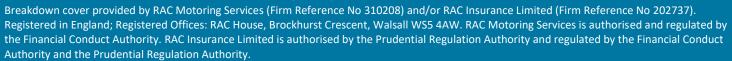
## **Motor Breakdown Cover**

#### **Insurance Product Information Document**

Company: RAC Motoring Services and/or RAC Insurance Limited





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.

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.

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?

- X Any breakdown which has occurred prior to
- X Anything which is not a breakdown e.g. a road traffic collision.
- X The cost of any parts.
- X 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.
- X Vehicles used for hire and reward or courier services.



# Are there any restrictions on

- The vehicle must be a car or a commercial vehicle less than:
  - 3.5 tonnes,
  - 2.55 metres wide

Or 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