

# Motor Breakdown Insurance

## Insurance Product Information Document

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

**Product: First Directory Motor Breakdown Assistance**

Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Limited (Registered No 2355834). Registered in England. Registered office: 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 Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This is a summary of the main coverage and exclusions. You can find full terms and conditions and other important information online at [firstdirect.com](http://firstdirect.com) or in your policy booklet.

### What is this type of insurance?

This First Directory Motor Breakdown Assistance policy is designed to provide help to First Directory holders after a vehicle breakdown. The policy also provides other benefits.



#### What is insured?

##### Roadside, At Home and Recovery

- ✓ Repair of the vehicle at the roadside and at home.
- ✓ Transport for you, the vehicle and up to seven passengers to your home or a local garage or a destination of your choice in the UK if the RAC cannot repair the vehicle.
- ✓ Recovery of the vehicle to a destination within 10 miles of the breakdown in the event of misfuelling.



#### What is not insured?

The RAC will not

- ✗ provide for anything which is not a breakdown, e.g. a road traffic collision in the UK.
- ✗ provide cover for vehicles used for business or commercial purposes or for vehicles not privately owned.
- ✗ provide recovery to more than one destination.
- ✗ cover the cost of any parts under Roadside, At Home and Recovery cover.
- ✗ cover breakdowns caused by a fault that the RAC had previously provided breakdown cover for, if the RAC advised you that the repair was temporary and further repairs were required.
- ✗ provide cover for any animals that are transported in your vehicle – this is at your own risk. The RAC will not transport animals in the recovery vehicle (assistance animals will be transported with their owners).
- ✗ cover the cost of fuel, oil or any personal insurance when a replacement car hire is provided.
- ✗ pay any labour costs if the vehicle is involved in a road traffic collision while driving in Europe.
- ✗ provide a replacement driver if there is another qualified driver in the party who is fit and legally able to drive the vehicle should an insured person suddenly or unexpectedly fall ill while driving in Europe.
- ✗ return the vehicle to the UK, following a breakdown in Europe, if the cost of repatriation is more than the market value of the vehicle.



## What is insured? (cont...)

### European Motoring Assistance

- ✓ Onward travel in the UK
  - Repair of the vehicle if it breaks down within 24 hours before your departure date; if it can't be repaired in time, a hire car will be provided for up to £125 per day for up to 14 days and up to £1,500 in total.
- ✓ Roadside assistance in Europe
  - Repair of the vehicle at the roadside or recovery to a local repairer, with a contribution towards labour costs (if repairable within 24 hours) – up to £150
  - If spare parts are required, the RAC will organise and pay for their dispatch
- ✓ **Onward travel in Europe**
  - If the vehicle can't be repaired within 12 hours, the RAC will reimburse you and up to seven passengers (up to £125 per person per day, or £1,500 in total) to continue the journey by alternative transport; or
  - If you are stranded following a breakdown, the RAC will pay extra accommodation expenses of £30 per person per day – up to a maximum of £500
  - The RAC will provide alternative transport to get you back home if your vehicle is unrepairable in Europe and will be returned home.
- ✓ **Getting the vehicle home**

The RAC will

  - return the vehicle to a single destination of your choice in the UK if it can't be repaired
  - arrange and pay for you to collect the vehicle if it was left abroad for repair – up to £600 for transport and £30 for accommodation per day.
  - pay any customs duty claims if the vehicle is written off and has to be disposed of abroad
  - provide reimbursement for a hire car in the UK, for 24 hours, once the RAC have brought you and up to seven passengers home
- ✓ **Vehicle break-in emergency repairs**
  - up to £175 for emergency repairs to make the vehicle safe again.
- ✓ **Replacement driver**
  - The RAC will provide a replacement driver if a driver is medically unfit to drive.



## Are there any restrictions on cover?

- ! The vehicle must be a car or light van and be a UK registered vehicle with a maximum weight of 3,500kg (3.5 tonnes), maximum length of 6.4 metres (21ft) including tow bar and maximum width of 2.55 metres (8ft 4in) or a motorhome with a maximum weight of 3,500kg (3.5 tonnes), maximum length of 7 metres (23ft) including tow bar and maximum width of 2.55 metres (8ft 4in).
- ! If a caravan or trailer breaks down in the UK, the 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 3,500kg (3.5 tonnes), no longer than 7.0 metres (23ft), including a tow bar, no wider than 2.55 metres (8ft 4in) and no higher than 3.0 metres (9ft 10 in)) 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.
- ! European Motoring Assistance is limited to 90 days for any one trip (with an overall limit of £2,500 per claim).



## Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man
- ✓ European Motoring Assistance covers you 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, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (European side plus Uskudar), Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe.



## What are my obligations?

- You must report a breakdown to the RAC straight away, follow their instructions and fully comply with the RAC terms and conditions.
- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out and make changes to your policy, and when you make a claim.
- You must ensure your vehicle is in a legal and roadworthy condition.



## When and how do I pay?

A monthly fee will be taken from your **first direct** 1st Account.



## When does the cover start and end?

Cover begins on 1 November 2018 or on the date you become a First Directory holder, whichever is later, and remains in place until First Directory is closed or you are no longer eligible for cover, whichever is sooner.



## How do I cancel the contract?

This Motor Breakdown Assistance policy is part of First Directory and cannot be cancelled in isolation. If you wish to cancel this insurance, you will need to cancel First Directory. To do this, please contact **first direct** on **03 456 100 100**.