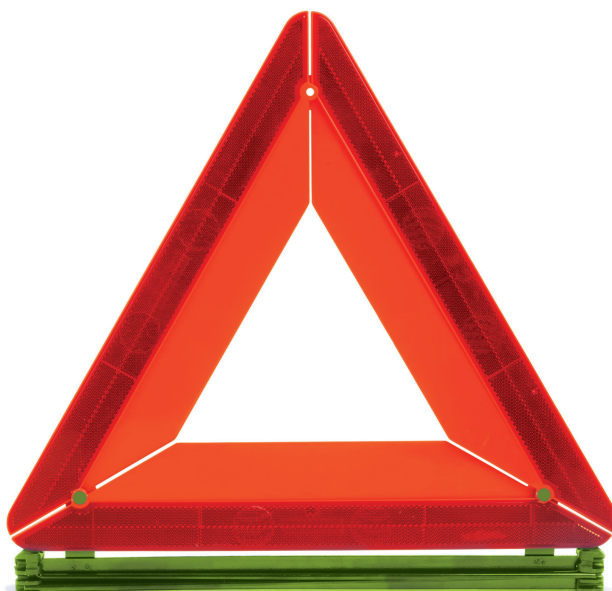


Motor Breakdown provided by RAC

Policy



All information in this document is correct at the time of printing (August 2013), for full up to date information please visit our website www.coveainsurance.co.uk

CO
vea Insurance

24 Hour CLAIMS Assistance

**Please keep the card below in a
safe place in case you need to
contact the helpline.**

- Motor Breakdown is provided by RAC
- Claims assistance available 24 hours a day, 365 days a year
- 1,500 branded patrol force
- Cover is provided for the vehicle whose registration number is on the document. This means that whoever is driving the registered vehicle is covered.

Motor Breakdown
0800 068 3489



Give your Motor Breakdown adviser the following:

- Policy Number, your name
- Registration number, vehicle make/model/colour
- Service level code (from your policy schedule document)
- Precise details of your location

Motor Breakdown
0800 068 3489



Introduction

Thank **You** for choosing Covéa Insurance.

This is **Your** Motor Breakdown Policy. It sets out the details of **Your** insurance contract with Covea Insurance plc.

In return for **You** having agreed to pay **Your** premium including any tax applicable and subject to the policy terms and conditions, **We** will provide the insurance described in this contract during the Period Of Insurance.

Please read this Policy and its schedule to ensure that they are in accordance with **Your** requirements. Any query should be immediately referred to **Your** insurance broker or intermediary.

Disability Discrimination

If **You** have any problem reading this booklet, **You** can always call 0844 902 1000 for a large font or Braille version.

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Definitions

Below are certain words that have a specific meaning in these terms and conditions and wherever these words appear they have the following meaning:

“Breakdown”

means unforeseen mechanical or electrical failure during the duration of cover in the UK or in the Territory which has either immobilised **Your** Vehicle or made it unsafe to drive.

“Contractor”

means any person, including RAC, who **We** use to provide the services described in this document.

“Details”

means **Your** name and Vehicle registration number, make and model.

“Duration of Cover”

means the period during which the Vehicle has breakdown cover as set out in the Fulfilment Material.

“DVLA”

means the Driver and Vehicle Licensing Agency (DVLA) Swansea SA6 7JL responsible for registration of vehicles in the UK and the equivalent authority in Northern Ireland for vehicles in Northern Ireland. Or the Isle of Man Department of Transport for customers living in the Isle of Man.

“Fulfilment Material”

means the confirmation of Policy coverage provided to **You** by **Us** or on **Our** behalf.

“Home”

means the address where **You** live in the United Kingdom.

“RAC”

means RAC Motoring Services and/or RAC Insurance Limited.

“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 in **Our** view not carried by RAC patrols or RAC contractors.

“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,

Definitions

continued

Motor Breakdown
0800 068 3489

Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine.

“The Party/Your Party”

mean the persons including **You**, travelling with **You** for the whole period of the journey.

“United Kingdom/UK”

means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man

“Vehicle”

means the vehicle **You** are driving whose Details have been provided by **Us** to **Our** Contractor.

“We/Our’s/Us”

means Covéa Insurance and/or third party acting on **Our** behalf.

“You/Your”

means the owner of the Vehicle and any other person driving the Vehicle with the owner’s consent.

This service covers Vehicles registered with the DVLA only, and is available throughout the Territory.

Roadside

Cover applies to vehicles registered with the DVLA in Swansea and Northern Ireland only.

Roadside operates in the UK.

If **You** are stranded on a public highway (or other road or area to which the public has the right of access) because **Your** vehicle has had a Breakdown, **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 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 ten miles from the scene of the incident. 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).

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 part or batteries purchased by **You** prior to our attendance is not covered. This is to ensure parts are fitted from reputable sources in order to avoid secondary callouts.
- RAC will test **Your** 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, a charge of no less than £85 will apply for further assistance to a battery related fault. The charge will be payable by credit or debit card before assistance can be arranged.

Roadside does not cover:

- Breakdowns which would be prevented by routine servicing of **Your** Vehicle.
- 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 and road toll charges.
- Vehicles being demonstrated or delivered by motor traders, or used under trade plates.
- Vehicles, which, according to our patrol or contractor, had broken down or were unroadworthy before **You** took out **Your** Policy.

- Vehicles, which break down within 1/4 mile of **Your** Home address or where **You** normally keep the Vehicle.
- Contaminated fuel problems. **We** will arrange for **You** 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.
- Labour at any garage to which the vehicle is taken.
- Towing provided following an accident, fire, theft or act of vandalism.
- 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.

Recovery

Recovery operates only in the UK.

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 a reasonable time, **We** will take the Vehicle and up to 8 people to **Your** Home or a single address anywhere else. 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** some form of medical certification for this (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.
- Service within 24 hours of commencement of this Policy.
- Caravans, trailers or other objects being towed.
- 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 secondary 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 or debit card prior to the relevant service being provided

At Home is only available in the UK.

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 this Policy.
- Caravans, trailers or other objects being towed.

European Motor Breakdown

The service covers UK registered Vehicles and is available throughout the Territory.

How to obtain assistance

Services in the UK

If the Vehicle has a Breakdown in the United Kingdom, please follow these simple steps:

1. Telephone **Us** on the following number –
0800 068 3489
2. Advise the operator that **You** have Commercial Customer cover scheme code;
 - B115 – Roadside & Recovery
 - B116 – Roadside, Recovery and Home
 - B117 – Roadside, Recovery, Home and European
3. Provide **Your** Details to the operator.
4. Advise the operator of the location of the Vehicle, the nature of any fault, and provide any other information requested by the operator.

Please do not go ahead and make **Your** own arrangements, as **We** cannot arrange reimbursement of costs incurred without prior authorisation.

Services whilst Abroad

1. How to obtain assistance in Europe

To obtain help in the event of a Breakdown, 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 please state that **You** have Covéa Insurance European Motor Breakdown and be ready to give the following information:

- **Your** name
- **Your** Policy number
- **Your** location and telephone number – if you are on a MOTORWAY see also note 3 on page 11
- The make and registration number of **Your** Vehicle.

2. Please call:

When travelling in the UK to and from a port,
0800 068 3489 (freephone)

Republic of Ireland 1 800 535 005 (freephone)

France & Monaco 0800 290 112 (freephone
within France and Monaco only)

0472 43 52 55 (pay call)

Rest of Europe 00 33 472 43 52 55 (pay call)

The 'Rest of Europe' number applies from most countries, but some countries require 00 at the beginning of the number to be replaced as follows:

99 in Serbia and Montenegro

810 in Azerbaijan, Belarus, Georgia, Russia, Ukraine

The dialling codes included in these telephone numbers are correct at the time of printing October 2012.

European Motor Breakdown

continued

Motor Breakdown
0800 068 3489

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 **Your** Vehicle – contact RAC using the numbers in 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. These items are covered and **You** should obtain a receipt to claim a refund on **Your** return Home.

Mobile and car phones

RAC will not reimburse 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.

The Services

For some or all of the following services, Covéa Insurance has purchased an insurance policy from RAC to cover such services. Please note that **You** do not have any rights under the policy between Covéa Insurance and RAC.

There is an overall limit of £2500 per claim in relation to Breakdowns in the Territory. Please note that **You** are liable for any costs above this £2500 limit. **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.

In the event of a Breakdown **We** will pay for the following subject to the limitations described in each section:

Service in UK

Roadside

If **You** are stranded on a public highway (or other accessible road or area to which the public has the right of access) as a result of a Breakdown to **Your** Vehicle, **We** will arrange for a Contractor to assist **You** who will try to repair the 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 the Vehicle cannot be repaired at the roadside, or if repairs are unwise, **We** will

European Motor Breakdown

continued

arrange for the Vehicle and up to 8 people to be taken to a destination of **Your** choice within 10 miles from the scene of the Breakdown. If **You** have no preferred destination, **We** will arrange for the Vehicle to be taken to a nearby garage. If **You** wish the Vehicle to be taken to any other destination **We** will use reasonable endeavours to assist if **You** pay for the towage costs for the whole distance.

If **You** cannot readily get to the Vehicle, **We** will arrange, if practical, to have it towed to a place of safety and stored until **You** can collect it.

Please note:

We will not arrange to tow or transport any Vehicle, which, in **Our** reasonable opinion, is loaded beyond its legal limit.

If the Vehicle is in a position where **We** cannot arrange for work to be undertaken 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

Roadside does not cover:

- Routine servicing of the Vehicle
- The cost of parts, fuel or other supplies
- Replacing tyres or windows
- Missing or broken keys. **We** will try to arrange the services of a locksmith if **You** pay them direct
- The cost of ferry crossings, road toll and congestion charges

- Vehicles being demonstrated or delivered by motor traders, or used under trade plates
- Vehicles within 1/4 mile of **Your** Home or where **You** normally keep the Vehicle
- Contaminated fuel. However, **We** will arrange for the Vehicle to be taken to a local garage for **You** to arrange and pay for any work carried out
- Any Vehicle storage charges before, during or after any assistance provided by **Us**
- Assistance following an accident, fire, theft or vandalism or other incident normally covered by a motor insurance policy. **We** can arrange assistance if **You** pay for the cost of assistance. (**You** may be able to recover these costs under the terms of **Your** motor insurance policy)
- If there are animals in the Vehicle, their onward transportation is at **Our** sole discretion and is carried out solely at **Your** risk. **We** will not insure any animal or livestock in transit, during any onward transportation.

Recovery

Recovery has the same features and limitations as Roadside but with the following variations:

Recovery operates only in the United Kingdom.

If **We** cannot arrange for the Vehicle to be repaired locally within a reasonable time, **We** will arrange for the Vehicle and up to 8 people to be taken Home or to any other single

European Motor Breakdown

Motor Breakdown
0800 068 3489

continued

address. If there are more than 5 people this may require two separate Vehicles. An adult must accompany any persons under the age of 16.

Recovery does not cover:

- Use of the services having the object or effect of avoiding repair costs. For example if a Vehicle can be repaired in a reasonable time we may not arrange recovery but arrange for repair instead.
- Recovery which is required because **We** have previously arranged a temporary repair which has not subsequently been properly repaired by **You**.
- Service within 24 hours of commencement of this Policy.
- Caravans, trailers or other objects being towed.

At Home

At Home has the same features and limitations as Roadside but with the following variations:

At Home is only available in the United Kingdom.

At Home allows **You** to use Roadside services within 1/4 mile of Home or the place where **You** normally keep the Vehicle.

At Home does not cover:

- Rectifying failed repairs attempted by **You** or someone on **Your** behalf;

- Service within 24 hours of commencement of this Policy.
- Caravans, trailers or other objects being towed.

Service whilst abroad

Cover is available 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
3. Either:
 - (a) a contribution towards labour charges at a garage 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
4. Storage charges for the Vehicle while awaiting repair or repatriation; and
5. The cost of wheel changes but not for replacement tyres.

European Motor Breakdown

continued

Cover is not available for:

1. 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 3 above; or
2. Repair costs, including labour, if the Vehicle was in a road traffic accident, damaged by fire or stolen or is uneconomical; or
3. The cost of parts used for roadside or garage repairs; or
4. The cost of any repairs not directly necessary to enable the Vehicle to continue the journey on the date of the Breakdown; or
5. The cost of any other supplies, including but not limited to Specialist Equipment.

If **We** cannot arrange the repair of the Vehicle within 12 hours of being notified of a Breakdown, cover is available for either:

(a) Additional accommodation expenses

A contribution of up to £30 per person per day towards necessary additional (not alternative) accommodation expenses (room only) while **You** wait for the Vehicle to be repaired, providing the appropriate RAC control centre can confirm repairs will take more than 12 hours, or if it is to be repatriated to the United Kingdom.

Cover is not available for:

1. The costs of meals or any other costs.

or

(b) Journey continuation or return home

If the appropriate RAC control centre can confirm repairs to the Vehicle will take more than 12 hours, or if the Vehicle is to be repatriated to the United Kingdom, a contribution to travel expenses to allow **You** to either:

- (i) continue the planned journey during the period the Vehicle is not roadworthy; or
- (ii) return Home by direct route.

Expenses can comprise self-drive car hire up to a maximum of 14 days including collision damage waiver (see "Important self-drive hire car information") and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

RAC will in its sole 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 the 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 and when the Vehicle is recovered in a roadworthy condition.

European Motor Breakdown

Motor Breakdown
0800 068 3489

continued

Cover is not available for:

1. 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.
2. The cost of any car hire beyond the period agreed with the appropriate RAC control centre.
3. Any car hire expenses after the Vehicle is repaired except for the direct journey to return and collect it.
4. First class rail fares.
5. Any costs under this benefit if they are for a service **You** used at the same time as the above section "Additional accommodation expenses".
6. International drop charges where a vehicle hired from abroad is dropped within the UK.
7. The costs of hiring a motorcycle.
8. Any hire costs not arranged through RAC or agreed by RAC.

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, cover is available for either:

(a) Vehicle repatriation to the United Kingdom

The cost of taking the Vehicle by road transporter from abroad to **Your** Home or chosen UK repairer for repair in the UK.

When repatriation is authorised it normally takes 10-14 working days for delivery to a UK address from most west European countries. At busy times and from east 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 the Vehicle guide.

Cover is not available for:

1. Any repatriation not authorised by the appropriate RAC control centre.
2. Repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the UK market value of the Vehicle according to Glass's guide.
3. Repatriation if the Vehicle is roadworthy.
4. Any claim if the Vehicle is being repatriated and Customs in any country find its contents are breaking the law.
5. Any further costs in connection with the Vehicle once declared a write-off by Us.

or

European Motor Breakdown

continued

(b) Collection of vehicle left abroad for repair

Cover is available for the following costs for one person to collect the Vehicle, repaired abroad after Breakdown subject to an overall limit of £600:

1. Standard/second class rail fare plus other public transport fares which are necessary to reach the place of collection.
2. 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).
3. Up to £30 per night for single room hotel accommodation necessary to complete the round trip – limited to room only.

Cover is not available for:

1. First class rail fares.
2. The cost of any meals.
3. The costs of more than one person.

Note: The appropriate RAC control centre will make the sole decision whether **Your** Vehicle should be repaired abroad for **You** (or someone nominated by **You**) to return and collect. When **You** are advised the Vehicle is repaired and ready for collection **You** must immediately notify RAC European Support by telephoning 0870 5 49 33 20, Monday-Friday 9am-5pm.

Authority for repatriation or repair

If the 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 as a write-off, authorise repair abroad or have the Vehicle repatriated. **We** cannot repatriate the vehicle unless **Your** insurers first give their permission.

RAC also reserve the right to negotiate with them to reclaim costs incurred. If **Your** insurers cannot or do not give permission to repatriate then it is RAC's decision alone whether to declare the Vehicle as 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 fully comprehensive cover.

We will pay for:

1. Attendance of local breakdown or garage services to repair the Vehicle at the roadside if possible, or
2. to tow it from the place of breakdown or accident to the nearest local repairer where **You** may arrange repairs; and
3. Either:
 - (a) a contribution towards labour charges at a garage if it is possible to effect the repairs necessary to enable the Vehicle to continue the journey on the date of Breakdown; or

European Motor Breakdown

Motor Breakdown
0800 068 3489

continued

(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

4. Storage charges for the Vehicle while awaiting repair or repatriation and
5. The cost of wheel changes but not for replacement tyres. **We** will not pay for:
 1. 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 3 above; or
 2. Repair costs, including labour, if the Vehicle was in a road traffic accident, damaged by fire or stolen or is uneconomical; or
 3. The cost of parts used for roadside or garage repairs; or
 4. The cost of any repairs not directly necessary to enable the Vehicle to continue the journey on the date of the Breakdown; or
 5. The cost any other supplies, including but not limited to specialist equipment.

If **We** cannot repair the vehicle within 12 hours of being notified of a Breakdown, then **We** will pay for either:

- (a) Additional accommodation expenses. A contribution of up to £30 per person per day towards necessary additional (not alternative) accommodation expenses (room only) while **You** wait for **Your Vehicle** to be repaired, providing the appropriate RAC control centre can confirm repairs will take more than 12 hours, or if it is to be repatriated to the United Kingdom.

We will not pay for:

The costs of meals or any other costs

Or

- (b) Journey continuation or return home If the appropriate RAC control centre can confirm repairs to **Your Vehicle** will take more than 12 hours, or if **Your Vehicle** is to be repatriated to the United Kingdom, a contribution to travel expenses to allow **You** to either:
- (i) continue the planned journey during the period **Your Vehicle** is not roadworthy; or
 - (ii) return Home by direct route. Expenses can comprise self-drive car hire up to a limit of 14 days including collision damage waiver and replacement Green Card as necessary, or second/standard class rail, or a combination of both. RAC will in its sole discretion decide which course of action to adopt, but RAC will take into consideration **Your** preference.

European Motor Breakdown

continued

You must collect the Vehicle when repaired as once the Vehicle is repaired RAC will not pay any 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 and when **Your** Vehicle is recovered in a roadworthy condition.

Additional services whilst abroad

Cover is available for the following if applicable:

Spare parts dispatch

If as a result of a Breakdown the Vehicle needs parts but these are unavailable locally the cover is available for:

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

Cover is not available for:

1. 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.

Vehicle break-in, emergency repairs

In the event of damage to windows, windscreens or locks caused solely by forcible entry, or attempted forcible entry, **You MUST** report the matter to the police before contacting **Us** or within 24 hours of contacting **Us**, and **MUST** obtain a written report from the police.

RAC will:

1. Treat the Vehicle as if a Breakdown had occurred and **You** will be entitled to all of the services set out in this document except repatriation of the Vehicle.

Cover is not available for:

1. Any costs if **You** do not obtain a police report and submit it to **Us** within 14 days of request.
2. Repatriation benefits as described under the section entitled "Vehicle Repatriation to the United Kingdom".

Accidental damage to or loss of tent

Cover extends to:

A contribution to accommodation expenses if during the Duration 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.

European Motor Breakdown

Motor Breakdown
0800 068 3489

continued

Cover does not extend to:

1. The cost of meals or any other costs.
2. Damage caused by weather conditions.
3. The cost of a replacement tent not authorised by **Us**.
4. 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.

Urgent message relay service

Cover extends to:

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.

Cover does not extend to:

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

Replacement driver

Cover extends to:

1. The cost of providing a replacement driver to drive the 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.

Cover does not extend to:

1. Replacement driver cost if there is another qualified driver in The Party who is fit to drive.
2. For any costs associated with more than one claim per journey abroad

Customs claims indemnity

Cover extends to:

1. 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,
0870 5 49 33 20
Monday-Friday 9am-5pm.
(Calls may be recorded and/or monitored).

Cover does not extend to:

Any import duties not relating to the Vehicle.

Requirements and Limitations

A. Service in the UK and Abroad

Credit card details

RAC will require **Your** credit card details if RAC agree to arrange a service for **You** which is not covered by **Our** agreement with RAC or if it exceeds the limits set out in this document. If **You** do not provide RAC 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.

Motorcycles

Motorcycles are covered on the same basis as other vehicles. However, it is not possible for RAC to hire a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. **We** are also unable to arrange hire of a trailer for **You** to transport **Your** motorcycle.

Caravans and trailers

The Vehicle restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7m. 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.

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 contact, **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 this document, 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.

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**.

Requirements and Limitations

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Service providers

The garages, breakdown/recovery companies, repairers, car hire companies and other third party service providers whose services are arranged by RAC on **Your** behalf and/or paid for under this document by RAC on **Your** behalf are not approved by RAC. They are not agents of RAC and RAC cannot be held liable for acts or omissions of such garages or other third parties. **You** are responsible for authorising repairs and making sure any repairs to the Vehicle are carried out to **Your** satisfaction.

B. Service Abroad only

Motor insurance

We strongly recommend **You** tell **Your** motor insurers before taking the Vehicle abroad. If **You** do not, **Your** insurance policy will only cover **You** for damage **You** might cause to other people or their property (third party cover). This means that **You** will not be covered for any loss or damage to the Vehicle. **Your** insurers will also need to know if **You** are towing a caravan or trailer.

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. **You** should also be aware that unleaded fuel may not be widely available.

Service in certain countries may become disrupted or unavailable due to prevailing conditions, for which RAC cannot accept responsibility. Information can be obtained from the Foreign & Commonwealth Office – www.fco.gov.uk; or by telephoning The FCO Travel Advice Unit on: 0870 606 0290.

Important self-drive hire car information

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

Self-drive car hire arranged will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence endorsements etc. The driver must also have held a full UK driving licence or equivalent for a minimum of one year (2 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

Requirements and Limitations

continued

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.

Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver (CDW). This means that if the 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 hire company, category of hire car and location. The CDW covers the amount above the excess.

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.

It cannot be guaranteed that a hire car will be available.

RAC 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.

RAC 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:

- (a) any costs **We** have paid for which are not covered as described in this document;
- (b) 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.

Requirements and Limitations

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Motor Breakdown
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We will arrange the dispatch of 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.

Exclusions (Service in the UK and Abroad)

In addition to any limits and exclusions noted elsewhere Vehicles are not covered for;

1. Costs for anything which was not caused by the Breakdown.
2. Vehicles which have broken down as a result of taking part in any motor sport event or off road activity (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.
3. The cost of all parts, garage, labour or other costs in excess of the limits set out in this document. Please note these costs are likely to be higher in Europe than in the UK.
4. Loss caused by any delay, whether the benefit or service is being provided by RAC or someone else (for example a garage, hotel, car hire company, carrier, etc).
5. Any incident affecting a vehicle hired by **You** even if arranged for **You** by **Us**.
6. Routine servicing of the Vehicle, replacing tyres, missing or broken keys*, or replacing windows. **We** may be able to arrange for the provision of these Services but **You** must pay any costs incurred.

* Keys which are locked inside a Vehicle are covered and **We** can arrange for a contractor to attend. However, any damage which may occur in trying to retrieve the keys will be at **Your** risk.
7. Any claim caused directly or indirectly by:
 - (a) **Your** property being held, taken, returned, destroyed or damaged under the order of any Government or other Authority;
 - (b) war, invasion, civil unrest, revolution, terrorism or any similar event.
8. Any claim caused directly or indirectly by the overloading of the Vehicle and/or any caravan or trailer.
9. 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.

Requirements and Limitations

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10. Any claim caused directly or indirectly by the effect of intoxicating liquors or drugs.
 11. Any claim where the Vehicle is being driven by persons who do not hold a full United Kingdom or other recognised and accepted driving licence.
 12. Any claim which **You** have made 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 limits and exclusions.
 13. The cost of any transportation, accommodation or care of any animal. Any onward transportation is at RAC's discretion and solely at **Your** risk. RAC will not insure any animal during any onward transportation.
 14. Any period outside **Your** Duration of Cover.
 15. 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 4 x 4 sport utility vehicle and provided the vehicle conforms to the following specification:
 - maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
 - maximum overall dimensions of: length 5.5 m; height 3m; width 2.25m (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 7m. If the Vehicle which has suffered a Breakdown is towing a caravan or trailer and We procure 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.
- In the Territory if the Vehicle requires repatriation **We** will arrange for repatriation of the caravan or trailer as well
16. Any claim by **You** unless **You** are a Resident of the United Kingdom and the Vehicle is registered with the DVLA in Swansea or Northern Ireland
 17. Any Vehicle which is not roadworthy and in good mechanical condition at least 7 days before any booked journey within **Your** Duration of Cover. **You** must also make sure it is serviced as the manufacturer recommends.
 18. 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.

Requirements and Limitations

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Motor Breakdown
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19. The Vehicle if it is unattended.
20. Any personal effects, valuables or luggage left in the 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.
21. 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.
22. Any costs which are not directly covered by the terms and conditions of this cover.

Assistance Procedure 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

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

Telephone from the UK on 0800 1075861
or from Europe on 00 44 (0)161 332 1040
Fax: 01922 746528
email: customercareoperations@rac.co.uk

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.

Requirements and Limitations

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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 in 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.
9. 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.

General Policy Terms

This Policy is governed exclusively by English Law and any legal disputes in connection with this Policy will be heard in an English Court only. This Policy is a contract between **Us** and **You**. **We** agree to pay for those costs set out in this Policy, which occur during the Period of Cover and for which payment of the appropriate premium has been made and subject to the applicable Policy terms and conditions.

Your telephone calls to and from **Us** may be monitored and recorded for the purposes of staff training and quality assessment. This complies with Ofcom regulations.

If the service **You** require is not provided for under these Terms and Conditions, **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. **You** cannot upgrade or downgrade **Your** Policy.

Use of language

Unless otherwise agreed the contractual terms and conditions and other information relating to this contract will be in English.

Registration and Regulatory Information

This policy is administered by Covea Insurance plc. Registered office: Norman Place, Reading, Berkshire RG1 8DA. Registered in England and Wales No. 613259.

Covea Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
Our Firm Reference Number is 202277.

The insurance cover is provided by RAC Motoring Services (registered in England and Wales No. 1424399) and/or RAC Insurance Limited (registered in England and Wales No. 2355834) both with a registered office of RAC House, Brockhurst Crescent, Walsall WS5 4AW.

RAC Motoring Services are regulated by the Financial Conduct Authority No. 310208.
RAC Insurance Limited are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority No. 202737.

You can check this on the Financial Services Register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Cancellation

1. **You** are entitled to cancel **Your** Policy up to 14 days following the commencement (or renewal) date of **Your** Policy or the date **You** receive **Your** Policy documents, whichever happens later.
2. If **You** have not made a claim within the first 14 days **We** will refund the cost of **Your** policy.
3. If **You** use the service within the first 14 days and decide to cancel **You** will not be eligible for any refund.
4. If **You** cancel the Policy after 14 days no refund or credit will be applied.
5. If **You** do not pay **Your** premium promptly **We** will cancel **Your** policy.
6. **Your** policy will automatically terminate in the event that **Your** related motor insurance policy is cancelled.

Cancellations can be made by writing to either your broker

or

Motor Breakdown Cancellations,
Cov a Insurance
Norman Place
Reading
RG1 8DA

Customer Information

continued

Caring for our customers

We and RAC are committed to providing **You** with the highest standard of service and customer care. **We** realise however, that there may be occasions when **You** feel you did not receive the standard of service **You** expect. Should **You** have cause for complaint about any aspect of the service provided to **You**, please contact RAC at the relevant address indicated below, where RAC will work with **You** to resolve **Your** complaint.

European related complaints

If **Your** complaint relates to Services provided abroad please write to:

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

Telephone from the UK on 0800 107 5861
or from Europe on 00 44 (0) 161 332 1040
(Calls may be recorded and/or monitored).
Fax: 01922 746 528
Email: customercareoperations@rac.co.uk

Please note that the above number should only be used for complaints about RAC's level of service, once **You** have returned Home. Any general enquiries relating to repatriation, claims or other matters associated with **Our** European Service should be directed to RAC European Support on 0870 5 49 33 20

We will deal promptly with **Your** query. Unless **We** can satisfactorily resolve **Your** complaint within 24 hours, **We** will send **You** an acknowledgment within 5 working days, along with a leaflet outlining **Our** complaints procedure, while **We** investigate **Your** complaint further.

UK related complaints

If **Your** complaint relates to Services provided in the UK please write to:

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 the following address:

Membership Customer Care,
RAC Motoring Services, Great Park Road,
Bradley Stoke, Bristol, BS32 4ZZ

An acknowledgement that **Your** complaint has been received will be sent to **You** within 5 working days following which **Your** complaint will be investigated on behalf of the Chief Executive.

If **You** have received **Our** final response to **Your** complaint or it has been eight weeks since **Your** complaint was made to **Us**, and **You** remain unhappy, **You** may be entitled to take **Your** complaint to the Financial Ombudsman Service (FOS). Complaints that can be taken to the FOS are complaints about RAC Motoring Services'

insurance mediation activities for Roadside, Recovery and At Home products, and complaints about underwriting and insurance mediation activities for Onward Travel and European Cover.

You should write to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. Referral to the Financial Ombudsman Service does not affect **Your** right to take legal action against RAC Insurance Ltd. **You** have 6 months to refer **Your** complaint. Referral to the Financial Ombudsman Service does not affect **Your** right to take legal action against RAC Insurance Limited or RAC Motoring Services.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to receive compensation from the scheme if **We** cannot meet our obligations.

Further information is available from the Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU. www.fscs.org.uk.

Data Protection Act

The information **You** provide is collected by or on behalf of Covéa Insurance and may be used by **Us**, **Our** employees, agents and service providers acting under **Our** instruction for the purposes of insurance administration, underwriting, claims handling and to enable **Us** to detect fraud or loss.

We may use some of the information **You** provide for research, marketing or statistical purposes. **We** will not use **Your** information or pass it on to any other person for the purposes of marketing further products or services to **You**. **You** can ask **Us** for more information about this. **You** should show this notice to anyone who has an interest in property insured under the Policy.

Providing information to **Us** signifies **Your** consent to it being used for these purposes. **You** must ensure that any information **You** supply relating to anyone else is accurate and that **You** have obtained their consent on **Our** behalf to the use of their data for these purposes. If **You** have any queries about **Our** use of **Your** information please write to the Data Protection Officer, Covéa Insurance Norman Place Reading RG1 8DA.

Customer Information

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If the broker or intermediary **You** have used to obtain this Policy ceases to carry on business, to otherwise trade or to be authorised and regulated by the applicable body as an insurance intermediary, **We** may transfer **Your** personal data and information to another insurance intermediary who will continue to effect insurance cover for **You**. Please let **Us** know if **You** do not want **Us** to share **Your** personal data and information with another insurance intermediary as described above.

Covéa Insurance

Norman Place

Reading

RG1 8DA

Telephone: 0844 902 1000

Fax: 0118 955 2211

www.coveainsurance.co.uk

Covea Insurance plc

Registered Office: Norman Place, Reading, Berkshire RG1 8DA

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