

Group Policy

Breakdown Policy for Metropolitan Police Federation

Terms and conditions

Please read and keep for your records.



Contact information

	Telephone	In Writing
Breakdown in the UK Please quote TG075	0330 332 8450	
Claim Form Requests	0330 159 0334	
Customer Services	0345 266 8985	enquiries@officerinsurancecover.co.uk
Hearing assistance	Telephone prefix 18001 to access Typetalk or text us on 07855 828282	

Telephone charges

Please note that **we** do not cover the cost of making or receiving telephone calls. **Our** calls may be monitored and/or recorded.

Call charges may apply. Please check with **your** telephone provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans. Text messages will be charged at **your** standard network rate.

If the vehicle breaks down, please provide us with

1. **Your** name or policy number
2. Identification such as a bank card or driving licence
3. The **vehicle's** make, model and registration number
4. The exact location of the **vehicle** - the road **you** are on or the nearest road junction
5. The number of the phone **you** are using
6. The cause of the **breakdown**, if **you** know it
7. **Your** credit card if **you** need additional services

If **you** fail to make contact within 24 hours of becoming aware of the **breakdown** cover may be refused in relation to the **breakdown**.

Remember

Please let **us** know if **you** have called **us** but manage to get going before **we** arrive

We will only provide cover if **we** arranged help, so please do not go directly to a garage or other recovery service, or otherwise approve action taken by **you** or on **your** behalf.

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Your terms and conditions

Definition of words

Any words in bold appearing throughout this **group policy** have a specific meaning which **we** explain below.

"Advisory Insurance Brokers Limited" means Advisory Insurance Brokers Limited of 2 Minster Court, Mincing Lane, London, United Kingdom, EC3R 7PD who act on behalf of the **RAC** in respect of the sales and administration of the **group policy**;

"breakdown"/"breaks down"/"broken down" means an event during the **policy period**, that stops the **vehicle** from being driven because of a mechanical or electrical failure including as a result of battery failure, running out of fuel, flat tyres, but not as a result of a mis-fuel, **road traffic collision**, fire, flood, theft, acts of vandalism, any fault caused by actions or omissions of the **driver** of the **vehicle**, except running out of fuel and battery failure, or any key related issue other than keys locked in the **vehicle**;

"caravan"/"trailer" means any caravan or trailer that is less than (a) 3.5 tonnes; (b) 7.0m (23ft) long including a tow bar; (c) 2.55 metres wide; and (d) 3 metres high;

"claim" means each separate request for service or benefit for cover under any section of this **group policy**;

"driver"/"their"/"they" means the **member** of a **vehicle** at the time a **breakdown** occurs who is authorised to be driving the **vehicle** and is permanently resident in the **UK**;

"expiry date" means the date that this **group policy** expires;

"group policy"/"policy" means the breakdown policy as set out in this document;

"home" means the address in the **UK** where **you** live permanently;

"member"/"you"/"your" means a member of the Federation or nominated partner of the member who is entitled to the benefits under this **group policy**;

"passengers" means the **driver** and up to the number of passengers allowed as shown in the Vehicle Registration Document travelling in the **vehicle**;

"policy period" means the length of time for which **your group policy** is in force;

"policy year" means the **policy period**, from the **start date**;

"RAC"/"we"/"us"/"our"

1. For Sections A, B and C means RAC Motoring Services;
2. For Section D means RAC Insurance Limited;
3. For Additional Services means RAC Motoring Services; and
4. In each case any person employed or engaged to provide certain services on their behalf;

"reimburse"/"reimbursement" means reimbursement by **RAC** under the reimbursement process;

"road traffic collision" means

1. a traffic collision involving a **vehicle** within the **UK**;

"specialist equipment" means equipment that is not normally required by **RAC** to complete repairs and recoveries, for example winching and specialist lifting equipment;

"start date" means the date **you** join the group insurance scheme;

"UK" means England, Scotland, Wales, Northern Ireland, and for the purpose of this **group policy** includes the Channel Islands and the Isle of Man;

"vehicle" means a **UK** registered vehicle and that complies with the following specifications:

1. it is either a car, light van, minibus or motorhome that is less than (a) 3.5 tonnes; (b) 6.4m (21ft) long; and (c) 2.55 metres wide; or
2. it is a motorcycles over 49cc and is not a mobility scooter

"welcome letter" means the document entitled "welcome letter" containing important details about this **group policy**;

Important information about your group policy

- This **group policy** is intended to offer services relating to the **breakdown** of **vehicles**. Based on the information provided this **group policy** 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.
- This **policy** is the contract of insurance between **you** and the **RAC**.
- There are general conditions that apply to all sections. There are also specific conditions that are set out in each section that apply to each section. **You** must meet all of these conditions.
- All requests for service must be made directly to **us**.

Your **group policy** consists of:

1. A Breakdown Policy – one or more contracts of insurance between **you** and the insurers:
 - a) RAC Motoring Services provides insurance for Sections A, B and C; and
 - b) RAC Insurance Limited provides insurance for Section D.

A premium is payable for contracts of insurance which is included in **your** monthly group insurance subscription.

2. A policy wording will be made available to **you** on joining the group insurance scheme.

Policy type

This **group policy** covers **your vehicle** and if registered at **your home** address. The **vehicle** is covered whoever is driving.

Policy Period

The **group policy** will start on the 1st August 2023 and end after the 31st July 2023.

Limits of Cover

Cover under this **group policy** is subject to limits on:

1. When a **claim** can be made:
 - a) no **claim** is permitted under section A if the **breakdown** occurred prior to purchasing this **group policy**;
 - b) in order to make a **claim** under Section C (Recovery) **we** must have first attended under Section A (Roadside) or Section B (At Home); and
 - c) in order to make a **claim** under Section D, **we** must have first attended under Section A (Roadside) or B (At Home).
2. The number of **claims** that can be made per **policy year** whether under a particular section, or as a whole, one **claim** means one request for service or benefit for cover under any section of this **group policy**, regardless of who makes the **claim**;
3. The amount that is covered for certain types of **claim** or for certain sections, as set out in this **group policy**.

Reimbursement

Under some sections, **you** may need to pay for the service up front and **claim** this back from **us**. To do so, please visit

www.rac.co.uk/reimbursementclaimform. If **you** have any queries please contact Breakdown Customer care on 0330 159 0360. Please send **your** completed claim form with proof of payment (such as a receipt) to Customer Services. **We** may ask **you** to supply original documents.

Hire Car Terms

Certain sections of this **group policy** include the supply of a hire car. Where a hire car is available as a covered benefit, the following terms apply:

Covered

1. **We** will arrange and pay for the hire cost of a replacement car whilst the **vehicle** is being repaired. Any replacement car will be limited to a small hatchback;
2. If **you** are not eligible for a hire car arranged by **us** for any reason, such as **you** do not meet the hire car provider's terms (e.g. **you** have points on **your** licence), and **you** choose to hire a car yourself, let **us** know before **you** hire a car, and then provided **we** have agreed the cost, **we** will **reimburse you** up to £35 per day;
3. Where **we** arrange a hire car **we** will pay the insurance and collision damage waiver (this covers the cost of damage but **you** would still need to pay the excess).

Not Covered

1. **We** will not provide any specific car type, model or accessories, including tow bars.
2. Any cost of:
 - a) delivery and collection of the car hire and any fuel used; or
 - b) fuel while using the car hire; or
 - c) any insurance excess and additional costs.

Included Benefits

As well as the cover **we** provide under Sections A to D, **we** offer the following benefits provided by RAC Motoring Services at no additional charge to **you** and include:

- Urgent Message Relay; and
- Replacement Driver.

Additional Services

RAC Motoring Services can also offer additional services following a **breakdown** for an additional charge which will be agreed with **you** before service is provided.

Your Cover

Section A. Roadside

This **group policy** includes cover for Roadside.

Covered

If the **vehicle breaks down** within the **UK** more than a quarter of a mile from the **member's home**, **we** will:

1. Send help to repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If **we** are unable to repair the **vehicle** at the roadside, **we** will recover the **vehicle** and **passengers** to, along with any **caravan** or **trailer** attached to it, will be recovered to a destination chosen by the **member** up to a maximum of 10 miles from the **breakdown**;

If **we** recover the **vehicle** to a garage, **we** will **reimburse** the **member** for taxi costs for **passengers** to continue the journey to a single destination within 20 miles.

Caravans or Trailers

If a **caravan** or **trailer breaks down**, whilst attached to the **vehicle**, within the **UK** more than 1/4 mile from the **member's home**, **we** will send help to repair the **caravan** or **trailer** at the roadside. This could be a permanent or temporary repair.

We will not provide any other cover under this **group policy** if a **caravan** or **trailer breaks down**. However, if a **vehicle breaks down** and there is a **caravan** or **trailer** attached to it **we** will recover the **caravan** or **trailer** as well.

Not Covered

1. The cost of any parts or **specialist equipment**;
2. The fitting of parts, including batteries, supplied by anyone other than **us**;
3. Any **breakdown** resulting from a fault that **we** have previously attended and:
 - a) the original fault has not been properly repaired; or
 - b) **our** advice after a temporary repair has not been followed;
4. Recovery for **caravans** or **trailers** if the **caravan** or **trailer breaks down**.

Section B. At Home

This **group policy** includes cover for At Home.

Covered

We will provide the same cover as the "Covered" part of Section A (Roadside) if the **vehicle breaks down** at, or within a quarter of a mile of, the **member's home**.

Not Covered

Please see the "Not Covered" part of Section A (Roadside), which also applies here.

Section C. Recovery

This **group policy** includes cover for Recovery.

Covered

If **we** are unable to repair the **vehicle** under Section A (Roadside) or under Section B (At Home), **we** will recover the **vehicle** from the **breakdown** location to a single destination chosen by the **member** within the **UK**. For long distances **we** may use more than one recovery vehicle.

Please note: recovery must be arranged with **us** while **we** are at the scene.

Not Covered

1. Please see the "Not Covered" part of Section A (Roadside), which also applies here;
2. Any **claims** due to:
 - a. tyre faults where the **vehicle** is not carrying a serviceable spare tyre, the tyre repair equipment provided by the **vehicle's** manufacturer or a locking wheel nut; or
 - b. any key related **claim**; or
3. A second recovery owing to the intended original destination being closed or inaccessible.

Section D. Onward Travel

This **group policy** includes cover for Onward Travel.

If **we** attend a **breakdown** under Sections A (Roadside) or B (At Home), and cannot fix the **vehicle** on the same day, **we** will help the **member** by making arrangements to allow the continuation of the journey. The **member** can choose one of the following options, subject to availability:

1. Hire Car;
2. Alternative transport; or
3. Overnight accommodation.

1. Hire Car

Covered

Up to 2 consecutive days or until the **vehicle** has been fixed if sooner.

Please see Hire Car terms.

Hire Cars must be arranged with **us** within 24 hours of the time of **breakdown**.

2. Alternative transport

Covered

If the **member** would prefer to continue the journey by air, rail, taxi or public transport, **we** will **reimburse** the **member** for a standard class ticket up to £150 per person or £500 for the whole party, whichever is less.

3. Overnight accommodation

Covered

The **member** may decide that waiting for the **vehicle** to be fixed is best. **We** will arrange one night's bed and breakfast accommodation, up to a value of £150 per person or £500 for the whole party, whichever is less.

4. Assistance in a medical emergency

Covered

We will also help if the **member** or one of the **passengers** suddenly or unexpectedly falls ill or is injured and needs medical help before the end of the journey. **We** will help to:

1. book one night's bed and breakfast accommodation for the **member** and **passengers** if the hospital is more than 20 miles from **home**. **We** will **reimburse** the **member** up to £150 per person or £500 for the whole party; and
2. arrange to get the patient home or to a local hospital as soon as they are fit to travel.

Not Covered

We will not assist the **member** where **they** or one of the **passengers** is taken ill during a journey to or from a doctor's surgery or hospital, including planned doctor or hospital appointments or emergencies.

General Conditions

The following conditions apply to all sections of this **group policy**. If **you** do not comply **we** can refuse cover and/or cancel your **group policy**.

1. **You** must pay **your** premium.
2. **You** must request services directly from **us**, as **we** will only provide cover if **we** make arrangements to help **you**.
3. Where the **breakdown** is caused by a component failure this must stop the **vehicle** from working, so for example an air-conditioning failure in itself does not constitute a **breakdown**, and the illumination of a warning light does not always constitute a **breakdown**. If it does not, **you** will need to take the **vehicle** to a place of repair and this **group policy** will not cover this.

4. **We** will not cover any **claim** where the **vehicle** is already at a garage or other place of repair.
5. Where **we** deem, acting reasonably, that **you** requested service to avoid the cost of repairing the **vehicle**, or to correct an attempted repair by someone else, **we** will not provide cover.
6. A **member** must be with the **vehicle** when **we** attend.
7. **We** will not be responsible for any loss of or damage to the contents of the **vehicle**.
8. Where **we** recover **passengers** under the age of 16, they must be accompanied by an adult.
9. **We** will not allow animals in **our** vehicles, except guide dogs. Any animals can remain in the **vehicle** at the **member's** own risk. **We** will not be liable for any injury to animals, or damage caused by them. **We** will not transport any livestock. **We** will not be responsible for any costs relating to animals.
10. The **vehicle** must not carry more passengers than the number stated in the **vehicle's** registration document. Each **passenger** must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat, where required.
11. Where **we** provide a repair to the **vehicle**, whilst **we** are responsible for that repair, this does not mean that **we** are confirming the legal and roadworthy condition of the **vehicle**. This remains **your** responsibility.
12. **We** will not be responsible for any losses that may incur following a **breakdown** that are not expressly covered by this **group policy**. For example, **we** will not pay for any loss of earnings or missed appointments.
13. **We** do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst **we** will try to check that the garage will undertake the type of repairs required, **we** cannot guarantee this. **We** will not take responsibility for repairs carried out at any garage and the contract for such repairs will be between **you** and the garage / repairer.
14. During extreme weather, riots, war, civil unrest, industrial disputes or any other event, **our** services can be interrupted. **We** will resume **our** service to **you** as soon as **we** can in these circumstances.
15. The cost of the following is not covered by this **group policy**:
 - a) ferry charges for the **vehicle** and **our** vehicle;
 - b) spare tyres and wheels and repairing or sourcing them; or
 - c) recovery by someone other than **us** even if this is requested by the emergency services. **We** will only provide recovery once instructed to do so by the emergency services.
16. In handling any **claim** there may be more than one option available to the **member** under this **group policy**. **We** will decide which is the most appropriate option based on **our** expertise in **breakdown** situations. In doing so **we** will act in consultation with the **member**, and act reasonably at all times.
17. The **vehicle** must be privately owned and only used for private use, or any business use other than hire and reward and/or courier services.
18. This **group policy** does not cover:
 - a) routine servicing, maintenance or assembly of the **vehicle**;
 - b) **caravan** or **trailers**, except as described under Section A;
 - c) use of the **vehicle** for business, including for example demonstrating, carrying trade plates;
 - d) **breakdowns** resulting from activities that are not subject to the normal rules of the road for example rallies, stock car racing, use of the Nürburgring or other formal or informal race events;
 - e) **breakdowns** that occur off the public highway to which the **member** or **we** have no legal access;
 - f) the **vehicle** if it is not legally taxed, insured and holding a valid MOT which is required by law or is not being used in line with the manufacturer's guidelines;
 - g) **vehicles** that are not in a roadworthy condition. If **we** consider, acting reasonably, that the **vehicle** is not in a legal or roadworthy condition, **we** can refuse to provide service. If **you** can demonstrate that the **vehicle** is roadworthy **we** will provide service;
 - h) any **claim** that is or may be affected by the influence of alcohol or drugs;
 - i) any **breakdown** that is caused by or as a result of **vehicle** theft or fire;
 - j) **vehicle** storage charges. If the **vehicle** is being stored, **you** will be contacted at **your** last known address with details of how to arrange collection and any fees which may be payable. In extreme instances, where the **vehicle** has not been collected and fees not paid, the **vehicle** may be disposed of and any outstanding fees will be deducted. **You** will be notified, in accordance with legislation, prior to this happening; or
 - k) any **claim** under this **group policy** where the **breakdown** was first reported to **us** under a different policy.

19. If the **member** is asked to review and approve a document recording the condition of the **vehicle**, including an electronic form, it is **their** responsibility to ensure that the record is accurate and complete, and **we** will not be responsible for any errors or omissions.

Additional Benefits

The following are provided at no additional charge:

Driver-induced faults

If the **vehicle** cannot be driven for any reason other than a **breakdown**, for example if the **vehicle** has broken or cracked glass, the **vehicle** keys are broken or lost or there has been a driver-induced fault, **we** will send help to the **vehicle**. If **we** cannot get the **vehicle** going again, **we** will recover the **vehicle** and **passengers** up to 10 miles. Any **specialist equipment** required by **us** to repair or arrange recovery of the **vehicle** will be chargeable. This service is discretionary and **we** will decide whether or not to provide this service.

Service in the Republic of Ireland

If the **vehicle** has **broken down** in the Republic of Ireland, **we** will provide a Roadside attendance service only, as described under Section A (Roadside). If **your home** address is in Northern Ireland and **you** have purchased Section C (Recovery), **we** will recover the **vehicle** to **your home**, or to another destination in Northern Ireland if the distance is less.

Urgent message relay

If the **vehicle** has **broken down** and the **member** needs to get in touch with friends and family urgently, **we** will get a message to them.

Replacement driver

If the **member** becomes ill during a journey in the **UK** and no one within the party can drive the **vehicle**, **we** may be able to provide a replacement driver. This service is discretionary, and **we** will decide whether or not to provide this service.

Additional services

We can provide additional services that are not included in **your group policy** but **we** will charge **you** for these, for example to:

1. Purchase the parts **you** need to get on **your** way;
2. Pay for **specialist equipment** to complete the repairs;
3. Extend the hire time for a replacement car;
4. Arrange a second or extended recovery; or
5. Attend a mis-fuel event.

If **you** need extra help, **we** will agree the costs up front and will need full payment before **we** can help. **You** will be responsible for any additional charges so if **we** help **you** under this **group policy** and cannot pay, **we** will invoice **you**. This is why **we** request proof of identity at the **breakdown**.

Cancellation of your policy

In the event that **you** need to cancel this **policy** please contact the Federation.

Misuse of this policy

Each **member** must not behave inappropriately towards **us**, including acting in a threatening or abusive manner, whether verbally or physically.

If this condition is not complied with, **we** will contact the **member** to discuss **our** concerns and if the concerns are not dealt with within a reasonable period of time or cannot be dealt with **we** reserve the right to refuse cover under this **group policy** with immediate effect.

We will notify the **member** in writing in the event that **we** decide to take any action.

Complaints and Financial Ombudsman Service

We are committed to providing excellent service. However, we realise that there are occasions when you feel you did not receive the service you expected. If you are unhappy with our services relating to this group policy such as services at or following a breakdown, or the included benefits please contact us as follows:

Phone	In writing
0330 159 0360	Breakdown Customer Care RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN Breakdowncustomercare@rac.co.uk

In the event we cannot resolve a complaint raised in respect of Onward Travel complaints can be brought to the Financial Ombudsman Service by, or on behalf of customers, who are private individuals or "Micro-enterprises".

"Micro-enterprises" (an EU term covering smaller businesses) can bring complaints to the ombudsman as long as they have an annual turnover of up to two million euros and fewer than ten members.

In the event that we cannot resolve your complaint to your satisfaction under the complaints process set out above, you may in certain circumstances be entitled to refer your complaint to the Financial Ombudsman Service at the following address:	Phone	In writing
	0800 023 4567 or 0300 123 9123	The Financial Ombudsman Service Exchange Tower Harbour Exchange London E14 9SR complaint.info@financial-ombudsman.org.uk www.financial-ombudsman.org.uk
The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us.		
Using this complaints procedure will not affect your legal rights.		

Financial Services Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant sections of cover, you may be entitled to compensation from the FSCS.

Further information about FSCS arrangements is available from the FSCS website www.fscs.org.uk, or by writing to:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean,
Gloucestershire, GL17 1DY

The cover provided by RAC Motoring Services under this group policy is not covered by the FSCS.

Law

The parties are free to choose the law applicable to this group policy. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this group policy and the welcome letter and other information relating to this contract will be in English.

Your Data

Data Protection Statement

This section provides a short summary of how we collect and use your data. Please refer to our website at rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy for full details of how we use your data. Alternatively, you can obtain a copy of the Privacy Policy by using the contact details below.

What is your data?

There are three types of data we hold about you:

1. Personal data is information we hold on record which identifies you. This may include your name, address, email address and telephone number;
2. We will may also hold data about you that is not personal, for example, information about your vehicle; and
3. A small number of our services require the collection and storing of special categories of personal data. We will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

How we obtain and collect your data

Your data may be collected in a number of different ways. For example, when you purchase this group policy, contact us through social media or make a claim under your group policy. We will always need to collect, store and use information about you to be able to provide you with your group policy.

Please note, if you do not provide your data we will be unable to provide you with cover, as well as services related to administering your group policy.

How we will use your data

We will use your data for the administration of your group policy, for example, helping you if you make a claim. We may disclose your personal data to service providers who provide help under your group policy.

Your rights

You have a number of rights relating to your personal data. For further information regarding any of these rights please visit rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy or contact the Data Protection Officer:

1. Call our Customer Service Team: 0330 159 0337; or
2. Email us: membershipcustomercare@rac.co.uk; or
3. Write to us:
RAC Motoring Services
Great Park Road
Bradley Stoke
Bristol
BS32 4QN