

BDAssistance Terms and Conditions

Payment

All premiums will be collected monthly and will show on your Agency Statement.

Face to Face Sales

The policy terms and conditions cover the Financial Conduct Authority's (FCA) product disclosure requirements relevant to RAC roadside assistance policies, as well as status information on RAC Motoring Services and RAC Insurance Limited. Providing the policy document to the customer at the point of sale will ensure the disclosure requirements are met. Intermediaries are responsible for confirming their own intermediary status to customers in accordance with Financial Conduct Authority requirements.

Telephony Sales

This policy can only be sold to a customer by telephone if the customer explicitly consents to receiving limited information. Where consent is given, only the following information needs to be provided at point of sale:

1. The identity of the selling agent, the purpose of the contact (for outbound calls) and the agent's status as an FCA authorised and regulated intermediary.
2. Other information on status that is available and the nature of that information.
3. Any applicable Data Protection Notice.
4. The type of insurance and cover (see Policy Summary).
5. The provider of the policy (See Policy Summary).
6. Significant features and benefits (see Policy Summary).
7. Significant or unusual limitations and exclusions (see Policy Summary).
8. The price of the policy and that the price includes Insurance Premium Tax.
9. Notice of possibility of other costs not payable by the selling agent (eg mid term cancellation costs).
10. Explain the customer's right to cancel within 14 days, where notification should be sent, and any costs that might arise if service is used within the 14 day period and/or other costs of setting up the policy (see Policy Summary).
11. The number to call to notify a claim (see Policy Summary).
12. Other information regarding complaints and compensation scheme arrangements which is available on request.

Full information on the intermediary's status and product information (including Policy terms and conditions) must be sent immediately after a sale is concluded.