

Motor Breakdown Cover

Insurance Product Information Document

RAC

Company: RAC Motoring Services Limited and/or RAC Insurance Limited Product: FJ Rescue

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 FJ Rescue Policy Wording and your Motor Insurance Additional Cover Schedule about the cover you have chosen.

What is this type of insurance?

RAC Breakdown Cover provides help following the breakdown of your vehicle. It also provides other benefits depending on the cover you have chosen.



What is insured?

The following describes the main cover provided under your policy:

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.

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.

The following are additional sections which are optional and shown on your schedule:

Onward Travel

- A replacement hire car for 48 consecutive hours or £150 per person and £500 in total for either alternative transport or overnight accommodation for the passengers while the vehicle is repaired.

At Home

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

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

- 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.



What is insured? (continued)

European Motoring Assistance (continued)

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 £ 1500 in total) or for additional accommodation expenses of £80 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.
- 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 £50 per day for room only 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 is not insured?

(Main exclusions only)

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown e.g. a road traffic collision.
- ✗ 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 vehicle 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 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).
- ! Mis-fuel cover is not available for Motorcycles.



Where am I covered?

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

Optional Cover

- If you have purchased European Breakdown the following countries are included:
Andorra, Austria, Belgium, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, San Marino, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Vatican City and any offshore islands of the above, except overseas territories outside of Europe.



What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out, renewing or making changes to your policy.
- You must let Footman James know immediately if you need to change anything, such as your address and 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?

- You can pay your premium all at once or monthly by Direct Debit (a variable credit charge will apply).
- Payment options should be discussed with Footman James.



When does the cover start and end?

- Cover for Roadside begins on the start date shown on your schedule. Optional cover will start 24 hours from the initial start date.
- 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 may cancel your policy by contacting Footman James on 0333 207 6000 or in writing at Castlegate House, Castlegate Way, Dudley, DY1 4TA.

Cancellation within 14 days

If this cover does not meet your needs, you can cancel it within 14 days of receiving your documents or within 14 days of the start date, whichever is later. If you have not made a claim and you confirm that you do not know about any incident which may give rise to a claim, you will receive a full return of the premium paid.

Cancellation after 14 days

This cover can only be cancelled after 14 days if you are also cancelling your main insurance policy. The refund due will be calculated in accordance with the cancellation terms set out in the General Conditions of the main insurance policy.