

# keyfacts<sup>®</sup>

## Policy summary

This policy summary is an important document and contains a summary of the **roadside assistance** cover afforded to **You** under **Your** Policy, which **You** should read. It does not set out the full terms and conditions of the cover, which can be found in the Policy.

## Policy provider

- Roadside level of cover is underwritten by **RAC Motoring Services**. In the Channel Islands and Isle of Man, these covers are underwritten by **RAC Insurance Limited**.

## Type of insurance and cover

This Policy is a **Vehicle** based policy which means that it is the **Vehicle** (and its driver and occupants) which is entitled to the **Roadside assistance** at the time of a **Breakdown**.

## Significant features and benefits

This section outlines the main features and benefits of cover.

Roadside	<b>Roadside assistance</b> 1/4 mile or more away from <b>Your</b> Home address including a tow for up to 10 miles and taxi fares for up to 20 miles if your <b>Vehicle</b> cannot be fixed.
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## Significant and unusual exclusions or limitations

This section outlines the main exclusions, limitations and conditions of cover. Please also read the general exclusions and the **Vehicle** specifications which apply to the **Vehicle**.

The following are not covered by this Policy, for full details please refer to the General Exclusions section of **Your** Policy booklet.

- Replacing tyres or windows.
- Missing or broken keys. We will try to arrange the services of a locksmith but **You** will have to pay for them.
- The cost of ferry crossings, road toll and congestion charges.
- Contaminated fuel problems. We will arrange for the **Vehicle** to be taken to a local garage for assistance, but **You** will have to pay for the work carried out.
- Labour at any garage to which the **Vehicle** is taken.
- If **You** require a second or any other type of **Vehicle** We will try to arrange this for **You**, **You** will have to pay for any additional costs.

## What to do if **You** Breakdown

If **You** are unfortunate enough to **Breakdown**, please call the number below.

UK	0800 316 7816 / 0333 202 1867	(Freephone)
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The telephone numbers are correct at the time of printing (March 2014).

Calls may be recorded and/or monitored. Customers with hearing difficulties can contact RAC using a Text Phone and prefix the relevant number with 18001 to be connected to Typetalk or use the SMS facilities on 07855 828282.

## Duration of Policy

Subject to **Your** rights to cancel, the Policy will remain in force for 12 months from the commencement date of this Policy.

This policy will automatically terminate in the event that **Your** related motor insurance policy terminates.

## **Your** right to cancel

**You** have the right to cancel **Your** Policy within 14 days either from the day of purchase or renewal of the Policy or the day on which **You** receive **Your** policy documentation, whichever is the later.

If **You** cancel the cover after 14 days, no refund or credit will be applied.



Financial Services Compensation Scheme

**RAC Motoring Services** (in respect of insurance mediation activities only) and **RAC Insurance Limited** are covered by the Financial Services Compensation Scheme (FSCS).

If we cannot meet Our obligations **You** may be entitled to compensation from the scheme, depending on **Your** type of insurance and the circumstances of any claim.

## Caring for Our customers

We hope that **You** will be very happy with the service that We provide. However, if for any reason **You** are unhappy with it, We would like to hear from **You**. In the first instance, please write to:

**RAC Motoring Services, Breakdown** Customer Care, RAC House, Great Park Road, Bradley Stoke, Bristol, BS32 4QN

If **You** are dissatisfied with any other aspect of the services provided to **You** please contact:

Customer Services Manager

Be Wiser Insurance

Barrett House

Savoy Close

Andover

SP10 2HZ

Alternatively **You** can email

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

If we are unable to settle **Your** complaint with Us, **You** may be able to refer **Your** complaint to the Financial Ombudsman Service.