

Policy summary – including Europe

This is a summary of the Breakdown Cover provided by Us and is important information that You should read. Full terms and conditions of cover are explained in the Terms and Conditions.

If You have any problems reading this booklet You can always call Our Customer Services on 08705 722722 for a large font or Braille version.

Name of insurer

- Roadside, Recovery and At Home products are provided by RAC Motoring Services.
- Onward Travel and European Cover are underwritten by RAC Insurance Limited.

Type of insurance and cover

This Policy covers You in the event of the Vehicle’s mechanical Breakdown. A number of different products are available, the cover provided by each product is described briefly in the table of features and benefits below. The services We will provide to You will depend on which product or combination of products You buy.

Cover is Vehicle based – covers the named Vehicle for use by any authorised driver.

Your documents will confirm the type of cover You have selected.

Significant features and benefits

This section outlines the main features and benefits of cover.

Roadside	Roadside assistance 1/4 mile or more away from Your Home address including a tow for up to 10 miles and taxi fares for up to 20 miles from the Breakdown if Your Vehicle cannot be fixed.
Recovery	As per Roadside plus Recovery for up to 8 people and Your Vehicle to any single destination within the UK.
At Home	As per Roadside plus Breakdown Assistance at Your Home or within 1/4 mile of Your Home address.
Onward Travel	Replacement car for up to 2 days whilst Your Vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport.
European Motoring Assistance	In the event of a Breakdown of Your Vehicle on its way to a destination abroad, or whilst abroad, Your Vehicle will be fixed at the Roadside by a contractor or recovered to a local garage for repair or, if this is not possible, overnight accommodation or an alternative form of transport.

Significant and unusual exclusions or limitations

This section outlines the main exclusions, limitations and conditions of Policy coverage.

The following are not covered by this Policy, for full details please refer to the General Exclusions section of Your Policy booklet.

- Recovery, At Home and Onward Travel services are not available until 24 hours after commencement of the Policy.
- 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.
- Contaminated fuel problems. We will arrange for the Vehicle to be taken to a local garage for assistance, but You will have to pay for the work carried out.
- Labour at any garage to which the Vehicle is taken.
- 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.

What to do if You Breakdown

If You are unfortunate enough to Breakdown, please call the number below.

UK	0800 316 7816	(freephone)
France and Monaco	0800 290 112	(freephone within France and Monaco only)
	0472 43 52 55	(pay call)
Republic of Ireland	1 800 535 005	(freephone)
	00 44 800 1079058*	(pay call)
Rest of Europe	00 33 472 43 52 55	(pay call)
Serbia and Montenegro	99 33 472 43 52 55	(pay call)
Azerbaijan, Belarus, Georgia, Russia, Ukraine	810 33 472 43 52 55	(pay call)

Calls may be recorded and/or monitored.

Members with hearing difficulties can contact RAC through Our Minicom Supertel unit on 0800 62 63 89 or in the event of a Breakdown can use the SMS facilities on 07855 82 82 82.

Duration of Policy

- Your cover is for 1 year, renewable annually.
- This Policy will automatically terminate in the event that Your related motor insurance Policy terminates.

Your right to cancel

You are entitled to cancel Your Policy within 14 days from the date of purchase of the contract or the date on which You receive Your Policy documentation whichever is the later. Should You cancel Your UK RAC cover, Your European Cover entitlement will also cease.

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.

Caring for Our customers

We are committed to providing You with the highest standard of service and customer care. We realise however, there may be occasions when You feel that You did not receive the standard of service You expect.

Should You have cause for complaint about any aspect of the Breakdown services, which We have provided to You, please contact Us at the address indicated and We will work with You to resolve Your complaint.

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

If You are dissatisfied with any other aspect of RAC's services, please contact Us at: Membership Customer Care, RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol, BS32 4ZZ.

If We are unable to settle Your complaint with Us, You may be able to refer Your complaint to the Financial Ombudsman Service.

Provided by RAC Motoring Services (Registered in England No: 1424399, Registered Office: 8 Surrey Street, Norwich NR1 3NG) and/or RAC Insurance Limited (Registered in England No: 2355834, Registered Office: as above). RAC Motoring Services (in respect of insurance mediation activities only) and RAC Insurance Limited are authorised and regulated by the Financial Services Authority. Both companies are subsidiaries of Aviva plc.