

1st June 2022

Policy number
XA20006510266

Manage your account
hastingsdirect.com/MyAccount

Mr Christopher Sturgeon
280 Winterthur Way
Basingstoke
Hampshire
RG21 7UG

Dear Mr Sturgeon,

Your Hastings Essential car insurance will renew on 30th June 2022

Thanks for insuring your car with us, we've loved having you and hope you're looking forward to another year of Hastings Essential cover, which includes our 5 year guarantee on all repairs. Your renewal price and next steps are below.

How your price compares to last year's

This year's total price	Last year's total price
£519.93	£483.64

This year's total price includes Insurance Premium Tax (IPT) at the current rate.

Last year's price is made up of premium, insurance premium tax (IPT), optional extras and our arrangement fee.

On the day we send your renewal invite, your renewal price will be the same or lower than the price you would be offered for a like-for-like quote as a new customer. If you do find a new quote from us that has the same details but is a cheaper price, just get in touch and we'll match it. You can also find out more at www.hastingsdirect.com/renewal-prices.

Read and check your details

A lot can change in a year, so check this cover still suits your needs and maybe think about shopping around.

Your quote is based on the details in the attached Statement of Insurance and Cover Summary, so if anything's changed, let us know. Make sure you check your excess amounts as they may have increased.

Renewal date

30th June 2022

Total annual price

£519.93

Your policy benefits

- ✓ 90 days of EU cover
- ✓ Replacement car
- ✓ 24/7 claims helpline
- ✓ 5 year guaranteed repairs

For full details, see your car policy document.

Your additional products

- ✓ RAC Roadside breakdown

Make sure you also read your **important notice to policyholders** as it lets you know what's changed on your policy. Please read it carefully and check the policy still meets your needs.

Contact us to update your payment details

We'll take £519.93 on 30th June 2022 from the card we have on file:

Name: Mr Christopher Sturgeon

Card number ending: 2471

Please let us know if you want to use a different card, or would like to learn more about paying by Direct Debit.

Need to view your details?

Simply visit hastingsdirect.com/MyAccount to check your details and view your policy documents. You can also make payments and register a claim online.

What happens next

Your policy is currently set to automatically renew so, your new insurance cover will automatically start on your renewal date, 30th June 2022. You can opt out of the automatic renewal process at any time. Simply change your preferences in the app or [MyAccount](#) or give us a call.

If you're happy to renew, you don't need to do anything. On your renewal date, we'll upload your new insurance documents to the app and [MyAccount](#) and your renewal will be due for payment.

We're here to help

If you don't want to automatically renew your policy, or you'd like to discuss or change any details please contact us on 0333 321 9790.

Yours sincerely,

Julie Taylor
Operations Director

Payment summary

This document's your statement of price. Because the price of this policy's based on current market information, it may go up if you renew with us next year and in future years.

These are the card details we hold for you. Please check these details are correct.	
Card holder	Mr Christopher Sturgeon
Card number	**** * 2471
Total cost of your insurance, including insurance premium tax (IPT) at the current rate	£519.93

How we calculated your price	
Product cost (including IPT at the current rate)	£464.94
Arrangement fee	£20.00
Breakdown - Roadside including IPT	£34.99
If you no longer wish to include the optional additional products you've previously purchased, please call us to remove them.	
We receive commission paid by the insurer and a fee paid by you. The total price you'll pay is made up of the insurer's premium plus our fee, together with Insurance Premium Tax (IPT) at the current rate.	
You've agreed to continuous payment authority (CPA)	
This means you're giving us the right to take future payments from your credit or debit card. It's a great way for us to quickly collect any future payments without taking up your time. But don't worry, we'll always contact you beforehand to let you know when and why this is happening. And if you're not happy, you can contact us to cancel the agreement at any time.	

Your cover summary

This document shows limited details of the policy cover for your renewal. It doesn't include all the policy limits or exclusions. The full details can be found in your car policy document, schedule and certificate of insurance.

This product will meet the demands and needs of someone wanting to insure themselves against third party liability after an accident and, if selected, cover against fire, theft or accidental damage to the vehicle.

Your statement of insurance shows the details your policy's been based on.

We're an intermediary, not acting exclusively for a single insurer but acting on behalf of several insurers. We'll only give you information about the product/s offered and won't make recommendations or give advice. Before making your decision on whether to buy please consider all the information carefully to make sure the product/s offered will meet your requirements.

You'll find the full list of insurers we act on behalf of at <https://www.hastingsdirect.com/popups/gw/insurers>

How to make a claim

- You can report an incident or register a claim 24 hours a day:

 - By calling 0333 321 9800 (from within the UK)
 - By calling +44 (0)1424 738585 (from outside the UK)
- To use your additional products, call the numbers below:

 - Roadside breakdown: 0333 321 9818

You and your car

Policyholder:	Mr Christopher Sturgeon	Cover type:	Comprehensive
Named drivers:	None	Class of use:	Social, domestic, pleasure and commuting
Registration number:	WV16GDO	No claims discount:	4 years, not protected
Cover effective dates:	30th June 2022 to 29th June 2023	Driving other vehicles:	Not available
Your insurer is:	Advantage Insurance Company Limited		
Product:	Hastings Essential		

Excesses

Your excess is the part of a claim you have to pay, even if the damage or loss isn't your fault. It also applies if a named driver was in charge of the car. You'll find a detailed explanation of what each type of excess means in the "Meaning of words" section of your car policy document.

Accidental damage	Compulsory	Voluntary	Total
Christopher Sturgeon	£195	£400	£595
Fire and theft	Compulsory	Voluntary	Total
All drivers	£195	£400	£595
Windscreen/glass	Repair		Replacement

You don't have windscreen cover on this policy.

These excesses are based on you using one of our approved repairers.

You can use your own repairer for an accidental damage or fire and theft claim but you'll still have to pay the excess shown above, plus an additional excess of £250.

What you're covered for

This is a quick guide to cover – for full details, see your car policy document.

Policy features and benefits		Policy cover
		Comprehensive
Section 1	Damage to your car (except that caused by fire and theft) up to its market value.	✓
Section 2	Damage or loss by fire or theft up to its market value.	✓
Section 3	Legal liability for damage to other people's (third party) property up to £20m (or £25m in total, including all costs).	✓
Section 4	Personal accident cover, for you, your spouse or partner, up to £1,000 for death or permanent loss of sight or limb (above the ankle or wrist). This benefit's not available for people over the age of 75. Other exclusions also apply.	✓
Section 5	When driving abroad, the same level of cover as you have in the UK applies for up to 90 consecutive days in the EU and the countries listed in section 5.	✓
Section 6	No claims discount; if no claim is made against your policy, your renewal premium will be adjusted according to the no claims discount scale applicable at the renewal date. However, if a claim is made against your policy, the insurer may reduce your no claims discount. For Multi Car policies, no claims discount will be earned separately by each vehicle policyholder, on each vehicle they insure and is not transferable to any other person.	✓

Endorsements - amendments or exceptions to your insurance policy

No endorsements apply to this policy.

Additional products

You've added the product(s) listed below to your policy, which will meet the demands and needs of those seeking protection against the costs and claims covered by the product. Please see the additional product booklet for full details.

- **Breakdown cover** – When asked about what level of cover you would need, you told us:
 - It isn't essential you have cover in Europe
 - It isn't essential you're covered at your home address or within a quarter of a mile of it
 - It isn't essential you're taken to your final destination after a breakdown

You have RAC Roadside breakdown as part of your policy which covers you for breakdown assistance and so meets your demands and needs.

Your breakdown cover doesn't include the cost of any parts and other limitations will apply (see your additional product policy document for details).

Significant policy exclusions and limitations

Some exclusions and limitations apply to your car insurance. Here's a summary of the most significant ones (see your car policy document).

You're not covered if an incident happens while you or anyone entitled to drive under your current certificate of motor insurance:

- Is found to be over the prescribed limit for alcohol or drugs in the country where the incident happens
- Is driving while unfit through alcohol, drugs or other substances, whether prescribed or not
- Doesn't provide a sample of breath, blood or urine when required to do so, without lawful reason.

You're not covered for theft of or damage to your car, if the keys, lock transmitters or other devices that unlock or start your car were left in or on it or unattended with the engine running.

Under this Hastings Essentials policy:

- You don't have any cover for damage to your car's windscreen or glass windows

Additional product limitations

Other limitations apply (see your additional product policy document).

Breakdown cover

This doesn't cover the cost of parts.

How claims affect your no claims discount (NCD)

You have not previously purchased NCD (no claims discount) protection and in the event of a claim your NCD will reduce in line with the table below. Please see section 5 of your car policy document for more details.

	No claims discount at next renewal without NCD protection		
Number of years no claims discount at this renewal	1 claim in the next 12 months	2 claims in the next 12 months	3 claims in the next 12 months
4 years NCD	2 years	0 years	0 years

Our fees

We charge fees to cover the costs involved in setting up, servicing and cancelling a policy and it's important you understand them. The fees below are for our services and each fee is non-refundable. Like other providers, we charge a fee to change a policy. This is so those customers who don't make any changes don't bear the cost for those who do, and helps us to keep policy prices down.

Arranging your policy

• Arranging new or renewing cover for each car on your policy	£20.00
• Additional fee for arranging new cover through our call centre	£12.50

Changing your policy (As well as a fee, the cost of your insurance may change as a result of a change to your policy)

• Changes you make such as a change to your address or vehicle	£20.00
• Changes we need to make because you've not sent us information we've asked for or what you've provided isn't correct	£30.00

Cancelling your new or renewing policy (If you or we cancel a policy, any fees, such as the arrangement fee, incurred before cancellation are non-refundable, as is the cost of your insurance for the number of days you've been insured.)

• Cancelling within 14 days of your policy's start date (the cooling off period)	No cancellation fee
• Cancelling 14 days or more after your policy's start date	£45.00
• Where we need to cancel your policy because you've not sent us information we've asked for or what you've provided isn't correct	£45.00

Missing payments

• Missing a direct debit payment	£12.00
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Renewing your policy

Your policy is currently set to automatically renew so, if one of our insurers offers you a premium, we'll send your renewal invitation about a month before your policy is due to end. You can then call us at any time (up to your renewal date) to discuss or change your renewal. Your new insurance cover will automatically start on your renewal date, 30th June 2022.

You can opt out of the automatic renewal process at any time. Simply change your preferences in the app or MyAccount or give us a call.

How to make a complaint

We want to provide you with a high level of customer service, so if you're not happy about something please tell us.

- CustomerRelations@hastingsdirect.com
- 0333 321 9751
- Customer service team, Hastings Direct, Conquest House, Collington Avenue, Bexhill-On-Sea, East Sussex, TN39 3LW

For full details of how we deal with complaints, and timescales, please see the "How to make a complaint" section of your car policy document.

If we can't resolve your complaint within eight weeks, or if you're not satisfied with our response, you can contact the Financial Ombudsman.

- complaint.info@financial-ombudsman.org.uk
- 0800 023 4567
- Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London E14 9SR

Important notice to policyholders

We've updated our car insurance and made some changes. This document's a summary of any changes that affect your policy. Please read it carefully to make sure you understand how your policy is affected. Below are the most significant changes, but this isn't an exhaustive list.

You can read about your cover in your car policy document. Simply download this from the [app](#) or [MyAccount](#) or from our website, www.hastingsessential.com.

Please keep this information in a safe place in case you need it in the future.

Changes and updates to your policy

Your Endorsement, Double voluntary and compulsory excess/es, has been removed from your policy. If you choose to use a non-approved repairer there will be an additional £250 excess applied.

General exceptions

Features of the Nominated repair network has been updated to include the following under payment:

If you use a different repairer, there will be an additional Excess to pay as shown in your schedule of insurance.

The following definitions have been updated to state:

Nominated Repairer - A repairer or garage from an approved network, who will be asked to repair your Car following a claim.

Total Loss - If the Insurer deems your Car can't be repaired, or can't be repaired safely or the cost of repair is deemed to be uneconomical, your Car will be declared a Total Loss. This is commonly called a "write-off".

When claiming under this Policy

Section 1 and 2 Damage to your car/s has been updated to include the following:

Costs you have to pay:

The total Excess that applies to your claim. Your compulsory and voluntary Excesses are based on you using your Insurer's Nominated Repairer. If you use a different repairer, there will be an additional Excess to pay as shown in your schedule of insurance.

Section 2 Total Loss if your car can't be repaired has been updated to state the following:

If your Car can't be repaired or your Insurer deems your Car to be unsafe or the cost of repair to be uneconomical, your Car will be declared a Total Loss (sometimes called a "write-off"). If your Car is a Total Loss, your Insurer may put it in storage until your claim is settled. As soon as a Total Loss settlement is agreed and paid by your Insurer, your Insurer is entitled to take possession and ownership of your Car and any salvage shall become your Insurer's property.

Section 5 / Using your car at home and abroad has been replaced with the following

Section 5

Using your Car at home and abroad

This Policy covers your Car for use in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands. It includes travel by sea, air or land within and between these places.

Compulsory minimum cover outside the UK

This Policy also provides the minimum level of cover required by the relevant law to enable you or any person named on the Certificate of Motor Insurance, to drive or use your Car in any country in the European Union (EU). This also applies to any other country that agrees to follow EU directives on motor insurance and is approved by the Commission of the European Union. Minimum cover means there is no cover for any loss or damage to your Car.

Full policy cover abroad

This Policy also includes the cover described on your schedule of insurance and Certificate of Motor Insurance for each trip up to 90 consecutive days, to use your Car in:

- Any country that is a member of the EU
 - Bosnia and Herzegovina, Gibraltar, Iceland, Monaco, Norway, San Marino, Switzerland, Liechtenstein, Andorra and Serbia.
- If you exceed the 90 days your level of cover will automatically be reduced to cover liabilities for third parties. This would mean no cover for any loss or damage to your Car.

This cover only applies if your permanent home is in the United Kingdom and your visit to these countries is temporary.

If you require more than the 90 consecutive days cover (per trip abroad), you will need to contact us. Any extension of cover will need to be agreed by us and you will need to pay an additional premium. If you don't tell us your trip will be more than 90 days only the minimum cover required by the relevant law will apply after 90 days have passed.

What to take if you drive abroad:

If you plan to drive your Car abroad, in addition to your passport and driving licence please take the following documents with you.

- Have a copy of your Certificate of Motor Insurance and this Policy document with you.

You can find both in [MyAccount](http://www.hastingsdirect.com/MyAccount): www.hastingsdirect.com/MyAccount

- You don't need a Green Card to travel in the EU and the countries listed above.
- Take your vehicle registration document (V5) document with you (as proof of ownership).

For further information on Government rules for taking your vehicle abroad; please go to: <https://www.gov.uk/driving-abroad>

Your statement of insurance

Please read and check the information shown in this document carefully. It represents your policy details from last year, and any amendments you've made. It forms part of your contract of motor insurance.

If any of the details are incorrect or have changed, please contact us immediately.

You can do this:

- Through [MyAccount](#)
- By calling 0333 321 9751

We'll tell you if this changes your premium, terms or insurer.

Under the Consumer Insurance (Disclosure and Representations) Act 2012, you have a duty to take reasonable care to answer all questions fully and accurately. If you volunteer information over and above that requested you must do so honestly and carefully. If you don't answer all questions fully and accurately, it could invalidate your insurance cover and result in all or part of a claim not being paid.

Policyholder details

Policyholder	Mr Christopher Sturgeon
Email address	sturgeon.chris@gmail.com
Main telephone number	07713821900
Have any drivers on this policy ever had an insurance policy declined, cancelled, voided or had any special terms imposed?	No
Total vehicles in household	3
Total number of drivers in household	1
Your address	280 Winterthur Way, Basingstoke, Hampshire RG21 7UG
Homeowner	No
Children under 16	No
Vehicle kept at address overnight	Yes
Kept overnight	Drive

Insured drivers		Policyholder
Name	Christopher Sturgeon	
Date of birth	14/08/1990	
Marital status	Married	
Permanent resident in the UK since	Since birth	
Employment status	Employed	
Primary occupation	Commodity Broker	
Industry	Commodity Brokerage	
Licence type	Obtained from MyLicence*	
Licence held	Obtained from MyLicence*	
Driving licence number	STURG908140CD9XA	
Medical conditions reportable to the DVLA/DVANI	No	
Use of other vehicle	No	
Unspent non-motoring convictions	No	
* We obtained this information from MyLicence, with your consent. As you didn't give us this information directly, we can't show it here. To check your details you can contact the DVLA, or visit https://www.mib.org.uk/managing-insurance-data/mib-hub/mylicence/ .		

Your policy details	
Cover type	Comprehensive
Class of use	Social, domestic, pleasure and commuting
Your no claims discount	You told us you have 4 years of no claims discount, but we haven't confirmed this with the previous insurer. If you've had a non-recoverable claim in this policy period, we'll adjust your no claims discount at renewal.
How no claims discount was earned	Private car discount

Incident history				
For all drivers named on this policy, we need to know of any incident, claim or damage involving any motor vehicle in the past five years, including windscreen damage. This applies whether or not a claim was made, and regardless of blame.				
Driver	Date	Description	At fault	NCD affected
Christopher Sturgeon	05/2019	Accident	No	No

Conviction history

For all drivers named on this policy, we need to know of any driving related convictions, endorsements, fixed penalties, disqualifications or bans in the past five years.

Driver	Date	Type of conviction	Licence points	Disqualification
Christopher Sturgeon	Obtained from MyLicence*			

* We obtained this information from MyLicence, with your consent. As you didn't give us this information directly, we can't show it here. To check your details you can contact the DVLA, or visit <https://www.mib.org.uk/managing-insurance-data/mib-hub/mylicence/>.

Insured vehicle details	
Registration number	WV16GDO
Annual mileage	10,000
Make & model	FORD FIESTA ST 2
Body type	HATCHBACK
Year registered	2016
Transmission	Manual
Engine size	1596
Number of seats	5
Date purchased	07/2019
Imported	No
Left hand drive	No
Declared value	£10,345.00
Registered keeper & legal owner	Yes
Security devices or immobiliser	Thatcham Approved Cat 2
Tracker fitted	No
Modifications	No

What's a modification?

A modification's any alteration to your car from the manufacturer's standard specification. This includes, but isn't limited to:

- Changes to the bodywork, such as spoilers or body kit
- Changes to suspension or brakes
- Alloy wheels
- Audio/entertainment system
- Changes affecting performance, such as to the engine management system or exhaust system.

Please note: optional extras fitted at the point of manufacture aren't classed as modifications.

Hastings Direct is a trading name of Hastings Insurance Services Limited which is authorised and regulated by the Financial Conduct Authority - firm reference number 311492. Registered Office: Conquest House, Collington Avenue, Bexhill-on-Sea, East Sussex TN39 3LW (registered in England and Wales no. 3116518)

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents. All policies sold are subject to English Law.

What's this type of Insurance?

This is a Hastings Essential comprehensive car policy.



What's insured?

- ✓ Loss of or damage to your car up to its market value caused by:
 - Accident or malicious damage
 - Fire
 - Theft or attempted theft
- ✓ After any incident involving your car, your insurer will pay all sums you're legally responsible for:
 - Following death or injury to other people
 - Up to £20,000,000 for damage to someone else's property, plus up to £5,000,000 for legal costs and expenses
- ✓ Personal Accident cover up to £1000 for death or permanent loss of sight or limb above ankle or wrist



What's not insured?

- ✗ Damage to windscreen/windows
- ✗ Driving other vehicles
- ✗ Personal Accident of any person over 75 years of age
- ✗ Personal belongings
- ✗ Medical expenses
- ✗ Damage or loss of any audio equipment or accessories
- ✗ No cover if you or anyone entitled to drive:
 - is found to be over the prescribed limit for alcohol in the country where the incident happens
 - is driving while unfit through alcohol, drugs or other substances whether prescribed or not
 - doesn't provide a sample of breath, blood or urine when required to do so, without lawful reason
- ✗ No cover if the keys or other devices are left in or on your car or if the car's unattended with the engine running
- ✗ Damage or loss caused by anyone driving the car who doesn't have a valid driving licence and/or who isn't named on the certificate of motor insurance



Are there any restrictions on cover?

- ! An excess may be payable and amounts can differ by claim type and who's driving
- ! An additional excess of £250 applies if you use a non approved repairer
- ! Personal Accident cover is restricted to the policyholder and spouse/partner
- ! Replacement of parts on a like for like basis isn't guaranteed



Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Isle of Man and Channel Islands
- ✓ When driving abroad, the same level of cover as you have in the UK applies for up to 90 consecutive days in any country that's a member of the EU, Andorra, Bosnia and Herzegovina, Gibraltar, Iceland, Liechtenstein, Monaco, Montenegro, Norway, San Marino, Serbia and Switzerland



What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. Some examples of these are:
 - You must answer any questions to your best knowledge or belief as if you don't this could affect your policy cover and/or ability to make a claim
 - You must tell us as soon as possible about any changes in circumstances such as any changes to your car, the health of any person driving, any motor accidents, fixed penalty offences or motoring convictions
 - You must tell us as soon as possible if you have had a loss, accident or theft
- You must pay your excess as the first part of your claim. This will be shown on your schedule



When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by monthly direct debit.



When does the cover start and end?

Subject to payment, our standard policy cover period runs for 12 months but in some cases, your first period of cover may be less than 12 months. Your cover start and renewal dates are specified in your policy schedule.

Any changes you make to your details during your policy will be effective from the date you make the change.

Before your renewal date, we'll contact you to confirm your renewal terms or to tell you if we're unable to renew your policy. Most of our policies are set to automatically renew which means your new cover will start on your renewal date unless you tell us otherwise. Up until we've sent your renewal quote, you can opt out of automatic renewal in MyAccount and the Hastings Direct app. You can also call us any time before your renewal date to opt out, or to discuss or amend your renewal quote.



How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus our non-refundable fees
- If you or we cancel the policy at any other time, we'll refund the part of the premium on a pro-rata basis for the period of cover that hasn't been used minus our after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.

Motor Breakdown Insurance

Insurance Product Information Document

Product: Roadside

Company: RAC Motoring Services &/or RAC Insurance Ltd

Cover is provided by RAC Motoring Services (Registered No 310208) and/or RAC Insurance Ltd (Registered 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.

This is a brief summary of your insurance policy. It doesn't describe all of the terms and conditions of your contract, so please make sure you read your full policy documents.

What's this type of insurance?

This is a Motor Breakdown insurance policy that covers your vehicle in the event of a breakdown.



What's insured?

- ✓ A fix at the roadside if your vehicle can be repaired
- ✓ Transport to a local garage within 15 miles
- ✓ Help to repair the vehicle if you have put the wrong fuel in by mistake. RAC will add up to 10 litres of correct fuel to get you on your way and dispose of the contaminated fuel.



What's not insured?

- ✗ Any breakdown which has occurred prior to purchase of the policy
- ✗ The costs of any replacement parts
- ✗ A breakdown at or within a ¼ of a mile from your home
- ✗ Transport costs further than 15 miles
- ✗ 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
- ✗ Breakdown outside of the UK



Are there any restrictions on cover?

- ! This policy covers breakdown assistance for the specific vehicle shown on your policy schedule only
- ! If the vehicle breaks down while towing a caravan or trailer and the 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 a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair



Where am I covered?

- ✓ This policy covers you in Great Britain, Northern Ireland, the Isle of Man and Channel Islands



What are my obligations?

- You're required to keep to the conditions shown in your full policy documentation. An example of this is:
 - You must ensure your vehicle is in a legal and roadworthy condition
- Your vehicle must be taxed and have a current MOT certificate
- You must take reasonable care to complete and accurately answer the questions asked when you take out and make changes to this RAC Breakdown Cover and when you make a claim
- You must let Hastings Direct Insurance Services Limited know immediately if you need to change anything, such as your address and/or vehicle.



When and how do I pay?

You can pay your premium annually by credit/debit card or, if eligible, you can pay by direct debit.



When does the cover start and end?

Subject to payment, your cover will start and end on the dates shown in your policy schedule.

RAC Breakdown Cover is cancelled if your associated motor insurance policy is cancelled.



How do I cancel the contract?

Contact us if you want to cancel the policy.

- If this is within the 14 day cooling off period, we'll refund the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable non-refundable fees
- If you or we cancel the policy at any other time, we'll refund part of the premium on a pro-rata basis for the period of cover that hasn't been used minus any applicable after 14-day cancellation fee and any other non-refundable fees

If your policy is cancelled your insurer won't refund the premium where a non-recoverable claim has been made during the period of cover.