

Motor Breakdown Cover

Insurance Product Information Document



Company: RAC Motoring Services and/or RAC Insurance Limited

Product: Broker Direct Plc - BDAssistance

BDAssistance cover is 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 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 Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

BDAssistance provides help following a breakdown of your vehicle. 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 up to seven passengers (16 passengers if vehicle is a minibus) to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.

Misfuel Rescue

- ✓ Help to repair the vehicle where the RAC will empty, flush and drain the fuel system and refill the vehicle with up to 10 litres of correct fuel and safely dispose of the contaminated fuel.

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 up to seven passengers (16 passengers if the vehicle is a minibus) to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.

Onward Travel

- ✓ If the vehicle is not a mini bus, a replacement hire car for up to 2 days will be provided or £150 per person and £500 in total (£25 per person and £500 in total if the vehicle is a minibus) for either alternative transport or overnight accommodation for the passengers while the vehicle is repaired.

European Motoring Assistance

Journey continuation in the territory

- ✓ Help to repair the vehicle if it breaks down within 24 hours before the departure date and provide a hire car if it can't be repaired in time (up to £125 per day for up to 14 days and up to a maximum of £1,500 in total).

Roadside assistance in Europe

- ✓ Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the vehicle can be repaired on the same day.
- ✓ If spare parts are required, the RAC will organise and pay for their dispatch.

Journey continuation in Europe or return home

- ✓ If the vehicle can't be repaired within 12 hours, the RAC will pay for the passengers to continue their journey in a replacement car (up to 14 consecutive days) or by rail, plane or taxi or for additional accommodation expenses of £30 per person per day.
- ✓ The RAC will provide alternative transport to get the passengers back home if the vehicle is unrepairable in Europe and will be returned home.

Getting the vehicle home

- ✓ The RAC will return your vehicle home if it can't be repaired.
- ✓ The RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £50 per day for one person for accommodation.

Vehicle break-in emergency repairs

- ✓ The RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in – up to £175.

Replacement driver

- ✓ The RAC will provide a replacement driver if a driver is medically unfit to drive.



What is not insured?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown e.g. a road traffic accident. In Europe, the RAC will provide assistance following a road traffic accident.
- ✗ 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.



Are there any restrictions on cover?

- ! The vehicle must be less than:
 - 3.5 tonnes,
 - 2.55 metres wide
- ! Motorcycles under 49cc or mobility scooters are not covered.
- ! Caravans and trailers are not covered for a breakdown. 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 7.0 metres and no wider than 2.55 metres and 3 metres high) to a single destination.
- ! For a breakdown relating to tyres, we will not provide a recovery of more than 10 miles where the vehicle is not carrying a serviceable spare tyre or no suitable alternative (as recommended by the manufacturer) is available.
- ! There are limits on the amount of cover per section. Please see your terms and conditions for further information
- ! European Breakdown is limited to journeys up to 90 days for any one trip (with an overall limit of £2,500 per claim).



Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.
- ✓ For European Motoring Assistance the following mainland countries are included:
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, Kosova, 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 (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above in the Mediterranean Sea;



What are my obligations?

- You must take reasonable care to complete and accurately answer the questions asked when you take out and make changes to BDAssistance and when you make a claim.
- You must let your broker know immediately if you need to change anything, such as your address and vehicle.
- 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?

- You should make payment to your Broker, this may be by making a one off payment or your Broker may be able to arrange credit facilities if required.



When does the cover start and end?

- Cover for Roadside begins on the start date shown on your schedule. All other cover will start 24 hours from the initial start date unless the policy is being renewed, then all cover will begin from the start date shown on your schedule.
- Cover will continue until the end date as shown on your schedule.
- BDAssistance is cancelled if your associated motor insurance policy is cancelled.



How do I cancel the contract?

You can cancel BDAssistance by contacting your Broker by telephone or post.

You are entitled to cancel BDAssistance within the first 14 days (cooling off period) following the effective date or the date you receive the policy documents, whichever happens later. We will refund your premium in full unless a claim has been made within the cooling off period. If a claim has been made during this period no refund will be given.

At any time after the 14 day cooling off period, you may cancel BDAssistance and you will receive a pro-rata refund of premium if no claims have been made. If any claims have been made then no refund of premium will be given.