full with a credit or debit card. However, if you are 17 we will not be able to offer you monthly instalments and you will have to pay for your policy in full.



When does the cover start and end?

Your period of cover will be shown on your insurance certificate.



How do I cancel the contract?

You can cancel your policy online through [Your Account](#). Fees may apply if you choose to cancel your policy.