



## FJ Rescue Policy Summary

This document does not contain full terms and conditions of the insurance contract. Full terms and conditions are contained in the FJ Rescue Policy Wording.

**You may only be covered for certain sections; your policy schedule will confirm which level of cover applies.**

Full details of the level of cover you have selected and the cover limits are shown in your policy document. Cover will be effective from the date shown in your policy schedule and the duration of cover will be 12 months unless purchased mid-term. If purchased mid-term the duration of cover will be for the remaining term of your main policy. Unless otherwise agreed with you, English Law governs these insurances.

### RAC Breakdown Cover

Cover	Significant Exclusions/Limitations
Cover options available are: <ul style="list-style-type: none"> <li>• Roadside, Recovery &amp; Onward Travel</li> <li>• Roadside, Recovery, Onward Travel &amp; At Home</li> <li>• Roadside, Recovery, Onward Travel &amp; European</li> <li>• Roadside, Recovery, Onward Travel, At Home &amp; European.</li> </ul>	<ul style="list-style-type: none"> <li>• Cover is restricted to Roadside only within the first 24 hours of cover, and within 24 hours of any upgrade to an upgraded section.</li> <li>• Europe is defined as the European Union, Czech Republic, Hungary, Iceland, Norway, Slovakia and Switzerland.</li> <li>• Where At Home cover has not been selected, cover is only effective when more than 1/4 mile from the home address or where the insured vehicle is normally kept.</li> <li>• There is no Breakdown Cover available following a Road Traffic Collision.</li> <li>• Only Vehicle(s) specified in the current Schedule of Collection Vehicles or Schedule of Everyday Vehicles are covered, except when out on loan or hire.</li> <li>• European cover is limited to 3 call outs per year.</li> <li>• Vehicles must be no more than 3.5 tonnes, 6.4 meters long and 2.55 meters wide.</li> </ul>

RAC Motoring Services provides the cover for Sections A. Roadside, B. Recovery and D. At Home and RAC Insurance Limited provides the cover for Sections C. Onward Travel, E. Misfuel and F. European Motoring Assistance. RAC Motoring Services provides any Additional Services.

RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

RAC Motoring Services (in respect of insurance mediation activities only) is authorised and regulated by the Financial Conduct Authority. Their firm reference numbers are 310208 and 202737 respectively. Authorisation can be checked on the Financial Services Register by visiting the website [www.fca.org.uk/register](http://www.fca.org.uk/register) or by contacting the FCA on 0300 500 8082 or 0800 111 6768.

#### How to Make a Claim

Breakdown in UK	0333 207 6310
Breakdown in Europe	
Calling from Europe	00 33 472 43 52 55
Calling from a French Land line (Freephone)	0800 290 112
Calling from the Republic of Ireland	1 800 535 005

### Complaints

We are committed to providing excellent service. If you are unhappy with the services relating to your RAC Breakdown Cover please contact us.

Breakdown Customer Care, RAC Financial Services Limited, Great Park Road, Bradley Stoke, Bristol, BS32 4QN

Email: [breakdowncustomer@rac.co.uk](mailto:breakdowncustomer@rac.co.uk)

In the event that we cannot resolve your complaint to your satisfaction, you may be entitled to refer your complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

Email: [complaints.info@financial-ombudsman.org.uk](mailto:complaints.info@financial-ombudsman.org.uk)

These actions do not affect your rights to take legal action if necessary.

## Financial Services Compensation Scheme (FSCS)

Your Insurer is covered by the Financial Services Compensation Scheme (FSCS). The FSCS offers a safety net for customers of financial services firms should they not be able to meet their liabilities and You may be entitled to claim compensation in such an event. The level of compensation depends on the type on insurance and circumstances of the claim.

Further information can be obtained from:

Financial Services Compensation Scheme  
10th Floor  
Beaufort House  
15 St Botolph Street  
London EC3A 7QU  
Web: [www.fscs.org.uk](http://www.fscs.org.uk)

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## Cancellation

FJ+ products purchased cannot be cancelled independently of the main insurance policy.

If you want to cancel your cover after 14 days, the cancellation terms set out in the general conditions of your Main Insurance Policy Document will apply. There will be no refund due from Lost Keys cover. You will also have to pay any cancellation charges made by Footman James. Please see Footman James' Important Notice to Clients document for details of those charges.

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## Upgrades

If you wish to upgrade to an increased level of breakdown cover, you will be required to pay the full difference in premium between the existing level and the increased level, plus the administration fee charged by Footman James.

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## Downgrades

It is not possible to downgrade your breakdown cover mid-term; this should be requested at renewal.

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## Payment of your Premium

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 your account handler.

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## Duty of Fair Presentation

The Policyholder has a duty to make to the Insurer a fair presentation of the risk before the inception of this Policy, an alteration made to this Policy and the renewal of this Policy.