

# Motor Breakdown Cover

## Insurance Product Information Document

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

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

### Product: Breakdown Cover - Roadside, Recovery, At Home and European Motoring Assistance

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

## What is this type of insurance?

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



### What is insured?

#### Roadside

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

#### Recovery

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

#### At Home

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

#### European Motoring Assistance

##### Onward travel in the UK

- ✓ Repair the vehicle if it breaks down within 24 hours before the departure date and provide a hire car if it can't be repaired in time (up to 14 consecutive days).

##### Roadside assistance in Europe

- ✓ Repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the vehicle can be repaired on the same day - up to £150
- ✓ If spare parts are required, RAC will organise and pay for their dispatch.

##### Onward travel in Europe

- ✓ If the vehicle can't be repaired within 12 hours, RAC will pay for the passengers to continue their journey in a replacement car or by rail, plane or taxi (up to £125 per day, or £1500 in total) or for additional accommodation expenses of £30 per person per day - up to £500.
- ✓ RAC will provide alternative transport to get the passengers back home if the vehicle is unrepairable in Europe and will be returned home.



### What is insured?

#### Getting the vehicle home

- ✓ RAC will return your vehicle home if it can't be repaired.
- ✓ Reimbursement for a hire car in the UK, once RAC have brought the passengers home - one day in total.
- ✓ RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £30 for accommodation.

#### Replacement driver

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

#### Vehicle break-in emergency repairs

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



### What is not insured?

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



## Are there any restrictions on my cover?

- !! The vehicle must be a car, light van or motorhome and less than:
  - 3.5 tonnes,
  - 6.4 metres long (including a tow bar)
  - 2.55 metres wide
- !! Motorcycles under 49cc or mobility scooters are not covered.
- !! If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- !! If the vehicle breaks down while towing a caravan or trailer and RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- !! If the breakdown is a result of a tyre fault and a spare wheel or the manufacturer's equipment is not being carried with you, RAC will only tow you 10 miles.
- !! There are limits on the amount of cover per section. Please see your terms and conditions.
- !! European Motoring Assistance is limited to an overall limit of £2,500 per claim.



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.
- ✓ If you have purchased European Motoring Assistance the following mainland countries are included: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above in the Mediterranean Sea.



## What are my obligations?

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



## When and how do I pay?

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



## When does my cover start and end?

- Cover for Roadside begins on the effective date shown on your policy schedule. All other cover will start 24 hours from the initial effective date.
- Cover will continue until the end date as shown on your policy schedule.
- Breakdown Cover is cancelled if your associated motor insurance policy is cancelled.



## How do I cancel the contract?

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

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