

esure Flex Breakdown Assistance Cover

Insurance Product Information Document

Company: RAC Motoring Services and RAC Insurance Limited **Product:** Car Policy Optional Extra

Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and RAC Insurance Ltd (Registered No 2355834). 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 Insurance Product Information Document is a summary and full details of the terms and conditions are in the Breakdown Assistance Cover booklet. Your car insurance schedule will show which Breakdown option you have chosen.

What is this type of insurance? This Optional Extra to the Flex motor policy is designed to meet the demands and needs of someone who wishes to protect their car against unforeseen costs as a result of a breakdown. The assistance available depends on the level of breakdown cover chosen. This cover is provided by RAC Motoring Services and RAC Insurance Limited.



What is insured?

Option A - Roadside assistance:

If your car breaks down in the UK more than a quarter of a mile from your home:

- ✓ The RAC will send help to repair the car at the roadside (either temporary or permanent)
- ✓ If they are unable to repair the car they will recover the car, you, and up to 8 passengers to a destination chosen by the driver up to a maximum of 10 miles from the breakdown location
- ✓ Providing your caravan or trailer is being towed by your car, you will have the same breakdown cover as your car
- ✓ Following a breakdown, you can pay the RAC to:
 - Purchase the parts needed
 - Provide specialist equipment to complete the repairs

For an additional premium you can also get:

Option B - Roadside assistance and Home rescue:

All the benefits of Option A plus assistance at your home address or within a quarter of a mile from it

Option C - Roadside assistance, Home rescue and recovery:

All the benefits of Options A and B plus if the RAC are unable to repair the car, they'll recover the car and transport you and up to 8 passengers from the breakdown location to:

- Your home address
- Your original intended destination within the UK
- A repairer of our choice; or
- If the repairer is near your home address the RAC will take you there

The RAC can also arrange a second or extended recovery

- ✓ Onward Travel: If the RAC attend a breakdown under Option C and can't fix the car on the same day, the driver can choose one of the following, subject to availability
- ✓ Alternative Transport- Up to £100 towards the cost of continuing the journey by air, rail, taxi or public transport
- ✓ Overnight Accommodation- One night's bed and breakfast (excluding alcoholic drinks) up to the value of £150 per person or £600 per breakdown if the breakdown occurs more than 25 miles from your home address or intended destination
- ✓ Hire Car- Up to £100 towards to cost of a hire car up to 1600cc to complete your journey
- ✓ Provision of a chauffeur- If the only driver is unable to complete the journey due to illness or injury, the RAC will pay for a chauffeur to drive you and up to 8 passengers to your destination anywhere in the UK
- ✓ Collection of car following repair- The RAC will pay up to £150 for a single standard rail ticket within the UK for you or an authorised driver to collect the car following repair



What is not insured?

- ✗ Any breakdown resulting from a fault the RAC have previously attended and:
 - The original fault wasn't properly repaired
 - RAC's advice after temporary repair was not followed
- ✗ A second recovery owing to the intended original destination being closed or inaccessible
- ✗ Any claim where the car is already at a garage or other place of repair
- ✗ Assistance where the RAC deem, acting reasonably that you requested service to avoid the cost of repairing the car or to correct an attempted repair by someone else
- ✗ The transportation of animals in RAC vehicles other than domestic pets which are suitably controlled or contained within a suitable travel container
- ✗ Loss of earnings or missed appointments
- ✗ Cost of the following:
 - Specialist equipment;
 - Ferry charges for the car and the RAC's vehicle;
 - Any damage to glass;
 - Spare tyres and wheels and repairing or sourcing them;
 - Recovery by someone other than the RAC even if this is requested by emergency services;
 - Damage or costs as a result of breaking into your car because your keys have been lost or stolen;
 - The cost of draining or removing the wrong or contaminated fuel
- ✗ Routine servicing, maintenance and assembly of the car
- ✗ Breakdowns resulting from activities that are not subject to the normal rules of the road (e.g. rallies)
- ✗ Breakdowns that occur off the public highway which the driver doesn't have any legal access to
- ✗ Assistance if the car is not taxed, insured, in a roadworthy condition or holding a valid MOT
- ✗ Any claim that is or may be affected by the influence of alcohol or drugs
- ✗ Any temporary additional and/or substitute vehicles added to your main flex motor policy are not covered



Are there any restrictions on cover?

- ! If you buy this cover at any time, other than at the same time as your car insurance policy, the cover will begin 24 hours after the cover was added
- ! Any authorised hire car must be arranged within 24 hours of the breakdown
- ! If the breakdown is caused by a component failure, this must stop the car from working
- ! Where the RAC recover passengers under the age of 16 they must be accompanied by an adult
- ! Where the RAC provide a repair to the car this does not mean we are confirming the legal roadworthy condition of the car
- ! The RAC do not guarantee that recovery to a garage will be during opening hours
- ! The cover cannot be used if the car is not privately owned or is being used for hire and reward and/or courier services
- ! The car must not carry more passengers than the number stated in the vehicle's registration document
- ! The RAC will decide which is the most appropriate option based on their expertise in breakdown situations and will act in consultation with the driver
- ! Caravan and trailer cover is restricted by the manufacturer construction and use regulation, the type of towball, its length, height and weight. Full details can be found in the Optional Extras Policy Booklet



Where am I covered?

- ✓ In the UK, the Isle of Man, the Channel Islands and during sea journeys between these islands



What are my obligations?

- To request services directly from the RAC and within 24 hours of becoming aware of the breakdown
- A driver must be with the car when the RAC attend
- You are responsible at all times for your personal belongings, valuables, luggage and goods in your car
- Each passenger must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat
- To not knowingly allow someone that is not covered to try and use a service under this breakdown
- To pay your premium, which is due on the agreed dates
- To comply with the both RAC's and esure's policy terms and conditions



When and how do I pay?

The cost of this Optional Extra will be added to your main policy premium and paid using the same payment method.



When does the cover start and end?

Your chosen start date: 24/08/2024

Your policy end date: 23/08/2025



How do I cancel the contract?

You can cancel this Optional Extra at any time by contacting us via live chat. Get in touch by logging into your Account and clicking 'Need help?'.

As this Optional Extra is linked to your car policy, cancellation of this cover will result in cancellation of your policy.

If you've made a claim, you'll not receive a refund. If you've not made a claim and you cancel this Optional Extra:

- Before the start date of your policy you'll receive a full refund and no fee will be charged
- Within 14 days of receiving your welcome pack or renewal documents, or the start date of your policy (whichever is later), we'll refund you in full
- After 14 days we'll charge you for the days we have provided cover