

# Breakdown Insurance

## Insurance Product Information Document

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

**Product: Rescue from Aviva Insurance**



Registered in England. Registered office: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310208. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202737.

This is a summary of the key information. You will find all the terms and conditions (along with other important information) online and in the policy documents.

### What is this type of insurance?

Rescue from Aviva provides immediate assistance after a vehicle breakdown – and includes recovery to a garage if the vehicle can't be repaired. The policy also provides other benefits (as set out below) depending on the level of cover you choose.



#### What is insured?

There are four types of cover available.

##### Rescue

- ✓ Help to repair your vehicle at the roadside when you're more than a quarter mile from home
- ✓ If your vehicle can't be repaired at the roadside, the RAC will transport you, your vehicle and up to seven passengers to the nearest garage (within 10 miles)

##### Rescue & Recovery

All of the above, plus:

- ✓ Help to transport you, your vehicle and up to seven passengers to your home or a destination of your choice in the territory
- ✓ Recovery of your vehicle and passengers if the driver is medically unfit to drive

##### Rescue, Recovery & At Home

All of the above, plus:

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

##### Rescue, Recovery, At Home & Onward Travel

All of the above, plus:

- ✓ Replacement car hire for 24 hours, or
- ✓ Alternative transport for you and up to seven passengers to your destination, or
- ✓ Overnight accommodation for you and up to seven passengers while your vehicle is repaired
- ✓ If you or one of your passengers is taken to hospital, the RAC will pay for overnight accommodation for the other passengers

**Optional cover – European Breakdown** (can be added to any of the covers above)

##### In the UK

- Help to repair your vehicle if it breaks down 24 hours before your planned departure – and a replacement hire car if it can't be repaired in time (up to £125 per day, or £750 in total)

##### In Europe

- Help to repair your vehicle at the roadside or recovery to a local repairer, with a contribution towards labour costs – up to £150
- If your vehicle can't be repaired within 12 hours, the RAC will pay for you and your party to continue your journey in a replacement car or by rail, plane or taxi (up to £125 per day, or £1,500 in total)
- If spare parts are required, the RAC will organise and pay for their dispatch
- If you're stranded following a breakdown, we'll pay extra accommodation expenses of £30 per person per day – up to £500
- We'll provide a replacement driver if you are medically unfit to drive
- We'll carry out emergency repairs to make your vehicle safe again following a break-in – up to £175



#### What is not insured?

- ✗ Any breakdown or request for service within 24 hours of you purchasing or upgrading cover is excluded – the RAC will only provide Rescue cover within the first 24 hours (but not if your vehicle had broken down before you took out the cover)
- ✗ When onward transportation is provided, any animals will be transported in your vehicle at your own risk – the RAC will not transport animals in the recovery vehicle (assistance animals will be transported with their owners)
- ✗ When a replacement car hire is provided, the RAC will not cover the cost of fuel, oil or any personal insurance
- ✗ The RAC will not cover breakdowns caused by a fault that they had previously provided breakdown cover for, if they advised you that the repair was temporary and further repairs were required
- ✗ The RAC will not cover the cost of any parts under Rescue cover or At Home cover
- ✗ The RAC will not cover breakdowns within a quarter mile from your home under Recovery cover
- ✗ The RAC will not provide recovery to more than one destination under Recovery cover

##### Optional cover – European Breakdown

- The RAC will not pay for labour costs if your vehicle is involved in a road traffic accident
- The RAC will not provide a replacement driver if there is another qualified driver in the party who is fit and legally able to drive the vehicle
- The RAC will not return your vehicle to your home territory if the cost is more than the market value of the vehicle



#### Are there any restrictions on cover?

- ! Your vehicle must be a UK registered car or van with a maximum weight of 3,500kg, maximum length of 7.5 metres including tow bar (7 metres in Europe) and maximum width of 2.55 metres
- ! Mobility scooters and motorcycles under 50cc are not covered
- ! If a 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, no longer than 7.6 metres and no wider than 2.55 metres) to a single destination
- ! If asked, you must provide proof that the vehicle is in a legal and roadworthy condition, and allow the RAC to examine the vehicle
- ! If the RAC believe there is evidence to suggest that your vehicle is not in a legal or roadworthy condition, they can refuse to provide any service under this policy



## What is insured?

- We'll return your vehicle home if it can't be repaired
- We will arrange and pay for you to collect your vehicle if it was left abroad for repair
- If your tent is damaged or stolen while you are abroad, the RAC will provide additional accommodations expenses (£50 per person per day for up to three days) or contribute to a replacement tent – up to £250
- We will pay any customs duty claims if your vehicle is written off and has to be disposed abroad



## Are there any restrictions on cover?

- ! Repairs carried out by an RAC patrol or RAC contractor do not guarantee that the vehicle is in a legal and roadworthy condition
- ! Optional European breakdown cover is limited to 90 days for any one trip (with an overall limit of £2,500 per claim)



## Where am I covered?

- ✓ The UK, Jersey, Guernsey and the Isle of Man
- ✓ Optional European Breakdown cover is provided in the countries listed under the definition of 'Europe' which can be found in the 'Definition of words' section of the Aviva breakdown cover policy wording (you can view the booklet at [www.aviva.co.uk](http://www.aviva.co.uk))



## What are my obligations?

- You must take reasonable care to give us complete and accurate answers to any questions we ask – whether you're taking out or making changes to your policy
- You must tell us about any changes to the vehicle or people insured
- You must observe and fulfill the terms, provisions, conditions and clauses of this policy – failure to do so could affect your cover



## When and how do I pay?

You can pay your premium annually by credit/debit card.  
If you pay by credit card, a non-refundable charge will apply.  
You may be able to pay monthly by direct debit – a variable credit charge will apply.



## When does the cover start and end?

From the start date you select, for 12 months.



## How do I cancel the contract?

You can cancel your policy within 14 days of purchase or renewal (or on the day you receive the policy documents, if that's later) – we'll refund any money paid, providing the cover's not started.

If you cancel after your policy has started and:

you pay annually, we'll give you a voucher for every full month remaining on your policy – you can use it on any new Rescue from Aviva cover, you take out within the next five years

you pay monthly, you will be covered until the end of the month for which you have paid your premium.

To cancel, contact Aviva on 0345 030 6922.