



# Your breakdown policy

If you need breakdown assistance...call us straight away on **0800 051 1758**.

For our joint protection, calls may be recorded or monitored.



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## Your breakdown policy

Welcome to your General Accident breakdown policy. We've joined forces with RAC to give you reliable, trustworthy breakdown cover to help keep you rolling.

This booklet explains the policy's terms and conditions. You'll need to read it with your policy booklet and your policy schedule because your car insurance's terms also govern your breakdown policy. Read it carefully, and keep a copy to refer to if you break down.

### Cover options

Please refer to your General Accident car insurance schedule for details of the cover you have chosen.

### Roadside assistance

Roadside assistance to repair your vehicle including a tow for up to 10 miles from the breakdown, and taxi fares for up to 20 miles from the garage if your vehicle cannot be fixed.

### Recovery

Recovery for up to 8 people and your vehicle to any single destination within the territory.

### At Home

Breakdown assistance at your home or within a quarter of a mile of your home.

### Onward Travel

Replacement car for up to one day whilst your vehicle is being fixed or, if this is not appropriate, overnight accommodation or alternative form of travel.

### European cover

Cover for trips of up to 90 days in Europe.

Roadside, Recovery and At Home products are provided by RAC Motoring Services.

Onward Travel and European cover are underwritten by RAC Insurance Limited.

### If you break down

Our UK breakdown line: 0800 051 1758 (freephone)

If you have hearing difficulties, dial 18001 before dialling our number to connect with type talk, or send an SMS to 07855 828282.

### Our European breakdown lines:

<b>France &amp; Monaco</b>	0800 290 112 0472 435 255	Freephone (France & Monaco only) Pay call
<b>Republic of Ireland</b>	1 800 535 005 00 44 800 1079 058	Freephone Pay call
<b>Rest of Europe</b>	00 33 472 435 255	Pay call
<b>Serbia &amp; Montenegro</b>	99 33 472 435 255	Pay call
<b>Azerbaijan, Belarus, Georgia, Russia, Ukraine</b>	810 33 472 435 255	Pay call

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## **If you break down on the motorway**

- Stop on the hard shoulder – as far in as you can – and turn your wheels toward the verge
- Try and stop by an emergency phone
- Keep your passengers away from the carriageway
- Call us for assistance

## **If you break down anywhere else**

- Move your vehicle off the road, and try not to obstruct other drivers
- Warn other drivers – turn on your hazard lights (and side lights in poor visibility) and set your warning triangle at least 45m behind you
- Get out of your vehicle on the kerb side, and leave pets inside
- Call us for assistance

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## Terms and conditions

This is **your breakdown** Cover Terms and Conditions booklet. It must be read in conjunction with the terms and conditions in **your** separate General Accident car insurance policy booklet and **your Information Provided By You (IPBY) and Schedule**. It's important that **you** and the insured drivers on the covered **vehicle** read this document carefully and keep it safe to refer to if **you** break down. Unless specified in this booklet, the terms of **your** General Accident car insurance policy will also govern **your breakdown** cover.

This **policy** is a contract between **us** and **you**. **We** agree to provide services/pay for those costs set out in this **policy** which occur during the **period of cover**, provided payment of the appropriate premium has been made and subject to the following terms and conditions.

If the service **you** require is not provided for under this **policy**, **we** will try, if **you** wish, to arrange it at **your** expense. The terms of, and any payment for, any such service are a matter for **you** and the supplier and **we** will not act as an agent.

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## Definitions

Below are certain words that have a specific meaning in this **policy** and wherever these words appear in bold they have the following meaning:

### Accident

Means an accidental crash immobilising the insured **vehicle**.

### Breakdown

Means unforeseen mechanical or electrical failure during the **period of cover** in the **UK** or the **territory** which has either immobilised **your vehicle** or made it unsafe to drive.

### Claim

Means a call/claim for assistance under this **policy**.

### Collision damage waiver

Means if a hire car is damaged during the hire period **you** could be liable for the equivalent of the first £150 – £550 (approximately) and have **your** credit card charged. In some cases the amount could be higher and varies according to the hire company, category of hire car and location. The collision damage waiver covers the amount above the excess.

### Fair call entitlement

Means the maximum number of call-outs **you** are entitled to make as set out in the fair call scheme section.

### Home

Means **your** permanent residence in the **United Kingdom**.

### Information Provided By You (IPBY) and Schedule

Means the confirmation of policy coverage provided to **you** by **us** or on **our** behalf.

### Period of cover

Means the period stated on **your** General Accident car insurance **Information Provided By You (IPBY) and Schedule** as well as for any further period for which General Accident accept premium.

### Policy

Means **your** General Accident **breakdown** cover as set out in this document.

### Resident of the United Kingdom

Means a person living permanently in the **United Kingdom** or a person employed by a company having its registered office in the **United Kingdom**.

### Specialist equipment

Is equipment not carried by **RAC** patrols or **RAC** contractors and includes but is not limited to winching and specialist lifting equipment.

### Territory

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine.

### The Party/Your Party

Means the persons (including **you**), travelling with **you** in the **vehicle**.

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## **United Kingdom/UK**

Means England, Scotland, Wales, Northern Ireland and for the purpose of this document includes Jersey, Guernsey and the Isle of Man.

## **Vehicle**

Means the vehicle specified in the **Information Provided By You (IPBY) and Schedule** being eligible to receive services under this **policy**.

## **Vehicle Licensing Agency**

Means the Driver and Vehicle Licensing Agency (DVLA), Swansea SA6 7JL responsible for registration of vehicles in the **UK**.

## **We/Our/Us/RAC**

Means RAC Motoring Services and/or RAC Insurance Limited.

## **You/Your**

Means the person or persons named on the related car insurance policy in the **Information Provided By You (IPBY) and Schedule** when driving the **vehicle**, or any other person driving the **vehicle** with the owner's consent.

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## How to obtain assistance in the UK

If **you** are unfortunate enough to break down please follow these simple steps:

- Call the appropriate number stated in the table below.
- Have to hand **your policy** number and **vehicle** registration.
- Advise the operator of the location of **your vehicle** and the nature of the fault.

**RAC** will then advise how to proceed and what form of assistance would be the most appropriate.

Remember to always call **RAC** first. Please do not go ahead and make **your** own arrangements as **RAC** cannot reimburse costs incurred without prior authorisation.

UK	0800 051 1758
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The telephone numbers are correct at the time of issue.  
For our joint protection, calls may be recorded or monitored.

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## Services in the UK

The cover explained in this **policy** only applies if shown in **your** General Accident car insurance schedule. Cover applies to **vehicles** registered with the relevant **vehicle licensing agency** only.

### Roadside

If **you** are stranded on a public highway (or other road or area to which the public has the right of access) as a result of a **breakdown** to **your vehicle**, **we** will send an **RAC** patrol or contractor to help **you**.

**We** will try to repair **your vehicle** at the roadside. Roadside includes labour at the scene of the **breakdown** (but not labour at any garage to which the **vehicle** is taken).

If **we** cannot repair the **vehicle** at the roadside or if **we** believe repairs are unwise or cannot be completed within a reasonable time, **we** will take the **vehicle** and up to 8 people to a destination of **your** choice within 10 miles of the scene of the **breakdown**. If **you** have no preferred destination, **we** will take the **vehicle** to a nearby garage. If **you** wish the **vehicle** to be taken to any other destination, **you** will have to pay for the towage costs for the whole distance.

If **you** need to leave **your vehicle** at the garage **we** will reimburse **you** for taxi fares up to 20 miles (a receipt must be obtained).

### Roadside does not cover:

- **Breakdowns** which would be prevented by routine servicing of **your vehicle**
- Routine servicing of the **vehicle**
- Any labour other than that incurred at the roadside including, without limitation, garages
- Replacing tyres or windows
- Missing or broken keys. **We** will try to arrange the services of a locksmith but **you** will have to pay for them
- The cost of ferry crossings, road toll and congestion charges.
- **Vehicles** being demonstrated or delivered by motor traders, or used under trade plates
- **Vehicles**, which in the reasonable opinion of **our** patrol or contractor, had broken down or were unroadworthy before **you** took out **your policy**
- **Vehicles**, which breakdown within 1/4 mile of **your home** address or where **you** normally keep the **vehicle**
- Contaminated fuel problems. **We** will arrange for **your vehicle** to be taken to a local garage for assistance, but **you** will have to pay for the work carried out
- The cost of parts, fuel or other supplies
- Any **vehicle** storage charges incurred when **you** are using **our** services
- **Breakdown** caused by or following an **accident**, fire, theft or act of vandalism. If **you** call **us** for assistance following such an incident **you** will be liable to pay **us** for removal. (Subject to the terms of **your** insurance policy, **you** can then reclaim these costs through **your** insurance)
- The tow or transport of any **vehicle**, which, in **our** reasonable opinion, is loaded beyond its legal limit
- Any **vehicle** in a position where **we** cannot work on it or tow it, or wheels have been removed, **we** can arrange to rectify this but **you** will have to pay the costs involved
- Any animals in **your vehicle**, please note that their onward transportation is at **our** discretion and solely at **your** risk. **We** will not insure any animal, including livestock in transit, during any onward transportation **we** undertake.



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## Recovery

Recovery has the same terms and conditions as Roadside but with the following variations:

If **we** cannot get **your vehicle** repaired locally within what **we** deem to be a reasonable time, **we** will take the **vehicle** and up to 8 people **home** or to a single address anywhere else within the **UK**. If there are more than 5 people this may require two separate vehicles. An adult must accompany any persons under the age of 16.

**You** can use Recovery if **you** are ill, and there are no passengers who can drive the **vehicle**, so that **you** cannot continue **your** trip. **You** must show **us** a doctor's medical certificate confirming **your** inability to drive (in these cases, **we** will provide this service as **we** see fit).

## Recovery does not cover:

- Any **vehicle** which in **our** reasonable opinion was broken down or unroadworthy at the time **you** took out **your policy**
- The use of Recovery as a way to avoid paying repair costs
- A second recovery if:
  - a. the original fault has not been repaired properly by a party other than **RAC**;
  - b. **RAC** have advised **you** that it is a temporary repair; or
  - c. the desired destination cannot accept the **vehicle** due to company opening hours or other restrictions.

If a second recovery is required this service can be provided but a charge will be made dependent on the service required, time of day and distance. These charges will be payable by credit/debit card prior to the relevant service being provided.

- Service within 24 hours of commencement of this **policy**

## At Home

At Home has the same terms and conditions as Roadside but with the following variations:

At Home allows **you** to use roadside within 1/4 mile of **your home** address or where **you** normally keep the **vehicle**.

## At Home does not cover:

- The rectifying of failed or attempted repairs
- The reimbursement of taxi fares
- Service within 24 hours of commencement of this **policy**
- Recovery of the **vehicle**.

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## Onward Travel

Onward Travel Benefits must be arranged at the time of **breakdown** and cannot be requested later.

**You** are entitled to one of the following extra benefits once **we** have decided that **we** cannot get the **vehicle** repaired locally:

- Replacement car hire
- Alternative transport costs
- Hotel accommodation

**You** can use the Onward Travel benefits from **your home** address or within a quarter of a mile of **your home** address. This excludes incidents where **we** have been called to rectify failed repairs.

## Replacement car hire

**We** will pay for:

- Up to one day's hire cost of a manual car of similar cubic capacity to **your vehicle** up to 1600cc if **your vehicle** is being repaired
- Insurance (including **collision damage waiver**)

Replacement car hire is subject to availability and **our** supplier's terms and conditions, which will usually include:

- Age limits. Drivers must be at least 21 years of age
- The need to have a current driving licence, and, if held, a driving licence photo card, with **you**
- Limits on acceptable types or numbers of motoring offence penalties and/or penalty points endorsed on **your** driving licence
- The need to provide a valid credit card number (Alternatively, the car rental provider will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the vehicle to **you**)

Hire cars are not usually available with a tow bar, and therefore **your** caravan or trailer will, if eligible, be recovered under Recovery with **your** broken down **vehicle**.

After taking a fair and reasonable view of the circumstances, **we** may decide that a hire car is not a practicable solution, and hotel accommodation or alternative transport will be provided instead.

If **you** require a second or any other type of vehicle **we** will try to arrange this for **you**. **You** will have to pay for any additional costs.

## Alternative transport

**We** will reimburse **you** for standard class rail or other transport of **our** choice for up to 8 people to reach the end of their journey within the **UK**. **We** will pay up to £150 a person or £500 for a group whichever is less.

## Hotel accommodation

**We** will arrange and reimburse **you** for one night's bed and breakfast for up to 8 people in a hotel of **our** choice.

**We** will pay up to £150 a person or £500 for **the party** whichever is less.

**You** will have to pay for any extra hotel or transport costs.

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## Special medical assistance

Onward Travel also provides special medical assistance.

If **you** or one of **your** passengers is taken into hospital more than 20 miles from **home we** will arrange and pay for overnight accommodation for the other passengers, as described in 'Hotel accommodation' above.

**We** will also arrange for an ambulance to take the patient to a local hospital near to their home once medical permission has been given. Special medical assistance is not available for planned hospital visits.

## What is not covered:

- Other charges arising from **your** use of the hire car, such as fuel costs, deposit, any insurance excess charges, collecting and returning the vehicle and any costs due to **you** keeping the car after the agreed period of hire (**you** must settle these charges directly with the supplier)
- A second use of the Onward Travel benefits if the original fault has not been properly repaired by a third party other than **RAC** or if **we** have advised **you** that it is a temporary repair
- If **you** are unfortunate enough to have an incident with the hire vehicle and **you** make an insurance **claim**, **you** will be responsible for paying any excess
- Service within 24 hours of commencement of this **policy**
- Any of the Onward Travel benefits, as stated above, before **our** attendance of the **breakdown** incident
- Any of the Onward Travel benefits, as stated above, if the **vehicle** is not displaying a valid excise licence.

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## How to obtain assistance abroad

### 1. European Motoring Assistance

European Motoring Assistance applies to **vehicles** registered with the relevant **vehicle licensing agency** and operates throughout the **territory**.

To obtain help in the event of a **breakdown, accident**, fire or theft, or if the only qualified driver is medically unfit to drive, please call the **RAC** control centre listed under 2 below and state that the **vehicle** has **European Motoring Assistance** and give the following information:

- **Your** name
- **Your** manufacturer name
- **Your** location and telephone number – if **you** are on a MOTORWAY see also note 3 below
- The make and registration number of the **vehicle**

### 2. Please call:

<b>UK</b>	0800 051 1758	Freephone
<b>France &amp; Monaco</b>	0800 290 112  0472 435 255	Freephone (within France & Monaco only) Pay call
<b>Republic of Ireland</b>	1 800 535 005	Freephone
<b>Rest of Europe</b>	00 33 472 435 255	Pay call
<b>Serbia &amp; Montenegro</b>	99 33 472 435 255	Pay call
<b>Azerbaijan, Belarus, Georgia, Russia, Ukraine</b>	810 33 472 435 255	Pay call

The telephone numbers are correct at the time of issue. For our joint protection, calls may be recorded or monitored.

If **you** are calling from a **UK** mobile phone, **your** network provider may not allow **you** to call a freephone 1800 number. Please check with **your** service provider prior to traveling. Customers who are affected can contact **us** on 00 44 800 1079058. **Your** network provider may charge **you** for this call.

**Calls may be recorded and/or monitored. Members with hearing difficulties will need to prefix 18001 before dialling the relevant number to be connected to Tynetalk or use the SMS facilities on 07855 828282. These services are not available outside of the United Kingdom.**

### 3. Breakdowns on Motorways

On continental motorways (including service areas) **you** **MUST** use the roadside emergency telephones. **You** cannot call **RAC** control centres from these. **You** will be connected to the police or authorised motorway service, who will send a **breakdown** recovery vehicle. However, this will only be to the recovery company's own depot if they cannot fix the **vehicle** – contact **RAC** using the numbers at 2 above as soon as **you** can, if possible from the recovery company's depot.

**You** may have to pay labour and towing charges on the spot – an authorised tariff is normally applicable. **You** should obtain a receipt to claim a refund on **your** return **home**.

### Mobile and car phones

**RAC** will not re-imburse the cost of any telephone calls **you** make in connection with any **breakdown** under this **policy** (including mobile phone calls).

It may not be possible for an **RAC** control centre to call a mobile or car phone but when it is, **you** may still have to pay the cost of any international call. Some service providers charge for calls to freephone numbers. The regulations on the use of mobile and car phones vary from country to country. Please check with **your** service provider that **your** phone meets the requirements and standards for the countries in which **you** are travelling.

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## Services whilst abroad

### Service in the UK en route to the territory

If **you** are stranded on a public highway through **breakdown** of **your vehicle** on the outward journey from **home** to **your** point of departure from the **UK** or on the inward journey from **your** point of entry to the **UK**, to **home**, **we** will provide services as if **you** were abroad.

In addition **we** will pay towards the cost of self-drive hire car including **collision damage waiver** and replacement Green Card as necessary, to complete the planned journey if **RAC** confirms **your vehicle** cannot be repaired within 24 hours, this is subject to a maximum contribution of £750.

### Service whilst abroad

**You** are covered for any number of trips, each up to 90 days in duration but not for longer stays and provided the outward and return journeys are completed in the **period of cover**.

### Roadside assistance

In the event of a **breakdown** **we** will pay for the following subject to the limitations for each section as described in the following terms and conditions:

**We** will pay for:

1. Attendance of local **breakdown** or garage services to repair the **vehicle** at the roadside if possible; or
2. Tow of the **vehicle** from the place of **breakdown** or **accident** to the nearest local repairer where **you** may arrange repairs and either:
  - a. A contribution towards labour charges at a garage (restricted up to the total claims limit) if it is possible to effect the repairs necessary to enable the **vehicle** to continue the journey on the date of **breakdown**; or

- b. Inspection fees, in the event of a **breakdown**, to confirm that the **vehicle** cannot be repaired by **your** return travel date and **your** request for assistance will include authorisation for **us** to arrange this; and

3. Storage charges for the **vehicle** while awaiting repair or repatriation; and
4. The cost of wheel changes but not for replacement tyres.

**We** will not pay for:

- Any labour costs other than those incurred at the roadside. **We** will not pay labour costs at any garage to which the **vehicle** is taken other than under paragraph numbered 2 above; or
- Repair costs, including labour, if the **vehicle** was in a road traffic **accident**, damaged by fire or stolen or is, in **our** reasonable opinion, uneconomical to repair; or
- The cost of parts used for roadside or garage repairs; or
- The cost of any repairs not directly necessary to enable the **vehicle** to continue the journey on the date of the **breakdown**; or
- The cost of any other supplies, including but not limited to **specialist equipment**

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**If the appropriate RAC control centre can confirm repairs to the vehicle will take more than 12 hours of being notified of a breakdown, or if it is to be repatriated to the United Kingdom, then we will pay for either:**

#### **A. Additional accommodation expenses**

**We** will pay up to £30 per person per day towards necessary additional (not alternative) accommodation expenses (room only) while **you** wait for **your vehicle**.

**We** will not pay for the costs of meals and any other costs that are not specified above.

or

#### **B. Journey continuation or return home**

A contribution (restricted up to the total claims limit) – to travel expenses to allow **you** to either:

- Continue the planned journey during the period **your vehicle** is not roadworthy
- Return **home** by a direct route

Expenses can comprise of self-drive car hire up to 14 days per **claim**, including **collision damage waiver** and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

**RAC** will in its reasonable discretion decide which course of action to adopt, but **RAC** will take into consideration **your** preference.

**You** must collect the **vehicle** when repaired as once the **vehicle** is repaired and **you** have been notified, **RAC** will not pay any further expenses other than the costs of collection.

This benefit is also available if **your vehicle** is stolen and not recovered within 24 hours of reporting the matter to the police. A police report must be obtained. However, this benefit will cease if **your vehicle** is recovered in a roadworthy condition.

**We** will not pay for:

- Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged or any other costs in connection with self-drive hire car
- The cost of any car hire beyond the period agreed with the appropriate **RAC** control centre
- Any car hire expenses after **your vehicle** is repaired except for the direct journey to return and collect it.
- First class rail fares
- Any costs under this benefit if they are for a service **you** used at the same time as the above section “Additional accommodation expenses”
- International drop charges where a **vehicle** hired from abroad is dropped within the **UK**
- The costs of hiring a motorcycle
- Any hire costs not arranged through **RAC** or agreed by **RAC**

**You** will have the following cover if **RAC** can confirm that repairs cannot be completed by **your** planned return date to the **United Kingdom** and providing the cost of repatriation is not uneconomical. (Repatriation will be uneconomical if it will cost more than the **UK** market value of **your vehicle** according to Glass’s guide or other appropriate industry standard used by **RAC**).

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## Cover is available for either:

### A. Vehicle repatriation

**We** will pay for the cost of taking the **vehicle** by road transporter from abroad to **your home** or chosen **UK** repairer for repair in the **UK**.

**We** will also pay the costs of packing and freighting **your** baggage if the **vehicle** is declared a 'write-off' by the **vehicle's** insurers.

When repatriation is authorised it normally takes 10-14 working days for delivery to a **UK** address from most Western European countries. At busy times and from Eastern European countries it may take longer.

If the **vehicle** has been fitted with a roof box or bicycle rack, **you** must remove and place it inside the **vehicle**. The roof box keys need to be left with **your vehicle** keys.

**We** will not pay for:

- **Claims** for any repatriation not authorised by the appropriate **RAC** control centre
- The cost of repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the **UK** market value of **your vehicle** according to Glass's guide or other appropriate industry standard used by **RAC**
- The cost of repatriation if **your vehicle** is roadworthy
- Any **claim** if **your vehicle** is being repatriated and Customs in any country find its contents are breaking the law
- Any further costs in connection with the **vehicle** once declared a write-off by **us**

or

### B. Collection of Vehicle from Abroad

**We** will pay the following costs up to £600 for one person to collect **your vehicle**, repaired abroad after a **breakdown**:

- Standard/second class rail fare plus other public transport fares which are necessary to reach the place of collection
- Additional homeward cross channel ferry or rail fare for the repaired **vehicle** (calculated by taking the actual fare less the value of any unused homeward portion of **your** original cross channel ticket)
- Up to £30 per night for single room hotel accommodation necessary to complete the round trip (limited to room only)

**We** will not pay for:

- First class rail fares
- The cost of any meals
- The costs of more than one person

**Note:** The appropriate **RAC** control centre will, after taking a fair and reasonable view, decide whether **your vehicle** should be repaired abroad for **you** (or someone nominated by **you**) to return and collect.

### Authority for repatriation or repair

If **your vehicle** is not able to be driven due to a road traffic **accident**, fire, break-in or theft, any damage which **you** are entitled to have repaired by **your** motor insurers must be reported to them immediately. **Your** insurers must decide whether to declare the **vehicle** is a write-off, authorise repair abroad or have the **vehicle** repatriated. **We** cannot repatriate the **vehicle** unless **your** insurers first give their permission.

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**We** also reserve the right to negotiate with them to reclaim costs incurred. If **you** insurers cannot or do not give permission to repatriate then it is **our** decision alone whether to declare the **vehicle** a write-off, or repatriate or repair locally a **vehicle** which cannot be driven as a result of a **breakdown**, or as a result of a road traffic **accident**, fire or theft, for which **you** do not have comprehensive cover.

### Additional services

**We** will pay for the costs of providing the following if applicable:

#### Vehicle break-in, emergency repairs

**We** will pay for the cost of immediate emergency repairs necessary to make **your vehicle** secure in the event of damage to windows, locks or windscreen caused solely by forcible entry, or attempted forcible entry, up to £175, provided **you** report the matter to the police either before contacting **us** or within 24 hours of contacting **us**, and **you** have obtained a written report from the police.

**We** will not pay for:

- The cost of repairs if they are not to make **your vehicle** secure and for the reasons stated
- Any repair costs if **you** do not obtain a police report and submit it with **your claim**
- Repatriation benefits as described under the section entitled 'Vehicle repatriation'

### Spare parts dispatch

If as a result of a **breakdown your vehicle** needs parts but these are unavailable locally.

**We** will pay for:

- Freight, handling and ancillary charges for dispatch of spare parts not obtainable locally
- The fare for one person to collect parts from the appropriate railway station or airport

**We** will not pay for:

The cost of parts themselves, which must be paid on receipt. When telephoning the **RAC** control centre **you** will be asked for **your** credit card details. Alternatively **you** will be asked to pay for the part(s) direct to the repairer.

### Accidental damage to or loss of tent

**We** will pay a contribution to accommodation expenses of up to £30 per person per day if during the **period of cover you** are camping and **your** tent is damaged accidentally making it unusable, or it is stolen. Alternatively, **we** may at **our** option authorise the cost of a replacement tent. If **your** tent is stolen **you** must report the theft to the police within 24 hours and obtain a written report.

**We** will not pay for:

- The cost of meals or any other costs that are not specified above
- Damage caused by weather conditions
- The cost of a replacement tent not authorised by **us**
- Any costs if **your** tent was stolen and **you** do not report the theft to the police within 24 hours and obtain a written report



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## Urgent message relay service

**We will pay for:**

The cost of relaying urgent messages from the appropriate **RAC** control centre to **your** immediate relatives or close business associates if the **vehicle** cannot be driven because of **breakdown**, **accident** or fire or it is stolen.

**We will not pay for:**

- The cost of non urgent messages or messages to persons not described in the previous paragraph
- The cost of relaying any urgent message not arranged through the appropriate **RAC** control centre

## Replacement driver

**We will pay for:**

The cost of providing a replacement driver to drive **your vehicle** and **your party** to **your** destination or **home**, if a registered doctor declares **you** medically unfit to drive and **you** are the only qualified driver.

**We will not pay:**

- Replacement driver cost if there is another qualified driver in **the party** who is fit to drive
- More than one **claim** per journey abroad

## Customs claims indemnity

**We will pay for** Continental or Irish Customs claims for duty if:

- a. The **vehicle** is beyond economic repair as a result of fire or theft abroad during the journey and it has to be disposed of abroad under Customs supervision; or
- b. It is stolen abroad during the journey and not recovered.  
**RAC** will deal with necessary Customs formalities.

To arrange, please call: **RAC** European Support, 0330 159 0342  
For our joint protection, calls may be recorded or monitored.  
Monday-Friday 9am-5pm.

**We will not pay** any import duties not relating to the **vehicle**.

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## Policy requirements and limitations

### A. Service in the UK and abroad

#### Credit card details

**We** will require **your** credit card details if **we** arrange a service for **you** which is not covered by the terms and conditions or if it exceeds the limits set out in the part entitled "Terms and Conditions". If **you** do not provide **us** with **your** credit card details **RAC** will not be able to provide certain services which will be notified to **you** when credit card details are requested.

#### Caravans and trailers

The **vehicle** restrictions in this **policy** apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7.6m. If the **vehicle** which has suffered a **breakdown** is towing a caravan or trailer and **we** provide recovery, the caravan or trailer will be recovered together with the **vehicle** to a single destination. Other than as set out in this paragraph caravans and trailers are not covered by this **policy**.

**We** do **our** best to find solutions to motoring problems, but **we** regret **we** cannot arrange a replacement caravan or trailer in the event of **breakdown** or **accident** damage which cannot be repaired. It is also virtually impossible to hire vehicles with tow bars and it may become necessary to repatriate a caravan or trailer together with a towing vehicle which cannot be repaired abroad by the return date.

#### Unforeseeable losses or events

Except in relation to any **claim you** may have for death or personal injury, if **we** are in breach of the arrangements under this contract, **we** will not be liable for any losses or damages which are not a reasonably foreseeable result of any such breach, for example, loss of profit, loss of revenue or anticipated savings, loss of contacts, or for any business losses.

**We** do not guarantee the provision of any of the benefits under **your policy**, if there is anything beyond **our** reasonable control or the reasonable control of any service provider which prevents **us** or a service provider from providing that benefit. Benefits may be refused if **you** or any of **your party** behaves in a threatening or abusive way to any persons providing service under this **policy**.

#### Taxi bookings

In some circumstances it can be quicker and easier for **you** to arrange a taxi. **We** may ask **you** to make **your** own arrangements for taxi service. If so please send **your** receipts to **us** and **we** will reimburse **you**.

#### Vehicle condition

**Your vehicle** must be roadworthy and in good mechanical condition when **you** apply for cover and **you** must keep it in that condition.

#### Fraud

If any **claim** is found to be fraudulent in any way **your policy** will be cancelled immediately and all **claims** forfeited.

### B. Service in the UK only

#### Battery related faults

For battery related faults **your policy** entitlements are as follows:

- **RAC's** initial attendance for a battery related fault is included in **your policy's** entitlement
- The fitting of any parts or batteries purchased by **you** prior to **our** attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts

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- **RAC** will test **your** car's battery at that initial **breakdown** attendance. If the battery is no longer serviceable and so fails the test **you** will be advised to replace it
- If a condemned (non serviceable) battery is not replaced, **we** may provide further assistance to a battery related fault but in this case a separate charge will apply. The charge will be payable by credit or debit card before assistance can be arranged

## C. Service abroad only

### Service providers

Unless the services are provided by **RAC** patrols or contractors acting on **our** instructions and on **our** behalf, **we** do not give any guarantee as to the services provided by garages, breakdown/recovery companies, repairers, car hire companies and other third party service providers whose emergency services **we** arrange on **your** behalf and/or pay for under European Motoring Assistance – they do not act as **our** agents or subcontractors and **we** do not accept responsibility for their acts or omissions. **You** should check that any repairs to **your vehicle** are carried out to **your** reasonable satisfaction.

### Availability of service in Eastern Europe

Every effort is made by **RAC** to make sure that a good quality service is provided in Eastern European countries but this may not necessarily be to the same standards as in Western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc.

Service in certain countries may become disrupted or unavailable due to prevailing political, economic, infrastructural or environmental conditions, for which **RAC** cannot accept responsibility. Information can be obtained from the Foreign & Commonwealth Office – [www.fco.gov.uk](http://www.fco.gov.uk).

### Important self-drive hire car information

**We** will normally try to arrange a hire car similar in seating capacity and volume to, but not necessarily the same as, **your vehicle**, if there is one available. If **you** were travelling in an MPV or similar vehicle **we** may arrange two hire cars. **We** will only arrange this if there are two qualified drivers in **your party**. Otherwise, **we** will arrange alternative means of transport.

Self-drive car hire arranged under **your** cover will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence penalties etc. The driver must also have held a full **UK** driving licence or equivalent for a minimum of one year (two years for France).

**Your** credit card details will also be required as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle. Car hire companies insist on having credit card details at the time of booking and the card must be produced at the time of hiring the car. The name on the credit card and the name of the driver of the hire vehicle must be the same. Switch cards and debit cards are not acceptable. If **you** leave a hire car at a different location to the one arranged by the **RAC** control centre **you** must pay any collection charge which may be made.

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Please note that many car hire companies across Europe charge a damage excess which is not covered by the **collision damage waiver**.

In some parts of Europe hire cars are not allowed to cross national borders. In Greece and Eastern Europe international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete **your** journey. A car hired abroad must not be brought into the **United Kingdom**. A second car hire will be arranged for the **United Kingdom** part of **your** journey.

**We** cannot guarantee a hire car will be available.

**We** cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack, roof boxes, automatic gearbox, sports cars, 4x4 or luxury class vehicles and cannot guarantee the hire of minibuses or vans.

**We** will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with **your** pre-booked ferry, etc. **You** may have to collect a hired vehicle from the nearest available place of supply.

### Special requirements for Vehicles with over 9 seats

The supply of minibuses as a replacement vehicle can often prove difficult. When one is available the following regulations apply:

Drivers must be at least 21 years old and have a full year's car driving experience. Special documents and tachographs are mandatory throughout the EU. For more information contact **your** local Department of Transport Area Office for details.

### Repayment of credit

**You** must pay back to **us** on demand:

- Any costs **we** have paid for which **you** are not covered under **your policy**
- The cost of any spare parts supplied

### Spares dispatch

After **you** have asked the appropriate **RAC** control centre to dispatch parts **you** are responsible for paying for them in full, even if **you** later obtain them locally.

**We** will arrange to dispatch parts as quickly as possible but delays will occur at weekends and Bank Holidays. **We** will not be responsible for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.

### Fair call scheme

Service limit for **your RAC breakdown cover**:

### UK cover

The **fair call entitlement** is five call-outs per 12 month period. If **you** exceed **your** entitlement **we** may provide further assistance, by providing the Roadside or At Home service only and in this case a separate charge per callout will apply. The charge will be set by **us** and payable prior to **us** providing service.

### European cover

The **fair call entitlement** is two call-outs per 12 month period. If **you** exceed **your** entitlement **we** will not be able to provide further assistance.

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## Policy exclusions (service in the UK and abroad)

In addition to any limits and exclusions noted elsewhere in this **policy**, we will not cover.

1. Costs for anything which was not caused by the incident **you** are claiming for.
2. **Breakdowns** in the **UK** resulting from road traffic **accidents**, vandalism, fire or theft.
3. **Vehicles** which have broken down as a result of taking part in any motor sport event (including, without limitations rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road. However, **vehicles** participating in any event (such as a treasure hunt, touring assembly or navigational road rally), which takes place on, and comply with the normal rules of the road will be covered.
4. Any **claim** if the **vehicle** suffers a **breakdown** at a motor traders premises, garage or premises offering vehicle repair.
5. The cost of all parts, garage, labour or other costs in excess of **your policy** limits set out in the part entitled "Terms and conditions". Please note these costs in the **territory** are likely to be higher than in the **UK**.
6. Loss caused by any delay, whether the benefit or service is being provided by **us** or someone else (for example a garage, hotel, car hire company, carrier, etc).
7. Any incident affecting a vehicle hired under the terms of this **policy**.
8. Routine servicing of **your vehicle**.
9. The cost of a glass or tyre specialist. **We** will arrange for **your vehicle** to be taken to a nearby garage for assistance but **you** will have to pay for any work carried out on the **vehicle**. Any other recovery may be arranged but **you** will be liable for any additional costs.
10. The cost of a locksmith if **you** lose, break, or lock **your** keys in **your vehicle**. If **we** are unable to open **your vehicle**, **we** will arrange for a locksmith to attend where available, but **you** will be responsible for the costs. If a locksmith is not available, **we** will arrange for **your vehicle** to be taken to a nearby garage for assistance but **you** will have to pay for any work carried out on the **vehicle**. Any other recovery may be arranged but **you** will be liable for any additional costs.
11. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
  - a. War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power.
  - b. Terrorism.  
Terrorism is defined as any act or acts including, but not limited to:
    - i. The use or threat of force and/or violence. and/or
    - ii. Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological meanscaused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes.
  - c. Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above.

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**12.** Any **claim** caused directly or indirectly by the overloading of **your vehicle** and/or any caravan or trailer.

**13.** Any **claim** as a result of **vehicle breakdown** due to:

- a. Running out of oil or water;
- b. Frost damage;
- c. Rust or corrosion;
- d. Tyres which are not roadworthy;
- e. Using the incorrect fuel.

**14.** Any **claim** caused directly or indirectly by the effect of intoxicating liquors or drugs.

**15.** Any **claim** where **your vehicle** is being driven by persons who do not hold a full **United Kingdom** or other recognised and accepted driving licence valid for use in the **United Kingdom**.

**16.** Any **claim** which **you** have made successfully under any other policy of insurance held by **you**. If the value of **your claim** is more than the amount **you** can get from **your** other insurance **we** may pay the difference subject to these **policy** limits and exclusions.

**17.** The cost of any transportation, accommodation or care of any animal. Any onward transportation is at **our** discretion and solely at **your** risk. **We** will not insure any animal during any onward transportation **we** may undertake.

**18.** Any period outside **your period of cover**.

**19.** Any **vehicle** other than a car, motorcycle 121cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4x4 sport utility vehicle and provided that the **vehicle** conforms to the following specification:

- a. Maximum legal laden weight of 3,500kg (3.5 Tonnes). This weight is called the Gross Vehicle Mass (GVM);
- b. Maximum overall dimensions of: length 5.5m; height 3m; width 2.3m (all including any load carried).

The **vehicle** restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7.6m. If the **vehicle** which has suffered a **breakdown** is towing a caravan or trailer and **we** provide recovery, the caravan or trailer will be recovered together with the **vehicle** to a single destination. Other than as set out above caravans and trailers are not covered under this **policy**.

If the **vehicle** requires repatriation **we** will arrange for repatriation of the caravan or trailer as well.

**20.** Any **claim** by **you** unless **you** are **resident of the United Kingdom** and the **vehicle** is registered with the relevant **vehicle licensing agency**.

**21.** Any **vehicle** carrying more persons than recommended by the manufacturer, up to 8 persons maximum (including the driver). For minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during **vehicle** construction and to the manufacturer's specification.

**22.** **Your vehicle** if it is unattended.

**23.** Any personal effects, valuables or luggage left in **your vehicle** or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the **vehicle**. These are **your** responsibility.

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**24. Specialist equipment costs.** We will however arrange for the specialist services if needed, but **you** will have to pay for any additional costs direct to the contractor.

**25.** Any costs which are not directly covered by the terms and conditions of this **policy**.

**26. Vehicles** which were broken down/had suffered a **breakdown** or unroadworthy at the start of this **policy**.

**27.** It is a legal requirement that **vehicles** used or recovered with their wheels in contact with the public highway must have a valid current excise licence. Where no current excise licence is displayed **we** will attempt to fix **your vehicle** at the roadside but will not provide any other service or benefit.

The above is not applicable to those vehicles exempt under Section 5 of the Vehicle Excise and Registration Act 1994 (which include certain types of vehicles, including certain old vehicles, agricultural vehicles and emergency vehicles) or under Section 5 of the Vehicle Duty Order 2010 in Isle of Man. For further information please contact either DVLA at [www.dvla.gov.uk](http://www.dvla.gov.uk) or Vehicle Licensing, Dept of Transport for Isle of Man at [www.gov.im/transport/highways/dandv/welcome.xml](http://www.gov.im/transport/highways/dandv/welcome.xml)

**28.** The costs of any parts provided by **RAC** to fix **your vehicle** at the roadside must be paid in full by credit/debit card at time of **breakdown** before work can commence.

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## European claims procedures and conditions

When providing assistance **we** make every effort to arrange on **your** behalf all costs within the limits set out in this document. However, in some instances **you** may be asked to pay locally and reclaim costs on **your** return to the **United Kingdom**. There may also be occasions when **you** arrange and pay for assistance direct and wish to reclaim the cost.

**RAC European Motoring Assistance claims** are handled by:

Breakdown Customer Care  
RAC Motoring Services,  
RAC House,  
PO Box 200,  
Walsall, WS5 4QZ

If **you** have any enquiries relating to repatriations or **claims** or are dissatisfied with any aspect of service received under **your European Motoring Assistance**, please write to **us** at the address shown above or, contact **us** from the **UK** on 0330 159 0342 or, from Europe on 00 44 (0) 161 332 1040. Or email: [customercareoperations@rac.co.uk](mailto:customercareoperations@rac.co.uk). For our joint protection, calls may be recorded or monitored.

If **you** have paid any cost which **you** believe is covered, please telephone **RAC** for a claim form immediately on **your** return **home**, quoting **your** reference and **vehicle** registration number. When returning **your** completed claim form **you** should enclose relevant original receipts (not photocopies).

### Receipts

**You** must keep all relevant original receipts (not photocopies) as they will be needed for any **claim**. **We** may refuse to arrange reimbursement of expenses **you** are claiming back if **you** cannot provide original receipts or bills for the items **you** have paid.

Payment of **claims** depends on **you** complying with the following conditions:

1. **You** must make any **claim** on an **RAC** claim form, please bring **your claim** to **RAC's** attention as soon as **you** can (if possible within 28 days) after **you** return to the **United Kingdom**. **Claims** which are not on an **RAC** claim form will not be accepted. This does not affect **your** statutory rights to take legal action or exercise any other legal remedy.
2. If **RAC** pay out money for **you** **RAC** can take over **your** right to get that money back. **You** must cooperate with **RAC** as much as possible if requested by **us**.
3. **You** must do all **you** can to prevent **accident**, injury, loss or damage, as if **you** were not covered.
4. **You** must forward to **RAC** any writ, summons, legal document or other communication about the **claim** as soon as **you** receive them.
5. **You** must obtain any original receipts, certificates, police reports, evidence, etc and give all the information and help **we** may need at **your** expense. This includes medical certificates and details of **your** household insurance if necessary.
6. **You** must not admit liability or offer or promise payment without **RAC's** written permission.
7. The **vehicle** must be roadworthy and in good mechanical condition when **you** commence **your** journey.
8. If any **claim** is found to be fraudulent in any way **your claim** will be forfeited.

**You must, within 7 days of any request from RAC, send to RAC copies of any European accident statements (called a "Constat d'amiable" in France) and/or any police reports should you make a claim following a road traffic incident.**



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## General

### Period of Cover

- Means the period stated on **your** General Accident car insurance **Information Provided By You (IPBY) and Schedule** as well as for any further period for which General Accident accept premium
- This **policy** will automatically terminate in the event that **your** related General Accident car insurance policy terminates

### Disability Discrimination

If **you** have any problems reading this booklet, **you** can always call **our** Customer Services on 0330 159 0360 for a large font or Braille version. For our joint protection, calls may be recorded or monitored.

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## Complaints procedure

For this section there is a change of definition for **We/Our/Us**.

**We/Our/Us** means Aviva Insurance Limited.

### Our promise of service

**Our** goal is to give excellent service to all **our** customers but **we** recognise that things do go wrong occasionally. **We** take all complaints **we** receive seriously and aim to resolve all **our** customers' problems promptly. To ensure that **we** provide the kind of service **you** expect **we** welcome **your** feedback. **We** will record and analyse **your** comments to make sure **we** continually improve the service **we** offer.

### What will happen if you complain

1. **We** will acknowledge **your** complaint promptly.
2. **We** aim to resolve all complaints as quickly as possible.

Most of **our** customers' concerns can be resolved quickly but occasionally more detailed enquiries are needed. If this is likely, **we** will contact **you** with an update within 10 working days of receipt and give **you** an expected date of response.

### What to do if you are unhappy

If **you** are unhappy with any aspect of the handling of **your** insurance we would encourage **you**, in the first instance, to seek resolution by contacting:

- If **you** have a complaint about a claim **you** can email **us** at [claimproblem@generalaccident.com](mailto:claimproblem@generalaccident.com) or go to [www.generalaccident.com/complaints](http://www.generalaccident.com/complaints) whichever suits **you** and ask **your** contact to review the problem.
- If **your** complaint is regarding anything else **you** can email **us** at [www.generalaccident.com/complaints](http://www.generalaccident.com/complaints) and ask **your** contact to review the problem.

If **you** are unhappy with the outcome of **your** complaint **you** may refer the matter to the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Telephone:  
0800 023 4567 (calls from UK landlines and mobiles are free) or  
0300 123 9123

Or simply log on to their website at [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

Whilst **we** are bound by the decision of the Financial Ombudsman Service, **you** are not. Following the complaints procedure does not affect **your** right to take legal action.

### Financial Services Compensation Scheme

**We** are members of the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from this scheme if **we** cannot meet **our** obligations, depending on the type of insurance and the circumstances of **your** claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk)

### Telephone call charges and recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on **your** network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored

### Customer comments

If **you** have any comments or suggestions about **our** cover, services or any other feedback please email **us** at [team@generalaccident.com](mailto:team@generalaccident.com).

**We** always welcome feedback so **we** can improve **our** products and services.

To find out more about us and the other things we do,  
visit [www.generalaccident.com](http://www.generalaccident.com)

If you need breakdown assistance...call us straight away  
on 0800 051 1758.

For our joint protection calls may be recorded and/or monitored.

This breakdown policy is provided by RAC Motoring Services and/or RAC Insurance Limited.  
RAC Motoring Services (Registered in England No: 01424399. Registered Office: RAC House,  
Brockhurst Crescent, Walsall, WS5 4AW) and RAC Insurance Limited (Registered in England No: 2355834.  
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Registered Office: Pitheavlis, Perth PH2 0NH. Authorised by the Prudential Regulation Authority and regulated  
by the Financial Conduct Authority and the Prudential Regulation Authority.