

# Tesco Insurance Breakdown Cover

Policy Booklet

Cover provided by



**TESCO** Insurance

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Section 1

# About your cover



## Statement of demands and needs

Depending on the level of cover chosen, the products described in this policy booklet meet the demands and needs of customers who wish to ensure they have **breakdown** assistance cover in the event of a mechanical **breakdown** of the covered vehicle during the period of cover.

## Handy phone numbers

If **you** need help at the roadside, please call the appropriate number below:

<b>Breakdown / Claims, UK</b>	<b>0800 003 001</b>
<b>Breakdown ROI</b>	<b>1800 646 543</b>
<b>Breakdown ROI (Paycall)</b>	<b>+44 161 452 3201</b>
<b>Breakdown France and Monaco (Paycall)</b>	<b>+33 47 243 6947</b>
<b>Breakdown France and Monaco (Landline Freephone)</b>	<b>0800 159 229</b>
<b>Breakdown Rest of Europe</b>	<b>+33 47 243 6947</b>

All lines open 24 hours a day, 365 days a year.

# Policy wording

## Terms and conditions

Thank **you** for choosing **Tesco Insurance Breakdown** cover. Cover is arranged by Tesco Personal Finance Limited (trading as **Tesco Insurance**), acting on behalf of **RAC** Motoring Services and **RAC** Insurance Limited.

This policy is underwritten by **RAC** Motoring Services. In the Channel Islands and Isle of Man, this policy is underwritten by **RAC** Insurance Limited. Onward Travel and European Cover is underwritten by **RAC** Insurance Limited. **You** should read this policy along with **your** Schedule for full details of **your** cover.

This policy is a contract between **us** and **you**. **We** agree to pay for those costs set out in this policy, which occurs during the period of cover and for which payment of the appropriate premium has been made and are subject to the following terms and conditions:

### Choice of law

The laws of England and Wales govern **your** policy, unless **you** and **we** agree otherwise, and such agreement has been put in writing by **us**.

### Use of language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

If the service **you** require is not provided for under this policy, **we** will try, if **you** wish, to arrange it at **your** expense. The terms of, and any payment for, any such services are a matter for **you** and the supplier, and **we** will not act as an agent.

### Period of cover

- **Your** cover is for the duration of **your** Tesco Car Insurance policy, renewable annually.
- This policy will automatically terminate in the event that **your** related Tesco Car Insurance policy terminates.
- Cover may be automatically renewed by **Tesco Insurance** on the renewal date. If **Tesco Insurance** intends to automatically renew, **Tesco Insurance** will notify **you** of their intention prior to expiry, together with details of the renewal premium. If **you** do not wish to renew, **you** should inform **Tesco Insurance** prior to the renewal date.

## Alternative formats

We're committed to making **our** products accessible to all customers. This document is available in large print, Braille, and audio format by calling **our** Customer Services on 0345 246 2895 (calls may be monitored and recorded). **We** can be contacted by Typetalk by prefixing the number with 18001.

## Further conditions

**You** must notify **Tesco Insurance** of any change in **your** address immediately.

**Tesco Insurance** may choose not to offer renewal of this policy.

**RAC** and **Tesco Insurance**, acting as agents for **RAC**, reserve the right to refuse service and/or cancel **your** policy if **you** or anyone using **your** policy behaves in a threatening or abusive manner towards **our** employees or contractors.

## Changing **your** details

If **you** need to change anything on **your** policy, please let **Tesco Insurance** know immediately. This includes:

- vehicles listed on **your** policy

To make a change to **your** policy, please contact **Tesco Insurance** by phone, post, or email. **You** can find out how to get in contact with **us** at [tescoinsurance.com/help/contact-us/](https://tescoinsurance.com/help/contact-us/).

**We** can't change **your** policy to someone else's name. If **you** cancel **your** policy for any reason, the whole policy will be cancelled. That means no one on **your** policy will be covered. **We** can set up a new policy for others if needed.

If **we** send communications to **your** last-known **home** or email address, we'll think of these as 'received'. It's **your** responsibility to keep **your** contact details up to date.

## Who arranges and provides **your** cover?

There are two parts to **your RAC Breakdown** Cover:

### 1. Breakdown Policy

Depending on the type of cover **you** have bought, **you** will have one or more contracts. These contracts are between **you** and one of **our** companies.

Cover type	Your contract is with
Roadside	RAC Motoring Services
At Home	
Recovery	
Included Benefits	
Onward Travel	RAC Insurance Limited
European Motoring Assistance	

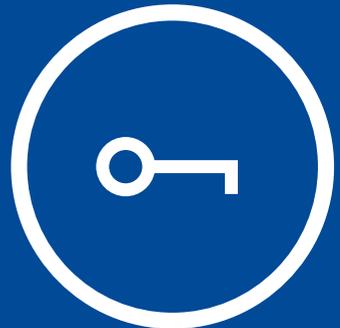
### 2. Schedule

**Your** schedule will give **you** details on:

- what you're covered for
- when **your** policy starts and ends
- how much **your** policy will cost.

Section 2

# Meaning of words



## Meaning of words

The following words or phrases will be found in bold throughout this policy and have specific meanings which are shown below.

<b>Beyond Economical Repair</b>	This is when the cost of repairing <b>your</b> vehicle would be greater than its market-value. We'll base the cost of repairs on the estimate made by the European garage.
<b>Breakdown/ Break Down/ Broken Down</b>	An event that happens during the time you're covered that stops the vehicle being driven. This must be because of a mechanical failure (such as if <b>your</b> car won't start) or an electrical failure (for example, loss of power). This also includes flat tyres, locking <b>your</b> keys in the vehicle and running out of fuel or charge. <b>We</b> don't consider it a <b>breakdown</b> if the vehicle can't be driven because of: <ul style="list-style-type: none"> <li>• a <b>road-traffic collision</b></li> <li>• fire, flood, theft</li> <li>• acts of vandalism, or</li> <li>• any <b>driver-induced fault</b>.</li> </ul>
<b>Claim</b>	Means a call for assistance or any other <b>claim</b> under the policy.
<b>Driver-Induced Fault</b>	Any fault caused by the driver of the vehicle, accidentally or on purpose. It includes any key related issue other than locking <b>your</b> keys in <b>your</b> vehicle or filling <b>your</b> car with the wrong fuel.
<b>Europe</b>	Andorra, Albania, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, France, Finland, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Montenegro, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, Romania, Russian Mainland (west of the Urals), San Marino, Spain (excluding Ceuta, Melilla and the Canary Islands), Serbia, Slovakia, Slovenia, Sweden, Switzerland, Turkey in <b>Europe</b> plus Üsküdar, Ukraine and Vatican City, and any offshore islands of the above, except overseas territories outside of <b>Europe</b> .
<b>Home</b>	<b>Your</b> permanent <b>home</b> in the <b>UK</b> . It's the address <b>you</b> will see on <b>your</b> schedule.

<b>Journey</b>	A trip in <b>Europe</b> that begins when <b>you</b> and <b>your</b> vehicle leave <b>your home</b> address. This must be on or after the start date of <b>your</b> policy. The <b>journey</b> ends when <b>you</b> return <b>home</b> , during the period <b>you</b> 're covered.
<b>Market Value</b>	What <b>your</b> vehicle is worth in the <b>UK</b> , as determined by <b>us</b> . This will be from Glass's Guide or another appropriate trade vehicle valuation guide, based on a vehicle of equivalent age, make, recorded mileage and value.
<b>Passengers</b>	The driver and up to the number of <b>passengers</b> allowed as shown on the Vehicle Registration Document.
<b>Planned Departure Date</b>	The date <b>you</b> intend to begin <b>your journey</b> . <b>We</b> may ask for evidence of this. Applies to Section E – European <b>breakdown</b> only.
<b>RAC/we/us/our</b>	<p>This means <b>RAC</b> Motoring Services in:</p> <ul style="list-style-type: none"> <li>• Sections A, B, and C</li> <li>• Included Benefits</li> </ul> <p>This means <b>RAC</b> Insurance Limited in:</p> <ul style="list-style-type: none"> <li>• Sections D to E</li> </ul> <p>Every time <b>we</b> say <b>RAC/we/us/our</b>, it can also mean any person who works for any of the companies above, or we've agreed can work on <b>our</b> behalf.</p>
<b>RAC Mobile Mechanic</b>	This is a paid for service not included within <b>your breakdown</b> policy and is different to the patrol or resource <b>we</b> initially sent to help <b>you</b> .
<b>Road-Traffic Collision</b>	This is if <b>you</b> hit another vehicle or an object (for example, a lamppost or a tree) and damage <b>your</b> vehicle so it can't be driven. If changing <b>your</b> wheel will get <b>you</b> back on the road, <b>we</b> won't consider this a collision.
<b>Specialist Resource</b>	Resources or tools that <b>our</b> patrols don't usually carry. They may be needed to make a repair or recovery. It may mean a crane, tractor, or lifting equipment.
<b>Tesco Insurance</b>	<b>Tesco Insurance</b> is the trading name of Tesco Personal Finance Limited 2 South Gyle Crescent, Edinburgh EH12 9FQ who arrange and administer this <b>RAC Breakdown</b> Cover.
<b>UK</b>	In this policy, <b>UK</b> means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey, and the Isle of Man.
<b>You/Your</b>	The person who is taking out the policy. If <b>you</b> are an individual, <b>you</b> must be a resident in the <b>UK</b> . For a business, the registered office/trading address must be in the <b>UK</b> .

Section 3

# RAC Breakdown Cover



# What is Covered / Not Covered

## How **your** policy works

- Some of the cover is optional. The cover **you** have chosen is listed in **your** schedule. Please double-check it is right for **your** needs.
- **We** have listed the conditions of this policy. These apply to everything in this booklet. For **your** cover to be valid, **you** must meet all these conditions.
- All **claims** and requests for service must be made directly to **us**.

## How **your** policy works

### Vehicle Based

This **RAC Breakdown** covers the vehicle shown on **your** schedule and if registered at **your home** address. The vehicle is covered, whoever is driving.

## What vehicles am I covered in?

**You** are only covered for cars, light vans, motorhomes, or minibuses fitted with not more than 17 seat and that are less than:

- a. 3.5 tonnes
- b. 6.4 metres long (including a tow bar)
- c. 2.55 metres wide.

They must also be:

- registered in the **UK**
- insured and have valid road tax (not SORN)
- have a valid MOT (unless legally exempt)
- not used for public or private hire, the carriage of goods for hire and reward, demonstration purposes or carrying trade plates.

## Important

If the vehicle **you break down** in lacks valid tax, MOT, or insurance, **we** won't attend **your breakdown**. However, this doesn't apply if **your** vehicle is legally exempt from having an MOT or tax.

### When can I make my first claim?

Some types of cover do not start straight away. You'll only be covered for **breakdowns** and events that happen after a specific period. This table explains which services **you** can use and when.

Cover type	From initial start date	48 hours after initial start date
Roadside	✓	
<b>At Home</b>	✓	
Recovery		✓
Onward Travel		✓
European Motoring Assistance		✓

Although Roadside and **At Home** won't cover **you** for **breakdowns** that happened before **you** bought **your** policy, **we** can still help. We'll send a patrol to repair or recover **your** vehicle, but **you** will be charged for this. This also applies if **you** change the vehicles or people on a policy at the time of a **breakdown**.

The tables below provide information on what is covered and what is not covered under this policy.

## Section A – Roadside

(Included)

Covered	Not covered
<p>If <b>your</b> vehicle breaks down in the <b>UK</b>, as long as you're more than a quarter of a mile (measured in a straight line) from <b>home</b>, we'll send help to repair the vehicle. This could be a permanent or temporary repair. In some cases, <b>we</b> may be able to fix <b>your</b> vehicle remotely.</p> <p>If <b>our</b> remote team can't help or <b>our</b> patrol can't provide <b>you</b> with an emergency repair at the roadside, <b>we</b> can either:</p> <ol style="list-style-type: none"> <li>1. arrange for an <b>RAC Mobile Mechanic</b> to attend <b>you</b> in a safe location. <b>You</b> will need to pay for any repairs, or</li> <li>2. recover the vehicle and <b>passengers</b> to a destination up to 10 miles away. This could be: <ol style="list-style-type: none"> <li>a. an <b>RAC</b> approved garage, or</li> <li>b. another location, up to 10 miles away from the <b>breakdown</b>. This could be a local garage of <b>your</b> choice.</li> </ol> </li> </ol> <p>If <b>we</b> take the vehicle to a garage, we'll reimburse the cost of a taxi for <b>you</b> and <b>your passengers</b>. They must all travel to a single destination within 20 miles of the <b>breakdown</b>.</p>	<ol style="list-style-type: none"> <li>1. The cost of any parts or <b>specialist resource</b>.</li> <li>2. The fitting of parts, including batteries, supplied by anyone other than <b>us</b>.</li> <li>3. Any <b>breakdown</b> that happens because of a fault we've looked at in the past: <ol style="list-style-type: none"> <li>a. that hasn't been properly repaired, or</li> <li>b. that <b>we</b> have temporarily repaired. It's <b>your</b> responsibility to get it fixed. <b>We</b> won't attend repeat callouts for the same problem.</li> </ol> </li> <li>4. The cost of any repair work carried out by an <b>RAC Mobile Mechanic</b> after <b>your breakdown</b> and rescue, including labour and parts.</li> </ol>

## Section B – At Home

(Optional: see **your** schedule)

Covered	Not covered
At <b>Home</b> gives <b>you</b> the benefits of Roadside cover, but <b>we</b> also help if <b>you break down at home</b> , or within a quarter of a mile of <b>your home</b> .	Please see the ‘Not covered’ part of Roadside (section A). This applies to At <b>Home</b> cover as well.

## Section C – Recovery

(Optional: see **your** schedule)

Covered	Not covered
<p>If <b>we</b> can’t repair the vehicle under Roadside (section A) or At <b>Home</b> (section B) cover, we’ll recover the vehicle and <b>passengers</b> to a single location of <b>your</b> choice within the <b>UK</b>.</p> <p>For long distances, <b>we</b> may use more than one recovery option to get <b>you</b> and <b>your</b> vehicle to <b>your</b> destination.</p>	<ol style="list-style-type: none"> <li>1. Please see the ‘Not covered’ part of Roadside (Section A). This applies to Recovery as well.</li> <li>2. If <b>your</b> vehicle is designed to carry a spare tyre, but <b>you</b> are not carrying one, or it’s not in safe working order, <b>we</b> won’t provide full national recovery for tyre-related <b>breakdowns</b>. We’ll only offer <b>you</b> a 10-mile tow.</li> <li>3. If <b>you</b> choose a destination but when <b>we</b> arrive it’s closed or <b>we</b> can’t access it, <b>we</b> won’t offer a second recovery. This applies to recovery of both the vehicle and <b>passengers</b>.</li> </ol>
<b>IMPORTANT</b>	
When <b>we</b> first arrive, <b>you</b> will need to let <b>us</b> know where <b>you</b> would like <b>us</b> to take the vehicle and <b>passengers</b> .	

## Section D – Onward Travel

(Optional: see **your** schedule)

If **we** attend a **breakdown** but can't fix **your** vehicle on the same day, we'll arrange for **you** to continue **your journey**. **You** will be able to choose one of the following options if they are available:

1. Hire car
2. Alternative transport
3. Overnight accommodation.

1. Hire car	
Covered	Not covered
<p>You're covered for up to 24 consecutive hours, or until <b>your</b> vehicle has been fixed, if sooner.</p> <ol style="list-style-type: none"> <li>1. We'll arrange for the hire of a small hatchback car with five seats.</li> <li>2. If <b>we</b> arrange the car hire, we'll pay the insurance and collision-damage waiver. This covers the cost of damage, but there may still be an excess to pay if <b>you</b> have an accident.</li> <li>3. If <b>you</b> don't meet the terms of the car-hire provider <b>we</b> arrange and <b>you</b> decide to hire a car yourself, let <b>us</b> know. If we've agreed the cost beforehand, we'll reimburse <b>you</b> up to £35 per day up to 24 consecutive hours. The reimbursement process is set out below.</li> </ol>	<ol style="list-style-type: none"> <li>1. Hire cars must be arranged within 24 hours of the <b>breakdown</b>.</li> <li>2. <b>We</b> won't provide a specific car type or model, adapted vehicles or accessories – including tow bars.</li> <li>3. <b>We</b> won't cover any cost of:               <ol style="list-style-type: none"> <li>a. delivering and collecting the hire car and any fuel used</li> <li>b. fuel while using the hire car, or insurance excess or additional costs.</li> </ol> </li> </ol>
2. Alternative transport	
Covered	Not covered
<p>If <b>you</b> would prefer to continue <b>your journey</b> in the <b>UK</b> by air, rail, taxi, or public transport, we'll reimburse <b>you</b>. <b>We</b> can cover a standard-class ticket up to £150 per person or £500 for the whole party, whichever is less.</p>	

### 3. Overnight accommodation

Covered	Not covered
<p><b>You</b> may decide that <b>you</b> would like to wait with <b>your</b> vehicle while it's being fixed. We'll arrange one night's accommodation (including breakfast). You'll be covered for up to £150 per person or £500 for the whole party, whichever is less.</p>	<ol style="list-style-type: none"> <li>1. Evening meals.</li> <li>2. Alcohol.</li> <li>3. Accommodation if <b>you break down</b> less than 20 miles from <b>home</b>.</li> </ol>

## Reimbursement

For some of **our** cover options, **you** may need to pay for the service upfront and **claim** back the money from **us**.

To do this, please visit [rac.co.uk/reimbursementclaimform](https://rac.co.uk/reimbursementclaimform). If **you** have any questions, contact **us** on 0330 159 0337. Please send **us your** filled-in form within 90 days of **your breakdown** using the contact details on the form. We'll need to see proof of payment, so please send **us** the original receipt.

## Important

**We** won't reimburse any costs that haven't been arranged through **us** or agreed by **us**.

## Section E – European Motoring Assistance

Please refer to **your** schedule which sets out whether this **RAC Breakdown** Cover includes cover for European Motoring Assistance.

### Limits of cover

The cover under Section E is subject to three call-outs per policy year, limited to one call-out per **journey**, and is subject to the further limits of cover with respect to each type of cover. Each **journey** is limited to a maximum of 90 days.

## Section E1: Onward travel in the UK

Covered	Not covered
<p>If <b>we</b> attend a <b>breakdown</b> under section A or C up to 48 hours before <b>your planned departure date</b> and <b>your</b> vehicle can't be fixed by the date <b>you</b> plan to begin <b>your journey</b> to <b>Europe</b>, <b>we</b> can help.</p> <ol style="list-style-type: none"> <li><b>We</b> can arrange a hire car, for up to six days so that <b>you</b> can continue <b>your journey</b> to <b>Europe</b>. Or, for use while <b>you</b> wait for <b>your</b> car to be fixed, whichever is sooner. If <b>you</b> don't meet the terms of the car-hire provider <b>we</b> arrange and <b>you</b> decide to hire a car yourself, a reimbursement limit of £150 per day, up to a maximum of £750.</li> <li><b>We</b>'ll arrange transport for one person to <b>our</b> nearest hire-car supplier to collect the vehicle.</li> </ol>	<ol style="list-style-type: none"> <li><b>We</b> won't provide a specific car type, model, or accessories – including tow bars.</li> <li><b>We</b> won't provide a hire car arranged by <b>us</b> if <b>you</b> are under 21 or have certain endorsements on <b>your</b> licence.</li> <li>If <b>you</b> leave the hire car at a different location to the one arranged by <b>us</b>, <b>you</b> will need to pay the hire car company any additional costs.</li> <li><b>You</b> won't be covered if <b>you</b> cross a border from one country to another, unless <b>you</b> have agreed it with <b>us</b> in advance. It must also be allowed by the hire-car provider. <b>You</b> may need to change vehicles at the border instead.</li> <li>Any cost of: <ol style="list-style-type: none"> <li>delivering and collecting the hire car and any fuel used</li> <li>fuel while using the hire car, or insurance excess or additional costs.</li> </ol> </li> </ol>

**IMPORTANT**

If the length of **your** trip means **you** need a hire car for longer than **you** are entitled under this policy, we'll help to arrange an extension. However, **you** will need to pay for this.

## Section E2: Roadside assistance in Europe

Covered	Not covered
<p>If <b>your</b> vehicle breaks down in <b>Europe</b> during a <b>journey</b>, <b>we</b> can help. We'll send a local mechanic or recovery specialist to either:</p> <ol style="list-style-type: none"> <li>1. Repair the vehicle at the roadside. This could be a permanent or temporary repair, or</li> <li>2. If <b>we</b> are unable to repair the vehicle at the roadside, <b>we</b> will             <ol style="list-style-type: none"> <li>a. recover the vehicle and <b>passengers</b> to a local garage</li> <li>b. pay for an initial fault diagnosis</li> <li>c. contribute to garage labour charges, up to £150, if repairs can be completed on the same day.</li> </ol> </li> </ol> <p>We'll also get any urgent messages from <b>you</b> to a contact of <b>your</b> choice.</p>	<ol style="list-style-type: none"> <li>1. Costs towards garage labour if the cost to repair will be more than the <b>market value</b> of the vehicle.</li> <li>2. The cost of any parts.</li> <li>3. Any costs over the overall policy limits.</li> </ol>

**IMPORTANT**

By agreeing for **us** to recover **your** vehicle to a local garage **you** are authorising **us** and the garage to do an initial fault diagnosis.

## Section E3 – Missed Connection

Covered	Not covered
If <b>we</b> attend a <b>breakdown</b> that results in <b>you</b> missing a pre-booked train or ferry, <b>we</b> will reimburse <b>you</b> for the cost of a standard-class replacement ticket, up to £500 per <b>claim</b> and one <b>claim</b> per <b>journey</b> .	<b>We</b> will not refund the cost of the original ticket.

## Section E4: Onward travel in Europe

If **your** vehicle breaks down in **Europe** and **we** take it to a garage for repairs, we'll arrange for **you** and **your passengers** to continue **your journey**. Based on **your** circumstances (and subject to availability), **you** can choose from a hire car, alternative transport, or overnight accommodation.

You can choose from either:	
1. Hire car	
Covered	Not covered
<p>You're covered for up to 14 consecutive days, or until <b>your</b> vehicle has been fixed (if sooner).</p> <ol style="list-style-type: none"> <li>We'll arrange for the hire of a small hatchback car with five seats.</li> <li>If <b>you</b> don't meet the terms of the car-hire provider <b>we</b> arrange and <b>you</b> decide to hire a car yourself, let <b>us</b> know. If we've agreed the cost beforehand, we'll reimburse <b>you</b> up to £125 per day, up to a maximum of £1,500. The reimbursement process is set out below.</li> <li>If <b>we</b> arrange the car hire, we'll pay the insurance and collision-damage waiver. This covers the cost of damage, but there may still be an excess to pay if <b>you</b> have an accident.</li> </ol>	<ol style="list-style-type: none"> <li>Hire cars must be arranged within 24 hours of the <b>breakdown</b>.</li> <li><b>We</b> won't provide a specific car type or model, adapted vehicles or accessories – including tow bars.</li> <li>Any cost of:             <ol style="list-style-type: none"> <li>delivering and collecting the hire car and any fuel used</li> <li>fuel while using the hire car, or insurance excess or additional costs.</li> </ol> </li> <li><b>We</b> won't provide a hire car arranged by us if <b>you</b> are under 21 or have certain endorsements on your licence.</li> </ol>

Covered	Not covered
	<p>5. If <b>you</b> leave the hire car at a different location to the one arranged by <b>us</b>, <b>you</b> will need to pay the hire car company any additional costs.</p> <p>6. <b>You</b> won't be covered if <b>you</b> cross a border from one country to another, unless <b>you</b> have agreed it with <b>us</b> in advance.</p> <p>It must also be allowed by the hire-car provider. <b>You</b> may need to change vehicles at the border instead.</p>
<b>2. Alternative transport</b>	
Covered	Not covered
<p>A standard class ticket for travel by air, rail, taxi, or public transport up to £125 per day, up to a maximum of £1,500.</p>	

### 3. Alternative accommodation expenses

#### Covered

If you're unable to use **your** planned accommodation because of **your breakdown**, **we** can arrange and pay for alternative accommodation (room only) up to £50 per person per day up to a maximum of £500.

#### Not covered

1. Alternative accommodation if **you** already have suitable accommodation **you** can use. For example, if **you** have **broken down** close to **your** original booked accommodation.
2. Costs incurred which are more than the total **claims** limit.

#### Important

**You** will no longer be covered under this section once:

1. the vehicle has been repaired
2. **we** have established that the cost to repair **your** vehicle would be more than the **market value** of **your** vehicle, or
3. **we** have agreed not to repair **your** vehicle in **Europe** and instead agree to transport it back to the **UK**. We'll provide cover to get **you home**. See 'Getting **you** and **your passengers**' home' (Section E4).

Once you've been told that **your** cover is ending, if **you** have a hire car, **you** must return it to the place agreed with **us** within 24 hours. If **you** want to keep the car hire for longer **you** must first agree this with **us**. **You** will have to pay to extend **your** hire.

## Section E5: Getting you and your vehicle home

### 1. Getting **your** vehicle home

**You** are only covered under this section if the cost of repairing **your** vehicle is less than its **market value**. If the cost of repair is greater than this, **you** can either make **your** own arrangements or choose to have the vehicle destroyed. If **you** do this, **we** will pay the cost of import duty.

Covered	Not covered
<p>If <b>your</b> vehicle breaks down in <b>Europe</b> and can't be repaired before <b>you</b> plan to return <b>home</b>, <b>you</b> have a couple of different options.</p> <p><b>Option one: Sending your vehicle back to the UK</b></p> <ol style="list-style-type: none"> <li>1. We'll arrange and pay for recovery of the vehicle to a single <b>UK</b> destination of <b>your</b> choice. The amount we'll pay is limited to the <b>market value</b> of <b>your</b> vehicle.</li> <li>2. We'll also arrange and pay for storage of <b>your</b> vehicle while it's waiting to be returned.</li> </ol> <p><b>Option two: Leaving your vehicle in Europe to be repaired and returning to collect it</b></p> <p>If the vehicle can be repaired in <b>Europe</b>, we'll cover up to £600 for someone to return and collect <b>your</b> vehicle when ready. This could be by standard-class rail, air fare, or public transport, and includes £50 per day for accommodation.</p> <p>While you're waiting for <b>your</b> vehicle to be fixed in <b>Europe</b> or while <b>you're</b> waiting for <b>your</b> vehicle to be sent back to the <b>UK</b>, we'll reimburse <b>you</b> for a hire car in the <b>UK</b>, for up to 24 consecutive hours.</p>	<ol style="list-style-type: none"> <li>1. Any costs for storage after <b>you've</b> been notified that <b>your</b> vehicle is ready to collect.</li> <li>2. <b>You're</b> not covered if a customs officer or any other official finds illegal contents in <b>your</b> vehicle.</li> <li>3. Any import duties unrelated to the vehicle. For example, for items carried in the vehicle.</li> </ol>
<b>Important</b>	
<p>Once we've agreed to get <b>your</b> vehicle back <b>home</b>, it can take several weeks for it to be delivered back to the <b>UK</b>. Especially at busy times such as Easter or Summer.</p> <p>If <b>your</b> vehicle is not eligible to be brought back to the <b>UK</b> under this policy, <b>you</b> will need to arrange to bring the vehicle back yourself. If this has not happened after 10 weeks, <b>we</b> will dispose of it, and <b>you</b> will be liable for any charges.</p>	

## 2. Getting you and your passengers home

We'll provide alternative transport to get **you** and **your passengers home** if:

1. **your** vehicle can't be repaired by **your planned departure date**, and **we** bring it **home**, or
2. if **we** confirm that the cost of repairing **your** vehicle will be more than its **market value**.

For details on the alternative transport options, **we** can offer **you**, please see Section E4. 1. Hire car and 2. Alternative transport.

## Section E6: Replacement driver

Covered	Not covered
<p><b>We</b> can help if <b>you</b> unexpectedly fall ill or are injured during a <b>journey</b>. If there's no one in <b>your</b> party who can drive the vehicle instead of <b>you</b>, <b>we</b> may be able to offer <b>you</b> a replacement driver or recover <b>your</b> vehicle and <b>passengers</b> to a single destination in the <b>UK</b>.</p> <p>We'll need a medical expert to confirm in writing that <b>you</b> are unable to drive.</p>	<ol style="list-style-type: none"> <li>1. If there's another passenger who is fit and legally able to drive the vehicle.</li> <li>2. Any benefits under any other section of this policy (for example Recovery, Hire car, or Getting <b>your vehicle home</b>).</li> </ol>

## Section E7: Vehicle break-in emergency repairs

To make a **claim you** need to tell the local police within 24-hours of the break-in and get a written report.

Covered	Not covered
<p>If someone in <b>Europe</b> breaks into <b>your</b> vehicle, or tries to, and damages the windows, windscreens, or locks, <b>we</b> will reimburse <b>you</b>, up to £175, for:</p> <ol style="list-style-type: none"> <li>1. immediate emergency cost to secure the vehicle. For example, calling somebody to secure a broken window, or</li> <li>2. the costs of taking <b>your</b> vehicle to a local garage. They can make sure <b>your</b> car is secure and check that the break-in hasn't made it un-safe to drive.</li> </ol>	<ol style="list-style-type: none"> <li>1. the cost of any parts or associated work</li> <li>2. any benefits under any other section of this policy (for example Recovery, Hire car, or Getting <b>your</b> vehicle <b>home</b>).</li> </ol>

### Reimbursement

**We** won't reimburse any costs that haven't been arranged through or agreed by **us**.

If **we** do agree for **you** to pay for a service and **claim** the cost back from **us**, **you** can do this by visiting [rac.co.uk/reimbursementclaimform](https://rac.co.uk/reimbursementclaimform). If **you** have any questions, contact **us** on **0800 015 6836**. Please send **us your** completed form within 90 days of **your breakdown** using the contact details on the form. We'll need to see proof of payment, so please send **us** the receipt.

### Caravans and trailers

All the benefits **we** provide to **your** vehicle will also apply to **your** caravan or trailer if it is attached to **your** vehicle when the **breakdown** happens.

**We** will only cover caravans or trailers that are less than:

- 3.5 tonnes
- 7.0 metres long
- 2.55 metres wide.

## Important

Caravans and trailers are only covered if they are attached to **your** vehicle when the **breakdown** happens. This policy doesn't cover anything being carried in a trailer or caravan, even when attached to **your** vehicle.

**We** can't arrange replacement caravans or trailers, however. Similarly, **we** cannot usually hire vehicles with tow bars. So, if **your** vehicle breaks down **you** may need to leave **your** caravan or trailer with it while it is being repaired.

### Help sourcing parts

If **you** need to go into a garage after the **breakdown**, **we** can help **you** purchase replacement parts if they can't be found locally. **We** will pay for their delivery to the garage, but **you** will need to pay for the parts.

## Section E8 – Ways we can help, beyond a breakdown

If **your** vehicle can't be driven, but it's not because of a mechanical or electrical **breakdown**, **we** can still help. For any of the following problems, just give **us** a call on 0033 47 243 6947.

- **Road-traffic collisions**  
**We** will arrange recovery of **your** vehicle to a local garage.
- **Running out of fuel (or charge for an electric vehicle)**  
**We** will take **you** to the nearest fuel station or electric charger. **You** will need to pay for **your** fuel/charge.
- **Flat tyres**  
If **your** vehicle is carrying a spare tyre, **we** will fit this to allow **you** to continue **your** journey. If **you** don't have a spare tyre, **we** will arrange to recover **your** vehicle to a local garage. If a tyre needs to be ordered, this can take two days or more.

If the delay causes **you** to miss a pre-booked ferry or train connection, **we** will reimburse **you** under Missed Connection (Section E3). **You** will need to pay for the tyres and any associated costs.

- **Locked-in keys**  
If **your** keys are locked in **your** vehicle, **we** will arrange for local experts who could help to try to get them out. **We** are not liable if damage is caused to the vehicle in this process. **You** will need to pay for this service.

- **Flooding**

If **your breakdown**'s caused by driving through flood water, we'll arrange for **your** vehicle to be taken to a local repairer. All further service needs to be covered by **you** or referred to **your** motor insurer.

## Section E9 – European Legal Care

### Making sense of European Legal Care

This section has some additional definitions that apply only to this section.

The definitions from 'Making sense of **your** policy' at the start of this policy also apply here.

#### Claim

An incident that falls within the terms of European Legal Care. **We** must have the reasonable opinion that this is the first incident that could lead to a **claim** being made.

#### Legal costs

1. The fees, expenses, costs, and disbursements incurred by **you** and agreed by **us** in pursuing or defending a **claim**. They must be reasonable, proportionate, and properly incurred.
2. The costs of a third party that **you** are ordered to pay by the court or which are agreed by **us**. These must be reasonable and incurred through legal proceedings.

#### Legal proceedings

The pursuit of a **claim** for uninsured losses or damages. This will be either by negotiation or by civil, tribunal, or arbitration proceedings in a court in the **UK** or **Europe**. Or the defence of a motoring prosecution within a court of criminal jurisdiction in the **UK** or **Europe**.

#### Legal representative

The solicitors or other qualified experts agreed by **us** to act for **you**. They must agree:

- to try to recover all legal costs from the other party
- not to submit any **claim** for legal costs until the end of the case
- to keep **us** informed in writing of the progress of the legal proceedings.

#### Road-traffic collision

This is if **you** have a collision involving **your** vehicle for which **you** were at fault and another party was at fault.

## Uninsured losses

These are losses that **you** suffer as a direct result of a **road-traffic collision** or bodily injury due to an accident, which are not covered by **your** insurance.

Let **us** know as soon as possible if **you** think **you** need to make a **claim**. If **you** don't, it may prejudice **your claim** and mean **we** cannot cover **you**. Call **us** on 0333 202 2981 for help and advice.

## Uninsured loss recovery

Covered	Not covered
<p>You're covered for legal costs if <b>you</b> or any <b>passengers</b> in <b>your</b> vehicle are involved in a <b>road-traffic collision</b> that isn't <b>your</b> fault, while <b>you</b>'re in <b>Europe</b>, or on <b>your journey</b> there or back. If <b>you</b> have any uninsured losses, for example <b>your</b> motor insurance excess, and <b>you</b> need to recover the money, <b>we</b> will:</p> <ol style="list-style-type: none"> <li>1. give <b>you</b> help and advice. <b>You</b> must call <b>our</b> helpline straight away as <b>we</b> won't be able to cover legal costs that haven't been agreed by <b>us</b> first</li> <li>2. put <b>you</b> in touch with <b>our</b> legal representative who will assess <b>your claim</b></li> <li>3. cover <b>you</b> for legal costs of up to £50,000 per <b>claim</b>. <b>Our</b> legal representative will need to agree that <b>your claim</b> has a 51% or greater chance of success.</li> </ol>	<p>If the legal representative reasonably decides that <b>your</b> case would fall under the Small <b>Claims</b> Track of the County Court (or equivalent), <b>we</b> won't cover <b>you</b>. This will only apply to <b>you</b> if <b>your</b> uninsured losses include a personal injury <b>claim</b>.</p>

## Legal Defence

Covered	Not covered
<p>This covers <b>you</b> if <b>you</b> receive a summons to magistrates' court (or equivalent outside of England &amp; Wales) for an alleged motoring offence involving <b>your</b> vehicle. This must have happened on <b>your journey</b>. If <b>you</b> want to defend against this allegation, <b>we</b> will:</p> <ol style="list-style-type: none"> <li>1. give <b>you</b> help and advice. <b>You</b> must call <b>our</b> helpline straight away as <b>we</b> won't be able to cover legal costs that haven't been agreed by <b>us</b> first</li> <li>2. put <b>you</b> in touch with <b>our</b> legal representative who will assess <b>your claim</b></li> <li>3. cover <b>you</b> for up to £5,000 of legal costs if <b>our</b> legal representative agrees that <b>your claim</b> has a 51% or greater chance of success.</li> </ol>	<p><b>We</b> can't provide help if <b>your</b> summons is for an alcohol, drugs, or parking offence.</p>

## Travel costs

If **you** need to go to **Europe** for a medical examination or to attend court, we'll reimburse **you** up to £1,000 per **claim**. There are limits to this cover:

1. the **road-traffic collision**, accident or traffic offence must have happened in **Europe**
2. it must be for a **claim we** have accepted under the Uninsured Loss Recovery or Legal Defence sections
3. **your** costs must be reasonable. For example, **you** do not purchase first-class tickets if standard-class is available.

Please contact **us** as soon as **you** become aware **you** need to travel. **We** must agree on **your** travel costs before **you** book.

## Conditions for European Legal Care

1. Legal **claims** can be complex and technical. **We** need **you** to follow **our** advice to continue to get funding from **us**. If **you** don't follow **our** advice (for example, if **you** delay the **claim** or don't submit legal costs straight away) or take any other action that harms **your** case, **we** may refuse to cover **you**.
2. **We** will not provide costs for appeals.
3. **We** will not cover legal costs:
  - a. that haven't been agreed by **us**. Or were incurred before **we** accepted the **claim**
  - b. for **claims** because of:
    - i. faults in the vehicle or faults caused by incorrect service, maintenance, or repair
    - ii. a road traffic collision that happened during a race, rally or competition.
4. **We** may withdraw cover at any point if **we** believe **your claim** has less than a 51% chance of success.
5. **You** must always try to keep **your** losses to a minimum. If **you** don't take steps to prevent loss in the first place or do anything that might unnecessarily increase **your** losses, **we** may not cover **you**. Please speak to **us** if in doubt.
6. **We** must choose **your** legal representative. If court proceedings are needed or if there's a conflict of interest, **you** can ask to use **your** own legal representative. **Your** suggested legal representative must agree to **our** standard terms of appointment. A copy of these is available on request. If **we** can't agree to **your** suggested representative, **we** will ask the Law Society of England and Wales to name one.
7. **We** will need to be able to speak directly to any legal representative – whether chosen by **us**, or chosen by **you** and agreed by **us**.
8. If **you** have a dispute with **us** or a complaint about **our** service or the legal representative **we** choose, let **us** know through **our** complaints procedure. **Your** policy won't cover the legal costs for this.
9. **We** may decide not to issue legal proceedings and instead pay **you** directly for **your claim**. For example, if the legal costs would be greater than the value of **your claim**.

## Your policy conditions for Section E

The following conditions apply to all sections of this policy. If **you** don't keep to them, **we** can refuse cover or cancel **your** policy (or both).

1. **Living in the UK:** **You** must be a permanent resident of the **UK** during the time you're covered by this policy.
2. **Making a claim:** **Claims** made more than 24 hours after the **breakdown** may be refused.
3. **Passengers:** 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.
4. **Continuing your journey:** **We** won't cover **claims** for repairs that aren't essential to **you** continuing **your journey**.
5. **Local laws:** **You** must make sure **your** vehicle meets all the laws of the countries **you** visit.
6. **Exchange rate:** How **we** calculate the exchange rate:
  - a. any costs **we** incur directly in a currency other than GBP will be converted to GBP at the exchange rate used by **us** at that time
  - b. any costs incurred by **you** in a currency other than GBP that **we** are going to reimburse will be converted to GBP either:
    - i. at the exchange rate used by **your** debit or credit provider
    - ii. at the exchange rate used by **us** when **we** receive **your claim** form if **you** paid in cash.
7. **Garage Repairs:** **We** won't take responsibility for the repairs done by a garage or repairer. Any acts or omissions are their responsibility. The contract for repairs will be between **you** and the garage/repairer.
8. **Delays to repairs:** If **your** car needs repairs after a **breakdown**, **you** must not delay or refuse repairs while in **Europe**. If **you** do, and **we** believe this will lead to higher costs, **we** can refuse **you** cover under Onward Travel (Section E4) and Getting **your** vehicle **home** (Section E5).
9. **Event outside of our control:** Events outside **our** control may stop **us** from being able to offer **you our** service as usual. For example, terrorist acts, pandemics or epidemics, extreme weather, industrial disputes, wars, or riots. If this happens, we'll take steps to make sure **we** can offer **you** the best service possible.

## 10. Specialist resources: Your policy doesn't cover

- a. **specialist resource**. For example, if you've lowered **your** suspension and **we** need special lifting equipment to move **your** vehicle onto **our** ramp
- b. damage to glass, even if the damage means **you** can't legally or safely drive. We'll arrange transport to a local garage so **you** can get **your** vehicle fixed, but **you** will have to pay for the repair
- c. ferry charges for **your** vehicle or **our** vehicle
- d. spare tyres and wheels – neither repairing nor sourcing them.

## 11. Non-RAC recovery in the UK: If an emergency service, local authority, or government agency handles **your breakdown**, we'll only attend and offer recovery if they ask **us** to. For example, a **breakdown** on a live lane of a motorway.

## 12. Other things not covered:

- a. routine servicing, maintenance, or assembly of **your** vehicle
- b. **breakdowns** that happen during events or activities where the normal rules of the road don't apply. For example, **we** won't attend **breakdowns** on racetracks or if **you** have been immediately recovered from a racetrack. This includes the use of the Nürburgring
- c. **breakdown** and recovery in a place **you** or **we** have no legal access to
- d. vehicles that aren't being used in line with the maker's guidelines
- e. vehicles that aren't in good enough condition to drive. If **we** think **your** vehicle isn't in good enough condition to be legally driven, **we** can refuse **you** service
- f. overloading of a vehicle under the laws in any country it is travelling through
- g. a **claim** that is or may be affected by the influence of alcohol or drugs
- h. a **breakdown** caused by vehicle theft or fire
- i. **breakdowns** caused by running out of oil or water, frost damage, rust or corrosion
- j. vehicle-storage charges. If **your** vehicle can't be delivered as agreed and is being stored, we'll contact **you** at **your** last-known address. We'll provide details on collecting **your** vehicle and any fees that may be payable. In extreme instances, if **you** haven't collected or paid for the vehicle, it may be destroyed. We'll try to contact **you** before this happens.

Section 4

# Policy conditions



# Policy conditions

The following conditions apply to all sections of this policy. If **you** don't keep to them, **we** can refuse cover or cancel **your** policy (or both).

## 1. Policy cost

**You** must pay the agreed cost of **your** policy.

## 2. Direct request for services

**You** must request services directly from **us**. We'll only provide cover if we've arranged or authorised **your** services. If **your** vehicle is already at a garage or another place of repair, **you** won't be covered.

## 3. Callout to avoid repair cost

If **we** have reason to think **you** have called **us** out to avoid the cost of repairing **your** vehicle or to correct a repair that's been tried by someone else, **we** won't provide cover.

## 4. Driver must be with the vehicle

**You** must be with the vehicle at the time of the **breakdown** when **we** attend. If there isn't, **we** won't be able to provide a service.

## 5. Vehicle contents

Don't leave valuables in the car. **We** can't cover any loss or damage to the vehicle's contents.

## 6. Under-16s

If **we** need to recover **passengers** under the age of 16, an adult must accompany them.

## 7. Animals

The only animals allowed in **RAC** vehicles are assistance dogs. However, if **your** vehicle needs to be recovered, animals can stay in **your** vehicle at **your** own risk, or we'll do **our** best to find an alternative way to transport them. **We** won't be liable for any injury to animals or damage they cause. **We** do not transport livestock. We're not responsible for any costs relating to animals.

## 8. Roadworthiness

If **we** repair **your** vehicle, we're responsible for that repair, but this doesn't mean we're confirming the vehicle's legal and roadworthy condition. This is **your** responsibility.

## 9. Uninsured losses

**We** won't be responsible for any losses after a **breakdown** that aren't listed in this policy. For example, **we** won't pay for any loss of earnings or missed appointments.

## 10. Garage closed or can't help

If **we** take **your** vehicle to a garage, **we** can't guarantee it will be open or that repairs will start straight away. We'll try to check that the garage can do the kind of repairs needed, but **we** can't guarantee this. **We** won't take responsibility for repairs, whether done by an **RAC** Approved Garage or not. The contract for repairs will be between **you** and the garage or repairer.

## 11. Attendance times

**We** can't guarantee how quickly we'll be able to get to **you** after you've reported a **breakdown**, but we'll always try to take **your** circumstances into account. The estimated times **we** give **you** may change because of things outside of **our** control, including traffic, accidents, and weather. If **we** think it's the best solution for **you**, **we** may send one of **our** trusted partners to help **you**.

## 12. Specialist resources and glass

**Your** policy doesn't cover:

- a. **specialist resources** (for example, if you've lowered **your** suspension and **we** need special lifting equipment to move **your** vehicle onto **our** ramp), or
- b. damage to glass, even if the damage means **you** can't legally or safely drive. We'll arrange transport to a garage within 10 miles so **you** can get **your** vehicle fixed, but **you** will have to pay for the repairs, and any associated costs.

## 13. Breakdowns on motorways or dual carriageways

If **you** **break down** on a motorway or dual carriageway, **we** may need to get the local highways authority or emergency services to take **you** to a safe place before **we** can attend. This would apply, for example, to a **breakdown** on a live lane of a motorway.

## 14. Choice of options

If **you** make a **claim**, there may be more than one option available to **you**. Based on **our** experience and expertise, we'll recommend what **we** think is the best option. We'll always discuss **your** options with **you** clearly.

## 15. Other things that are not covered

This policy doesn't cover the following:

- a. routine servicing, maintenance, or assembly of **your** vehicle
- b. ferry charges for **your** vehicle or **our** vehicle
- c. **breakdowns** that happen during events or activities where the normal rules of the road don't apply. For example, **we** won't attend **breakdowns** on racetracks or if **you** have been immediately recovered from a racetrack
- d. **breakdown** and recovery in a place **you** or **we** have no legal access to
- e. vehicles that aren't being used in line with the maker's guidelines

f. vehicles that aren't in good enough condition to drive. If **we** think **your** vehicle isn't in good enough condition to be legally driven, **we** can refuse **you** service

g. a **claim** that is or may be affected by the influence of alcohol or drugs

h. a **breakdown** caused by vehicle theft or fire

i. vehicle-storage charges. If **your** vehicle can't be delivered as agreed and is being stored, we'll contact **you** at **your** last-known address. We'll provide details on collecting **your** vehicle and any fees that may be payable. In extreme instances, if **you** haven't collected or paid for the vehicle, it may be destroyed. We'll try to contact **you** before this happens.

16. **Events outside of our control** may stop **us** being able to offer **you our** service as usual. These could include such things as terrorist acts, pandemics or epidemics, extreme weather, industrial disputes, wars, or riots. If this happens, we'll take steps to make sure **we** can offer **you** the best service possible.

## Included benefits

**We** offer these services as part of **your breakdown** policy package.

### Caravans and trailers

If **your** caravan or trailer breaks down in the **UK**, we'll try to repair it at the roadside. The repair may be temporary or permanent. **We** won't provide any other cover (such as recovery) under this policy if **your** caravan or trailer breaks down. However, if a vehicle breaks down and a caravan or trailer is attached to it, we'll recover the caravan or trailer as well if it is less than:

- 3.5 tonnes
- 7.0 metres long, and
- 2.55 metres wide.

### Service in the Republic of Ireland

If the **home** address listed on **your** policy is in Northern Ireland and **you break down** in the Republic of Ireland, we'll offer roadside attendance. This is described in Roadside (section A). If **you** have Recovery (section C), we'll recover **your** vehicle to **your home** or to another destination in Northern Ireland if it's closer.

If the **home** address listed on **your** policy is in mainland **UK** and **you break down** in the Republic of Ireland, we'll only provide roadside attendance (section A).

### Urgent message relay

If **your** vehicle has **broken down** and **you** need to contact friends and family urgently, we'll try to get a message to them for **you**.

## Replacement driver or recovery, in the event of illness

This service can help if **you** unexpectedly fall ill or are injured during a **journey** in the **UK**. If there's no one in **your** party who can drive the vehicle instead of **you**, **we** may be able to offer **you** a replacement driver or recover **your** vehicle and **passengers** to a single destination in the **UK**. This is discretionary, so we'll decide whether to provide this service. We'll need a medical expert to confirm in writing that **you** are unable to drive.

## Additional services

### 1. If you run out of fuel or charge, we will do one of the following.

- a. Bring enough fuel to get **you** to the nearest fuel station (**you** will have to pay for the fuel).
- b. Send one of **our** mobile EV charging vehicles (which will give **you** enough charge to reach the nearest charge point).
- c. Send a patrol to tow **you** to the nearest fuel station or charge point.

### 2. If you put the wrong fuel in your car, we will do one of the following.

- a. Arrange for a mis-fuel service to attend. They'll be able to drain the wrong fuel and flush the system if necessary. **You**'ll have to pay for this service, but it will mean **you** can get on **your** way sooner.
- b. Tow **you** up to 10 miles to the nearest garage or safe place.

### 3. Flooding

If **your breakdown** is caused by driving through flood water, we'll arrange for **your** vehicle to be taken to a local repairer. All further service needs to be covered by **you** or referred to **your** motor insurer.

### 4. Driver-induced faults

If **your** vehicle can't be driven due to other **driver-induced faults**, **we** may still be able to help **you**. This could be by arranging **specialist resources** to attend if **you** are stuck in a ditch.

**You** will need to pay for these services, but we'll discuss the options with **you** when **you** call **us**.

Section 5

# How to make a claim



## How to make a claim

UK Breakdown	
Online/In Writing	Download the myRAC app for the fastest way to report <b>your breakdown</b> . Or visit <a href="http://rac.co.uk/reportbreakdown">rac.co.uk/reportbreakdown</a> Going online is the fastest way to report <b>your breakdown</b> .
Telephone	0800 003 001 If <b>you</b> have difficulty communicating, <b>you</b> can text us on 0785 582 8282.
European Breakdown	
Calling from <b>Europe</b>	0033 47 243 6947
From a French landline	0800 159 229 (freephone)
From the Republic of Ireland	1800 646 543 (freephone)
Bringing your vehicle back to the UK after a breakdown	
Telephone	0800 015 6837
Claim Form Requests	
Online/In Writing	From the <b>UK</b> : <a href="mailto:europeanclaims@rac.co.uk">europeanclaims@rac.co.uk</a> From <b>Europe</b> : <a href="http://www.rac.co.uk/europeanclaimform">www.rac.co.uk/europeanclaimform</a>
Telephone	From the <b>UK</b> : 0800 015 6836 From <b>Europe</b> : +44 161 332 1040

Customer Services	
Post	<b>Tesco Insurance</b> , 2 South Gyle Crescent, Edinburgh EH12 9FQ
Email or phone	0345 246 2895
Options for people with communication difficulties	For drivers who are deaf, use Relay App or typephone, <b>you</b> can dial 18001 and then any of the phone numbers above for assistance.

03 numbers are charged at national call rates and are usually included in minute plans. Text messages are charged at **your** standard network rate. **Our** calls are monitored or recorded.

## What you need to know

This booklet has everything **you** need to know about **your** policy. But to make it easier to digest, we've pulled out some important bits below, like what **you** need when **you break down** and how to keep **your** cover valid.

### Broken down? You'll need to give **us** the details below

- **Your** name, policy number and the vehicle registration. If **you** don't have this handy, we'll need **your** house number and postcode.
- The vehicle's make, model and registration number.
- Where **you** have **broken down**. This could be an address, the road name, or the motorway name and nearest junction.
- A number **we** can contact **you** on.
- Some ID. This could be a bank card or a driving licence.

### Want an easier way to report **your breakdown**?

Download the myRAC app on App Store or Google Play. It's the fastest and easiest way to report a **breakdown**.

In **Europe**, keep these with **you**...

- Credit card: If **you** need to arrange a hire car, the provider will need both a valid, full **UK** driver's licence and a credit card in the driver's name. Please make sure **you** bring one on **your journey**. Debit cards won't be accepted.
- Logbook (V5C): **You** must take **your** vehicle's logbook (V5C) with **you** when travelling to **Europe**.
- Passport: Some garages in **Europe** will need to see **your** passport before they begin any repairs.

## Reminders to support your policy

- To make a **claim**, always call **us** and allow **us** to assess the **claim**. If **you** don't speak to **us** before requesting services, **you** will not be covered.
- If any of **your** details change, update **Tesco Insurance** straight away or **you** may not be covered.
- Keep **your** vehicle roadworthy. You'll need valid tax, insurance and MOT or **we** won't be able to help if **you break down**.
- We're here to help. But if **we** tell **you** about a fault or carry out a temporary repair, it's **your** responsibility to get it fixed. **We** won't attend repeat callouts for the same problem.
- **We** can't guarantee how quickly we'll be able to get to **you** after you've reported a **breakdown**, but we'll always take **your** circumstances into account.
- If **you do break down**, you'll be asked to read and sign a form that tells **you** what **we** found wrong with **your** vehicle and what **you** need to do. Please make sure **you** read and understand this.
- **Your** policy doesn't cover vehicles used for public or private hire, the carriage of good for hire and reward, demonstration purposes or carrying trade plates or vehicles over 3.5 tonnes. **We** also have length and weight restrictions (max 6.4m long and 2.55m wide) as **we** can't tow vehicles bigger than this. **We** also don't cover motorbikes.
- Keep a debit or credit card with **you** when **you** travel. **You** may need it for a hire car or to pay for things up front, even if you're covered. Only Credit Cards can be used in **Europe** for car hire.

In addition, for **Europe**:

- Trips must start and end in the **UK**. **You** need to have cover for the total length of **your** trip.
- Caravans and trailers are only covered if they're attached to **your** vehicle when it breaks down. **We** also don't cover motorbikes.
- If **you break down** on a private motorway, use the emergency telephone. If **you break down** anywhere else, call **us** first.
- If **you** fail to contact **us** within 24 hours of the **breakdown**, **we** may not be able to provide **you** services. For example, if **you** delay calling **us**, it could mean there isn't time to repair **your** vehicle before **your** planned departure. In that case, **we** won't get **your** vehicle **home** or reimburse **you** for garage support.
- **We** will only provide cover if **we** arrange help or have agreed in advance to reimburse **you** for help that you've arranged.

## Breakdown or road traffic collision on a motorway in France or Mainland Europe

- Motorways in many European countries are privately managed. If **your** vehicle breaks down or is in a road traffic collision on a private motorway or motorway service area, **you** must use the roadside emergency telephones before contacting **us**. They can tell **you** whether the **RAC** can attend or if they need to send their own recovery vehicle. If **your** vehicle is recovered by the police or authorised motorway services, **you** may have to pay labour and towing charges on the spot. A standard tariff is normally applied.
- **We** will reimburse these charges if the vehicle is towed to the recovery company's depot. This may apply to other roads in **Europe**, so **we** recommend **you** use the emergency phones where available. If they refuse to send a recovery vehicle, **you** should contact **us**.

Section 6

# Cancellation



## Cancellation

**You** can cancel **your** policy at any time by contacting **Tesco Insurance**.

If **your** Tesco Car Insurance policy is cancelled at any time, this policy will also be cancelled.

How much money **you** will get back depends on:

1. Whether **you** have used the service
2. When **you** cancel.

After **you** have bought **your** policy, there's a 'cooling-off period'. **Our** cooling-off period starts the moment **you** buy the policy and ends:

1. 14 days after the start date as shown in **your** schedule or
2. 14 days after **you** receive **your** documents if this is later.

**You** can use the table below to see how we'll deal with **your** cancellation.

Within the cooling-off period	After the cooling-off period
<p><b>If you haven't used our service:</b> We'll cancel the policy from the day <b>you</b> request it and refund <b>you</b> in full.</p> <p><b>If you have used our service:</b> If <b>you</b> have made a <b>claim</b>, <b>we</b> will not refund <b>you</b>.</p>	<p><b>If you haven't used our service:</b> We'll refund what <b>you</b> paid, minus an amount to reflect the time <b>you</b> have been covered.</p> <p><b>If you have used our service:</b> If <b>you</b> have made a <b>claim</b>, <b>we</b> will not refund <b>you</b>.</p>

**Your** policy can only be cancelled by contacting **Tesco Insurance**.

### Our right to cancel

- If **you** don't pay for **your** policy on time, we'll let **you** know, and **we** may cancel **your** policy.
- **We** may cancel **your** policy at any time. We'll refund any money **you** have paid minus an amount for the time **you** have been covered. If **we** cancel because **you** have misused **your** policy, **we** won't refund **you** in line with **our** cancellation terms.

## Misuse of **your** policy

### You must not:

1. Behave inappropriately towards **us** – this includes acting in a threatening or abusive manner, physically or verbally
2. Persuade or try to persuade **us** to do anything dishonest or illegal
3. Fail to mention important facts about a **breakdown** to make sure **you** can use **our** service
4. Knowingly let someone who isn't covered by **your** policy try to **claim** on it
5. Give payment details that **you** know will fail, with no intention of making a successful payment.

### If these conditions aren't met, we may:

1. Limit the cover **we** offer **you** at **your** next renewal
2. Limit the payment options **we'll** accept from **you**
3. Refuse to give **you** service under **your** policy immediately
4. Cancel **your** policy immediately
5. Refuse to sell **you** any policy or services in the future.

If **we** find any of **your claims** are fraudulent, we'll cancel **your** policy from the date of the fraud and reject the fraudulent **claim**. **You** won't receive any refund. We'll let **you** know in writing if **we** decide to take any of these steps.

## Renewing **your** policy

A new **RAC Breakdown** Cover may be issued when **you** renew **your** existing associated motor insurance policy.

## Section 7

# How to make a complaint



# How to make a complaint

We hope you will be completely happy with your policy and the service provided.

If you are not satisfied, we would love to know, and we will aim to sort it out as quickly and fairly as possible. We have the following complaints procedure which you can follow if you are dissatisfied with the service you have received.

## Step 1: Let us know

Breakdown-related complaints	
In writing	Breakdown Customer Care RAC Motoring Services Great Park Road Bradley Stoke Bristol BS32 4QN
Telephone	0800 015 6836
Online/Email	breakdowncustomercare@rac.co.uk
Complaints about how your policy was sold or managed	
In writing	<b>Tesco Insurance</b> Breakdown Customer Care Freeport RSJB-RYLK-JKUX <b>Tesco Insurance</b> Complaints P. O. Box 277 NEWCASTLE UPON TYNE NE12 2BU
Telephone	0345 246 2895
Online/Email	Go to <b>our</b> website and use <b>our</b> online complaints form.
European Legal Care related complaints	
In writing	Legal Customer Care RAC Insurance Limited Great Park Road Bradley Stoke Bristol BS32 4QN
Telephone	0333 202 3024
Online/Email	legalcustomercare@rac.co.uk

**We** will always try **our** best to resolve **your** complaint when **you** first contact **us**, however some complaints may take longer to resolve.

If **you** are not satisfied with **our** final decision regarding **your** complaint or **you** have not received **our** final decision within 8 weeks, **you** may ask the Financial Ombudsman Service to review **your** case. Their details are outlined in Step 2.

## Step 2: Contact the Financial Ombudsman Service

Financial Ombudsman Service, Exchange Tower, London E14 9SR

Tel: 0800 023 4567 or 0300 123 9123

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

The Financial Ombudsman Service will only engage with **your** complaint if **you** have already tried to resolve it with **us**. Using this complaints procedure will not affect **your** legal rights.

## Financial Services Compensation Scheme

**RAC** Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If **we** cannot meet **your** obligations, **you** may be entitled to compensation from the scheme, depending on **your** type of insurance and the circumstances of any **claim**.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to Financial Services Compensation Scheme, 10th Floor, Beauford House, 15 St Botolph Street, London EC3A 7QU.

The FSCS cannot help regarding the cover provided by **RAC** Motoring Services (Roadside, At Home or Recovery) under this policy.

Section 8

# Other important information



## Other important information about your cover

**Breakdown** cover provided by **RAC** Motoring Services (Registered No 01424399) and/or **RAC** Insurance Ltd (Registered No 2355834). Registered in England and Wales; Registered Offices: **RAC** House, Brockhurst Crescent, Walsall WS5 4AW. **RAC** Motoring Services 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.

### Our regulators

**RAC** Motoring Services is authorised and regulated by the Financial Conduct Authority. Their FCA number is 310208.

**RAC** Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Their FCA number is 202737.

**You** can check this information on the Financial Services Register at: [register.fca.org.uk](http://register.fca.org.uk)

### Applicable Law

These contracts (and any dispute or **claim** about them) are subject to interpretation in line with the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this policy booklet and the schedule) and other information relating to this contract will be in English.

### Data Protection

#### Data protection statement

This section provides a summary of how **RAC** uses **your** information. For full details about **RAC**'s use of **your** data, please visit [rac.co.uk//pdfs/businessroadside/breakdown/privacypolicy](http://rac.co.uk//pdfs/businessroadside/breakdown/privacypolicy).

**You** can contact the Data Protection Officer for **RAC** be emailing [dpo@rac.co.uk](mailto:dpo@rac.co.uk) or writing to Data Protection Officer, **RAC** Great Park Road, Bradley Stoke, Bristol BS32 4QN.

### What data will RAC use?

There are three types of information about **you** which **RAC** will use to provide **your RAC Breakdown Cover**:

1. Personal data: Information which potentially identifies **you**. This includes **your** name, address, email address, telephone number and date of birth.
2. Non-personal data: information about **you** that is not personal, such as information about the vehicle.
3. Special category data: In very limited circumstances, **RAC** will collect special category data such as information relating to **your** health. **RAC** will only ask for this information when necessary and in accordance with data protection laws.

### How RAC collects your data

**RAC** obtains **your** data from **you** when **you** contact them directly. **RAC** also obtains **your** data from **Tesco Insurance** when **you** purchase this **RAC Breakdown Cover** and/or if **you** report a new **claim** to **Tesco Insurance** in relation to this **RAC Breakdown Cover**.

### How RAC uses your data

**RAC** will use **your** data for the administration of **your RAC Breakdown Cover** such as when **you** require assistance. **RAC** also monitors and records any communications with **you** including telephone conversations and emails for quality and compliance reasons.

**RAC** may disclose **your** personal data to third parties involved in providing products and services or to service providers who perform services on their behalf.

### Your rights

**You** have a number of rights relating to **your** personal data. For information about **your** rights **you** can visit [rac.co.uk//pdfs/businessroadside/breakdown/privacypolicy](https://rac.co.uk//pdfs/businessroadside/breakdown/privacypolicy), contact **RAC's** Data Protection Officer or contact their Customer Service Team by:

**Telephone:** 0330 159 0337

**Email:** [membershipcustomercare@rac.co.uk](mailto:membershipcustomercare@rac.co.uk)

**Post:** **RAC** Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN

## Tesco Insurance Breakdown Cover phone numbers

If **you** need assistance at the roadside, please call the appropriate number below

<b>Breakdown / Claims, UK</b>	<b>0800 003 001</b>
<b>Breakdown ROI</b>	<b>1800 646 543</b>
<b>Breakdown ROI (Paycall)</b>	<b>+44 161 452 3201</b>
<b>Breakdown France and Monaco (Paycall)</b>	<b>+33 47 243 6947</b>
<b>Breakdown France and Monaco (Landline Freephone)</b>	<b>0800 159 229</b>

## Tesco Car Insurance phone numbers

### Customer Services Line

**0345 246 2895**

Details of **our** opening times can be found on [tescoinsurance.com/help/contact-us](https://tescoinsurance.com/help/contact-us)

Or use your phone to scan the QR code



### Claims

Please report **your claim** to **your** car insurer or the Tesco Glass line; details can be found on **your** policy schedule

## We could help you save on other insurance

### Home Insurance

**0345 246 2904**

Details of **our** opening times can be found on [tescoinsurance.com/help/contact-us](https://tescoinsurance.com/help/contact-us)

### Travel Insurance

**0345 030 6124**

Details of **our** opening times can be found on [tescoinsurance.com/help/contact-us](https://tescoinsurance.com/help/contact-us)



Most of **your** documents are available in large print, audio or braille. To use Relay UK, just add 18001 before any of phone numbers. **You** can also reach **us** through an interpreter via InterpretersLive from Sign Solutions. Find out more and get the help **you** need at [tescoinsurance.com/support](https://tescoinsurance.com/support)

For your protection, telephone calls will be monitored to help detect and prevent crime, including fraud. Calls may also be monitored for training and quality purposes.

Tesco Home Insurance is arranged and administered by Tesco Insurance and is underwritten by Tesco Underwriting Limited. Tesco Travel Insurance is arranged and administered by Rock Insurance Services Limited and underwritten by AWP P&C S.A. Tesco Insurance is a trading name of Tesco Personal Finance Limited. Registered in Scotland No. SC173199. Registered Office: 2 South Gyle Crescent, Edinburgh EH12 9FQ. Authorised and regulated by the Financial Conduct Authority.

