

# **RAC Breakdown Cover**

## **John Lewis Money**

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
<b>UK Breakdown</b>	Download the myRAC app for the fastest way to report your breakdown. Or visit <a href="http://rac.co.uk/reportbreakdown">rac.co.uk/reportbreakdown</a> <b>Going online is the fastest way to report your breakdown.</b>	03330 702702 <b>If you have difficulty communicating, you can text us on 0785 582 8282.</b>
<b>European Breakdown</b> Calling from Europe From a French landline From the Republic of Ireland		00 33 472 43 52 55 0800 29 01 12 (freephone) 1 800 535 005 (freephone)
<b>Bringing your car back to the UK after a breakdown</b>		0330 159 0342
<b>Claim Form Requests</b> <b>From the UK</b> <b>From Europe</b>	<a href="mailto:europeanclaims@rac.co.uk">europeanclaims@rac.co.uk</a> <a href="http://www.rac.co.uk/europeanclaimform">www.rac.co.uk/europeanclaimform</a>	0330 159 0337 +44 161 332 1040

### Get in Touch

	Email or phone	Post
<b>Customer Services</b>	<a href="mailto:service@car-insurance.johnlewismoney.com">service@car-insurance.johnlewismoney.com</a>  0345 608 9032	John Lewis Money 1 Drummond Gate, Pimlico London SW1V 2QQ
<b>Options for people with communication difficulties</b> 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 car registration. If you don't have this handy, we'll need your house number and postcode.
- The car'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.

#### In Europe, keep these with you...

- Credit card: If you need to arrange a hire car, the provider will need both a valid, full UK driver's licence and a credit card in the driver's name. Please make sure you bring one on your journey. Debit cards won't be accepted.
- Logbook (V5C) You must take your car's logbook (V5C) with you when travelling to Europe.
- Passport: Some garages in Europe will need to see your passport before they begin any repairs.

### Reminders to support your policy

- 📄 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 John Lewis Money straight away or you may not be covered.
- 📄 Keep your car 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 car and what you need to do. Please make sure you read and understand this.
- 📄 Your policy doesn't cover cars used for public or private hire, the carriage of good for hire and reward, demonstration purposes or carrying trade plates or cars over 3.5 tonnes. We also have length and weight restrictions (max 6.4m long and 2.55m wide) as we can't tow cars bigger than this. We also don't cover motorbikes under 49cc.
- 📄 Keep a debit or credit card with you when you travel. You may need it for a hire car or to pay for things up front, even if you're covered. Only Credit Cards can be used in Europe for car hire.

#### In addition, for Europe:

- 📄 Trips must start and end in the UK. You need to have cover for the total length of your trip.
- 📄 Caravans and trailers are only covered if they're attached to your car when it breaks down. We also don't cover motorbikes under 49cc.
- 📄 If you break down on a private motorway, use the emergency telephone. If you break down anywhere else, call us first.
- 📄 If you fail to contact us within 24 hours of the breakdown, we may not be able to provide you services. For example, if you delay calling us, it could mean there isn't time to repair your car before your planned departure. In that case, we won't get your car 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.

### Breakdown or road traffic collision on a motorway in France or Mainland Europe

- Motorways in many European countries are privately managed. If your car breaks down or is in a road traffic collision on a private motorway or motorway service area you must use the roadside emergency telephones before contacting us. They can tell you whether the RAC can attend, or if they need to send their own recovery vehicle. If your car is recovered by the police or authorised motorway services, you may have to pay labour and towing charges on the spot. A standard tariff is normally applied.
- We will reimburse these charges if the car is towed to the recovery company's depot. This may apply to other roads in Europe, so we recommend you use the emergency phones where available. If they refuse to send a recovery vehicle, you should contact us.

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## Who arranges and provides your cover?

There are 2 parts to your RAC Breakdown Cover:

### 1. Breakdown Policy

Depending on the type of cover you have bought, 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
At Home	
Recovery	
Included Benefits	
Onward Travel	RAC Insurance Limited
European Motoring Assistance	

### 2. schedule

Your 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.

### beyond economical repair

This is when the cost of repairing your car would be greater than its market-value. We'll base the cost of repairs on the estimate made by the European garage.

### breakdown/break down/broken down

An event that happens during the time you're covered that stops the car 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 car and running out of fuel or charge. We don't consider it a breakdown if the car can't be driven because of:

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

### driver-induced fault

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

### Europe

Andora, Albania, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, France, Finland, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Montenegro, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, Romania, Russian Mainland (west of the Urals), San Marino, Spain (excluding Ceuta, Melilla and the Canary Islands), Serbia, Slovakia, Slovenia, Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine and Vatican City, and any offshore islands of the above, except overseas territories outside of Europe.

### home

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

### John Lewis Money

means John Lewis Money, a trading name of John Lewis plc of 1 Drummond Gate Pimlico London SW1V 2QQ who arrange and administer this RAC Breakdown Cover;

### journey

A trip in Europe that begins when you and your car leave your home address. This must be on or after the start date of your policy. The journey ends when you return home, during the period you're covered.

### market value

What your car is worth in the UK, as determined by us. This will be from Glass's Guide or another appropriate trade vehicle valuation guide, based on a car of equivalent age, make, recorded mileage and value.

### passengers

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

### planned departure date

The date you intend to begin your journey. We may ask for evidence of this. Applies to Section E - European breakdown only.

### RAC/we/us/our

- This means RAC Motoring Services in:
  - Sections A, B, and C
  - Included Benefits
- This means RAC Insurance Limited in:
  - Sections D to E

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 car 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

- Some of the cover is optional. The cover you have chosen is listed in your 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

#### Car cover

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

### What cars am I covered in?

You are only covered for cars that are less than:

- 3.5 tonnes
- 6.4 metres long (including a tow bar)
- 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 public or private hire, the carriage of good for hire and reward, demonstration purposes or carrying trade plates

### IMPORTANT

If the car you break down in lacks valid tax, MOT, or insurance, we won't attend your breakdown. However, this doesn't apply if your car 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	✓	

At Home	✓	
Recovery		✓
Onward Travel		✓
European Motoring Assistance		✓

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 car, but you will be charged for this. This also applies if you change the cars or people on a policy at the time of a breakdown.

## Section A – Roadside (Included)

<b>Covered</b>
<p>If your car 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 car. This could be a permanent or temporary repair. In some cases we may be able to fix your car 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"> <li>1. arrange for an RAC Mobile Mechanic to attend you in a safe location. You will need to pay for any repairs, or</li> <li>2. recover the car and passengers to a destination up to 10 miles away. This could be: <ol style="list-style-type: none"> <li>a. an RAC approved garage, or</li> <li>b. another location, up to 10 miles away from the breakdown. This could be a local garage of your choice.</li> </ol> </li> </ol> <p>If we take the car 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>
<b>Not covered</b>
<ol style="list-style-type: none"> <li>1. The cost of any parts or specialist resource.</li> <li>2. The fitting of parts, including batteries, supplied by anyone other than us.</li> <li>3. Any breakdown that happens because of a fault we've looked at in the past: <ol style="list-style-type: none"> <li>a. that hasn't been properly repaired, or</li> <li>b. that we have temporarily repaired. It's your responsibility to get it fixed. We won't attend repeat callouts for the same problem.</li> </ol> </li> <li>4. The cost of any repair work carried out by an RAC Mobile Mechanic after your breakdown and rescue, including labour and parts.</li> </ol>

## Section B – At Home (Optional: see your schedule)

<b>Covered</b>
At Home gives you the benefits of Roadside cover, but we also help if you break down at home, or within a quarter of a mile of your home.
<b>Not covered</b>
Please see the 'Not covered' part of Roadside (section A). This applies to At Home cover as well.

## Section C – Recovery (Optional: see your schedule)

<b>Covered</b>
<p>If we can't repair the car under Roadside (section A) or At Home (section B) cover, we'll recover the car and passengers to a single location of your choice within the UK.</p> <p>For long distances, we may use more than one recovery option to get you and your car to your destination.</p> <p><b>IMPORTANT</b></p> <p>When we first arrive, you will need to let us know where you would like us to take the car and passengers.</p>
<b>Not covered</b>
<ol style="list-style-type: none"> <li>1. Please see the 'Not covered' part of Roadside (section A). This applies to Recovery as well.</li> <li>2. If your car is designed to carry a spare tyre, but you are not carrying one, or it's not in safe working order, we won't provide full national recovery for tyre-related breakdowns. We'll only offer you a 10-mile tow.</li> <li>3. If you choose a destination but when we arrive it's closed or we can't access it, we won't offer a second recovery. This applies to recovery of both the car and passengers.</li> </ol>

## Section D – Onward Travel

(Optional: see your schedule)

If we attend a breakdown but can't fix your car on the same day, we'll arrange for you to continue your journey. You will be able to choose one of the following options, if they are available:

1. Hire car
2. Alternative transport
3. Overnight accommodation.

<b>1. Hire car</b>
<b>Covered</b>
You're covered for up to two consecutive days, or until your car has been fixed, if sooner. <ol style="list-style-type: none"><li>1. We'll arrange for the hire of a small hatchback car with five seats.</li><li>2. If we arrange the car hire, we'll pay the insurance and collision-damage waiver. This covers the cost of damage, but there may still be an excess to pay if you have an accident.</li><li>3. If you don't meet the terms of the car-hire provider we arrange and you decide to hire a car yourself, let us know. If we've agreed the cost beforehand, we'll reimburse you up to £35 per day up to two consecutive days. The reimbursement process is set out below.</li></ol>
<b>Not Covered</b>
<ol style="list-style-type: none"><li>1. Hire cars must be arranged within 24 hours of the breakdown.</li><li>2. We won't provide a specific car type or model, adapted vehicles or accessories – including tow bars.</li><li>3. We won't cover any cost of:<ol style="list-style-type: none"><li>a. delivering and collecting the hire car and any fuel used</li><li>b. fuel while using the hire car, or insurance excess or additional costs.</li></ol></li></ol>
<b>2. Alternative transport</b>
<b>Covered</b>
If you would prefer to continue your journey in the UK by air, rail, taxi, or public transport, we'll reimburse you. We can cover a standard-class ticket up to £150 per person or £500 for the whole party, whichever is less.
<b>3. Overnight accommodation</b>
<b>Covered</b>
You may decide that you would like to wait with your car while it's being fixed. We'll arrange one night's accommodation (including breakfast). You'll be covered for up to £150 per person or £500 for the whole party, whichever is less.
<b>Not covered</b>
<ol style="list-style-type: none"><li>1. Evening meals.</li><li>2. Alcohol.</li><li>3. Accommodation if you break down less than 20 miles from home.</li></ol>

## Reimbursement

For some of our cover options, you may need to pay for the service upfront and claim back the money from us. To do this, please visit [rac.co.uk/reimbursementclaimform](http://rac.co.uk/reimbursementclaimform). If you have any questions, contact us on 0330 159 0337. Please send us your filled-in form within 90 days of your breakdown, using the contact details on the form. We'll need to see proof of payment, so please send us the original receipt.

### IMPORTANT

We won't reimburse any costs that haven't been arranged through us or agreed by us.

## Section E – European Motoring Assistance

Please refer to your schedule which sets out whether this RAC Breakdown Cover includes cover for European Motoring Assistance.

### Limits of cover

The cover under Section E is subject to 3 claims per policy year and is subject to the further limits of cover in respect of each type of cover. Each journey is limited to a maximum of 90 days.

## Section E1: Onward travel in the UK

<b>Covered</b>
If we attend a breakdown under section A or C up to 48 hours before your planned departure date and your car can't be fixed by the date you plan to begin your journey to Europe, we can help. <ol style="list-style-type: none"><li>1. We can arrange a hire car, for up to six days so that you can continue your journey to Europe. Or, for use while you wait for your car to be fixed, whichever is sooner. If you don't meet the terms of the car-hire provider we arrange and you decide to hire a car yourself, a reimbursement limit of £150 per day, up to a maximum of £750.</li><li>2. We'll arrange transport for one person to our nearest hire-car supplier to collect the vehicle.</li></ol>
<b>IMPORTANT</b>
If the length of your trip means you need a hire car for longer than you are entitled under this policy, we'll help to arrange an extension. However, you will need to pay for this.

## Section E2: Roadside assistance in Europe

<b>Covered</b>
If your car breaks down in Europe during a journey, we can help. We'll send a local mechanic or recovery specialist to either: <ol style="list-style-type: none"><li>1. Repair the car at the roadside. This could be a permanent or temporary repair, or</li><li>2. If we are unable to repair the car at the roadside, we will<ol style="list-style-type: none"><li>a. recover the car and passengers to a local garage</li><li>b. pay for an initial fault diagnosis</li><li>c. contribute to garage labour charges, up to £150, if repairs can be completed on the same day.</li></ol></li></ol> We'll also get any urgent messages from you to a contact of your choice.
<b>Not covered</b>
<ol style="list-style-type: none"><li>1. Costs towards garage labour if the cost to repair will be more than the market value of the car.</li><li>2. The cost of any parts.</li><li>3. Any costs over the overall policy limits.</li></ol>
<b>IMPORTANT</b>
By agreeing for us to recover your car to a local garage you are authorising us and the garage to do an initial fault diagnosis.

## Section E3 – Missed Connection

<b>Covered</b>
If we attend a breakdown that results in you missing a pre-booked train or ferry, we will reimburse you for the cost of a standard-class replacement ticket, up to £500 per claim and one claim per journey.
<b>Not covered</b>
We will not refund the cost of the original ticket.

## Section E4: Onward travel in Europe

If your car breaks down in Europe and we take it to a garage for repairs, we'll arrange for you and your passengers to continue your journey. Based on your circumstances (and subject to availability) you can choose from a hire car or alternative transport or overnight accommodation

You can choose from either: <ol style="list-style-type: none"><li>1. <b>Hire car</b></li></ol>
<b>Covered</b>
You're covered for up to 14 consecutive days, or until your car has been fixed (if sooner). <ol style="list-style-type: none"><li>1. We'll arrange for the hire of a small hatchback car with five seats.</li><li>2. If you don't meet the terms of the car-hire provider we arrange and you decide to hire a car yourself, let us know. If we've agreed the cost beforehand, we'll reimburse you up to £125 per day, up to a maximum of £1,500. The reimbursement process is set out below.</li><li>3. If we arrange the car hire, we'll pay the insurance and collision-damage waiver. This covers the cost of damage, but there may still be an excess to pay if you have an accident.</li></ol>
<b>Not Covered</b>
<ol style="list-style-type: none"><li>1. Hire cars must be arranged within 24 hours of the breakdown.</li><li>2. We won't provide a specific car type or model, adapted vehicles or accessories – including tow bars.</li><li>3. Any cost of:<ol style="list-style-type: none"><li>a. delivering and collecting the hire car and any fuel used</li><li>b. fuel while using the hire car, or insurance excess or additional costs.</li></ol></li></ol>
<b>2. Alternative transport</b>
<b>Covered</b>
A standard class ticket for travel by air, rail, taxi, or public transport up to £125 per day, up to a maximum of £1500.

<b>3. Alternative accommodation expenses</b>
<b>Covered</b>
If you're unable to use your planned accommodation because of your breakdown, we can arrange and pay for alternative accommodation (room only) up to £50 per person per day up to a maximum of £500.
<b>Not covered</b>
<ol style="list-style-type: none"> <li>Alternative accommodation if you already have suitable accommodation you can use. For example, if you have broken down close to your original booked accommodation.</li> <li>Costs incurred which are more than the total claims limit.</li> </ol>

#### IMPORTANT

You will no longer be covered under this section once:

- the car has been repaired
- we have established that the cost to repair your car would be more than the market value of your car, or
- we have agreed not to repair your car in Europe and instead agree to transport it back to the UK. We'll provide cover to get you home. See 'Getting you and your passengers' home' (Section E4).

Once you've been told that your cover is ending, if you have a hire car, you must return it to the place agreed with us within 24 hours. If you want to keep the car hire for longer you must first agree this with us. You will have to pay to extend your hire.

### Section E5: Getting you and your car home

#### 1. Getting your car home

You are only covered under this section if the cost of repairing your car is less than its market value. If the cost of repair is greater than this, you can either make your own arrangements or choose to have the car destroyed. If you do this, we will pay the cost of import duty.

<b>Covered</b>
If your car breaks down in Europe and can't be repaired before you plan to return home, you have a couple of different options.
<b>Option one: Sending your car back to the UK</b>
<ol style="list-style-type: none"> <li>We'll arrange and pay for recovery of the car to a single UK destination of your choice. The amount we'll pay is limited to the market value of your car.</li> <li>We'll also arrange and pay for storage of your car while it's waiting to be returned.</li> </ol>
<b>Option two: Leaving your car in Europe to be repaired and returning to collect it</b>
If the car can be repaired in Europe, we'll cover up to £600 for someone to return and collect your car when ready. This could be by standard-class rail, air fare, or public transport, and includes £50 per day for accommodation.
While you're waiting for your car to be fixed in Europe or while you're waiting for your car to be sent back to the UK, we'll reimburse you for a hire car in the UK, for up to two consecutive days.
<b>Not covered</b>
<ol style="list-style-type: none"> <li>Any costs for storage after you've been notified that your car is ready to collect.</li> <li>You're not covered if a customs officer or any other official finds illegal contents in your car.</li> <li>Any import duties unrelated to the car. For example, for items carried in the car.</li> </ol>

#### IMPORTANT

Once we've agreed to get your car back home, it can take several weeks for it to be delivered back to the UK. Especially at busy times such as Easter or Summer.

If your car is not eligible to be brought back to the UK under this policy, you will need to arrange to bring the car back yourself. If this has not happened after 10 weeks, we will dispose of it, and you will be liable for any charges.

#### 2. Getting you and your passenger's home

We'll provide alternative transport to get you and your passengers home if:

- your car can't be repaired by your planned departure date, and we bring it home, or
- if we confirm that the cost of repairing your car will be more than its market value.

For details on the alternative transport options, we can offer you, please see Section E4. 1. Hire car and 2. Alternative transport.

## Section E6: Replacement driver

<b>Covered</b>
We can help if you unexpectedly fall ill or are injured during a journey. 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 or recover your car and passengers to a single destination in the UK. We'll need a medical expert to confirm in writing that you are unable to drive.
<b>Not covered</b>
1. If there's another passenger who is fit and legally able to drive the car. 2. Any benefits under any other section of this policy (for example Recovery, Hire car, or Getting your car home).

## Section E7: Car break-in emergency repairs

To make a claim you need to tell the local police within 24-hours of the break-in and get a written report.

<b>Covered</b>
If someone in Europe breaks into your car, or tries to, and damages the windows, windscreens, or locks, we will reimburse you, up to £175, for: 1. immediate emergency cost to secure the car. For example, calling somebody to secure a broken window, or 2. the costs of taking your car to a local garage. They can make sure your car's secure and check that the break-in hasn't made it un-safe to drive.
<b>Not covered</b>
1. the cost of any parts or associated work 2. any benefits under any other section of this policy (for example Recovery, Hire car, or Getting your car home).

## Reimbursement

We won't reimburse any costs that haven't been arranged through or agreed by us.

If we do agree for you to pay for a service and claim the cost back from us, you can do this by visiting [rac.co.uk/reimbursementclaimform](http://rac.co.uk/reimbursementclaimform). If you have any questions, contact us on 0330 159 0337. Please send us your completed form within 90 days of your breakdown using the contact details on the form. We'll need to see proof of payment, so please send us the receipt.

## Caravans and trailers

All the benefits we provide to your car will also apply to your caravan or trailer if it is attached to your car when the breakdown happens.

We will only cover caravans or trailers that are less than:

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

We can't arrange replacement caravans or trailers, however. Similarly, we cannot usually hire vehicles with tow bars. So, if your car breaks down you may need to leave your caravan or trailer with it while it is being repaired.

### IMPORTANT

Caravans and trailers are only covered if they are attached to your car when the breakdown happens. This policy doesn't cover anything being carried in a trailer or caravan, even when attached to your car.

## Help sourcing parts

If you need to go into a garage after the breakdown, we can help you purchase replacement parts if they can't be found locally. We will pay for their delivery to the garage, but you will need to pay for the parts.

## Section E8 – Ways we can help, beyond a breakdown

If your car can't be driven, but it's not because of a mechanical or electrical breakdown, we can still help. For any of the following problems, just give us a call on 00 33 472 43 52 55.

- **Road-traffic collisions**  
We will arrange recovery of your car to a local garage.
- **Running out of fuel (or charge for an electric car)**  
We will take you to the nearest fuel station or electric charger. You will need to pay for your fuel/charge.
- **Flat tyres**  
If your car is carrying a spare tyre, we will fit this to allow you to continue your journey. If you don't have a spare tyre, we will arrange to recover your car to a local garage. If a tyre needs to be ordered, this can take 2 days or more.  
If the delay causes you to miss a pre-booked ferry or train connection, we will reimburse you under Missed Connection (Section E3). You will need to pay for the tyres and any associated costs.

- **Locked-in keys**

If your keys are locked in your car, we will arrange for local experts who could help to try to get them out. We are not liable if damage is caused to the car in this process. You will need to pay for this service.

- **Flooding**

If your breakdown's caused by driving through flood water, we'll arrange for your car to be taken to a local repairer. All further service needs to be covered by you or referred to your motor insurer.

### Your policy conditions for Section E

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. **Living in the UK** You must be a permanent resident of the UK during the time you're covered by this policy.
2. **Making a claim** Claims made more than 24 hours after the breakdown may be refused.
3. **Passengers** The car must not carry more passengers than the number stated in the car's Registration Document. Each passenger must have a separate fixed seat fitted to the manufacturer's specification.
4. **Continuing your journey** We won't cover claims for repairs that aren't essential to you continuing your journey.
5. **Local laws** You must make sure your car meets all the laws of the countries you visit.
6. **Exchange rate** How we calculate exchange rate:
  - a. any costs we incur directly in a currency other than GBP will be converted to GBP at the exchange rate used by us at that time
  - b. any costs incurred by you in a currency other than GBP that we are going to reimburse will be converted to GBP either:
    - i. at the exchange rate used by your debit or credit provider
    - ii. at the exchange rate used by us when we receive your claim form if you paid in cash.
7. **Garage Repairs** We won't take responsibility for the repairs done by a garage or repairer. Any acts or omissions are their responsibility. The contract for repairs will be between you and the garage/repairer.
8. **Delays to repairs** If your car needs repairs after a breakdown, you must not delay or refuse repairs while in Europe. If you do, and we believe this will lead to higher costs, we can refuse you cover under Onward Travel (Section E4) and Getting your car home (Section E5).
9. **Event outside of our control** events outside our control may stop us being able to offer you our service as usual. For example, 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.
10. **Specialist resources** Your policy doesn't cover:
  - a. specialist resource. For example, if you've lowered your suspension and we need special lifting equipment to move your car onto our ramp.
  - b. damage to glass, even if the damage means you can't legally or safely drive. We'll arrange transport to a local garage so you can get your car fixed, but you will have to pay for the repair.
  - c. ferry charges for your car or our vehicle.
  - d. spare tyres and wheels – neither repairing or sourcing them.
11. **non-RAC recovery in the UK** If an emergency service, local authority, or any government agency handles your breakdown, we'll only attend and offer recovery if we've been asked to by them. For example, a breakdown on a live lane of a motorway.
12. **Other things not covered** This policy doesn't cover:
  - a. routine servicing, maintenance, or assembly of your car
  - b. 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. This includes use of the Nürburgring
  - c. breakdown and recovery in a place you or we have no legal access to
  - d. cars that aren't being used in line with the maker's guidelines
  - e. cars that aren't in good enough condition to drive. If we think your car isn't in good enough condition to be legally driven, we can refuse you service
  - f. overloading of a car under the laws in any country it is travelling through
  - g. a claim that is or may be affected by the influence of alcohol or drugs
  - h. a breakdown caused by car theft or fire
  - i. breakdowns caused by running out of oil or water, frost damage, rust or corrosion
  - j. car-storage charges. If your car 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 car and any fees that may be payable. In extreme instances, if you haven't collected or paid for the car, it may be destroyed. We'll try to contact you before this happens.

### 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 your services. If your car 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 car, or to correct a repair that's been tried by someone else, we won't provide cover.

4. **Driver must be with the car.** You must be with the car at the time of the breakdown when we attend. If there isn't, we won't be able to provide a service.
5. **Car contents** Don't leave valuables in the car. We can't cover any loss or damage to the car'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 car needs to be recovered, animals can stay in your car 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 car, we're responsible for that repair but this doesn't mean we're confirming the car'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 car 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 car 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 car 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 car.
  - b. Ferry charges for your car 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. Cars that aren't being used in line with the maker's guidelines.
  - f. Cars that aren't in good enough condition to drive. If we think your car 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 car theft or fire.
  - i. Car-storage charges. If your car 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 car and any fees that may be payable. In extreme instances, if you haven't collected or paid for the car, 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 car 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 car 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 car has broken down and you need to contact friends and family urgently, we'll try to get a message to them for you.

### Replacement driver or recovery, in the event of illness

This service can help if you unexpectedly fall ill or are injured during a journey in the UK. 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 or recover your car and passengers to a single destination in the UK. This is discretionary, so we'll decide whether to provide this service. We'll need a medical expert to confirm in writing that you are unable to drive.

### 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 cars (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.
- **If you put the wrong fuel in your car, we will do one of the following.**
  1. Arrange for a mis-fuel service to attend. They'll be able to drain the wrong fuel and flush the system, if necessary. You'll have to pay for this service, but it will mean you can get on your way sooner.
  2. Tow you up to 10 miles to the nearest garage or safe place.
- **Flooding**

If your breakdown's caused by driving through flood water, we'll arrange for your car 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 car 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 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
<b>If you haven't used our service:</b> We'll cancel the policy from the day you request it and refund you in full.	<b>If you haven't used our service:</b> We'll refund what you paid, minus an amount to reflect the time you have been covered.
<b>If you have used our service:</b> If you have made a claim, we will not refund you.	<b>If you have used our service:</b> If you have made a claim, we will not refund you.

Your policy can only be cancelled by contacting John Lewis Money.

Your RAC Breakdown Cover will automatically cancel if your associated motor insurance policy is cancelled.

### Our right to cancel

- If you don't pay for your policy on time, John Lewis Money will let you know, and your policy may be cancelled.
- 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

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

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 John Lewis Money know immediately. This includes:

- cars listed on your schedule.

To make a change to your policy, please contact John Lewis Money 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	<a href="mailto:service@car-insurance.johnlewismoney.com">service@car-insurance.johnlewismoney.com</a>  0345 608 9032	John Lewis Money 1 Drummond Gate Pimlico London SW1V 2QQ

## 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](mailto:Complaint.info@financial-ombudsman.org.uk)

[financial-ombudsman.org.uk](http://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](http://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.uk](http://register.fca.org.uk) 0800 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](http://rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy).

You can contact the Data Protection Officer for RAC by emailing [dpo@rac.co.uk](mailto: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.
2. **Non-personal data:** information about you that is not personal such as information about the car.
3. **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 John Lewis Money when you purchase this RAC Breakdown Cover and/or if you report a new claim to John Lewis Money 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](http://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
2. **Email:** [membershipcustomercare@rac.co.uk](mailto:membershipcustomercare@rac.co.uk)
3. **Post:** RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN

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