

Full UK and European breakdown insurance

Insurance Product Information Document

Company: Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Ltd (Registered No 2355834). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. **Product:** Full UK and European breakdown insurance

This Insurance Product Information Document is intended to provide a summary of the main coverage and exclusions and is for information only. You will find full information in the RAC Breakdown Cover policy booklet.

What is this type of insurance?

This insurance meets the demands and needs of people who wish to ensure that assistance is available following the breakdown of a vehicle. It also provides other benefits.



What is insured?

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

European Motoring Assistance

✓ Onward travel in the UK

Help to repair the vehicle if it breaks down within 24 hours before the departure date and a hire car if it can't be repaired in time (up to 14 consecutive days)

✓ Roadside assistance in Europe

Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the vehicle can be repaired on the same day – up to £150. If spare parts are required, the RAC will organise and pay for their dispatch

✓ Onward travel in Europe

If the vehicle can't be repaired within 12 hours, the RAC will pay for the passengers to continue their journey in a replacement car or by rail, plane or taxi (up to £125 per day, or £1500 in total) or for additional accommodation expenses of £30 per person per day – up to £500

Alternative transport to get the passengers back home if the vehicle is unrepairable in Europe and will be returned home

✓ Getting the vehicle home

The RAC will return your vehicle home if it can't be repaired

Reimbursement for a hire car in the UK, once the RAC have brought the passengers home – up to 2 consecutive days

The RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £30 for accommodation

✓ Vehicle break-in emergency repairs

The costs to carry out emergency repairs to make the vehicle safe again following a break-in – up to £175

✓ Replacement driver

Provision of a replacement driver if a driver is medically unfit to drive



What is not insured?

- ✗ Any breakdown which has occurred prior to the purchase of this insurance
- ✗ 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 less than:
 - 3.5 tonnes
 - 5.5 metres long (including a tow bar)
 - 2.25 metres wide
- ! Motorcycles under 121cc or mobility scooters are not covered
- ! Caravans and trailers are not covered for a breakdown. 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
- ! There are limits on the amount of cover per section. Please see your policy terms and conditions
- ! European Breakdown is limited to journeys up to 90 days for any one trip (with an overall limit of £2,500)

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 the following countries are included subject to the level of cover you have chosen: 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, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain, Sweden, Switzerland, Turkey (West of Bosphorus), Ukraine, and any offshore islands of the above, except overseas territories outside of Europe

What are my obligations?

- You must take reasonable care to completely and accurately answer the questions asked when you take out or make changes to this RAC Breakdown Cover, and when you make a claim
- You must let Endsleigh Insurance Services Limited know immediately if you need to change anything, such as your address or vehicle
- You must ensure your vehicle is in a legal and roadworthy condition
- You must report a breakdown to the RAC straight away, follow their instructions, and comply with their full terms and conditions

When and how do I pay?

You can pay for your insurance in full using a debit or credit card at the start of your policy;

OR

By monthly direct debit. You will be required to pay a deposit using a debit or credit card at the start of your policy and can then split the remaining cost over monthly direct debit payments* with a premium finance loan provided by Premium Credit Limited. Please note that credit is subject to status.

*deposit payment by debit or credit card followed by 11 direct debit payments for a new business policy. 12 monthly direct debits for a renewal.

When does the cover start and end?

Roadside assistance cover will begin on the date we have agreed with you (shown in your policy schedule). All other cover will begin 24 hours later. Once active, cover will remain in force for the term of the associated motor insurance policy, not exceeding 12 months.

Endsleigh will send you a notification when your policy is approaching renewal.

How do I cancel the contract?

You have the right to cancel this policy at any time by calling the Endsleigh Customer Services Team on 0333 234 1713.

If you cancel within 14 days of receipt of the policy documents (new business), or of the renewal date, any premium you have already paid will be refunded to you, providing no claim has been made and no incident likely to give rise to a claim has occurred.

If you cancel after 14 days, after a claim has been made, or following an incident likely to give rise to a claim, no refund will be given.