

keyfacts[®]

Policy summary – excluding Europe

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, Recovery** and **At Home** levels of cover are underwritten by **RAC Motoring Services**. In the **Channel Islands** and **Isle of Man**, these covers are underwritten by **RAC Insurance Limited**.
- **Onward Travel** is underwritten by **RAC Insurance Limited**.

Type of insurance and cover

Depending on the level of cover purchased **You** may be entitled to some or all of the different types of cover, which are summarised below with the lowest level of cover shown first: **Your Fulfilment Material** will tell **You** which level of cover **You** have. This **Policy** is a vehicle based policy which means that it is the **Vehicle** (and its driver and occupants) which is entitled to the level of cover shown below at the time of a **Breakdown**.

Roadside

Recovery

At Home

Onward Travel

Significant features and benefits

This section outlines the main features and benefits of cover.

Roadside	Roadside assistance 1/4 mile or more away from Your Home address including a tow for up to 10 miles and taxi fares for up to 20 miles if Your Vehicle cannot be fixed.
Recovery	As per Roadside plus Recovery for up to 8 people and Your Vehicle to any single destination within the UK.
At Home	As per Roadside plus breakdown assistance at Your Home or within 1/4 mile of Your Home address.
Onward Travel	Replacement car for up to 2 days whilst Your Vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport.

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.

- **Recovery**, At Home and Onward Travel services are not available until 24 hours after commencement of the **Policy**.
- 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	(freephone)
----	---------------	-------------

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 Tynetalk 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

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