

Breakdown Insurance



Insurance Product Information Document

Company: RAC Motoring Services and RAC Insurance Limited

Product: Vehicle Benefits Group Breakdown Cover

Provided by RAC Motoring Services (Firm reference number 310208) and/or RAC Insurance Ltd (Firm reference number 202737). Registered in England, United Kingdom. Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document provides a summary of the key information regarding RAC Vehicle Benefits Group Breakdown cover. Please refer to the full RAC Group breakdown terms and conditions and your welcome letter for more information about your chosen cover.

What is this type of insurance?

RAC Group Breakdown insurance is intended to offer services to members of the Group Policyholder relating to the breakdown of nominated vehicles. It meets the demands and needs of those who wish to ensure the risk of a vehicle breakdown is met now and in the future.



What is insured?

Anyone you authorise to drive the vehicle(s) you nominate and are listed on the welcome letter is covered for the following:

Roadside, At Home and Recovery

- ✓ Assistance to repair the broken-down vehicle at the roadside or at home, anywhere in the UK
- ✓ Unlimited call-outs
- ✓ If the vehicle cannot be repaired at the roadside or at home, RAC will transport the driver, the vehicle and passengers to any single destination in the UK
- ✓ If the vehicle is taken to a garage, we will reimburse you for a taxi from the garage to one single destination up to 20 miles away.

The following levels of cover are optional

Onward Travel

- Hire car, alternative transport or overnight accommodation to allow you to continue your journey if the vehicle cannot be repaired

European Breakdown

- Roadside assistance in Europe, recovery to a local garage and a contribution towards diagnosis and repairs
- Alternative transport or accommodation whilst the vehicle is repaired
- Replacement ticket if you miss your pre-booked car ferry or train due to a breakdown
- Help getting you and your vehicle home if it cannot be repaired by your planned departure date
- Replacement driver if you or your passengers cannot drive the vehicle due to illness or injury



What is not insured?

- ✗ Any breakdown which has occurred prior to the start date
- ✗ Anything which is not a breakdown e.g. a road traffic collision
- ✗ The cost of any parts
- ✗ Attendance for a fault that we have previously attended and has not been fixed
- ✗ Any resource or equipment required to repair or recover a vehicle which is not normally carried by RAC
- ✗ Vehicles not holding a valid MOT, tax or insurance



Are there any restrictions on cover?

- ! The vehicle must be UK registered and less than:
 - 3.5 tonnes
 - 6.4 metres long (including a tow bar)
 - 2.55 metres wide
 - 3 metres high (European cover only)
 - Motorcycles must be over 49cc (121cc in Europe)
- ! There are further limits that apply on the amount of cover per section. Please see your terms and conditions
- ! If your caravan or trailer breaks down in the UK, we'll only attend at the roadside and attempt a repair. No other benefits of the policy are available. 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.
- ! You'll only be covered for assistance at the roadside or at home and a 10 mile tow within the first 24 hours of the start date.
- ! If you break down as a result of a tyre fault and are not carrying a serviceable spare or the manufacturer's repair equipment, we will only tow you 10 miles

European Breakdown

- Journeys are limited to 90 days
- Each claim is limited to a maximum of £2500



Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man
- ✓ If you have purchased European Breakdown, you are also covered in: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta, Melilla and the Canary Islands), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe.



What are my obligations?

- You must take reasonable care to answer accurately any questions your employer or Vehicle Benefits asks you when purchasing this Group breakdown insurance.
- You must make sure the vehicle is in a legal and roadworthy condition.
- You must update Vehicle Benefits straight away if you wish to change your details, info@vehiclebenefits.co.uk or 0333 445545
- You must let RAC know as soon as you are aware you need to claim.
- You must co-operate and follow RAC requests if you make a claim and comply with the full Terms and Conditions.



When and how do I pay?

- Payments will be taken annually by direct debit
- Payments will be required on or before the start date selected



When does the cover start and end?

- The start and end date will be shown on the Welcome letter
- The policy period will be 12 months



How do I cancel the contract?

You can cancel the policy by contacting info@vehiclebenefits.co.uk 03333 446645