Motor Breakdown Cover

Insurance Product Information Document

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

Product: RAC Breakdown Cover - Roadside & At Home

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.

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.

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 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.