

# Motor Breakdown Cover



## Insurance Product Information Document

Company: RAC Motoring Services and/or RAC Insurance Limited

### Product: RAC Breakdown Cover

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 and is not personalised to your specific needs in any way. You will find full information in the RAC Breakdown Cover terms and conditions and your schedule about the cover you have chosen.

## What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of your car. It also provides other benefits depending on the cover you have chosen.



### What is insured?

#### Roadside

- ✓ We'll help to repair your car if it breaks down on the roadside in the UK, as long as you're more than a quarter of a mile from home
- ✓ If we can't repair your car at the roadside, we'll take the car and passengers to a safe place, up to a quarter of a mile away
- ✓ Whether that's a local garage, or home - it's your choice!

The following levels of cover are optional. Please see your schedule to see what cover you have.

#### At Home

- You get all the benefits of Roadside. Plus, we can help if you break down at home, or less than a quarter of a mile away from your home address

#### Recovery

- If we can't repair your car, we'll arrange transport of the car, you, and your passengers to a single location. This can be anywhere you choose, within the UK

#### Onward Travel

- If your car can't be repaired on the day you break down, we can keep you moving. We'll either arrange you a hire car for up to two consecutive days, alternative transport, or an overnight hotel

#### European Motoring Assistance

##### Onward Travel in the UK

- If your car can't be repaired before you plan to leave, we'll arrange a hire car so you can continue your journey to Europe. We'll arrange a hire car for up to six days

##### Roadside Assistance in Europe

- If you breakdown in Europe, we'll send help to fix your car at the roadside. Or, we'll get you to a garage and pay for an initial inspection to identify the fault. You'll get English speaking support throughout the claims process

##### Garage Labour Charges

- We can support you with costs towards garage repairs. We'll contribute up to £150 towards labour as long as repairs can be completed on the same day

##### Onward Travel in Europe

- If your car can't be repaired at the roadside and needs to go to a garage, we can keep you moving. We'll either arrange alternative transport (such as a hire car, taxi or train), OR an overnight hotel up to £50 accommodation expenses or up to £500 to continue your journey with alternative transport

##### Missed Connection

- If your breakdown means you miss a pre-booked ferry or train, we'll cover you for a standard-class ticket of up to £500. You can claim for one claim per journey

### European Motoring Assistance (continued)

#### Getting your car home

- We can help get you and your car home if it can't be repaired by your planned return date. You won't be covered if the cost of repairing your car is greater than its market-value. We'll pay up to the market value of your car to get it back to the UK. We'll also arrange a hire car for two consecutive days while you wait for your car

#### Replacement Driver

- If you unexpectedly fall ill or are injured during a European journey, we can help. If there's no one in your party who can drive the car instead of you, we may be able to offer you a replacement driver



### What is not insured?

- ✗ Any breakdown or road traffic collision which has occurred prior to purchase.
- ✗ Faults that existed before purchasing cover
- ✗ Repeat call outs for the same issue where you have not followed our advice. If your car stops working because of anything other than a mechanical or electrical breakdown, for example, a road traffic collision, or putting the wrong fuel in your car
- ✗ Cars used for hire and reward or courier services
- ✗ The cost of any parts, unless you have purchased optional cover for them
- ✗ Any resources or equipment that are needed to repair or recover a car but aren't normally carried by the RAC
- ✗ Cars which don't have valid tax, insurance or MOT (unless exempt)
- Onward Travel**
- ✗ Delivery or collection of the hire car is not covered
- ✗ Fuel is not covered
- ✗ Drivers under 21 won't be accepted for hire cars arranged by us



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ If you have purchased European Motoring Assistance the following mainland countries are included: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, 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 the Canary Islands, Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above in the Mediterranean Sea;



## What are my obligations?

- You must pay the premium.
- You must make sure your car is in a legal and roadworthy condition
- 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 John Lewis Money know immediately if you need to change anything, such as your address and/or car.
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions.
- When travelling in Europe, you must take your V5 with you along with a credit card if we need to arrange a hire car



## When and how do I pay?

- Payment options will be subject to the agreement between you and John Lewis Money, who sold you this policy.



## When does the cover start and end?

- This cover will last for one year and the dates of cover will be included in your policy schedule. If in any doubt, please speak to John Lewis Money, who sold you this policy.
- RAC Breakdown Cover is cancelled if your associated motor insurance policy is cancelled.



## How do I cancel the contract?

You can cancel the policy by calling or writing to John Lewis Money.

Please refer to your Policy Wording for full details.