



RAC Breakdown Cover UK Policy Booklet

PLEASE READ AND KEEP THIS HANDY

RAC

Contact information

Want to make a claim?

What's the claim for?	Online	Telephone
Breakdown and Accident Care	rac.co.uk/reportbreakdown Or, download the myRAC app. Going online is the fastest way to report your breakdown.	0333 200 0999 If you have difficulty communicating, you can text us on 0785 582 8282.
Key Replace	rac.co.uk/keyreplaceclaim	0330 159 0952
Legal Helpline		0330 159 1446

Get in touch

	Email or phone	Post
Customer Services	0330 159 0360 membership@rac.co.uk	RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN
Options for people with communication difficulties Use Typetalk by dialling 18001, then use one of the phone numbers listed above.		

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.



Chris, patrol since 2019, South West

Your Need-to-Knows

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 and RAC membership number. If you don't have this handy, we'll need your house number and postcode.
- The vehicle'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.

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 us straight away or you may not be covered. All vehicles on a vehicle-based policy must be registered to your home address and all members on a personal-based policy must live at the same home address.
- Keep your vehicle 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 vehicle and what you need to do. Please make sure you read and understand this.
- Your policy doesn't cover vehicles used for business or vehicles over 3.5 tonnes. We also have length and weight restrictions (max 6.4m long and 2.55m wide) as we can't tow vehicles bigger than this.
- 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.

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.

Download and drive



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Majid,
patrol since 2015,
London

Who arranges and provides your cover?

There are 3 parts to your RAC membership:

1. Breakdown Policy

Depending on the type of cover you have bought, you will have 1 or more insurance 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
Courtesy Car	
Battery Replace	
Tyre Replace	
Key Replace	

2. Arrangement and Administration Contract

This is a contract for services between you and RAC Financial Services Limited. It covers the administration and arrangement of your breakdown policy, which is set out in Part 2 of this booklet.

3. Schedule

Your schedule will give you details on:

- what you're covered for and how many claims you can make
- when your policy starts and ends
- how you're paying for your policy
- how much your policy will cost.

Policies with an excess

If you have a policy that charges an excess, we'll make it clear how much this is before you buy. We'll also detail this in the schedule that we'll send when you purchase or renew.

An excess is the first part of every claim you have to pay.

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.

breakdown/break down/broken down

An event that happens during the time you're covered that stops the vehicle being driven. This must be because of a mechanical failure, like if your car won't start. Or an electrical failure, like loss of power. This also includes flat tyres. We don't consider it a breakdown if the vehicle 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 vehicle, accidentally or on purpose. It includes running out of fuel, filling your car / tank with the wrong fuel, losing or breaking your keys, or locking your keys in your vehicle.

home

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

passengers

The driver and up to 8 other people travelling in the vehicle.

RAC/we/us/our

- This means RAC Motoring Services in:
 - Part 1: Sections A, B, and C
 - Included Benefits
- This means RAC Insurance Limited in:
 - Part 1: Sections D to H

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 that is provided by the RAC. It is not included in your breakdown policy.

road-traffic collision

This is if you hit another vehicle or an object (for example, a lamppost or a tree) and damage your vehicle 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, locksmith, or lifting equipment.

UK

In this policy, UK means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey, and the Isle of Man.

you/your

This means the person who is taking out the policy. It also means any other people who are named and covered by the policy. For vehicle-based policies, it also means anyone who is authorised by the lead member to use the vehicle.



Stuart, patrol since 2007, South West

PART ONE: BREAKDOWN POLICY

How your policy works

- Some of the cover is optional, such as cover for losing your keys. The cover you have chosen is listed in your schedule. Please double-check it is right for your needs.
- On pages 18–19 of this booklet, 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 types

We have 2 types of breakdown cover:

1. Personal cover

This covers you as a driver or a passenger in any vehicle. You can include up to 4 other people on your policy. Anyone included in your personal cover policy must live at the same home address.

2. Vehicle cover

This covers up to 3 vehicles registered at your home address. They must all be listed in your schedule. The vehicles will be covered whoever is driving.

How long am I covered for and how many claims can I make?

Monthly continuous policies

Monthly continuous policies will automatically renew every month. You can cancel at any time. You can find your start date and the number of claims you can make between the start date and your review date on your schedule.

If you make the maximum number of claims before your review date, we'll let you know. Your policy will then come to an end as you will no longer be able to claim.

All other policies

If your policy period is 24 months or less, you can make a certain number of claims between your start date and your renewal date. These dates, and your claims limit, will be shown on your schedule.

What vehicles am I covered in?

You are only covered for cars, light vans, motorhomes or minibuses that are less than:

- 3.5 tonnes
- 6.4 metres long (including a tow bar)
- 2.55 metres wide.

Or motorcycles that are 49cc or over.

They must also be:

- registered in the UK
- insured and have valid road tax (not SORN)
- have a valid MOT (unless legally exempt)
- owned or leased by a person (not by or for a company) and used for private use only.

This means the vehicle should be registered in your name, or the name of another individual at your address. It must only be used for social, domestic and pleasure purposes, and commuting to and from a place of work.

Cover isn't provided for company cars, or other vehicles used for business. This applies even if you're not using it for business when you break down. Business use includes if you carry your tools to work (for example, if you're a mobile hairdresser or builder), plus taxi drivers, delivery drivers, and signwritten vehicles.

IMPORTANT

If the vehicle you break down in lacks valid tax, MOT, or insurance, we won't attend your breakdown. However, this doesn't apply if your vehicle is legally exempt from having an MOT or tax.

When can I make my first claim?

Cover type	From start date (if the breakdown did not happen before purchase)	24 hours after start date (the breakdown must not have happened before this point)	7 days after start date (the breakdown, damage or loss must not have happened before this point)
Roadside	✓		
At Home	✓		
Recovery		✓	
Onward Travel			✓
Courtesy Car			✓
Battery Replace			✓
Tyre Replace			✓
Key Replace			✓

Although Roadside, At Home and Recovery won't cover you for breakdowns that happened before you purchased your policy, we can still help. We'll send a patrol to repair or recover your vehicle, but you will be charged for this.

Section A – Roadside

(Included)

Covered

If your vehicle breaks down in the UK, as long as you're more than ¼ mile from home, we'll:

- send help to repair the vehicle at the roadside – this could be a permanent or temporary repair, or
- recover the vehicle and passengers to a destination up to 10 miles away if we can't repair your vehicle at the roadside. This could be:
 - a. a safe location for an RAC Mobile Mechanic to attend
 - b. an RAC-approved garage
 - c. another location, up to 10 miles away from the breakdown. This could be a local garage of your choice.

If we take the vehicle 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.

Not covered

- The cost of any parts or specialist resource.
- The fitting of parts, including batteries, supplied by anyone other than us.
- Any breakdown that happens because of a fault we've looked at in the past:
 - a. that hasn't been properly repaired, or
 - b. that we have temporarily repaired. It's your responsibility to get it fixed. We won't attend repeat callouts for the same problem.
- The cost of any repair work carried out by an RAC Mobile Mechanic after your breakdown and rescue, including labour and parts.

Section B – At Home

(Optional: see your schedule)

Covered

At Home gives you the benefits of Roadside cover, but we also help if you break down at home, or within ¼ mile of your home.

Not covered

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)

Covered
<p>If we can't repair the vehicle under Roadside (section A) or At Home (section B) cover, we'll recover the vehicle 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 vehicle to your destination.</p>
<p>IMPORTANT</p> <p>When we first arrive, you will need to let us know where you would like us to take the vehicle and passengers.</p>
Not covered
<ul style="list-style-type: none">• Please see the 'Not covered' part of Roadside (section A) on page 11. This applies to Recovery as well.• If your vehicle 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.• 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 vehicle and passengers.

Section D – Onward Travel

(Optional: see your schedule)

If we attend a breakdown but can't fix your vehicle 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.

1. Hire car
Covered
<p>You're covered for up to 72 hours, or until your vehicle has been fixed (if sooner). We'll arrange for the hire of a small hatchback car with 5 seats. See full terms on page 17.</p> <p>Hire cars must be arranged with us within 24 hours of the breakdown.</p>
2. Alternative transport
Covered
<p>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.</p>

3. Overnight accommodation

Covered

You may decide that you would like to wait with your vehicle 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.

Not covered

- Evening meals.
- Alcohol.
- If you are less than 20 miles from home.

Section E – Courtesy Car

(Optional: see your schedule)

If we attend a breakdown but can't fix your vehicle on the same day, we'll arrange for you to continue your journey.

You're covered for up to 72 hours, or until your vehicle has been fixed, if sooner.

We'll arrange the hire of a small hatchback car with 5 seats. If you need a larger car to carry more passengers, you can arrange one yourself. We'll reimburse you up to £35 a day.

Please see the full terms on page 17.

Section F – Battery Replace

(Optional: see your schedule)

If your vehicle breaks down within $\frac{1}{4}$ mile of your home, you must have At Home cover (section B) to make a claim or you will be asked to pay a callout charge.

Cover is limited to the amount shown on your schedule. Your schedule will list which vehicles are covered by this policy.

Covered

If we attend a breakdown caused by a fault with your vehicle's starter battery and we can't recharge it, we'll:

- fit a new battery
- dispose of the battery we've replaced.

Not covered

- Batteries that need to be fitted by a manufacturer or garage.
- Electric or hybrid vehicles, motorhomes, kit cars, or quad bikes.
- Breakdowns that have been caused by incorrect or incorrectly fitted batteries.
- Batteries that have been misused or abused.
- Breakdowns that happen because of a fault we've looked at in the past and have temporarily repaired, but you haven't followed our advice afterwards.

Section G – Tyre Replace

(Optional: see your schedule)

If your vehicle breaks down within $\frac{1}{4}$ mile of your home, you must have At Home cover (section B) to make a claim or you will be asked to pay a callout charge.

Cover is limited to the amount shown in your schedule. Your schedule will list which vehicles are covered by this policy.

If your tyres are maliciously damaged, you must report it to the police within 72 hours. You will need a crime reference number to make a claim.

Covered
<p>If your vehicle can't be driven because of damage to one or more of the tyres fitted to it, we can help. We cover accidental and malicious damage, and punctures.</p> <ul style="list-style-type: none">• We'll arrange and pay for a replacement tyre at an RAC Tyre Garage.• If we are unable to arrange and pay for a replacement tyre, we'll agree and authorise you to get the tyre replaced yourself and claim back the money from us. The reimbursement process is on page 17. <p>To get you to an RAC Tyre Garage we'll:</p> <ol style="list-style-type: none">a. carry out a temporary repair to allow you to drive thereb. fit your spare wheelc. fit an RAC temporary spare wheel, ord. tow you to the nearest RAC Tyre Garage.
Not covered
<ul style="list-style-type: none">• Tyres below the legal tread.• Any tyres that are not damaged. If you decide to replace additional tyres (for example, because you want to replace them as a pair), we won't cover the additional tyres.• Damage caused by incorrect maintenance of your vehicle. This could be damage caused by uneven wear on tyres because of poor tyre pressure, misaligned wheels, defective steering or suspension.• Damage caused by wear and tear, or damage and misuse.• Tyres on motorhomes, kit cars, motorcycles, quad bikes, trikes, caravans, or trailers.

Section H – Key Replace

(Optional: see your schedule)

This section only applies to people who are named in the schedule. We'll need to see proof that you own the keys. Cover is limited to the amount shown in your schedule.

We recommend you attach your keys to the key fob we give you. That way, if they are lost, they can be returned to you.

If your keys are stolen, you must report it to the police within 72 hours. You will need a crime reference number to make a claim.

You may make a claim under Key Replace even if we haven't attended a breakdown.

Household keys
Covered
<p>We'll help if your house keys are lost, stolen, broken suddenly and unexpectedly, or you lock yourself out of your house during the time you're covered. The keys must be for the home address listed in your schedule. We'll arrange and pay for the following services:</p> <ul style="list-style-type: none">• Locksmith's charges.• New locks of the same type, if we decide there is a reasonable security risk.• Up to 3 keys per lock, depending on how many are lost, stolen, or broken. <p>You must contact us to arrange any of these options.</p> <p>Once we've arranged the locksmith with you, you will need to be available to meet them. If you miss your appointment, we won't cover a second one.</p>
Not covered
<ul style="list-style-type: none">• Keys that break because of age or wear and tear.• If you lose your keys, we may ask you to wait 3 days before continuing the claim. This is for when it is reasonable to think the keys may be found.• If a lock is damaged, meaning we can't cut a new key from it, we won't replace the lock. If you lose a key for a damaged lock and have a spare key, we'll cut the replacement key from your spare.• Claims caused by deliberate or criminal acts by the policyholder.• Claims caused by failing to take reasonable care of your keys – for example, keeping all your spare house keys on one keyring.• We won't replace more keys than the number that have been lost, stolen or damaged.• House keys that are not for the address registered on your policy.

Vehicle keys

Covered

We can also help if your own vehicle keys are lost, stolen, locked in the vehicle, or broken suddenly and unexpectedly. We'll arrange and pay for a locksmith to attend and provide you with a new key. They will try to reprogram the electronics, so your locks, alarm and immobiliser still work. You will only be entitled to the replacement of up to 2 keys, depending on how many are part of the claim.

- We cannot guarantee like-for-like replacements. For example, if your original key is BMW branded, your replacement will work the same but will not have the same branding.
- Our locksmith may not be able to replace your key or reprogram the electronics. If so, we may need to arrange for your vehicle to go to a main dealer or other specialist garage.
 1. If you have a spare key, we'll arrange for you to collect it so you can drive there yourself.
 2. If you don't have a spare key, we'll arrange and pay for your vehicle to be recovered up to 10 miles. If you need to travel further than this, you'll be charged for the additional miles.
- We can arrange a small hatchback hire car for up to 72 hours (or until your keys have been repaired or replaced, if sooner). Or we'll pay up to £80 for alternative transport to keep you going while we arrange the keys for your vehicle. See the Hire-car terms on page 17.

If you're not named as the registered keeper on the V5C, we can accept an insurance certificate for the vehicle. This must list you as the policyholder or a named driver at the home address.

If keys or parts are no longer in production, we'll reimburse you instead. This will be up to the vehicle's market value, or up to your policy claims limit, whichever is lower.

IMPORTANT

We'll need to make sure you own the keys. We'll need to see a copy of the vehicle's V5C certificate registered to the policyholder's home address, as written on the schedule.

Not covered

- Please see the 'Not covered' part of Household keys. This applies to Vehicle keys as well.
- Claims where your vehicle is used for business or is insured under a business or motor trade policy.
- Claims where you cannot provide evidence that you own the keys.
- Costs relating to failures of the vehicle's electronics, including where after-sale work has been carried out on the vehicle. This could prevent us programming a new key.
- If we have to tow your vehicle, you won't be covered for specialist resource or any tow over 10 miles.

IMPORTANT

You can only make a claim if you are a named person on the policy. This applies even if your breakdown cover is vehicle-based.

Section I – Hire-car terms and reimbursement

Hire-car terms

These terms are for when we provide you a hire car or where we agree to reimburse you.

Covered
<p>You're covered for up to 72 hours, or until your vehicle has been fixed (if sooner).</p> <ul style="list-style-type: none">• We'll arrange for the hire of a small hatchback car with 5 seats.• 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. The reimbursement process is below.• 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.
Not covered
<ul style="list-style-type: none">• We won't provide a specific car type, model, or accessories or adapted vehicles – including tow bars.• Any cost of:<ul style="list-style-type: none">a. delivery and collection of the hire car and any fuel usedb. fuel while using the hire carc. insurance excess or additional costs.

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. If you have any questions, contact us on 0333 2021 877. 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 original receipt.

IMPORTANT

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

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. **Membership cost** You must pay the agreed cost of your membership.
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 vehicle 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 vehicle, or to correct a repair that's been tried by someone else, we won't provide cover.
4. **Driver with the vehicle** If you have Personal cover, you must be with the vehicle at the time of the breakdown, and when we attend. For Vehicle cover, there must be a driver with the vehicle when we attend. If there isn't, we won't be able to provide service. If you have a policy with an excess (see your schedule) and have paid the excess, we won't refund this.
5. **Vehicle contents** Don't leave valuables in the car. We can't cover any loss or damage to the vehicle's contents.
6. **Under-16s** If we need to recover passengers under the age of 16, they must be accompanied by an adult.
7. **Animals** The only animals allowed in RAC vehicles are assistance dogs. However, if your vehicle needs to be recovered, animals can stay in your vehicle 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 vehicle, we're responsible for that repair but this doesn't mean we're confirming the vehicle'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 unable to help** If we take your vehicle 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/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 resource. For example, if you've lowered your suspension and we need special lifting equipment to move your vehicle 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 vehicle fixed, but you will have to pay for the repair.

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 safe place before we can attend – for example, 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:
 - a. routine servicing, maintenance, or assembly of your vehicle
 - 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
 - c. breakdown and recovery in a place you or we have no legal access to
 - d. vehicles that aren't being used in line with the maker's guidelines
 - e. vehicles that aren't in good enough condition to drive. If we think your vehicle isn't in good enough condition to be legally driven, we can refuse you service
 - f. a claim that is or may be affected by the influence of alcohol or drugs
 - g. a breakdown caused by vehicle theft or fire
 - h. vehicle-storage charges. If your vehicle 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 vehicle and any fees that may be payable. In extreme instances, if you haven't collected or paid for the vehicle, it may be destroyed. We'll try to contact you before this happens.

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 vehicle breaks down and a caravan or trailer is attached to it, we'll recover the caravan or trailer as well, as long as it is less than:

- 3.5 tonnes
- 7.0 metres long (including a tow bar)
- 2.55 metres wide.

Accident care

We may be able to help if you have a road-traffic collision with another vehicle in the UK and your vehicle cannot be driven or you (or your passengers) have been injured. We won't cover costs for any of the services that we arrange.

Post-accident assistance

Call us from the accident location straight away, on 0333 2000 999.

We can give you help and advice on:

- arranging recovery for your vehicle
- getting you and your passengers to a safe place
- arranging a replacement vehicle for you, if needed
- offering and arranging repairs at an RAC Approved Garage
- your rights to claim compensation if the road-traffic collision wasn't your fault.

Road-traffic collision assistance

We can transport your vehicle up to 150 miles from where the road-traffic collision happened, but there's a charge for this. We'll make sure you know about the charge before agreeing to recovery. We can help you recover these costs from your motor insurer or the responsible third party. If this isn't successful, you will be asked to pay us within 180 days.

Telephone legal helpline

We can give you free advice on any personal legal matter within the UK. When possible, we'll let you know your legal rights, the options available to you and how you can act on them. If we think you need to hire a solicitor, we'll let you know.

You can call our legal team 24 hours a day, 7 days a week, all year round on 0330 159 1446.

We can't help you with:

- business or commercial advice, immigration or judicial review
- advice when we reasonably believe we've already given you every option available
- advice against us.

RAC Motoring Services is regulated by the Financial Conduct Authority in respect of regulated claims management services.

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 vehicle 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 vehicle 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 vehicle instead of you, we may be able to offer you a replacement driver or recover your vehicle 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 your vehicle can't be driven, but it's not because of a breakdown, we may still be able to help you. This could be by getting you in touch with a locksmith if you lose your keys or lock them in a vehicle, or arranging specialist resources to attend if you are stuck in a ditch. Or we could arrange for a mis-fuel service to attend if you have added the wrong fuel to your car. You will need to pay for these services, but we'll discuss the options with you when you call us.



Paul,
patrol since 1996,
East



Darren, patrol since 2003, Wales

Cancellation of your policy

You can cancel your policy at any time. How much money you will get back depends on:

- the type and length of policy you have
- whether you have used the service
- when you cancel
- if an arrangement and administration fee applies.

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:

- 14 days after the start date listed in your schedule, or
- 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.

Most policies have 2 parts to their premium: breakdown cover, and arrangement and administration. The total cost of your policy includes a fee for both parts. Your schedule will show if an arrangement and administration fee applies and how much it is.

Length of policy	Within the cooling-off period	After the cooling-off period
Monthly continuous renewal	<p>If you haven't used our service: We'll give you a full refund and we'll take no further payments.</p> <p>If you have used our service: You won't receive a refund and we'll take no further payments.</p>	You won't receive a refund but we won't take any further payments, even if you have used our service.
12 months or over, paid upfront.	<p>If you haven't used our service: We'll refund the breakdown part of your policy in full. If you have paid an arrangement and administration fee, we'll keep up to £25 of it.</p> <p>If you have used our service: We'll also keep £85 for each time you have called us out. Don't worry, we won't ever charge you more than the total cost of your cover.</p>	<p>If you haven't used our service: If you have paid an arrangement and administration fee, we'll keep some of this fee to fairly reflect the time you have been covered. We'll also keep up to £50 of what's left. For the breakdown part of your policy, we'll refund what you paid, minus an amount to reflect the time you have been covered.</p> <p>If you have used our service: We'll also keep £85 for each time you have called us out. Don't worry, we won't ever charge you more than the total cost of your cover.</p>
12 months or over, paid monthly.	<p>If you haven't used our service: We'll refund any amount you've paid us. If there is an arrangement and administration fee, we'll charge up to £25 of this.</p> <p>If you have used our service: We'll also charge you £85 for each time you have called us out. Don't worry, we won't ever charge you more than the total cost of your cover.</p>	<p>If you haven't used our service: We won't take any more monthly payments, but if there is an arrangement and administration fee, we'll charge up to £50 of the remaining amount due.</p> <p>If you have used our service: We'll also charge you £85 for each time you have called us out. Don't worry, we won't ever charge you more than the total cost of your cover.</p>

Your policy can only be cancelled by the lead member (as shown on your schedule).

IMPORTANT

Cancelling a direct debit won't always cancel your policy. To cancel, please contact Customer Services.

If you paid with Tesco Clubcard vouchers

If you bought your cover using Tesco Clubcard vouchers, our cancellation and refund terms will be different. The RAC cancellation terms will only apply to any money spent with us using a debit or credit card. The value of any Clubcard vouchers spent with us will be refunded in line with the Tesco Clubcard terms and conditions.

Policies with an excess

We'll take any excess you've paid us into account when working out your refund. For example, if we say we'll deduct £85 from your refund because you've called us out, and you paid a £25 excess, we'll only deduct £60.

Our right to cancel

- If you don't pay for your policy on time, we'll let you know and we may cancel your policy.
- 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.
- If we cancel a monthly continuous policy, we'll let you know one month before the date we plan to end the policy.

Misuse of your policy

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

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.

Using your policy for anything other than personal use

Your cover is for personal use only. If we think your behaviour is suspicious – for example, if you call us out for multiple vehicles or multiple times, we may think you are using your policy for business.

If this happens, we may cancel your policy, giving you 30 days' notice. If we do this, we'll:

- refund you based on the time you have been covered with us (if you paid in advance)
- stop taking payments from you (if you pay monthly).

Renewing your policy

You can see what kind of policy you have by checking your schedule.

Monthly continuous policies

If you have a monthly continuous policy, we'll automatically renew it every month until you or we cancel it.

Don't worry, we'll keep in touch with you and write to you before your review date to remind you of the cover you have and let you know of any changes.

All other policies

We'll contact you at your last-known postal or email address before the renewal date to confirm if you would like to continue with us. We'll also let you know about any changes to your policy.

If you have opted in to automatic renewal, you don't need to do anything to stay covered. Your policy will renew, and we'll collect payment for your policy (monthly or annually) on your renewal date. If you want to stop your policy from automatically renewing, you can do this at any time. Just contact us.

If your payment-card details have changed, we'll ask your card provider to update them so we can renew. This is allowed under the Card Merchant Operating Instructions.

If you have let us know that you don't want to renew automatically and you haven't allowed us to keep your account details, your policy will finish at the end of the policy period.

Changing your details

If you need to change anything on your policy, please let us know immediately. This includes:

- people listed on your policy
- vehicles listed on your policy.

To make a change to your policy, please contact us by phone, post or email. Please see our contact information on page 2.

You can change the people or vehicles listed on your policy up to 3 times a year at no extra cost.

If you need to make changes more than 3 times in a year, we'll charge a £15 administration fee per extra change. We'll only accept changes authorised by the lead member of your policy. We'll send you a revised schedule listing the new details.

If you change your vehicle, you won't be able to claim under Battery Replace (section F) or Tyre Replace (section G) for any event that happens in the first 7 days after the change.

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. The quickest and easiest way to update your details is on myRAC.

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	0333 202 1877	Breakdown Customer Care RAC Motoring Services Great Park Road Bradley Stoke Bristol BS32 4QN breakdowncustomer@rac.co.uk
Legal helpline-related complaints	0330 159 0610	Legal Customer Care RAC Insurance Limited Great Park Road Bradley Stoke Bristol BS32 4QN legalcustomer@rac.co.uk
Complaints about how your policy was sold or managed	0330 159 0360	Membership Customer Care RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN membershipcustomer@rac.co.uk

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

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](https://www.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](https://www.register.fca.org.uk)
0800 111 6768



PART 2: RAC ARRANGEMENT AND ADMINISTRATION CONTRACT

This is the contract between you and RAC Financial Services Limited.

Under this contract, we'll arrange and administer the RAC Breakdown Policy on your behalf.

Throughout this Arrangement and Administration Contract, we'll use "RACFS" for RAC Financial Services Limited

When does the Arrangement and Administration Contract start and end?

The Arrangement and Administration Contract starts and ends at the same time as your Breakdown Policy. You can find the exact dates in your schedule. Your Arrangement and Administration Contract can't be cancelled independently of your RAC Breakdown Policy.

Who owns and regulates RAC Financial Services Limited (RACFS)?

RACFS is owned by:

RAC Group Limited (Registered No: 00229121) Registered in England

Registered offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW.

RACFS is authorised and regulated by the Financial Conduct Authority (FCA).

The FCA is an independent body that regulates the financial services industry in the UK. RACFS is an insurance intermediary. It arranges and administers contracts of general insurance. Our FCA number is 313989.

You can check this information on the Financial Services Register at:

register.fca.org.uk

0800 111 6768

Which companies does RACFS deal with?

RACFS deals with RAC Motoring Services (RACMS) and RAC Insurance Limited (RACIL).

RACMS provides Roadside, Recovery and At Home insurance. This is set out in your Breakdown Policy. RACIL provides all other insurances set out in the Breakdown Policy.

RACFS acts as an agent of RACMS and RACIL when selling the RAC Breakdown Policy and renewing the RAC membership. These are the only providers of breakdown assistance available through RACFS.

What services does RACFS provide?

RACFS provides the services shown on page 30.

Arranging breakdown cover

RACFS will give you information on the breakdown cover available from RACMS and RACIL under an RAC membership. We'll ask you questions to help narrow down the level and type of breakdown cover that will suit your needs. You won't receive advice or recommendations on the level or type of breakdown cover to buy. You will need to make your own choice on which level and type of breakdown cover you want.

Once you decide what cover you would like, RACFS will arrange it for you with RACMS and RACIL. These services will include:

- letting you know the total cost of cover for your policy
- arranging payment of the total cost of cover for your policy
- sending policy documents to you.

Review of a monthly continuous policy

RACFS will contact you, before your review date, to remind you of the cover you have. We'll let you know if RACMS or RACIL plan to make any changes to your breakdown policy. This could include changes to the cost of the breakdown policy or other terms and conditions.

Renewal of all other policies

RACFS will contact you, before your renewal date, to let you know if any changes are planned. This could include changes to the cost of the Breakdown Policy or other terms and conditions. We'll also tell you how much you need to pay for the next policy period. We'll arrange for your policy to continue with RACMS and RACIL.

Administering breakdown cover

After arranging breakdown cover, RACFS will administer it for you. This will include:

- supplying replacement policy documents
- notifying RACMS and RACIL of any changes to your policy and keeping your records up to date
- dealing with questions about your policy
- changing how you pay for your policy
- managing cancellation of your policy
- collecting your policy payment and other charges and fees
- making changes to the cover you hold under your RAC membership.

If you want to change the type or level of cover, RACFS will give you information to help you decide. We'll arrange any changes to the policy with RACMS and RACIL. This includes:

- arranging any additional payments for the change in cover and sending you any relevant policy documents
- letting you know of any changes made by RACMS or RACIL to the terms and conditions
- keeping records of your cover under the RAC membership, and a copy of the policy booklet and schedule issued to you.

How can you contact RACFS?

If you need to contact us about any of the services in Part 2 of this booklet, or if you have any questions about your policy, please contact us.

General questions	0330 159 0360	Membership RAC Financial Services Great Park Road Bradley Stoke Bristol BS32 4QN membership@rac.co.uk
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If you're not happy with your Breakdown Policy or Included Benefits (in Part 1 of this booklet), please see page 2 for contact details.

What will I have to pay for services provided by RACFS?

RACFS may charge you a fixed arrangement and administration fee. This will be part of the total cost of RAC membership. Other services may be provided to you for no extra charge. What you need to pay will be made clear to you before entering a contract, and at renewal or annual review.

RACFS will collect the administration fee at the same time as it collects the cost of cover for your Breakdown Policy and using the same payment method.

For more details, please see your schedule. It will list the arrangement and administration fee as a separate item.

If you cancel your RAC membership, that will end this contract. RACFS may keep all or part of your administration fee. The table on page 23 explains how this works.

Risk of insolvency

All money that RACFS receives for your Breakdown Policy is held on behalf of RACMS or RACIL (as applicable). This means you have no risk if RACFS becomes insolvent – the insurer is considered paid and the insurance is still valid. It does mean, however, that if RACMS or RACIL becomes insolvent, no money will be returnable to you.

Matters outside RACFS's reasonable control

Events outside of RACFS's 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.

Exclusion of RACFS's liability

As far as it is allowed by law, RACFS will not have any responsibility for:

1. increased costs or expenses
2. any loss of profit, business, contracts, revenue, or anticipated savings
3. any losses that happen because of or in connection with our service, that we couldn't have known would happen. This applies whether these losses happen because of negligence, breach of contract, or otherwise.

But, to avoid any doubt, nothing in this clause or Arrangement and Administration Contract reduces or excludes RACFS's liability for negligence resulting in death or personal injury.

What to do if you have a complaint

If you're not happy with any part of the administration services provided by RACFS under this contract, please contact us.

If we can't resolve your complaint for you, you can refer your complaint to the Financial Ombudsman Service at this address:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

0800 0234567 / 0300 123 9123

complaint.info@financial-ombudsman.org.uk
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 does not affect your legal rights.

Is RACFS covered by the Financial Services Compensation Scheme (FSCS)?

Yes. If RACFS can't meet its obligations, 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

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London EC3A 7QU

Use of English law and language

RACFS will communicate with you about this administration contract and your policy in English. Unless agreed otherwise, this contract will be subject to the laws of England and Wales.

Your Data

In this section, where we say "we", we mean the RAC Group of Companies which includes RAC Financial Services Limited, RAC Motoring Services and RAC Insurance Limited.

This section explains how we collect and use information about you and who we share it with. Our privacy policy has more details about our use of your data. You can find it at rac.co.uk/privacy-policy. You can also request a copy by phone, email, or post. Just use the contact details listed later in this section.

This section applies to both contracts in this policy:

- Part 1: Breakdown Policy
- Part 2: Arrangement and Administration Contract.

What information about you do we use?

We may collect information about you. This includes the following things:

- **Information about you**
Your name, address, phone number, email address.
- **Information about your passengers**
Names and home addresses.
- **Location information**
The location of you and your vehicle, plus information about any relevant journeys.
- **Policy information**
Your policy number, policy start date and end date.
- **Vehicle information**
Vehicle registration number, manufacturer, model, date of first registration with the DVLA.
- **Breakdown information**
Information about the cause of your breakdown.
- **Payment details**
Credit or debit card details.
- **Expenses information**
If the RAC pays for any of your expenses, it will need details of those expenses.
- **Health information**
In limited circumstances, the RAC may ask for information about your health and wellbeing. This is to make sure the RAC can fulfil your policy properly, particularly if this involves helping you in a medical emergency.

How we collect your data

At times, we'll collect information about you. This includes:

- when you apply for RAC membership through our website or over the phone
- when you contact us on social media or online
- when you ask for service under your policy
- from third parties, like the DVLA.

Why we collect your data

We use your information to help you with your RAC membership, offer our other products and services, meet our legitimate business interests, and for legal and regulatory purposes.

Who will we share your data with?

At times, we may share your information. Examples include the following:

1. We may share your data with the RAC group of companies (including RAC Insurance Limited and RAC Motoring Services Limited).
2. To allow us to give you the service you have requested, we may also share your data with external service providers and specialists. Your data may also be shared for market research.
3. If we need to recover unpaid debts to the RAC, we may share your data with debt-recovery agencies.
4. Your data may be shared with external organisations to help us prevent and detect fraud. This includes credit-reference agencies and organisations that check your identity.
5. In some cases, we must share your data with statutory bodies or organisations to help prevent or detect fraud.

Contacting the RAC's Data Protection Office (DPO)

Email	dpo@rac.co.uk
Writing	Data Protection Officer RAC House Great Park Road Bradley Stoke Bristol BS32 4QN

Your rights

You have rights over your personal data and how it's used. For more information about your rights, please visit rac.co.uk/privacy-policy, contact our Data Protection Officer, or contact the RAC Customer Centre.

Telephone	0330 159 0360
Email	breakdowncustomercare@rac.co.uk
Writing	Freepost RTLA-HZB-CESE RAC Financial Services Limited Customer Services Team PO Box 586 Bristol BS34 9GB



Chris, patrol since 2019, South West

**If you would like these terms and conditions
in audio or large print format, please get in contact
with us at membership@rac.co.uk.**



Breakdown cover arranged and administered by RAC Financial Services Limited (Registered No 05171817) and provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Ltd (Registered No 2355834). Registered in England and Wales; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services and RAC Financial Services Limited are authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.