



# THANK YOU

Mr Dion Jones  
12 Whins Close  
Camberley  
Surrey  
GU15 3NW

Membership number:  
200110005396808

Review date:  
6 April 2022

## Complete peace of mind and more

Dear Mr Jones

Thank you for being a member of the RAC. With us, it's good to know you get a complete breakdown service as standard – including roadside and home rescue, help with garages and alternative transport too. No other provider can say that<sup>2</sup>.

From 6 April 2022 the monthly price you pay is changing for your Advanced breakdown cover. **You don't need to do anything to stay covered.** Just check your policy schedule overleaf and terms and conditions. And if anything needs to change, give us a call on 0330 1590 558.

### Your Review

**Your last payment was £7.00, your next payment will be £12.87 followed by £12.92 for the next 11 months.**

Have you checked that your insurance cover still meets your needs? You may be able to get the insurance cover you want at a better price if you shop around. This is a rolling monthly contract and if you wish to discuss please call us.

To say thank you for staying with us, you can also choose a **FREE** loyalty reward when you renew. That's on top of the everyday rewards you already receive. See the enclosed leaflet to decide which **FREE** loyalty reward you'd like.

Thanks again for choosing us. We're proud to keep giving you complete peace of mind.

Dave Hobday  
RAC Chief Executive

P.S. If you break down, all you need is our helpline – 0333 2000 999



### Advanced cover includes

- ✓ Roadside + home rescue
- ✓ Unlimited callouts
- ✓ Unlimited tow
- ✓ 2 days' hire car or taxi
- ✓ Advanced garage support



**Claim your  
FREE  
loyalty reward today**

Ben, RAC patrol since 2013

## Your membership details

## Start date:

06.04.2021

## Annual review date:

06.04.2022

## Membership number:

200110005396808

## Policy period:

Monthly - continuous renewal

## Home address:

12 Whins Close  
Camberley  
Surrey  
GU15 3NW

## Vehicle based membership for lead member:

Mr Dion Jones

## Manufacturer &amp; Registration:

Mercedes WP06UDK

## Your demands &amp; needs

The information above reflects your demands and needs, based on the information you last gave us and isn't a personal recommendation. Please check the details carefully alongside the enclosed documentation and if anything needs to be changed or is incorrect please call us on 0330 1590 558.

## 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

£6.75

Roadside + home rescue	- We'll come to you wherever you break down in the UK
Unlimited callouts	- Call on us as often as you need
Unlimited tow	- Get to any garage or destination in the UK
Up to 2 days' hire car or taxi	- Up to the value of £150 during repairs. Max 5 claims
Advanced garage support	- Your patrol will: <ul style="list-style-type: none"> <li>• sort priority access to RAC Approved Garages</li> <li>• get a repair estimate for you</li> </ul>

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

## Add-ons

Key Replace	Not selected	X
Battery Replace	Not selected	X
Tyre Replace	Not selected	X
Garage and Parts*	Not selected	X
Legal Care Plus	Not selected	X
European Rescue	Not selected	X

Arrangement & administration fee for your: Advanced cover

£6.17

Monthly cost of membership

£12.92

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.

**Payment details:** You have selected to pay for your cover by monthly continuous Direct Debit. The first monthly payment of £12.87 will be collected on 06.04.2022, followed by £12.92 on the 6th of the month for the next 11 months, unless cancelled earlier. Collections will be made on or just after the dates stated, from your account name Dion Jones, number xxxxxx67, sort code xxxx71. Reference: RAC01206002.

If there are any changes to the amount, date or frequency of your Direct Debit we will notify you at least 10 working days in advance of your account being debited.

**This is a monthly contract and you can cancel at any time.**

## 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.

## Membership benefits included:



## Accident Care

If you're involved in an accident, we'll recover you<sup>1</sup>



## Legal Helpline call 0330 159 1446

Private legal advice on wills, family, property, motor and employment matters, available 24/7



## Everyday rewards for you

Discounts for you and the family on many big brands! Visit [rac.co.uk/rewards](https://rac.co.uk/rewards) to redeem



## RAC app

Route planner and traffic alerts on the move

To find out how we use your information, please see our privacy policy at [rac.co.uk/privacy-policy](https://rac.co.uk/privacy-policy)

[rac.co.uk](https://rac.co.uk)

Lines open weekdays 8am - 7pm, Saturdays 9am - 5pm, bank holidays 9am - 5pm. 03 numbers are charged at national call rates and included in inclusive minute plans from landlines and mobiles. Calls may be monitored and/or recorded.

<sup>1</sup>The RAC will seek to recoup the cost of recovery from your insurer/3rd party insurer. You may be asked to pay if this isn't possible. <sup>2</sup>For more details please see [www.rac.co.uk/breakdown-cover/compare-breakdown-cover](https://www.rac.co.uk/breakdown-cover/compare-breakdown-cover).

Breakdown cover arranged and administered by RAC Financial Services Ltd (Registered No 05171817) and provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Ltd (Registered No 02355834). Registered in England and Wales; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services and RAC Financial Services Ltd are authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

\*Garage and Parts Cover is arranged by RAC Financial Services Limited and administered by TWG Services Limited with a sole provider, London General Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202689. TWG Services Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312440.

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RWWB001/MM28D9A/RACGENERIC/RAC/CAKE/ADV/ON/CMM/E/FLASH\_SALE/BDN

RAC Rewards

Your loyalty, rewarded

# THANK YOU!

*A free upgrade, from us to you...*



From our RAC patrols

Mr Jones, to thank you for your loyalty,  
we're offering you a **FREE LOYALTY REWARD**. Choose from...



### Free Legal Care Plus

Get up to £100,000 of legal expenses cover if you're in an accident that wasn't your fault.

OR



### 2 months free breakdown cover

Enjoy an extra 2 months' breakdown cover on us. Keeping you covered for longer.

**Claiming your reward is easy**

- 1** Go back to your MyRAC homepage
- 2** Select your reward
- 3** It's on its way!

Prefer to talk to us?

Call us today on 0330 159 8630 to claim your reward

#### Terms & Conditions

1. You can redeem this offer up to 14 days after your renewal date (or annual review date if you're on a monthly contract). 2. Only valid for the addressee of this mailing. 3. Customers must visit myrac.co.uk and follow the instructions. 4. Your upgrade will start no earlier than your renewal date (or annual review date if you're on a monthly contract) and may take up to 5 days to process. 5. Only one reward per membership and no cash alternative is available. 6. Offer cannot be used in conjunction with any other offer and can be withdrawn at any time. 7. Free loyalty reward will remain in place providing you keep your existing policy with a minimum of Roadside breakdown cover. 8. You will lose your reward if you change to a different type of policy, for example, a business policy, one linked to your vehicle manufacturer or via Tesco.

Lines open Weekdays 8am - 7pm, Saturdays and bank holidays 9am - 5pm. 03 numbers are charged at national call rates and included in inclusive minute plans from landlines and mobiles. Calls may be monitored and/or recorded.

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# 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

If you have a membership that renews automatically and you'd like to stop this from happening, you can:

- Change this online. Just go to [myrac.co.uk](https://myrac.co.uk) and select Account Settings in the menu
- Call us on 0330 159 0360 to let us know

If you do this, your membership won't continue next time - you'll need to call us at renewal to stay covered



## 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