

# Motor Breakdown Cover



## Insurance Product Information Document RAC/BUS/EXHR/IPID/03/09/2024/V3

Company: RAC Motoring Services Limited and/or RAC Insurance Limited Product: RAC Breakdown Cover

Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct 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 FJ Rescue Policy Wording and your Motor Insurance Additional Cover Schedule.

### What is this type of insurance?

RAC Breakdown Cover provides help following the breakdown of your vehicle.



#### 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 mile from your home.
- ✓ Help to transport the vehicle, you and up to five 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 up to five passengers to a destination of your choice, up to 200 miles within the UK, if the RAC cannot repair the vehicle.



#### 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 a UK registered bus, coach or public service vehicle for nine or more passengers.
- ! Recovery is for the driver and up to 5 passengers.
- ! 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 is a limit of 4 call outs per year.



#### 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 completely 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 Footman James 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?

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 their 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 Waterfront Business Park, First Floor, Unit 7, Waterfront Way, Brierley Hill. DY5 1LX.

##### Cancellation within 14 days

If this RAC Breakdown 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 for this RAC Breakdown Cover.

##### Cancellation after 14 days

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