

# Motor Breakdown Cover



## Insurance Product Information Document

Company: RAC Motoring Services Limited and/or RAC Insurance Limited

### Product: RAC Breakdown Cover

Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208) and/or RAC Insurance Limited (Firm Reference 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. RAC Insurance Limited 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 only intended to provide a summary of the main coverage and exclusions. You will find full information in the RAC Breakdown Cover terms and conditions.

## What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of vehicles. It also provides other benefits.



### What is insured?

#### Roadside

- ✓ Help to repair the vehicle at the roadside when you're more than a quarter mile from your home.
- ✓ Help to transport the vehicle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.

#### At Home

- ✓ Help to repair the vehicle at, or within, a quarter of a mile of your home.

#### Recovery

- ✓ Help to transport the vehicle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.

#### Onward Travel

- ✓ A replacement hire car for 2 consecutive days or £150 per person and £500 in total for either alternative transport or overnight accommodation for the passengers while the vehicle is repaired.



### What is not insured?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown e.g. a road traffic collision.
- ✗ The cost of any parts.
- ✗ 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.
- ✗ Vehicles used for hire and reward or courier services.



### Are there any restrictions on cover?

- ! The vehicle must be less than:
  - 3.5 tonnes,
  - 6.4 metres long
  - 2.55 metres wide
- ! Motorcycles under 49cc or mobility scooters are not covered.
- ! If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- ! 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 the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.
- ! There are limits on the amount of cover per section. Please see your terms and conditions.



## Where am I covered?



You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.



## What are my obligations?

- You must take reasonable care to complete the application form carefully when you take out this RAC Breakdown Cover and accurately answer the questions asked when you make a claim
- You must ensure your vehicle is in a legal and roadworthy condition.
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions.



## When and how do I pay?

- Payments are deducted monthly from your pay/pension.



## When does the cover start and end?

- Cover for RAC Breakdown Cover starts once your application has been accepted by the Metropolitan Police Federation.
- Cover will continue until the subscribing member of Metropolitan Police Federation leaves the Group Insurance Scheme.
- RAC Breakdown Cover is cancelled if the subscribing member of the Metropolitan Police Federation is no longer a member of the scheme.



## How do I cancel the contract?

You can cancel RAC Breakdown Cover by contacting the Metropolitan Police Federation.