

Motor Breakdown Cover

Insurance Product Information Document

Company: RAC Motoring Services Limited and/or RAC Insurance Limited

Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Limited (Registered No 2355834). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. Financial Services Register No 310208. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register No 202737.

Product: Breakdown Cover

This Insurance Product Information Document is only intended to provide a summary of the main coverage. You will find full information in the Breakdown Cover terms and conditions and your policy schedule.

What is this type of insurance?

Breakdown Cover provides assistance following a breakdown of your car. It also provides other benefits.



What is insured?

Roadside

- ✓ Repair your car at the roadside when you're more than a quarter mile from your home.
- ✓ Transport your car, you and up to seven passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair your car at the roadside.

Recovery

- ✓ Transport your car, you and up to seven passengers to a destination, within this territory, if the RAC cannot repair your car.

At Home

- ✓ Repair your car at, or within, a quarter mile of your home.

European Motoring Assistance

Journey continuation in the territory

- ✓ Repair your car if it breaks down within 24 hours before the departure date and a hire car if it can't be repaired in time (up to £750).

Roadside assistance in Europe

- ✓ Repair your car at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if your car can be repaired on the same day.
- ✓ If spare parts are required, the RAC will organise and pay for their dispatch.

Journey continuation in Europe or return home

- ✓ If your car can't be repaired within 12 hours, the RAC will pay for the passengers to continue their journey in a replacement car (up to 14 consecutive days) or by rail, plane or taxi.
- ✓ The RAC will provide alternative transport to get the passengers back home if your car is unrepairable in Europe and will be returned home.

Additional accommodation expenses

- ✓ If your car can't be repaired within 12 hours, the RAC will pay for additional accommodation expenses of £30 per person per day.

Replacement driver

- ✓ The RAC will provide a replacement driver if a driver is medically unfit to drive

Vehicle break-in emergency repairs

- ✓ The RAC will cover the costs to carry out emergency repairs to make your car safe again following a break-in – up to £175.

Vehicle repatriation

- ✓ The RAC will return your car home if it can't be repaired.

Collection of vehicle left abroad for repairs

- ✓ The RAC will arrange and pay for you to collect your car if it was left abroad for repairs for transport and £30 for accommodation.
- ✓ Reimbursement for a hire car in the UK, once the RAC have brought the passengers home – up to £40 per day or £120 in total.

Accidental damage to or loss of tent

- ✓ If your tent is accidentally damaged or stolen, the RAC will cover the cost of accommodation expenses up to £30 per person up to 3 days and up to £250 for a replacement tent.



What is not insured?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown e.g. a road traffic collision.
- ✗ The cost of any parts.
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- ✗ Cars used for hire and reward or courier services.



Are there any restrictions on my cover?

- !! Your car must be less than:
 - 3.5 tonnes,
 - 5.5 metres long (including a tow bar)
 - 2.55 metres wide
- !! Motorcycles or mobility scooters are not covered.
- !! If a caravan or trailer breaks down in the UK, the RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- !! If your car breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with your car (provided it is no heavier than 3.5 tonnes, no longer than 7.6 metres and no wider than 2.3 metres) to a single destination.
- !! If the breakdown as a result of a tyre fault and no spare tyre is available or the manufacturer's repair equipment is not being carried with you, we will only tow you 10 miles.
- !! There are limits on the amount of cover per section. Please see your terms and conditions.
- !! European Breakdown is limited to journeys up to 90 days for any one trip (with an overall limit of £2,500 per claim).



Where am I covered?

✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.

✓ If you have purchased European Breakdown the following countries are included subject to the level of cover you have chosen: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe.



What are my obligations?

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



When and how do I pay?

- Payment will be required on or before the start date selected by you.
- You should make payment to Provident Insurance or we may be able to arrange credit facilities if required.



When does my cover start and end?

- Cover for Roadside begins on the effective date shown on your policy schedule.
- Cover will continue until the expiry date as shown on your policy schedule.
- Breakdown Cover is cancelled if your associated motor insurance policy is cancelled.



How do I cancel the contract?

You can cancel this Breakdown Cover by contacting Provident Insurance by telephone, post or email:

- Telephone:
03300 240 123
- In writing:
Provident Insurance
PO Box 847
Dean Clough
Halifax
HX1 9RE
- Email:
help@providentinsurance.co.uk