

# Motor Breakdown Cover

## Insurance Product Information Document

Company: RAC Motoring Services and/or RAC Insurance Limited

Product: RAC Breakdown Cover – Car/Van/Minibus



Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208) and/or RAC Insurance Limited (Firm Reference No 202737). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions. You will find full information in the RAC Breakdown Cover terms and conditions and your breakdown confirmation letter.

## What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of your vehicle. It also provides other benefits.



### What is insured?

#### Roadside

- ✓ Help to repair the vehicle at the roadside when you're more than a quarter of a mile from your home.
- ✓ Help to transport the vehicle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.

#### At Home

- ✓ Help to repair the vehicle at, or within, a quarter of a mile of your home.

#### Recovery

- ✓ Help to transport the vehicle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.

#### Onward Travel

- ✓ A replacement hire car for 2 consecutive days or £150 per person and £500 in total for either alternative transport or overnight accommodation for the passengers while the vehicle is repaired.



### What is not insured?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown e.g. a road traffic collision.
- ✗ The cost of any parts.
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- ✗ Vehicles used for hire and reward or courier services.



### Are there any restrictions on cover?

- ! The vehicle must be a car or a commercial vehicle less than:
  - 3.5 tonnes,
  - 2.55 metres wideOr a minibus which is less than:
  - 3.5 tonnes,
  - 2.55 metres wide
  - 3 metres high
- ! Motorcycles or mobility scooters are not covered.
- ! If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- ! If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- ! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.
- ! There are limits on the amount of cover per section. Please see your terms and conditions.



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.



## What are my obligations?

- You must take reasonable care to complete and accurately answer the questions asked when you take out and make changes to this RAC Breakdown Cover and when you make a claim.
- You must let Business Choice Direct Insurance Services Limited know immediately if you need to change anything, such as your address and/or vehicle.
- You must ensure your vehicle is in a legal and roadworthy condition.



## When and how do I pay?

- Payment will be required on or before the start date selected by you
- You can pay by debit card, direct debit or credit card



## When does the cover start and end?

- Cover for Roadside begins on the start date shown on your breakdown confirmation letter. All other cover will start 24 hours from the initial start date.
- Cover will continue until the end date as shown on your breakdown confirmation letter.
- RAC Breakdown Cover is cancelled if your associated motor insurance policy is cancelled.



## How do I cancel the contract?

You can cancel RAC Breakdown Cover by contacting Business Choice Direct Insurance Services Limited by telephone or post:

- Telephone:  
0344 776 5305
- In writing:  
Business Choice Direct Insurance Services Limited  
1st Floor Stoneham Gate,  
Stoneham Lane,  
Eastleigh,  
Hampshire  
SO50 9NW