Motor Breakdown Cover

Insurance Product Information Document

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

Product: RAC Breakdown Cover - Roadside, At Home, Recovery & European Motoring Assistance

Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Ltd (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 Ltd 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 and is not personalised to your specific needs in any way. 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 vehicle. It also provides other benefits.

What is insured?

Roadside

✓ 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.

At Home

✓ Help to repair the vehicle at, or within, a quarter of a mile of your home.

Recovery

✓ Help to transport the vehicle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.

European Motoring Assistance

Onward travel in the UK

✓ Help to repair the vehicle if it breaks down within 24 hours before the departure date and a hire car if it can't be repaired in time (up to 14 consecutive days). Roadside assistance in Europe

Roadside assistance in Europe

✓ Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the vehicle can be repaired on the same day- up to £150.

✓ If spare parts are required, the RAC will organise and pay for their dispatch.

Onward travel in Europe

✓ If the vehicle can't be repaired within 12 hours, the RAC will pay for the passengers to continue their journey in a replacement car or by rail, plane or taxi (up to £125 per day, or £1,500 in total) or for additional accommodation expenses of £30 per person per day- up to £500.

✓ The RAC will provide alternative transport to get the passengers back home if the vehicle is unrepairable in Europe and will be returned home.

Getting the vehicle home

✓ The RAC will return your vehicle home if it can't be repaired

✓ Reimbursement for a hire car in the UK, once the RAC have brought the passengers home- up to 2 consecutive days.

✓ The RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £30 for accommodation.

Vehicle break-in emergency repairs

✓ The RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in - up to £175.

Replacement driver

✓ The RAC will provide a replacement driver if a driver is medically unfit to drive.

What's not insured?

✗ 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?

! The private car must be less than:

- 3.5 tonnes,
- 6.4 metres long (including a tow bar)
- 2.55 metres wide

! 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 vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (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.

! European Breakdown is limited to journeys up to 90 days for any one trip (with an overall limit of £2,500 per claim).

Where am I covered?

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

For European Motoring Assistancethe following mainland countries are included: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria,Croatia, Cyprus (South), Czech Republic , Denmark, Estonia, Finland, France, Georgia, Germany, Gibra ltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco,Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals),San Marino, Serbia, Slovakia, Slovenia, Spain (excluding the Canary Islands,Ceuta and Melilla}, Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above in the Mediterranean Sea

What are my obligations?

You must take reasonable care to complete and accurately answer the questions asked when you take out and make changes to this RAC Breakdown Cover and when you make a claim.

You must let 1st Central know immediately if you need to change anything, such as your address and/or vehicle. You must ensure your vehicle is in a legal and roadworthy condition.

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 effective date selected by you
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?

Cover for Roadside begins on the effective date shown on your schedule. All other cover will start 24 hours from the initial effective date.
Cover will continue until the expiry 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 RAC Breakdown Cover by contacting 1st CENTRAL by telephone. Call us on 0333 043 2066 (Mon-Fri: 8-8, Sat: 9-5, Sun: 10-2) to cancel.