

August 2021

Mr Padraic Doyle
1a Addison Crescent
Oxford
OX4 4BD



Your membership no:
200110005683351

Welcome to the RAC

A complete breakdown service

Dear Mr Doyle

Thank you for choosing the RAC's complete breakdown service.

Now you have peace of mind that we'll always rescue you at home and roadside. Plus we'll help you with garages and give you alternative transport as standard too. You don't get that with other providers². Day or night, we're here for you 24/7 – just call your dedicated rescue helpline on **0333 0702 558**.

All your documents in one place

Your important policy documents are stored right here in MyRAC. Please check your policy schedule and terms and conditions to make sure your cover meets your needs. You can also update your details, check your cover dates and see your member benefits – all in MyRAC.

Don't forget your free services

As well as a complete breakdown service, you also have access to extra benefits. Like free Accident Care, which means we'll come to your rescue if you have an accident[^]. Plus a free Legal Helpline, for advice on any personal matter.

Thanks again for choosing us. We're here to give you complete peace of mind.

Yours sincerely

Dave Hobday
RAC Chief Executive

PS If you break down, all you need is the dedicated rescue helpline - so remember to save it to your phone.



Your membership details

Start date:

30.08.2021

Renewal date:

28.02.2023

Membership number:

200110005683351

Policy period:

18 months

Home address:

1a Addison Crescent
Oxford
OX4 4BD

Personal based membership for lead member:

Mr Padraic Doyle

Your demands & needs

The information above reflects your demands and needs, based on the information you gave us when purchasing your cover. Please check the details carefully alongside the enclosed documentation and if anything needs to be changed or is incorrect please call us on 0330 1591 415.

Your documents

Your policy documents are available online, if you prefer to receive a paper copy, just give us a call.

Your cover



Breakdown cover

Roadside + home rescue	- We'll come to you wherever you break down in the UK
Unlimited callouts	- Plus a dedicated rescue helpline
Unlimited tow	- Get to any garage or destination in the UK
Up to 7 days' hire car or taxi	- Up to the value of £500 during repairs. Max 5 claims
Ultimate garage support	- Your patrol will: <ul style="list-style-type: none"> • sort priority access to RAC Approved Garages • get a repair estimate for you • take your vehicle to the garage and book it in for you so you don't have to

For more information on your cover entitlement, please see your policy booklet.

Monthly cost £5.67

Add-ons

Key Replace	Not selected	X
Battery Replace	Not selected	X
Tyre Replace	Not selected	X
Legal Care Plus	Not selected	X
European Rescue	Not selected	X

Arrangement & administration fee for your: Ultimate cover £4.83

Your total monthly cost £10.50

Your total cost of membership for 18 months £189.00

including the Arrangement & administration fee of £87.00

Includes all applicable taxes. The arrangement & administration fee is collected by RAC Financial Services Ltd for itself. The remainder is collected by RAC Financial Services Ltd on behalf of RAC Motoring Services and/or RAC Insurance Ltd.

If you have not made a claim and you cancel within 14 days of joining, we will charge or retain £25 of your arrangement and administration fee and refund any remainder. Please note: If you cancel your policy after this time further charges will apply - full details are in your policy booklet.

Payment details: You have selected to pay for your cover by monthly Direct Debit. Your deposit of £10.50 has been paid. The first monthly payment of £10.50 will be collected on 01.10.2021, followed by £10.50 on the 1st of the month for the next 16 months. Collections will be made on or just after the dates stated, from your account name Padraic Doyle, number xxxxxx47, sort code xxxx32. Reference: RAC01318934.

Please note we may collect your first two payments within two weeks of each other. This is because your first payment may be delayed whilst we're setting up your Direct Debit.

Important information

You may already have breakdown cover with your bank account, with your car purchase or as part of your car insurance. If so, please check that you still need this cover.

Exclusion periods apply upon joining/upgrading - please refer to your policy booklet.

Free services + member benefits rac.co.uk/benefits

Vehicle health check

We'll send you more information about this very soon



Accident Care

If you're involved in an accident with another vehicle, we'll recover you^A



Legal Helpline 0330 159 1446

Private legal advice on wills, family, property, motor and employment



Discounted car maintenance

Save up to 50% helping to keep driving costs down

Dedicated rescue helpline **0333 0702 558** 24/7 365 days a year

To find out how we use your information, please see our privacy policy at rac.co.uk/privacy-policy

The Direct Debit Guarantee



- The Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit RAC Financial Services Ltd will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request RAC Financial Services Ltd to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit, by RAC Financial Services Ltd or your bank or building society, you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when RAC Financial Services Ltd asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify RAC Financial Services Ltd.

Breakdown Insurance

Insurance Product Information Document



Company: RAC Motoring Services & RAC Insurance Ltd

Product: RAC Breakdown Cover

Breakdown cover arranged and administered by RAC Financial Services Limited (313989) and provided by RAC Motoring Services (310208) and/or RAC Insurance Limited (202737). Registered in England and Wales, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services and RAC Financial Services Limited are authorised and regulated by the Financial Conduct Authority. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document provides a summary of the key information regarding RAC Breakdown Insurance. Please refer to the full RAC breakdown terms and conditions and your schedule for more information about your chosen cover.

What is this type of insurance?

RAC Breakdown Insurance is intended to offer services relating to the breakdown of vehicles. It meets the demands and needs of those who wish to ensure the risk of the breakdown of vehicles is met now and in the future, and where additional cover is chosen, that certain additional risks relating to the breakdown of vehicles are met.



What is insured?

There are three types of cover available.

Standard

- ✓ Assistance to repair your broken-down vehicle at the roadside or at home, anywhere in the UK
- ✓ If your vehicle cannot be repaired at the roadside, RAC will transport you, your vehicle and passengers up to 10 miles and provide you with a fault report to take to the garage
- ✓ If your vehicle is taken to a garage, we will reimburse you for a taxi up to 20 miles to one single destination

Advanced

All of the cover in Standard, plus:

- ✓ Unlimited call-outs
- ✓ We'll extend the tow provided to any single destination in the UK
- ✓ We'll call up to 3 approved garages to find out who can assess your vehicle the soonest
- ✓ We'll obtain a repair estimate based on our findings at the roadside
- ✓ Up to 2 days alternative transport (e.g. a hire car or taxi) to the value of £150 while your vehicle is in for repair, instead of a 20 mile taxi from the garage

Ultimate

All of the cover in Advanced, plus:

- ✓ We'll offer to take your vehicle to the garage and book it in for you so you can carry on your journey from the location of the breakdown
- ✓ We'll increase your alternative transport limit to up to 7 days / £500

Optional cover can be added to any of the cover levels above.

Subject to availability

Battery Replace

- If we can't recharge your battery, we'll supply and fit a new one

Tyre Replace

- RAC will repair or replace your vehicle's punctured or damaged tyre

Key Replace

- If your keys are lost, stolen or accidentally broken, RAC will cover the cost of replacing your locks and keys

Legal Care Plus

- Legal costs for recovering losses following a non-fault accident, pursuing motor consumer disputes and defending motoring prosecutions

European Breakdown

- Roadside assistance in Europe, recovery to a local garage and a contribution towards diagnosis and repairs
- Alternative transport or accommodation whilst the vehicle is repaired
- Replacement ticket if you miss your pre-booked car ferry/train due to a breakdown
- Help getting you and your vehicle home if it cannot be repaired by your planned return date
- Replacement driver if you or your passengers cannot drive the vehicle due to illness or injury



What is not insured?

- ✗ Any breakdown which has occurred prior to purchase
- ✗ Anything which is not a breakdown e.g. a road traffic collision
- ✗ Vehicles used for business
- ✗ The cost of any parts
- ✗ Attendance for a fault that we have previously attended and has not been fixed
- ✗ Any resource or equipment required to repair or recover a vehicle which is not normally carried by RAC
- ✗ Vehicles not holding a valid MOT, tax or insurance certificate

Tyre Replace

- General wear and tear or tyres below legal tread

Key Replace

- Keys where the vehicle is used for business or insured under a motor trade policy

Legal Care Plus

- Claims for legal costs that have less than a 51% chance of success



Are there any restrictions on cover?

- ! Your vehicle must be UK registered and less than:
 - 3.5 tonnes
 - 6.4 metres long (including a tow bar)
 - 2.55 metres wide
 - 3 metres high (European cover only)
 - Motorcycles must be over 49cc (121cc in Europe)
- ! There are limits on the number of claims you can make and the amount of cover per section. Please see your schedule and terms and conditions
- ! Optional cover does not start straight away. Please see "limits of cover" in your terms and conditions for details
- ! If your caravan or trailer breaks down in the UK, we'll only attend at the roadside and attempt a repair. No other benefits of the policy are available
- ! For Standard, Advanced and Ultimate, you'll only be covered for assistance at the roadside or at home, and a 10 mile tow, within the first 24 hours of purchase

Advanced and Ultimate

- If the garage is closed, we will contact you the next working day to find a garage to prioritise your repair and obtain the repair estimate
- If you break down as a result of a tyre fault and are not carrying a serviceable spare or the manufacturer's repair equipment, we will only tow you 10 miles

European Breakdown

- Limited to journeys up to 90 days



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 Breakdown you are also covered in: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta, Melilla and the Canary Islands), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe



What are my obligations?

- You must take reasonable care to complete any questions RAC ask you accurately when purchasing this Breakdown Insurance
- You must update RAC straight away if you wish to change your details, such as who is covered, your address and vehicle
- You must ensure your vehicle is in a legal and roadworthy condition
- You must report a breakdown to the RAC straight away and provide your mobile telephone number so we can keep you updated during a breakdown
- You must follow RAC's instructions and comply with their full terms and conditions



When and how do I pay?

- Payment will be required on or before the start date selected by you
- You can pay by debit card, credit card, or direct debit
- The schedule will highlight when your renewal payment is due. Payment will be taken on that date through your selected payment method if you have given permission for RAC to do so



When does the cover start and end?

- The start date is shown on your Policy schedule
- If you have a rolling monthly contract, the policy will end when you cancel it, which you can do at any time
- For all other contracts, the end date is shown on your Policy Schedule



How do I cancel the contract?

You may cancel your policy by contacting RAC Customer Services on 0330 159 0360