

RAC BREAKDOWN COVER POLICY

Be Wiser Insurance

Terms and conditions

Please read and keep for your records

The logo for RAC, consisting of the letters 'R', 'a', and 'C' in a stylized, orange, blocky font. The 'R' is on the left, the 'a' is in the middle, and the 'C' is on the right. The letters are interconnected and have a modern, geometric feel.

Contact information

	Telephone	In Writing
Breakdown	0330 159 8723	
Breakdown in Europe Calling from Europe Calling from a French landline (freephone) Calling from the Republic of Ireland (freephone)	00 33 472 43 52 55* 0800 290 112 1800 535 005	
Bringing your vehicle back to the UK after a breakdown	0330 159 0337	
Claim Form Requests From the UK From Europe	0330 159 0337 0044 161 332 1040*	europeanclaims@rac.co.uk www.rac.co.uk/europeanclaimform
Customer Services	0333 999 0833	Be Wisser Insurance Barrett House, Savoy Close, Andover, Hampshire SP10 2HZ admin@bewiser.co.uk
Hearing assistance	Telephone prefix 18001 to access Tynetalk or text us on 07855 828282	

*Please replace the 00 at the beginning with 810 when in Belarus or Russia.

Telephone charges

Please note that we do not cover the cost of making or receiving telephone calls. Our calls may be monitored and/or recorded.

In the UK: Call charges may apply. Please check with your telephone provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans. Text messages will be charged at your standard network rate.

In Europe: Roaming charges may apply when making or receiving calls, please check with your mobile phone provider for more information. It may not always be possible for us to return a call to a mobile phone.

If your vehicle breaks down, please provide us with

1. Your name or policy number
2. Identification such as a bank card or driving licence
3. The vehicle's make, model and registration number
4. The exact location of the vehicle - the road you are on or the nearest road junction
5. The number of the phone you are using
6. The cause of the breakdown, if you know it
7. Your credit card if you need additional services

If you fail to make contact within 24 hours of becoming aware of the breakdown cover may be refused in relation to the breakdown.

Remember

Please let us know if you have called us but manage to get going before we arrive. We will only provide cover if we arranged help, so please do not go directly to a garage or other recovery service, or otherwise approve action taken by you or on your behalf.

Breakdown or is involved in a road traffic collision on a motorway in France or Mainland

Europe

Motorways in France and many other European countries are privately managed. If your vehicle breaks down or is involved in a road traffic collision on a French motorway, motorway service area, or other European private motorway, you must use the roadside emergency telephones as we cannot send assistance. If the vehicle is recovered by the police or authorised motorway services, you may have to pay labour and towing charges on the spot and a standard tariff is normally applied.

We will reimburse these charges as long as the vehicle is towed to the recovery company's depot. This may also apply to other roads, so we recommend you use the emergency phones where available. If they will not send a breakdown recovery vehicle, you should contact us.

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Your terms and conditions

Definition of words

Any words in bold appearing throughout this **RAC Breakdown Cover** have a specific meaning which we explain below.

"Be Wisser Insurance" means the Be Wisser Insurance Services Limited of Barrett House, Savoy Close, Andover, Hampshire SP10 2HZ who arrange and administer this **RAC Breakdown Cover**;

"beyond economical repair" means where the total cost required to repair the **vehicle**, including any taxes, is greater than the **market value** of the **vehicle**. If the **vehicle** has **broken down** or had a **road traffic collision** in **Europe**, the total cost required to repair the **vehicle** will be based on the estimate for repair provided by the service provider in the applicable country in **Europe** where the **breakdown** or **road traffic collision** has occurred;

"breakdown"/"breaks down"/"broken down" means an event during the **policy period**, that stops the **vehicle** from being driven because of a mechanical or electrical failure including as a result of battery failure, running out of fuel, mis-fuel, flat tyres, but not as a result of a **road traffic collision**, fire, flood, theft, acts of vandalism, any **driver induced fault**, or any key related issue other than keys locked in your **vehicle**;

"call-out"/"claim" means each separate request for service or benefit for cover under any section of this **RAC Breakdown Cover**;

"caravan"/"trailer" means any caravan or trailer that is less than (a) 3.5 tonnes; (b) 7 metres long; (c) 2.55 metres wide; and (d) 3 metres high;

"cover start date" means the date that this **RAC Breakdown Cover** begins, or renews, as shown on your **welcome letter**;

"driver"/"their"/"they" means **you** or any driver of a **vehicle** at the time a **breakdown** occurs who is authorised to be driving the **vehicle** and is permanently resident in the **UK**;

"driver induced fault" means any fault caused by actions or omissions of the **driver** of the **vehicle**, except running out of fuel and battery failure;

"Europe" means the mainland countries of Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, 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;

"expiry date" means the date that this **RAC Breakdown Cover** expires as shown on your **welcome letter**;

"home" means, in respect of an individual, the address you reside at and, in respect of an entity the registered/trading address;

"journey" means a trip to **Europe** which begins and ends on return from **home** during the **policy period**;

"market value" means the market value in the **UK**, as reasonably determined by **us** in accordance with published industry data (using Glass's Guide or other appropriate trade vehicle valuation guide(s)), of a **vehicle** based upon a **vehicle** of the equivalent age, make, recorded mileage and model as the **vehicle**;

"passengers" means the **driver** and up to the number of passengers allowed as shown in the Vehicle Registration Document travelling in the **vehicle**;

"planned departure date" means the date when **you** intend to begin your **journey**. We may ask for proof of this;

"policy period" means the length of time for which your **RAC Breakdown Cover** is in force as shown on your **welcome letter**;

"policy year" means the **policy period**, from the **cover start date**;

"RAC"/"we"/"us"/"our"

1. For Sections A, B and C means RAC Motoring Services;
2. For Sections D, E and F means RAC Insurance Limited;
3. For Additional Services means RAC Motoring Services; and
4. In each case any person employed or engaged to provide certain services on their behalf;

"RAC Breakdown Cover" means this RAC Breakdown policy that is subject to the terms and conditions together with the **welcome letter**;

"reimburse"/"reimbursement" means reimbursement by **us** under the reimbursement process;

"road traffic collision" means

1. for the purpose of Section F only, a traffic collision in **Europe** that immobilises the **vehicle**; and
2. for all other sections, means a traffic collision involving a **vehicle** within the **UK**;

"specialist equipment" means equipment that is not normally required by **us** to complete repairs and recoveries, for example winching and specialist lifting equipment;

"UK" means England, Scotland, Wales, Northern Ireland, and for the purpose of this **RAC Breakdown Cover** includes the Channel Islands and the Isle of Man if **you** are a resident there;

"vehicle" means the **UK** registered **vehicle** as shown on your **welcome letter** and that complies with the following specifications:

1. it is either a car, motorcycle or commercial vehicle that is less than (a) 3.5 tonnes; and (b) 2.55 metres wide; or
2. it is a motorcycle over 49cc and is not a mobility scooter

"wear and tear" means the gradual loss of the ability of a part to work exactly as it was designed to by the manufacturer, caused by time and/or the **vehicle's** mileage;

"welcome letter" means the documents containing important details about this **RAC Breakdown Cover** and levels of cover;

"you"/"your" means the person or business taking out the **RAC Breakdown Cover** as named on the **welcome letter**.

Important information about your RAC Breakdown Cover

• This **RAC Breakdown Cover** is intended to offer services relating to the **breakdown** of **vehicles**. Based on the information provided this **RAC Breakdown Cover** meets the demands and needs of those who wish to ensure the risk of the **breakdown** of **vehicles** is met now and in the future, and where additional cover is chosen, that certain additional risks relating to the **breakdown** of **vehicles** are met.

• Some sections of cover are optional. The ones **you** have chosen are listed on your **welcome letter**. Please make sure this is correct.

• There are general conditions that apply to all sections. There are also specific conditions that are set out in each section that apply to each section. **You** must meet all of these conditions.

• All requests for service must be made directly to **us**.

Your **RAC Breakdown Cover** consists of:

1. A Breakdown Policy – one or more contracts of insurance between **you** and the insurers - depending on the type of cover:
 - a) RAC Motoring Services provides insurance for Sections A, B and C; and
 - b) RAC Insurance Limited provides insurance for all other Sections.

Where **you** have paid for additional cover, a premium is payable for contracts of insurance which will be made clear to **you** in advance of purchase.

2. A **welcome letter**- detailing the level of cover chosen and the cost of cover where applicable. The **welcome letter** will detail the premium and any other charges payable. These will be made clear in advance of purchase, and provided to **you** by **Be Wisser Insurance** following purchase.

Policy Type

This **RAC Breakdown Cover** covers the **vehicle** shown on **your welcome letter** and if registered at **your home** address. The **vehicle** is covered whoever is driving.

Policy Period

The **RAC Breakdown Cover** will start on the **cover start date** and end after the **expiry date** as shown on **your welcome letter**.

Limits of Cover

Cover under this **RAC Breakdown Cover** is subject to limits on:

1. When a **claim** can be made:
 - a) no **claim** is permitted under section A or E if the **breakdown** occurred prior to purchasing this **RAC Breakdown Cover**;
 - b) no **claim** is permitted under sections B, C, D or F within 24 hours of the initial **cover start date** of the **RAC Breakdown Cover**, nor within 24 hours of any upgrade to an upgraded section;
 - c) in order to make a **claim** under Section C (Recovery) we must have first attended under Section A (Roadside); and
 - d) in order to make a **claim** under Section D, we must have first attended under Section A (Roadside) or B (At Home).
2. The number of **claims** that can be made per **policy year** whether under a particular section, or as a whole, one **claim** means one request for service or benefit for cover under any section of this **RAC Breakdown Cover**, regardless of who makes the **claim**;
3. The amount that is covered for certain types of **claim** or for certain sections, as set out in this **RAC Breakdown Cover**.

Reimbursement

Under some sections, **you** may need to pay for the service up front and **claim** this back from **us**. To do so, please visit www.rac.co.uk/reimbursementclaimform. If **you** have any queries please contact Breakdown Customer care on 0330 159 0337. Please send **your** completed claim form with proof of payment (such as a receipt) to Customer Services. We may ask **you** to supply original documents.

Hire Vehicle Terms

Certain sections of this **RAC Breakdown Cover** include the supply of a hire vehicle. Where a hire vehicle is available as a covered benefit, the following terms apply:

Covered

Up to 2 consecutive days or until **your vehicle** has been fixed if sooner.

1. If **your vehicle** is a van we will try to find a hire van close in size to **your vehicle**, but cannot guarantee this and we may offer more than one hire vehicle. If **your vehicle** is not a van we will arrange and pay for the hire cost of a replacement car. Any replacement vehicle will be limited to a small hatchback;
2. If **you** are not eligible for a hire vehicle arranged by **us** for any reason, such as **you** do not meet the hire vehicle provider's terms (e.g. **you** have points on **your** licence), and **you** choose to hire a car yourself, let **us** know before **you** hire a car, and then provided we have agreed the cost, we will **reimburse you** up to £35 per day;

3. Where we arrange a hire vehicle we will pay the insurance and collision damage waiver (this covers the cost of damage but **you** would still need to pay the excess).

Not Covered

1. We will not provide any specific car type, model or accessories, including tow bars.
2. Any cost of:
 - a) delivery and collection of the car hire and any fuel used;
 - b) fuel while using the car hire; or
 - c) any insurance excess and additional costs.

Included Benefits

As well as the cover we provide under Sections A to F, we offer the following benefits provided by RAC Motoring Services at no additional charge to **you** and include:

- Urgent Message Relay; and
- Replacement Driver.

Additional Services

RAC Motoring Services can also offer additional services following a **breakdown** for an additional charge which will be agreed with **you** before service is provided.

Your Cover

Section A. Roadside

RAC Breakdown Cover includes cover for Roadside.

Covered

If the **vehicle breaks down** within the UK more than a quarter of a mile from **your home**, we will:

1. Send help to repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If we are unable to repair the **vehicle** at the roadside, we will recover the **vehicle** and **passengers** to a destination chosen by the **driver** up to a maximum of 10 miles from the **breakdown**;

If we recover the **vehicle** to a garage, we will **reimburse you** for taxi costs for **passengers** to continue the journey to a single destination within 20 miles.

Caravans or Trailers

If a **caravan** or **trailer breaks down** within the UK more than a quarter of a mile from **your home**, we will send help to repair the **caravan** or **trailer** at the roadside. This could be a permanent or temporary repair.

We will not provide any other cover under this **RAC Breakdown Cover** if a **caravan** or **trailer breaks down**.

However if a **vehicle breaks down** and there is a **caravan** or **trailer** attached to it we will recover the **caravan** or **trailer** as well.

Not Covered

1. The cost of any parts;
2. The fitting of parts, including batteries, supplied by anyone other than **us**;
3. Any **breakdown** resulting from a fault that we have previously attended and:
 - a) the original fault has not been properly repaired; or
 - b) our advice after a temporary repair has not been followed;
4. Recovery for **caravans** or **trailers** if the **caravan** or **trailer breaks down**.

Section B. At Home

RAC Breakdown Cover includes cover for At Home.

Covered

We will provide the same cover as the "Covered" part of Section A (Roadside) if **your vehicle breaks down** at, or within a quarter of a mile of, **your home**.

Not Covered

Please see the "Not Covered" part of Section A (Roadside), which also applies here.

Section C. Recovery

RAC Breakdown Cover includes cover for Recovery.

Covered

If we are unable to repair the vehicle under Section A (Roadside), we will recover the vehicle from the breakdown location to:

1. A local garage; or
2. A single destination chosen by the driver within the UK. For long distances we may use more than one recovery vehicle.

Please note: recovery must be arranged with us while we are at the scene.

Not Covered

1. Please see the "Not Covered" part of Section A (Roadside), which also applies here;
2. Tyre faults where the vehicle is not carrying a serviceable spare tyre, the tyre repair equipment provided by the vehicle's manufacturer or a locking wheel nut;
3. A second recovery owing to the intended original destination being closed or inaccessible.

Section D. Onward Travel

RAC Breakdown Cover includes cover for Onward Travel.

If we attend a breakdown under Sections A (Roadside) or B (At Home), and cannot fix the vehicle on the same day, we will help the driver by making arrangements to allow the continuation of the journey. The driver can choose one of the following options, subject to availability:

1. Hire vehicle;
2. Alternative transport; or
3. Overnight accommodation.

1. Hire vehicle

Covered

Please see Hire vehicle terms.

Hire vehicles must be arranged with us within 24 hours of the time of breakdown.

2. Alternative transport

Covered

If the driver would prefer to continue the journey by air, rail, taxi or public transport, we will reimburse you for a standard class ticket up to £150 per person or £500 for the whole party, whichever is less.

3. Overnight accommodation

Covered

The driver may decide that waiting for the vehicle to be fixed is best. We will arrange one night's bed and breakfast accommodation, up to a value of £150 per person or £500 for the whole party, whichever is less.

4. Assistance in a medical emergency

Covered

We will also help if the driver or one of the passengers suddenly or unexpectedly falls ill and needs medical help before the end of the journey. We will help to:

1. book one night's bed and breakfast accommodation for the driver and passengers if the hospital is more than 20 miles from home. We will reimburse you up to £150 per person or £500 for the whole party; and
2. arrange to get the patient home or to a local hospital as soon as they are fit to travel.

Not Covered

We will not assist the driver where they or one of the passengers is taken ill during a journey to or from a doctor's surgery or hospital, including planned doctor or hospital appointments or emergencies.

Section E. Mis-fuel Rescue

RAC Breakdown Cover includes cover for Mis-fuel Rescue.

Covered

If your vehicle has broken down due to a mis-fuel in the UK we will attend to either

1. Drain, flush and clean out the fuel system;
2. fill the vehicle with up to 10 litres of fuel to get the vehicle mobile and allow the driver to drive to the nearest fuel station; and
3. arrange the safe disposal of the contaminated fuel;

if we are unable to repair the vehicle due to a mechanical damage caused by the mis-fuelling, we will recover the vehicle and passengers to a destination chosen by the driver up to a maximum of 10 miles from the breakdown. If more than 5 people require transportation the we may need to provide transport in separate vehicles.

Not Covered

1. Damage due to:
 - a) wear and tear;
 - b) pre-existing faults or defects; or
2. Any damage not caused by mis-fuelling.

Section F. European Motoring Assistance

RAC Breakdown Cover includes cover for European Motoring Assistance.

Limits of cover

The cover under Section F is subject to an aggregate overall limit of £2,500 per call out and 3 call-outs per policy year, limited to 1 call-out per journey and is subject to the further limits of cover in respect of each type of cover. Each journey is limited to a maximum of 90 days.

Section F1: Onward travel in the UK

Covered

If we attend a breakdown under Section A (or B) and cannot fix the vehicle by your planned departure date and you are within 24 hours of your planned departure date we will arrange a hire car for the continuation of your journey up to 14 consecutive days.

Not Covered

Requests following a road traffic collision.

Section F2: Roadside assistance in Europe

Covered

If the vehicle breaks down or is involved in a road traffic collision in Europe during a journey, we will send help to either:

1. Repair the vehicle at the roadside. This could be a permanent or temporary repair; or
2. If we are unable to repair the vehicle at the roadside, we will:
 - a) recover the vehicle and passengers to a local garage for fault diagnosis on the vehicle;
 - b) pay for the initial fault diagnosis to find the next course of action;
 - c) contribute towards the garage labour charges up to £150 when the vehicle can be repaired on the same day;
 - d) help you purchase replacement parts if they cannot be found locally, and pay for them to be delivered; and

- e) we will also relay any urgent messages from the driver to a contact of their choice.

Not Covered

1. Repair costs, including garage labour charges:
 - a) if the vehicle was in a road traffic collision; or
 - b) if the vehicle repair costs will be more than its market value.
2. The costs of any parts.

Note: By claiming under this section you are authorising us and the garage to undertake fault diagnosis.

Mis-fuelling

If the driver puts the wrong fuel in the vehicle, although this is not covered as a breakdown under this RAC Breakdown Cover, we will arrange to recover the vehicle and passengers to a local garage. You are not entitled to benefits under any other section of this RAC Breakdown Cover.

Key

If the keys are locked in the vehicle, we will attend and get them out if possible, but we are not liable if damage is caused to the vehicle in doing so. You are not entitled to benefits under any other section of this RAC Breakdown Cover.

Tyres

If the vehicle needs a replacement tyre, although this is not covered as a breakdown under this RAC Breakdown Cover, we will attend and change the tyre if there is a spare or recover the vehicle and passengers to a local garage if the vehicle is manufactured without a spare. You are not entitled to benefits under any other section of this RAC Breakdown Cover.

Section F3: Onward travel in Europe

Covered

If the vehicle has a breakdown or is involved in a road traffic collision during a journey in Europe and we establish that the repairs cannot be completed within 12 hours, we will help the driver by making arrangements for the passengers to continue the journey. The driver can choose either:

1. Alternative transport; or
2. Additional accommodation expenses.

1. Alternative transport

Covered

1. A hire car as a replacement until the vehicle has been fixed for up to 14 consecutive days; or
2. A standard class ticket up to £125 per person per day and £1500 in total for travel by air, rail, taxi or public transport.

2. Additional accommodation expenses

Covered

We will arrange and pay for additional accommodation expenses if you are unable to use your pre-arranged accommodation up to £30 per person per day up to a maximum of £500 for all passengers.

Not Covered

Accommodation where the driver has suitable alternative accommodation that can be used. Cover under this section will stop once:

1. The vehicle has been repaired to a roadworthy condition; or
2. The decision to bring the vehicle home is made by us or your motor insurer; or
3. Once we establish that the repair costs to the vehicle exceed its market value.

Once the driver is notified of cover ending, if they have a hire car, it must be returned to the place agreed with us within 24 hours. The driver can keep the hire car for longer if you agree this with us first and pay for it.

Getting your passengers home

We will provide alternative transport as above to get the passengers back home if:

1. The vehicle is brought back home under Section F4; or
2. Once we establish that the repair costs to the vehicle exceed its market value under Section F4.

Section F4: Getting your vehicle home

Covered

If we attend a breakdown or is involved in a road traffic collision in Europe under Section F2 and the vehicle cannot be repaired before the drivers planned return to the UK, we will arrange and pay for:

1. Recovery of the vehicle to a single destination of the drivers choice within the UK; and
2. Storage charges for the vehicle whilst awaiting the vehicle to be returned to the UK; or
3. If the vehicle is repaired in Europe, the cost of one person to travel to collect the vehicle by standard class rail or air fare and public transport up to £600 and a contribution towards room only accommodation up to £30 per day;
4. If the cost of repairing the vehicle is greater than its market value as a result of a breakdown and it has to be disposed of abroad under Customs supervision, we will pay the cost of the import duty;
5. Reimbursement for a hire car in the UK once we have brought the passengers home under Section F3 until the vehicle is brought back to the UK, up to 2 consecutive days in total;

We will take the passengers in the vehicle home under Section F3 (Onward Travel in Europe).

It is our decision whether to get the broken down vehicle home or have it repaired locally. We will follow your motor insurer's decision whether to get the vehicle home or have it repaired locally following a road traffic collision covered by your motor insurance.

Not Covered

1. Any costs:
 - a) if the vehicle is beyond economical repair;
 - b) covered under your motor insurance;
 - c) relating to storage once you have been notified that the vehicle is ready to collect; and
 - d) relating to any costs incurred as a result of actions or omissions of your motor insurers;
2. We will not take the vehicle back home if:
 - a) the vehicle is roadworthy; or
 - b) a customs officer or other official finds any contents in your vehicle that are not legal in that country;
3. Any import duties not relating to the vehicle, for example relating to items carried in the vehicle;
4. We will not cover the costs of fuel, insurance or meals; or
5. We will only cover costs under this section up to the market value, so if you want us to bring the vehicle home and the costs of bringing the vehicle home exceed this amount you will need to pay any costs above this amount before we make arrangements.

Important

- Following our authorisation, it can take up to 14 working days for the vehicle to be delivered back to the UK. At busy times and from some countries it may take longer.
- If we do not bring the vehicle back to the UK, you will have 10 weeks in which to advise us of how you wish to recover or dispose of it. If you do not contact us within 10 weeks we will dispose of it at your cost.

Section F5: Vehicle break-in emergency repairs

Before claiming under this section the break-in must be reported to the police within 24 hours in order to obtain a written report.

Covered

If the **vehicle** suffers damage to windows, windscreens or locks caused by forcible entry or attempted forcible entry, although this is not a **breakdown** we will **reimburse you**, up to £175 for:

1. immediate emergency costs incurred in order to continue the **journey**: or
2. the costs of recovering the **vehicle** to a local repairer to ensure the **vehicle** is secure and roadworthy.

Not Covered

1. The cost of any parts; or
2. Any benefits under any other section of this **RAC Breakdown Cover**.

Section F6: Replacement Driver

Covered

Although this is not covered as a **breakdown** under this **RAC Breakdown Cover**, if the **driver** suddenly or unexpectedly falls ill during the **journey** in **Europe**, meaning they are unable to drive, we will provide a replacement driver to allow the **journey** to continue or return **home**. We will require written confirmation from the treating hospital or medical expert that the **driver** is unable to drive.

Not Covered

1. If there is another qualified driver who is a **passenger** and who is fit and legally able to drive the **vehicle**.
2. Any benefits under any other section of this **RAC Breakdown Cover**.

General conditions for Section F

1. We will not cover any **call-out** for any repairs to a **vehicle** which are not essential in order to continue the **journey**;
2. Any **claim** which the **driver** could make under any other insurance policy. If the value of the **call-out** is more than the amount which can be recovered under another policy we may pay the difference, subject to the limits as set out in this **RAC Breakdown Cover**;
3. You must make sure the **vehicle** meets all relevant laws of the countries visited during a **journey**;
4. How the exchange rate is calculated:
 - a) Any costs incurred directly by **us** in a currency other than GBP will be converted to GBP at the exchange rate used at the time;
 - b) Costs incurred by **you** in a currency other than GBP which are recoverable will be converted to GBP either:
 - i. at the exchange rate used by **your** credit or debit provider; or
 - ii. at the exchange rate used by **us** when **your** claim form is received if **you** paid in cash;
5. We will not take responsibility for repairs carried out at any garage, and the contract for such repairs will be between **you** and the garage / repairer.
6. When a hire car, taxi, hotel or similar benefit is arranged under this **RAC Breakdown Cover**, we will always try to find a suitable option that is available at the time, however:
 - a) we are not responsible for the quality or service of each individual hotel, train or taxi booked; and
 - b) for hire cars, whilst reputable companies are used, we are unable to and cannot be responsible for checking the condition of each vehicle or the quality of service provided by each company;

7. If, following a **breakdown**, the **vehicle** needs to be repaired, **you** must not delay or refuse repairs whilst **you** are in **Europe**. If **you** do, and in our reasonable opinion that would lead to additional costs being incurred, we reserve the right to refuse to provide cover under Section F3 (Onward travel in Europe) or Section F4 (Getting your vehicle home);
8. If the **breakdown** or **road traffic collision** is caused by flooding brought about by adverse weather we will only arrange for the **vehicle** to be taken to a local repairer. All further service will be an additional cost paid by **you**, or must be referred to the **vehicle's** motor insurer;
9. In handling **breakdown call-outs** there may be more than one option available to **you** under this **RAC Breakdown Cover**. We will decide which is the most appropriate option based on our expertise in **breakdown** situations. In doing so we will act in consultation with **you**, and act reasonably at all times;
10. This **RAC Breakdown Cover** does not cover:
 - a) vehicle storage charges, other than under Section F4;
 - b) **call-outs** if **you** are not carrying a serviceable spare tyre, the tyre repair equipment provided by the manufacturer or a locking wheel nut;
 - c) the hire of minibuses, motorhomes, motorcycles, **caravans**, **trailers** or vans;
 - d) overloading of a **vehicle** under the laws in any country in which the **vehicle** is travelling;
 - e) **breakdowns** or **road traffic collisions** caused by running out of oil or water, frost damage or rust or corrosion.

General Conditions

The following conditions apply to all sections of this **RAC Breakdown Cover**. If **you** do not comply we can refuse cover and/or cancel your **RAC Breakdown Cover**.

1. **You** must pay your premium.
2. **You** must request services directly from **us**, as we will only provide cover if we make arrangements to help **you**.
3. Where the **breakdown** is caused by a component failure this must stop the **vehicle** from working, so for example an air-conditioning failure in itself does not constitute a **breakdown**, and the illumination of a warning light does not always constitute a **breakdown**. If it does not, **you** will need to take **your vehicle** to a place of repair and **your RAC Breakdown Cover** will not cover this.
4. We will not cover any **claim** where the **vehicle** is already at a garage or other place of repair.
5. Where we deem, acting reasonably, that **you** requested service to avoid the cost of repairing the **vehicle**, or to correct an attempted repair by someone else, we will not provide cover.
6. A **driver** must be with the **vehicle** when we attend.
7. **You** are responsible at all times for the care of **your** personal belongings, valuables, luggage and goods in or on a **vehicle**. We will not be responsible for any loss of or damage to them.
8. Where we recover **passengers** under the age of 16, they must be accompanied by an adult.
9. We will not allow animals in our vehicles, except guide dogs. Any animals can remain in the **vehicle** at the **driver's** own risk. We will not be liable for any injury to animals, or damage caused by them. We will not transport any livestock. We will not be responsible for any costs relating to animals.
10. The **vehicle** must not carry more passengers than the number stated in the **vehicle's** registration document. Each **passenger** must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat.
11. Where we provide a repair to the **vehicle**, whilst we are responsible for that repair, this does not mean that we are confirming the legal and roadworthy condition of the **vehicle**. This remains **your** responsibility.

12. We will not be responsible for any losses that may incur following a **breakdown** that are not expressly covered by this **RAC Breakdown Cover**. For example, we will not pay for any loss of earnings or missed appointments.
13. We do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst we will try to check that the garage will undertake the type of repairs required, we cannot guarantee this. We will not take responsibility for repairs carried out at any garage and the contract for such repairs will be between you and the garage / repairer.
14. During extreme weather, riots, war, civil unrest, industrial disputes, our services can be interrupted. We will resume our service to you as soon as we can in these circumstances.
15. The cost of the following is not covered by this **RAC Breakdown Cover**:
 - a) **specialist equipment**;
 - b) ferry charges for the **vehicle** and our vehicle;
 - c) any damage to glass even if the damage means the **vehicle** cannot be legally or safely driven. We will arrange transport to a local garage so you can arrange to get the **vehicle** fixed but you will have to pay for this;
 - d) spare tyres and wheels and repairing or sourcing them; or
 - e) recovery by someone other than us even if this is requested by the emergency services. We will only provide recovery once instructed to do so by the emergency services.
16. In handling any **claim** there may be more than one option available to the **driver** under this **RAC Breakdown Cover**. We will decide which is the most appropriate option based on our expertise in **breakdown** situations. In doing so we will act in consultation with the **driver**, and act reasonably at all times.
17. The **vehicle** must be owned, contract hired or leased by you and used for any private or any business use other than hire and reward and/or courier services.
18. This **RAC Breakdown Cover** does not cover:
 - a) routine servicing, maintenance or assembly of the **vehicle**;
 - b) **caravan** or **trailers**, except as described under Section A;
 - c) use of your **vehicle** for demonstrating or carrying trade plates;
 - d) **breakdowns** resulting from activities that are not subject to the normal rules of the road for example rallies, stock car racing, use of the Nürburgring or other formal or informal race events;
 - e) **breakdowns** that occur off the public highway to which the **driver** or we have no legal access;
 - f) the **vehicle** if it is not legally taxed, insured and holding a valid MOT which is required by law or is not being used in line with the manufacturer's guidelines;
 - g) **vehicles** that are not in a roadworthy condition. If we consider, acting reasonably, that the **vehicle** is not in a legal or roadworthy condition, we can refuse to provide service. If you can demonstrate that the **vehicle** is roadworthy we will provide service;
 - h) any **claim** that is or may be affected by the influence of alcohol or drugs;
 - i) any **breakdown** that is caused by or as a result of **vehicle** theft or fire; or
 - j) any **claim** under this **RAC Breakdown Cover** where the **breakdown** was first reported to us under a different policy.
19. If the **driver** is asked to review and approve a document recording the condition of the **vehicle**, including an electronic form, it is their responsibility to ensure that the record is accurate and complete, and we will not be responsible for any errors or omissions.

Additional Benefits

The following are provided at no additional charge:

Service in the Republic of Ireland

If the **vehicle** has **broken down** in the Republic of Ireland, we will provide a Roadside attendance service only, as described under Section A (Roadside). If your home address is in Northern Ireland and you have purchased Section C (Recovery), we will recover the **vehicle** to your home, or to another destination in Northern Ireland if the distance is less.

Urgent message relay

If the **vehicle** has **broken down** and the **driver** needs to get in touch with friends and family urgently, we will get a message to them.

Replacement driver

If the **driver** becomes ill during a journey in the UK and no one within the party can drive the **vehicle**, we may be able to provide a replacement driver. This service is discretionary, and we will decide whether or not to provide this service.

Additional services

We can provide additional services that are not included in your **RAC Breakdown Cover** but we will charge you for these, for example to:

1. Purchase the parts you need to get on your way;
2. Pay for **specialist equipment** to complete the repairs;
3. Extend the hire time for a replacement car; or
4. Arrange a second or extended recovery.

If you need extra help, we will agree the costs up front and will need full payment before we can help. If you took out the **RAC Breakdown Cover**, you will be responsible for any additional charges so if we help someone under your **RAC Breakdown Cover** and they cannot pay, we will invoice you. This is why we request proof of identity at the **breakdown**.

Cancellation of your RAC Breakdown Cover

Your right to cancel

You can cancel your **RAC Breakdown Cover** within the cooling off period, being 14 days from the later of:

1. the **cover start date**; or
2. the date you receive your **RAC Breakdown Cover** documents.

If you do this, we will cancel the **RAC Breakdown Cover** with immediate effect from the day you request it and we will refund your premium in full unless a **claim** has been made within this cooling off period. If you downgrade your **RAC Breakdown Cover** after this cooling off period we will not refund premium to you;

At any time after the 14 day cooling off period referred to above, you may cancel your **RAC Breakdown Cover**.

Cancellations must be made by contacting **Be Wisser Insurance**. **RAC Breakdown Cover** will be cancelled with immediate effect. You will receive a pro-rata refund of any premium you have paid if no **claims** have been made. If any **claims** have been made then no refund of premium will be given.

Your **RAC Breakdown Cover** will automatically cancel if your associated motor insurance policy is cancelled.

Our right to cancel

1. If any premium for the **RAC Breakdown Cover** is not paid by a relevant date as stated on your **welcome letter**, **Be Wisser Insurance** will notify you. All payments must be paid within 28 days of the relevant date, if not your **RAC Breakdown Cover** may be cancelled; and

2. We may cancel the RAC Breakdown Cover in the event of misuse of this RAC Breakdown Cover and there will be no refund any premium;

Misuse of RAC Breakdown Cover

Each driver must not:

1. Behave inappropriately towards us, including acting in a threatening or abusive manner, whether verbally or physically;
2. Persuade or attempt to persuade us into a dishonest or illegal act;
3. Omit to tell us important facts about a breakdown in order to obtain a service;
4. Provide false information in order to obtain a service;
5. Knowingly allow someone that is not covered by your RAC Breakdown Cover to try and obtain a service under this RAC Breakdown Cover;
6. Pay for additional services or goods in the knowledge that the payment has or will fail, with no intention of providing alternative payment.

If these conditions are not complied with, we may:

1. Restrict the cover available to you at the next renewal;
2. Restrict the payment methods available to you;
3. Refuse to provide any services to you under this RAC Breakdown Cover with immediate effect;
4. Immediately cancel this RAC Breakdown Cover; and
5. Refuse to sell any RAC Breakdown Cover or services to you in the future.

We may also take any of the additional steps as set out above if any claim is found to be fraudulent in any way, and the RAC Breakdown Cover will be cancelled with effect from the date of the fraudulent act, and the fraudulent claim forfeited. We will not refund any premium. We will notify you in writing if we decide to take any of the above steps.

Renewal of RAC Breakdown Cover

A new RAC Breakdown Cover may be issued when you renew your existing associated motor insurance policy.

Changes to your details

You must let Be Wisser Insurance know immediately if you need to change anything on your RAC Breakdown Cover.

Be Wisser Insurance can be contacted by phone, post, or email. Please see Contact Information.

If you change your vehicle you must contact Be Wisser Insurance to update your details. If you do not, you may not be covered.

We will not change your RAC Breakdown Cover into someone else's name. If you cancel your RAC Breakdown Cover for any reason, the whole RAC Breakdown Cover will be cancelled and others on your RAC Breakdown Cover will no longer be covered by us.

All communications from Be Wisser Insurance or us shall be deemed duly received if sent to your last known address.

Complaints

We are committed to providing excellent service. However, we realise that there are occasions when you feel you did not receive the service you expected. If you are unhappy with our services relating to this RAC Breakdown Cover such as services at or following a breakdown, or the included benefits please contact us as follows:

	Phone	In writing
Breakdown related Complaints	0330 159 0337	Breakdown Customer Care RAC Motoring Services Great Park Road Bradley Stoke Bristol BS32 4QN Breakdowncustomercare@rac.co.uk
Sales and administration Complaints	0333 999 0838	Be Wisser Insurance Barrett House, Savoy Close, Andover, Hampshire SP10 2HZ Customer.Care@bewisser.co.uk

A dispute relating to goods or services sold online can also be submitted to the European Commission Online Dispute Resolution Service ("ODR") via their website: <http://ec.europa.eu/consumers/odr/>. The ODR is a platform which helps customers who have purchased goods or services online in the EU if a dispute arises. The ODR platform will send your complaint to a certified Alternative Dispute Resolution Provider who works with the parties to solve the problem. Please note: for qualifying financial services products purchased in the UK this will be the UK's Financial Ombudsman Service.

Financial Ombudsman Service

	Phone	In writing
In the event that we cannot resolve your complaint to your satisfaction under the complaints process set out above, you may in certain circumstances be entitled to refer your complaint to the Financial Ombudsman Service at the following address:	0800 023 4567 or 0300 123 9123	The Financial Ombudsman Service Exchange Tower London E14 9SR complaint.info@financial-ombudsman.org.uk www.financial-ombudsman.org.uk
The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us.		
Using this complaints procedure will not affect your legal rights.		

Financial Services Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant sections of cover, you may be entitled to compensation from the FSCS.

Further information about FSCS arrangements is available from the FSCS website www.fscs.org.uk, or by writing to:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

The cover provided by RAC Motoring Services under this RAC Breakdown Cover is not covered by the FSCS.

Law

The parties are free to choose the law applicable to this **RAC Breakdown Cover**. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions including this **RAC Breakdown Cover** and the **welcome letter** and other information relating to this contract will be in English.

Your Data

Data protection statement

This section provides a short summary of how **we** collect and use **your** data. Please refer to **our** website at rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy for full details of how **we** use **your** data. Alternatively, **you** can obtain a copy of the Privacy Policy by using the contact details below.

What is your data?

There are three types of data **we** hold about **you**:

1. Personal data is information **we** hold on record which identifies **you**. This may include **your** name, address, email address and telephone number;
2. **We** will may also hold data about **you** that is not personal, for example, information about **your vehicle**; and
3. A small number of **our** services require the collection and storing of special categories of personal data. **We** will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

How we obtain and collect your data

Your data may be collected in a number of different ways. For example, when **you** purchase **RAC Breakdown Cover**, contact **us** through social media or make a **claim** under **your RAC Breakdown Cover**. **We** will always need to collect, store and use information about **you** to be able to provide **you** with **your RAC Breakdown Cover**.

Please note, if **you** do not provide **your** data **we** will be unable to provide **you** with cover, as well as services related to administering **your RAC Breakdown Cover**.

How we will use your data

We will use **your** data for the administration of **your RAC Breakdown Cover**, for example, helping **you** if **you** make a **claim**. **We** may disclose **your** personal data to service providers who provide help under **your RAC Breakdown Cover**.

Your rights

You have a number of rights relating to **your** personal data. For further information regarding any of these rights please visit

rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy or contact the Data Protection Officer:

1. Call **our** Customer Service Team: 0330 159 0337; or
2. Email **us**: membershipcustomer@rac.co.uk; or
3. Write to **us**:
RAC Motoring Services
Great Park Road
Bradley Stoke
Bristol
BS32 4QN