

RAC Breakdown Cover

Please read this policy booklet and keep it handy

Contact information

Want to make a claim?

What's the claim for?	Online/In writing	Telephone
UK Breakdown	Download the myRAC app for the fastest way to report your breakdown. Or visit rac.co.uk/reportbreakdown Going online is the fastest way to report your breakdown.	0333 070 2564 If you have difficulty communicating, you can text us on 0785 582 8282.

Get in Touch

	Email, phone or post
Customer Services	Please refer to your broker
Options for people with communication difficulties	
For drivers who are deaf, use Relay App or typephone, you can dial 18001 and then any of the phone numbers above for assistance.	

03 numbers are charged at national call rates and are usually included in minute plans. Text messages are charged at your standard network rate. Our calls are monitored or recorded.

What you need to know

This booklet has everything you need to know about your policy. But to make it easier to digest, we've pulled out some important bits below. Like what you need when you break down and how to keep your cover valid.

Broken down? You'll need to give us the details below

- Your name, policy number and the vehicle registration. If you don't have this handy, we'll need your house number and postcode.
- The vehicle's make, model and registration number.
- Where you have broken down. This could be an address, the road name, or the motorway name and nearest junction.
- A number we can contact you on.
- Some ID. This could be a bank card or a driving licence.

Want an easier way to report your breakdown?

Download the myRAC app on App Store or Google Play. It's the fastest and easiest way to report a breakdown.

Reminders to support your policy
<ul style="list-style-type: none"> ➤ To make a claim, always call us and allow us to assess the claim. If you don't speak to us before requesting services, you will not be covered. ➤ If any of your details change, update your broker straight away or you may not be covered. ➤ Keep your vehicle roadworthy. You'll need valid tax, insurance and MOT or we won't be able to help if you break down. ➤ We're here to help. But if we tell you about a fault or carry out a temporary repair, it's your responsibility to get it fixed. We won't attend repeat callouts for the same problem. ➤ We can't guarantee how quickly we'll be able to get to you after you've reported a breakdown, but we'll always take your circumstances into account. ➤ If you do break down, you'll be asked to read and sign a form that tells you what we found wrong with your vehicle and what you need to do. Please make sure you read and understand this. ➤ Your policy doesn't cover vehicles used for demonstration purposes or carrying trade plates or vehicles over 3.5 tonnes. We also have length and weight restrictions (max 6.4m long and 2.55m wide) as we can't tow vehicles bigger than this. We also don't cover motorbikes under 49cc. ➤ you delay calling us, it could mean there isn't time to repair your vehicle before your planned departure. In that case, we won't get your vehicle home or reimburse you for garage support. ➤ We will only provide cover if we arrange help or have agreed in advance to reimburse you for help that you've arranged.

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Who arranges and provides your cover?

There are 2 parts to your RAC Breakdown Cover:

1. Breakdown Policy

You will have one or more contracts. These contracts are between you and one of our companies.

Cover type	Your contract is with
Roadside	RAC Motoring Services
Misfuel Rescue	RAC Insurance Limited

2. policy schedule

Your policy schedule will give you details on:

- what you're covered for
- when your policy starts and ends
- how much your policy will cost.

Making sense of your policy

We want our terms and conditions to be clear and easy to understand. To help with this, we use certain words in a specific way. We show the meaning of these words below. These definitions apply to all areas of your contract.

breakdown/break down/broken down

An event that happens during the time you're covered that stops the vehicle being driven. This must be because of a mechanical failure (such as if your car won't start) or an electrical failure (for example, loss of power). This also includes flat tyres, locking your keys in the vehicle and running out of fuel or charge. We don't consider it a breakdown if the vehicle can't be driven because of:

- a road-traffic collision
- fire, flood, theft
- acts of vandalism, or
- any driver-induced fault.

broker

means the insurance agent/broker who arranged and administer this RAC Breakdown Cover;

driver-induced fault

Any fault caused by the driver of the vehicle, accidentally or on purpose. It includes any key related issue other than locking your keys in your vehicle.

home

Your permanent home in the UK. It's the address you will see on your policy schedule.

passengers

The driver and up to the number of passengers allowed as shown on the Vehicle Registration Document.

RAC/we/us/our

— This means RAC Motoring Services in:

- Section A
- Included Benefits

— This means RAC Insurance Limited in:

- Sections B

Every time we say RAC/we/us/our, it can also mean any person who works for any of the companies above, or we've agreed can work on our behalf.

RAC Mobile Mechanic

This is a paid for service not included within your breakdown policy and is different to the patrol or resource we initially sent to help you.

road-traffic collision

This is if you hit another vehicle or an object (for example, a lamppost or a tree) and damage your vehicle so it can't be driven. If changing your wheel will get you back on the road, we won't consider this a collision.

specialist resource

Resources or tools that our patrols don't usually carry. They may be needed to make a repair or recovery. It may mean a crane, tractor, or lifting equipment.

UK

In this policy, UK means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey, and the Isle of Man.

you/your

The person who is taking out the policy. If you are an individual, you must be a resident in the UK. For a business, the registered office/trading address must be in the UK.

RAC Breakdown Cover How your policy works

- The cover you have is listed in your policy schedule. Please double-check it is right for your needs.
- We have listed the conditions of this policy. These apply to everything in this booklet. For your cover to be valid, you must meet all these conditions.
- All claims and requests for service must be made directly to us.

Policy type Vehicle Based

Vehicle cover

This covers the vehicle as shown on your policy schedule. It must be registered at your home address. The vehicle will be covered whoever is driving.

What vehicles am I covered in?

You are only covered for cars that are less than:

- a. 3.5 tonnes
- b. 6.4 metres long (including a tow bar)
- c. 2.55 metres wide.

They must also be:

- registered in the UK
- insured and have valid road tax (not SORN)
- have a valid MOT (unless legally exempt)
- not used for demonstration purposes or carrying trade plates

IMPORTANT

If the vehicle you break down in lacks valid tax, MOT, or insurance, we won't attend your breakdown. However, this doesn't apply if your vehicle is legally exempt from having an MOT or tax.

When can I make my first claim?

Some types of cover do not start straight away. You'll only be covered for breakdowns and events that happen after a specific period. This table explains which services you can use and when.

Cover type	From initial start date	24 hours after initial start date
Roadside	✓	
Misfuel Rescue		✓

Although Roadside and At Home won't cover you for breakdowns that happened before you bought your policy, we can still help. We'll send a patrol to repair or recover your vehicle, but you will be charged for this. This also applies if you change the vehicles or people on a policy at the time of a breakdown.

Section A – Roadside (Included)

Covered
<p>If your vehicle breaks down in the UK, as long as you're more than a quarter of a mile (measured in a straight line) from home, we'll send help to repair the vehicle. This could be a permanent or temporary repair. In some cases we may be able to fix your vehicle remotely.</p> <p>If our remote team can't help or our patrol can't provide you with an emergency repair at the roadside, we can either:</p> <ol style="list-style-type: none">1. arrange for an RAC Mobile Mechanic to attend you in a safe location. You will need to pay for any repairs, or2. recover the vehicle and passengers to a destination up to 10 miles away. This could be:<ol style="list-style-type: none">a. an RAC approved garage, orb. another location, up to 10 miles away from the breakdown. This could be a local garage of your choice. <p>If we take the vehicle to a garage, we'll reimburse the cost of a taxi for you and your passengers. They must all travel to a single destination within 20 miles of the breakdown.</p>
Not covered
<ol style="list-style-type: none">1. The cost of any parts or specialist resource.2. The fitting of parts, including batteries, supplied by anyone other than us.3. Any breakdown that happens because of a fault we've looked at in the past:<ol style="list-style-type: none">a. that hasn't been properly repaired, or

- b. that we have temporarily repaired. It's your responsibility to get it fixed. We won't attend repeat callouts for the same problem.
- 4. The cost of any repair work carried out by an RAC Mobile Mechanic after your breakdown and rescue, including labour and parts.

Section B – Mis-fuel Rescue (Included)

Covered
<p>If the vehicle has broken down due to a mis-fuel, we'll attend to either:</p> <p>Drain, flush and clean out the fuel system.</p> <ol style="list-style-type: none"> 1. fill the vehicle with up to 10 litres of fuel to get the vehicle mobile and allow the driver to drive to the nearest fuel station, and 2. arrange the safe disposal of the contaminated fuel; or 3. if we're unable to repair the vehicle due to a mechanical damage caused by the mis-fuelling, we'll recover the vehicle and passengers to a destination chosen by the driver up to a maximum of 10 miles from the breakdown. If more than 5 people require transportation we may need to provide transport in separate vehicles.
Not covered
<ol style="list-style-type: none"> 1. Damage due to: <ul style="list-style-type: none"> a. AdBlue or similar diesel exhaust fluid being put in the fuel tank. b. gradual loss of the ability of a part to work exactly as it was designed to by the manufacturer, caused by time and/or the vehicle's mileage; and c. pre-existing faults or defects. 2. Any damage not caused by mis-fuelling.

Your policy conditions

The following conditions apply to all sections of this policy. If you don't keep to them, we can refuse cover or cancel your policy (or both).

1. **Policy cost** You must pay the agreed cost of your policy.
2. **Direct request for services** You must request services directly from us. We'll only provide cover if we've arranged or authorised our services. If your vehicle is already at a garage or another place of repair, you won't be covered.
3. **Callout to avoid repair cost** If we have reason to think you have called us out to avoid the cost of repairing your vehicle, or to correct a repair that's been tried by someone else, we won't provide cover.
4. **Driver must be with the vehicle** The driver must be with the vehicle when we attend. If there isn't, we won't be able to provide a service.
5. **Vehicle contents** Don't leave valuables in the car. We can't cover any loss or damage to the vehicle's contents.
6. **Under-16s** If we need to recover passengers under the age of 16, an adult must accompany them.
7. **Animals** The only animals allowed in RAC vehicles are assistance dogs. However, if your vehicle needs to be recovered, animals can stay in your vehicle at your own risk, or we'll do our best to find an alternative way to transport them. We won't be liable for any injury to animals, or damage they cause. We do not transport livestock. We're not responsible for any costs relating to animals.
8. **Roadworthiness** If we repair your vehicle, we're responsible for that repair but this doesn't mean we're confirming the vehicle's legal and roadworthy condition. This is your responsibility.
9. **Uninsured losses** We won't be responsible for any losses after a breakdown that aren't listed in this policy. For example, we won't pay for any loss of earnings or missed appointments.
10. **Garage closed or can't help** If we take your vehicle to a garage, we can't guarantee it will be open or that repairs will start straight away. We'll try to check that the garage can do the kind of repairs needed, but we can't guarantee this. We won't take responsibility for repairs, whether done by an RAC Approved Garage or not. The contract for repairs will be between you and the garage or repairer.
11. **Attendance times** We can't guarantee how quickly we'll be able to get to you after you've reported a breakdown, but we'll always try to take your circumstances into account. The estimated times we give you may change because of things outside of our control, including traffic, accidents, and weather. If we think it's the best solution for you, we may send one of our trusted partners to help you.
12. **Specialist resources and glass** Your policy doesn't cover:
 - a. specialist resources (for example, if you've lowered your suspension and we need special lifting equipment to move your vehicle onto our ramp), or
 - b. damage to glass, even if the damage means you can't legally or safely drive. We'll arrange transport to a garage within 10 miles so you can get your vehicle fixed, but you will have to pay for the repairs, and any associated costs.
13. **Breakdowns on motorways or dual carriageways** If you break down on a motorway or dual carriageway, we may need to get the local highways authority or emergency services to take you to a safe place before we can attend. This would apply, for example, to a breakdown on a live lane of a motorway.
14. **Choice of options** If you make a claim, there may be more than one option available to you. Based on our experience and expertise, we'll recommend what we think is the best option. We'll always discuss your options with you clearly.
15. **Other things not covered** This policy doesn't cover the following.

- a. Routine servicing, maintenance, or assembly of your vehicle.
 - b. Ferry charges for your vehicle or our vehicle.
 - c. Breakdowns that happen during events or activities where the normal rules of the road don't apply. For example, we won't attend breakdowns on racetracks, or if you have been immediately recovered from a racetrack.
 - d. Breakdown and recovery in a place you or we have no legal access to.
 - e. Vehicles that aren't being used in line with the maker's guidelines.
 - f. Vehicles that aren't in good enough condition to drive. If we think your vehicle isn't in good enough condition to be legally driven, we can refuse you service.
 - g. A claim that is or may be affected by the influence of alcohol or drugs.
 - h. A breakdown caused by vehicle theft or fire.
 - i. Vehicle-storage charges. If your vehicle can't be delivered as agreed and is being stored, we'll contact you at your last-known address. We'll provide details on collecting your vehicle and any fees that may be payable. In extreme instances, if you haven't collected or paid for the vehicle, it may be destroyed. We'll try to contact you before this happens.
16. **Events outside of our control** may stop us being able to offer you our service as usual. These could include such things as terrorist acts, pandemics or epidemics, extreme weather, industrial disputes, wars, or riots. If this happens, we'll take steps to make sure we can offer you the best service possible.

Included benefits

We offer these services as part of your breakdown policy package.

Caravans and trailers

If your caravan or trailer breaks down in the UK, we'll try to repair it at the roadside. The repair may be temporary or permanent. We won't provide any other cover (such as recovery) under this policy if your caravan or trailer breaks down. However, if a vehicle breaks down and a caravan or trailer is attached to it, we'll recover the caravan or trailer as well, if it is less than:

- 3.5 tonnes
- 7.0 metres long, and
- 2.55 metres wide.

Service in the Republic of Ireland

If the home address listed on your policy is in Northern Ireland and you break down in the Republic of Ireland, we'll offer roadside attendance. This is described in Roadside (section A). If you have Recovery (section C), we'll recover your vehicle to your home or to another destination in Northern Ireland if it's closer.

If the home address listed on your policy is in mainland UK and you break down in the Republic of Ireland, we'll only provide roadside attendance (section A).

Urgent message relay

If your vehicle has broken down and you need to contact friends and family urgently, we'll try to get a message to them for you.

Additional services

- **If you run out of fuel or charge, we will do one of the following.**
 1. Bring enough fuel to get you to the nearest fuel station (you will have to pay for the fuel).
 2. Send one of our mobile EV charging vehicles (which will give you enough charge to get to the nearest charge point).
 3. Send a patrol to tow you to the nearest fuel station or charge point.
- **Flooding**
If your breakdown's caused by driving through flood water, we'll arrange for your vehicle to be taken to a local repairer. All further service needs to be covered by you or referred to your motor insurer.
- **Driver-induced faults**
If your vehicle can't be driven due to other driver-induced faults, we may still be able to help you. This could be by arranging specialist resources to attend if you are stuck in a ditch.

You will need to pay for these services, but we'll discuss the options with you when you call us.

Cancellation of your policy

You can cancel your policy at any time. How much money you will get back depends on:

1. whether you have used the service
2. when you cancel

After you have bought your policy, there's a 'cooling-off period'. Our cooling-off period starts the moment you buy the policy and ends:

1. 14 days after the start date as shown in your policy schedule, or
2. 14 days after you receive your documents if this is later.

You can use the table below to see how we'll deal with your cancellation.

Within the cooling-off period	After the cooling-off period
<p>If you haven't used our service: We'll cancel the policy from the day you request it and refund you in full.</p> <p>If you have used our service: If you have made a claim, we will not refund you.</p>	<p>If you haven't used our service: We'll refund what you paid, minus an amount to reflect the time you have been covered.</p> <p>If you have used our service: If you have made a claim, we will not refund you.</p>

Your policy can only be cancelled by contacting your broker.

Our right to cancel

- If you don't pay for your policy on time, we'll let you know, and we may cancel your policy.
- We may cancel your policy at any time. We'll refund any money you have paid, minus an amount for the time you have been covered. If we cancel because you have misused your policy, we won't refund you in line with our cancellation terms.

Misuse of your policy

<p>You must not:</p> <ol style="list-style-type: none"> 1. behave inappropriately towards us – this includes acting in a threatening or abusive manner, physically or verbally 2. persuade or try to persuade us to do anything dishonest or illegal 3. fail to mention important facts about a breakdown to make sure you can use our service 4. knowingly let someone who isn't covered by your policy try to claim on it 5. give payment details that you know will fail, with no intention of making a successful payment.
<p>If these conditions aren't met, we may:</p> <ol style="list-style-type: none"> 1. limit the cover we offer you at your next renewal 2. limit the payment options we'll accept from you 3. refuse to give you service under your policy immediately 4. cancel your policy immediately 5. refuse to sell you any policy or services in the future.

If we find any of your claims are fraudulent, we'll cancel your policy from the date of the fraud and we'll reject the fraudulent claim. You won't receive any refund.

We'll let you know in writing if we decide to take any of these steps.

Renewing your policy

A new RAC Breakdown Cover may be issued when you renew your existing associated motor insurance policy.

Changing your details

If you need to change anything on your policy, please let your broker know immediately. This includes:

- vehicles listed on your policy.

To make a change to your policy, please contact your broker by phone, post, or email. Please see contact information.

We can't change your policy into someone else's name. If you cancel your policy for any reason, the whole policy will be cancelled. That means no one on your policy will be covered. We can set up a new policy for others, if needed.

If we send communications to your last-known home or email address, we'll think of these as 'received'. It's your responsibility to keep your contact details up to date.

Complaints

We are committed to giving our customers excellent service. We know, however, that sometimes you may feel you don't get the service you expect.

If you're unhappy with our services, please contact us.

	Phone	In writing
Breakdown-related complaints	0330 159 0337	Breakdown Customer Care RAC Motoring Services Great Park Road Bradley Stoke Bristol BS32 4QN breakdowncustomercare@rac.co.uk
Complaints about how your policy was sold or managed	Please refer to your broker	

Financial Ombudsman Service

If we can't resolve your complaint for you, you may be able to refer your complaint to the Financial Ombudsman Service at this address:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR
0800 023 4567 / 0300 123 9123
Complaint.info@financial-ombudsman.org.uk
financial-ombudsman.org.uk

The Financial Ombudsman Service will only engage with your complaint if you have already tried to resolve it with us. Using this complaints procedure will not affect your legal rights.

Financial Service Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If we can't meet our obligations to provide you with cover, you may be entitled to compensation from the FSCS.

You can find out more about the FSCS and how it works at:

fscs.org.uk
Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London EC3A 7QU

The FSCS cannot help regarding the cover provided by RAC Motoring Services (Roadside, At Home or Recovery) under this policy.

Law

These contracts (and any dispute or claim about them) are subject to interpretation in line with the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this policy booklet and the schedule) and other information relating to this contract will be in English.

Our regulators

RAC Motoring Services is authorised and regulated by the Financial Conduct Authority.

Their FCA number is 310208.

RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Their FCA number is 202737.

You can check this information on the Financial Services Register at:

register.fca.org.uk0800 111 6768

Your Data

Data protection statement

This section provides a summary of how RAC uses your information. For full details about RAC's use of your data, please visit rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy.

You can contact the Data Protection Officer for RAC by emailing dpo@rac.co.uk or writing to Data Protection Officer, RAC Great Park Road, Bradley Stoke, Bristol BS32 4QN.

What data will RAC use?

There are three types of information about you which RAC will use to provide your RAC Breakdown Cover:

1. **Personal data:** Information which potentially identifies you. This includes your name, address, email address, telephone number and date of birth.
1. **Non-personal data:** information about you that is not personal such as information about the vehicle.
2. **Special category data:** In very limited circumstances, RAC will collect special category data such as information relating to your health. RAC will only ask for this information when necessary and in accordance with data protection laws.

How RAC collects your data

RAC obtains your data from you when you contact them directly. RAC also obtains your data from your broker when you purchase this RAC Breakdown Cover and/or if you report a new claim to your broker in relation to this RAC Breakdown Cover.

How RAC uses your data

RAC will use your data for the administration of your RAC Breakdown Cover such as when you require assistance. RAC also monitors and records any communications with you including telephone conversations and emails for quality and compliance reasons.

RAC may disclose your personal data to third parties involved in providing products and services or to service providers who perform services on their behalf.

Your rights

You have a number of rights relating to your personal data. For information about your rights you can visit rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy, contact RAC's Data Protection Officer or contact their Customer Service Team by:

1. **Telephone:** 0330 159 0337
1. **Email:** membershipcustomercare@rac.co.uk
2. **Post:** RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN

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