

## Who to contact

These are all of the numbers that you and/or a **driver** will need in the event that the **vehicle** has **broken down** or **you** and/or a **driver** need to make any other **claim** under RAC Breakdown Cover.

### Broken down in the UK

Local Rate (from a mobile) **0800 316 7816**

Freephone **0333 202 2977**

### Broken down in France and Monaco

Freephone (from a landline) **0800 290 112**

Pay call (from a mobile) **00 33 472 43 52 55**

### Broken down in Europe\*

Calling from **Europe** (from a landline) **00 33 472 43 52 55**

Calling from Republic of Ireland (ROI) **1 800 535 005**

Calling from Belarus or Russia (from a landline) **810 33 472 43 52 55**

### Claim Forms

To request a **claim** form (from the UK) **0800 107 5861**

To request a **claim** form (from **Europe**) **0044 161 332 1040**

For repatriation queries **0870 549 3320**

Email: [breakdowncustomercare@RAC.co.uk](mailto:breakdowncustomercare@RAC.co.uk)

### Customers with hearing difficulties

**Customers** with hearing difficulties can contact RAC using a Text Phone and prefix the relevant number with 18001 to be connected to Tynetalk or use the SMS facilities on **07855 828282**

Type Talk **18001 (Prefix)**

SMS (Text Message) **07855 828282**

### Checklist

Certain information is required when calling to make a **claim**.

1.	<b>Drivers</b> Name	
2.	<b>Vehicle</b> Registration Number	
3.	Make & Model of the <b>vehicle</b>	
4.	Exact location of the <b>vehicle</b>	
5.	<b>Driver's</b> Contact Number	
6.	Nature of the fault	

### Remember

1. Please call **us** back if the **vehicle** gets going before the **RAC patrol, service provider** or **RAC contractor** arrives
2. Only accept help from the **RAC patrol, service provider** or **RAC contractor** that has been sent to assist the **vehicle** by **us**
3. Don't go directly to a garage (even an **RAC** appointed one); **we** will not reimburse **you** if **you** or a **driver** has had to pay for help which was not arranged by **us**
4. Recovery can only be arranged by **us**

### Telephone charges

Call charges may apply. Please check with **your** telephone **provider**. Please note that we do not cover the cost of making or receiving telephone calls. Calls may be recorded and/or monitored.

### Breakdown on a motorway in Europe

If the **vehicle** experiences a **break down** or is in a **road traffic accident** on a motorway in **Europe** we advise the use of the roadside emergency telephones. This will connect to the police or authorised motorway services who will send a **breakdown** recovery vehicle. If **they** will not send a **breakdown** recovery **vehicle**, then contact **us**.

Motorways in France are privately managed, so in the event of a **break down** or **road traffic accident** on a French motorway or motorway service area, it is mandatory to use the roadside emergency telephones as **we** cannot send out assistance.

In the event of recovery by the police or authorised motorway services, labour and towing charges may be payable on the spot and an authorised tariff is normally applied. **We** will cover these charges as long as the **vehicle** is towed to the recovery company's depot. If the **vehicle** is towed from a motorway, contact **us** as soon as possible and, if the **vehicle** has not been repaired, **we** will arrange for ongoing cover under **RAC Breakdown Cover**.

## Policy Summary

### RAC Breakdown Cover

**RAC Breakdown Cover** is intended to offer services relating to the **breakdown** of vehicles or road traffic accidents involving vehicles in **Europe**. This policy summary provides you with basic information about **RAC Breakdown Cover**. The full terms and conditions can be found later in this policy booklet.

This **RAC Breakdown Cover** provides cover solely in respect of the **vehicle** identified on the **confirmation document** and cannot be transferred to cover any other **vehicle**.

### Who provides RAC Breakdown Cover

**RAC Insurance Limited** provides the cover.

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

**Our** firm reference number is **202737**. 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 **0800 111 6768**.

### Period of cover

**RAC Breakdown Cover** is valid for the period of cover as stated on **your confirmation document**.

### Limits of cover

**Your** cover is subject to limits of cover for certain types of **claim**. These limits are set out in the full policy booklet.

### Cancellation of RAC Breakdown Cover

**You** can cancel **RAC Breakdown Cover** within the first 14 days following the effective date, renewal date or the date **you** receive this policy booklet, whichever happens later. **We** will refund **your premium** in full unless **you** or a **driver** has made a **claim** within this period. If a **claim** has been made during this period no refund will be given.

There will be no refund if **you** cancel **RAC Breakdown Cover** after this 14 day period.

### Contact details for notifying a claim

Please see page 1.

## Complaints

Complaints should be made using the following details for all Sections

1. Email **us** at:

[breakdowncustomercare@rac.co.uk](mailto:breakdowncustomercare@rac.co.uk)

2. Call **our** customer care number on:

**0844 891 1288**

Or;

3. Write to **us** at:

#### **Breakdown** Customer Care **RAC** Motoring Services

Great Park Road  
Bradley Stoke  
Bristol  
BS32 4QN

If **you** are dissatisfied with any other aspect of the services provided to **you** please contact Be Wiser Insurance on

**08 444 999 410**

or email

[admin@bewiser.co.uk](mailto:admin@bewiser.co.uk)

### Financial Ombudsman Service

If **your** complaint is not resolved to **your** satisfaction, **you** may in certain circumstances be entitled to refer **your** complaint to the Financial Ombudsman Service. The Financial Ombudsman Service will only consider **your** complaint once **you** have tried to resolve it with **us**. **We** will always endeavour to resolve **your** complaint to **your** satisfaction.

## Financial Services Compensation Scheme

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

## Summary of cover

The following table is a summary of the cover and benefits available as well as the significant and unusual exclusions or limitations. For all services there is no cover provided within the first 24 hours of **your** cover.

**You** and each **driver** must comply with the applicable terms and conditions under this **RAC Breakdown Cover** to receive cover. Any failure of **you** or a **driver** to do so may impact on **your** rights under this **RAC Breakdown Cover**, including whether **you** can make a **claim**.

European Motoring Assistance Cover Element	Significant features and benefits	Significant and unusual exclusions or limitations
All benefits		The cover under this <b>RAC Breakdown Cover</b> is subject to an aggregate limit of £2500 per <b>claim</b> .
Journey continuation in the territory	If the <b>vehicle</b> breaks down during a journey from <b>your</b> home and cannot be repaired within 24 hours, <b>we</b> will pay up to £750 towards the cost of a replacement hire car to enable the continuation of the journey.	<b>We will not cover:</b> Fuel and oil costs, personal insurance or any other extra costs. The excess payable under any insurance for the replacement car. A replacement hire car following a road traffic accident.
Roadside assistance in Europe	Repair at the roadside or tow to a local repairer if <b>you break down</b> or are in a road traffic accident in Europe.  <b>We will contribute</b> , subject to the overall <b>claims</b> limit, towards the local repairer's labour charges providing the <b>vehicle</b> is repaired on the same day.  See page 1 for information on what <b>you</b> should do if <b>you break down</b> or have an accident on a motorway in Europe.	<b>We will not cover:</b> Any repair costs if the <b>vehicle</b> was in a road traffic accident. The cost of any parts.
Journey continuation in Europe or return home	If <b>we</b> attend a <b>breakdown</b> or <b>road traffic accident</b> under Section 2, and <b>we</b> cannot repair the <b>vehicle</b> in 12 hours, <b>we</b> will pay for any one, or a combination of the following to enable the <b>driver</b> to continue the journey or return home by a direct route:  i. a replacement hire car; ii. rail or air travel; and/or iii. local taxi fares authorised by us in advance.  One, or a combination of the following to enable the <b>driver</b> to continue the journey or return home by a direct route:  i. a replacement hire car;	This Section will not be provided at the same time as Section 5 (see page 5).  Cover ends once <b>you</b> are notified that the <b>vehicle</b> is repaired, is being repatriated or the repair will cost more than the <b>vehicle's</b> market value <b>We will not cover</b> any hire car costs after such notification.  <b>We will not cover:</b> Fuel and oil costs, personal insurance or any other extra costs.  The excess payable under any insurance for the replacement car.

	<p>ii. rail or air travel; and/or iii. local taxi fares authorised by us in advance.</p>	<p>First class fares.</p>
<p>Replacement parts dispatch</p>	<p>If <b>we</b> attend a <b>breakdown</b> under Section 2, and the <b>vehicle</b> requires replacement parts and those parts are not obtainable locally, <b>we</b> will arrange for replacement parts to be dispatched to the <b>driver</b>.</p>	<p><b>We</b> will not cover the cost of any parts, which must be paid for when <b>you</b> or the <b>driver</b> telephones us to arrange for the parts to be dispatched.</p>
<p>Additional accommodation expenses</p>	<p>If <b>we</b> attend a <b>breakdown</b> or <b>road traffic accident</b> under Section 2, and <b>we</b> cannot repair the <b>vehicle</b> in 12 hours, <b>we</b> will pay a contribution up to £30 towards accommodation expenses until the <b>vehicle</b> is repaired; or is to be repatriated; or until it is established that the <b>vehicle</b> will cost more to repair than its market value.</p>	<p>This Section will not be provided at the same time as Section 3. <b>We</b> will not cover: Any costs that would have otherwise been incurred on the journey. Any additional accommodation costs if the <b>driver</b> has alternative accommodation available for use (including a caravan).</p>
<p>Replacement <b>driver</b></p>	<p><b>We</b> will arrange for a replacement <b>driver</b> to continue the journey or take the <b>driver</b> home if the only qualified driver in the party is medically unfit to drive.</p>	<p><b>We</b> do not provide cover: If the <b>driver</b> knows they have the medical condition that may prevent them from driving before the journey commences (see page 6). For more than one replacement <b>driver claim</b> per journey.</p>
<p><b>Vehicle</b> break in - emergency repairs</p>	<p>A contribution of up to £175 towards emergency repairs to damage caused by forcible or attempted forcible entry of the <b>vehicle</b>.</p>	<p><b>We</b> do not provide cover: If <b>you</b> or the <b>driver</b> do not report the matter to the police before contacting us or do not obtain and provide to us a written police report (see page 13). The cost of any parts. The cost of any repairs other than those necessary to enable the <b>vehicle</b> to continue the journey.</p>
<p><b>Vehicle</b> repatriation</p>	<p>Repatriation (including storage while awaiting repatriation) of the <b>vehicle</b> back to the territory if <b>we</b> cannot repair the <b>vehicle</b> by the time the <b>driver</b> plans to go home and the <b>vehicle</b> is not roadworthy. If the <b>driver</b> has had a road traffic accident, <b>we</b> will follow the motor insurer's decision on whether to repatriate, where there is appropriate motor insurance cover.</p>	<p><b>We</b> will not cover: The cost of repatriation if <b>we</b> determine that the <b>vehicle</b> is beyond commercial economical repair. Any costs for repatriation of the <b>vehicle</b> that are over the market value of the <b>vehicle</b>. <b>You</b> or the <b>driver</b> will have to pay these costs. Any costs not authorised by us or any costs while <b>we</b> are awaiting a decision from the motor insurer. Any items left with the <b>vehicle</b> for recovery are left at the <b>driver's</b> own risk. Transportation costs for any personal belongings, valuables or luggage. <b>We</b> cannot guarantee that <b>we</b> can arrange transport for any animal. <b>Vehicle</b> repatriation is only available where <b>we</b> have agreed that the <b>vehicle</b></p>

		will not remain in Europe for repair and be collected under Section 9.
Collection of <b>vehicle</b> left abroad for repair	Transportation and accommodation costs up to £600 for one person to return to Europe to collect a <b>vehicle</b> that has been repaired.	<b>We will not cover:</b> Fuel and oil costs, personal insurance or any other extra costs. The costs of meals or any other extra costs and expenses.  First class fares. Transportation costs for any personal belongings, animals, valuables or luggage.
Accidental damage to or loss of tent	Contribution towards accommodation expenses up to £30 per person per day for up to 3 days or a replacement tent (up to £250), if <b>your</b> tent is accidentally damaged so it is unusable, or it is stolen.	<b>We will not cover:</b> If <b>your</b> tent is stolen and the <b>driver</b> does not report the matter to the police before contacting us, or does not obtain and provide to us a written police report (see page 15). For any accommodation costs if <b>you</b> have alternative accommodation available for use (including a caravan). For damage to the tent caused by weather conditions. For the cost of a replacement tent not authorised by us.
Customs duty indemnity	Customs <b>claims</b> for import duty where the <b>vehicle</b> has to be disposed of abroad because the cost of repair as a result of a <b>breakdown</b> is more than its market value.	<b>We will not cover:</b> Any import duties not relating to the <b>vehicle</b> . Any costs following a road traffic accident.
Urgent message relay service	Relay urgent messages if the <b>vehicle</b> breaks down or is in a road traffic accident.	<b>We will not cover</b> the cost of relaying any message not arranged through us.

### Important information about your policy

Any words in this policy booklet that are in bold type are defined. Please see the Definition of words in your terms and conditions which explains the meaning of each defined term.

**RAC Breakdown Cover** is intended to offer services relating to the **breakdown** of vehicles or road traffic accidents involving vehicles in **Europe**. It meets the demands and needs of those who own or drive vehicles and wish to ensure the risk of the **breakdown** of the vehicles in **Europe** are met now and in the future.

This policy booklet contains the benefits, conditions and exclusions that apply for all services. The drivers must meet these conditions or **we** may not provide the **RAC Breakdown Cover**.

**You** will receive a **confirmation document** for each vehicle which includes the **RAC Breakdown Cover** documentation for that vehicle. This should be kept in the **vehicle** to ensure **we** are able to provide the services.

Please read this policy booklet carefully to check the cover **you** have chosen and to ensure it meets **your** demands and needs.

Please ensure these documents are kept in a safe place. If **you** cannot find any of **your** documents please contact Be Wiser to request a replacement. This policy booklet is the contract of insurance between **you** and **RAC Insurance Limited**.

**Use of language**

Unless otherwise agreed, the contractual terms and conditions (including this policy booklet and the schedule) and other information relating to this contract will be in English.

**Law**

The parties are free to choose the law applicable to **RAC Breakdown Cover**. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales.