

Group Policy

Breakdown Policy for Durham Police Group Insurance Scheme

Please read this policy booklet and keep it handy



Contact information

Want to make a claim?

What's the claim for?	Online/In writing	Telephone
UK Breakdown Please quote DPGIS001		0333 070 2647 If you have difficulty communicating, you can text us on 0785 582 8282.
European Breakdown Calling from Europe From a French landline From the Republic of Ireland		00 33 472 43 52 55* 0800 290 112 freephone) 1800 535 005 (freephone)
Bringing your vehicle back to the UK after a breakdown		0330 159 0342
Claim Form Requests From the UK From Europe	europeanclaims@rac.co.uk www.rac.co.uk/europeanclaimform	0330 159 0337 +44 161 332 1040

Get in Touch

	Email or phone
Customer Services	E: UK.GroupInsuranceSchemes.Contact@ajg.com T: 01403 327719
Options for people with communication difficulties For drivers who are deaf, use Relay App or typephone, you 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 and DPGIS001.
- 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.

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. ➤ 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 taxi drivers (whether public or private hire), delivery drivers (carrying goods for hire or reward) or vehicles being driven on 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 under 49cc.
- 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 under 49cc.
- 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.

Contents

Contact information	2
Who arranges and provides your cover?	5
Making sense of your policy	5
Policy type	6
What vehicles am I covered in?	6
Section A – Roadside	7
Section B – At Home	7
Section C – Recovery	7
Section D – Onward Travel	7
Section E – Mis-fuel Rescue	8
Section F – European Motoring Assistance	9
Your policy conditions	13
Included benefits	14
Caravans and trailers	14
Service in the Republic of Ireland	14
Urgent message relay	14
Replacement driver or recovery, in the event of illness	14
Additional services	14
Cancellation of your policy	14
Complaints	15
Your Data	16

Who arranges and provides your cover?

There are 2 parts to your group policy:

1. Breakdown Policy

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
Mis-fuel Rescue	
European Motoring Assistance	

A premium is payable for contracts of insurance which is included within your monthly group insurance subscriptions

2. Policy wording

A policy wording will be made available to you on joining the group insurance benefit scheme.

Making sense of your policy

We want our terms and conditions to be clear and easy to understand. To help with this, we use certain words in a specific way. We show the meaning of these words below. These definitions apply to all areas of your contract.

beyond economical repair

This is when the cost of repairing your vehicle would be greater than its market-value. We'll base the cost of repairs on the estimate made by the European garage.

breakdown/break down/broken down

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 your car won't start) or an electrical failure (for example, loss of power). This also includes flat tyres, locking your keys in the vehicle and running out of fuel or charge. We don't consider it a breakdown if the vehicle can't be driven because of:

- a road-traffic collision
- fire, flood, theft
- acts of vandalism, or
- any driver-induced fault.

driver-induced fault

Any fault caused by the driver of the vehicle, accidentally or on purpose. It includes any key related issue other than locking your keys in your vehicle or filling your car with the wrong fuel.

Europe

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, Romania, Russian Mainland (west of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta, Melilla and the Canary Islands), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine and Vatican City, and any offshore islands of the above, except overseas territories outside of Europe.

Gallagher

Arthur J Gallagher Insurance Brokers Limited of Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow G2 7AT who act on behalf of us in respect of the sales and administration of the group policy;

group policy/policy

the breakdown policy as set out in this document

home

Your permanent home in the UK.

journey

A trip in Europe that begins when you and your vehicle leave your home address. This must be on or after the start date of your policy. The journey ends when you return home, during the period you're covered.

market value

What your vehicle is worth in the UK, as determined by us. 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.

passengers

The driver and up to the number of passengers allowed as shown on the Vehicle Registration Document.

planned departure date

The date you intend to begin your journey. We may ask for evidence of this. Applies to section F - European breakdown only.

RAC/we/us/our

— This means RAC Motoring Services in:

- Sections A, B, and C
- Included Benefits

— This means RAC Insurance Limited in:

- Sections D to F

Every time we say RAC/we/us/our, it can also mean any person who works for any of the companies above, or we've agreed can work on our behalf.

RAC Mobile Mechanic

This is a paid for service not included within your breakdown policy and is different to the patrol or resource we initially sent to help you.

road-traffic collision

This is if you hit another vehicle or an object (for example, a lamppost or a tree) and damage your vehicle so it can't be driven. If changing your wheel will get you back on the road, we won't consider this a collision.

specialist resource

Resources or tools that our patrols don't usually carry. They may be needed to make a repair or recovery. It may mean a crane, tractor, or lifting equipment.

UK

In this policy, UK means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey, and the Isle of Man.

you/your

The person who is taking out the policy. If you are an individual, you must be a resident in the UK. For a business, the registered office/trading address must be in the UK.

Group Policy

Policy type

Personal cover

This covers you as a driver or a passenger in any vehicle.

Policy type

The group policy will start on the 1st May 2021 and end after the 30th April 2026.

What vehicles am I covered in?

You are only covered for cars, light vans, motorhomes, or minibuses that are less than:

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

Or motorcycles that are 49cc or over.

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 good 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.

Section A – Roadside (Included)

Covered
If your vehicle breaks down in the UK, as long as you're more than a quarter of a mile (measured in a straight line) from home, we'll send help to repair the vehicle. This could be a permanent or temporary repair. In some cases we may be able to fix your vehicle remotely. If our remote team can't help or our patrol can't provide you with an emergency repair at the roadside, we can either: 1. arrange for an RAC Mobile Mechanic to attend you in a safe location. You will need to pay for any repairs, or 2. recover the vehicle and passengers to a destination up to 10 miles away. This could be: a. an RAC approved garage, or b. another location, up to 10 miles away from the breakdown. This could be a local garage of your choice. If we take the vehicle to a garage, we'll reimburse the cost of a taxi for you and your passengers. They must all travel to a single destination within 20 miles of the breakdown.
Not covered
1. The cost of any parts or specialist resource. 2. The fitting of parts, including batteries, supplied by anyone other than us. 3. Any breakdown that happens because of a fault we've looked at in the past: a. that hasn't been properly repaired, or b. that we have temporarily repaired. It's your responsibility to get it fixed. We won't attend repeat callouts for the same problem. 4. The cost of any repair work carried out by an RAC Mobile Mechanic after your breakdown and rescue, including labour and parts.

Section B – At Home (Included)

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

Section C – Recovery (Included)

Covered
If we can't repair the vehicle under Roadside (section A) or At Home (section B) cover, we'll recover the vehicle and passengers to a single location of your choice within the UK. For long distances, we may use more than one recovery option to get you and your vehicle to your destination. IMPORTANT When we first arrive, you will need to let us know where you would like us to take the vehicle and passengers.
Not covered
1. Please see the 'Not covered' part of Roadside (section A). This applies to Recovery as well. 2. If your vehicle is designed to carry a spare tyre, but you are not carrying one, or it's not in safe working order, we won't provide full national recovery for tyre-related breakdowns. We'll only offer you a 10-mile tow. 3. If you choose a destination but when we arrive it's closed or we can't access it, we won't offer a second recovery. This applies to recovery of both the vehicle and passengers.

Section D – Onward Travel (Included)

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

You're covered for up to two consecutive days, or until your vehicle has been fixed, if sooner.	
1. We'll arrange for the hire of a small hatchback. 2. If the hire car we arrange doesn't have enough seats for your passengers, we'll arrange an extra car for you. This will only be available if someone else in your party is also legally allowed to drive. 3. If we 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 you have an accident. 4. If you don't meet the terms of the car-hire provider we arrange and you decide to hire a car yourself, let us know. If we've agreed the cost beforehand, we'll reimburse you up to £35 per day up to two consecutive days. The reimbursement process is set out above. 5. We'll arrange transport for one person to our nearest hire-car supplier to collect the vehicle.	
Not covered	
1. Hire cars must be arranged within 24 hours of the breakdown. 2. We won't provide a specific car type or model, adapted vehicles or accessories – including tow bars. 3. We won't provide a hire car arranged by us if you are under 21 or have certain endorsements on your licence. 4. If you leave the hire car at a different location to the one arranged by us, you will need to pay the hire car company any additional costs. 5. We won't cover any cost of: a. delivering and collecting the hire car and any fuel used b. fuel while using the hire car, insurance excess or additional costs	
2. Alternative transport	
Covered	
If you would prefer to continue your journey in the UK by air, rail, taxi, or public transport, we'll reimburse you. We can cover a standard-class ticket up to £150 per person or £500 for the whole party, whichever is less.	
3. Overnight accommodation	
Covered	
You may decide that you would like to wait with your 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.	
Not covered	
1. Evening meals. 2. Alcohol. 3. Accommodation if you break down less than 20 miles from home.	
4. Assistance in a medical emergency	
Covered	
We'll help you if you or one of your passengers needs medical help during your journey. This includes unexpected injury or illness. We can: • book one night's bed-and-breakfast for you and your passengers if the hospital is more than 20 miles from home. We'll reimburse you up to £150 per person or £500 for the whole party, whichever is less • arrange to get the patient home or to a local hospital as soon as they're fit to travel.	
Not covered	
We won't assist you if you or a passenger fall ill on the way to or from a doctor's surgery or hospital. This includes planned appointments and emergencies.	

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. 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 – Mis-fuel Rescue (Included)

Covered	
If the vehicle has broken down due to a mis-fuel, we'll attend to either: Drain, flush and clean out the fuel system.	
1. fill the vehicle with up to 10 litres of fuel to get the vehicle mobile and allow the driver to drive to the nearest fuel station, and	

2. arrange the safe disposal of the contaminated fuel; or 3. if we're unable to repair the vehicle due to a mechanical damage caused by the mis-fuelling, we'll recover the vehicle and passengers to a destination chosen by the driver up to a maximum of 10 miles from the breakdown. If more than 5 people require transportation we may need to provide transport in separate vehicles.
Not covered
1. Damage due to: a. AdBlue or similar diesel exhaust fluid being put in the fuel tank. b. gradual loss of the ability of a part to work exactly as it was designed to by the manufacturer, caused by time and/or the vehicle's mileage; and c. pre-existing faults or defects. 2. Any damage not caused by mis-fuelling.

Section F – European Motoring Assistance (Included)

Limits of cover

The cover under Section F is subject to 3 call-outs per policy year, limited to 1 call-out per journey and is subject to the further limits of cover in respect of each type of cover. Each journey is limited to a maximum of 90 days.

Section F1: Onward travel in the UK

Covered
If we attend a breakdown under section A or C up to 48 hours before your planned departure date and your vehicle can't be fixed by the date you plan to begin your journey to Europe, we can help. 1. We can arrange a hire car, for up to six consecutive days so that you can continue your journey to Europe. Or, for use while you wait for your car to be fixed, whichever is sooner. 2. If the hire car we arrange doesn't have enough seats for your passengers, we'll arrange an extra car for you. This will only be available if someone else in your party is also legally allowed to drive. 3. If we 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 you have an accident. 4. If you don't meet the terms of the car-hire provider we arrange and you decide to hire a car yourself, a reimbursement limit of £150 per day, up to a maximum of £750. 5. We'll arrange transport for one person to our nearest hire-car supplier to collect the vehicle.
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.
Not covered
1. We won't provide a specific car type, model, or accessories – including tow bars. 2. We won't provide a hire car arranged by us if you are under 21 or have certain endorsements on your licence 3. If you leave the hire car at a different location to the one arranged by us, you will need to pay the hire car company any additional costs. 4. You won't be covered if you cross a border from one country to another, unless you have agreed it with us in advance. It must also be allowed by the hire-car provider. You may need to change vehicles at the border instead. 5. Any cost of: a. delivering and collecting the hire car and any fuel used b. fuel while using the hire car, or insurance excess or additional costs.

Section F2: Roadside assistance in Europe

Covered
If your vehicle breaks down in Europe during a journey, we can help. We'll send a local mechanic or recovery specialist to either: 1. Repair the vehicle at the roadside. This could be a permanent or temporary repair, or 2. If we are unable to repair the vehicle at the roadside, we will a. recover the vehicle and passengers to a local garage b. pay for an initial fault diagnosis c. contribute to garage labour charges, up to £150, if repairs can be completed on the same day. We'll also get any urgent messages from you to a contact of your choice.
Not covered
1. Costs towards garage labour if the cost to repair will be more than the market value of the vehicle. 2. The cost of any parts. 3. Any costs over the overall policy limits.

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 F3 – Missed Connection

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

Section F4: 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 or alternative transport or overnight accommodation

You can choose from either:
1. Hire car
Covered
You're covered for up to 14 consecutive days consecutive days, or until your vehicle has been fixed (if sooner).
- We'll arrange for the hire of a small hatchback car with five seats. - If the hire car we arrange doesn't have enough seats for your passengers, we'll arrange an extra car for you. This will only be available if someone else in your party is also legally allowed to drive. - If we 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 you have an accident. - If you don't meet the terms of the car-hire provider we arrange and you decide to hire a car yourself, let us know. If we've agreed the cost beforehand, we'll reimburse you up to £125 per day, up to a maximum of £1,500. The reimbursement process is set out below. - We'll arrange transport for one person to our nearest hire-car supplier to collect the vehicle.
Not covered
- Hire cars must be arranged within 24 hours of the breakdown. - We won't provide a specific car type, model, or accessories – including tow bars. - We won't provide a hire car arranged by us if you are under 21 or have certain endorsements on your licence - If you leave the hire car at a different location to the one arranged by us, you will need to pay the hire car company any additional costs. - You won't be covered if you cross a border from one country to another, unless you have agreed it with us in advance. It must also be allowed by the hire-car provider. You may need to change vehicles at the border instead. - Any cost of: - delivering and collecting the hire car and any fuel used - fuel while using the hire car, or insurance excess or additional costs.
2. Alternative transport
Covered
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.
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
- Alternative accommodation if you already have suitable accommodation you can use. For example, if you have broken down close to your original booked accommodation. - Costs incurred which are more than the total claims limit.

IMPORTANT

You will no longer be covered under this section once:

- the vehicle has been repaired
- we have established that the cost to repair your vehicle would be more than the market value of your vehicle, or
- 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 F4).

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 F5: 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
If your vehicle breaks down in Europe and can't be repaired before you plan to return home, you have a couple of different options. Option one: Sending your vehicle back to the UK 1. We'll arrange and pay for recovery of the vehicle to a single UK destination of your choice. The amount we'll pay is limited to the market value of your vehicle. 2. We'll also arrange and pay for storage of your vehicle while it's waiting to be returned. Option two: Leaving your vehicle in Europe to be repaired and returning to collect it If the vehicle can be repaired in Europe, we'll cover up to £600 for someone to return and collect your vehicle when ready. This could be by standard-class rail, air fare, or public transport, and includes £50 per day for accommodation. While you're waiting for your vehicle to be fixed in Europe or while you're waiting for your vehicle to be sent back to the UK, we'll reimburse you for a hire car in the UK, for up to two consecutive days.
Not covered
1. Any costs for storage after you've been notified that your vehicle is ready to collect. 2. You're not covered if a customs officer or any other official finds illegal contents in your vehicle. 3. Any import duties unrelated to the vehicle. For example, for items carried in the vehicle.

IMPORTANT

Once we've agreed to get your vehicle back home, it can take several weeks for it to be delivered back to the UK. Especially at busy times such as Easter or Summer.

If your vehicle is not eligible to be brought back to the UK under this policy, you will need to arrange to bring the vehicle back yourself. If this has not happened after 10 weeks, we will dispose of it, and you will be liable for any charges.

2. Getting you and your passenger's 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 F4. 1. Hire car and 2. Alternative transport.

Section F6: Replacement driver

Covered
We can help if you unexpectedly fall ill or are injured during a journey. 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. We'll need a medical expert to confirm in writing that you are unable to drive.
Not covered
1. If there's another passenger who is fit and legally able to drive the vehicle. 2. Any benefits under any other section of this policy (for example Recovery, Hire car, or Getting your vehicle home).

Section F7: 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
If someone in Europe breaks into your vehicle, or tries to, and damages the windows, windscreens, or locks, we will reimburse you, up to £175, for: 1. immediate emergency cost to secure the vehicle. For example, calling somebody to secure a broken window, or 2. the costs of taking your vehicle to a local garage. They can make sure your car's secure and check that the break-in hasn't made it un-safe to drive.
Not covered
1. the cost of any parts or associated work

2. any benefits under any other section of this policy (for example Recovery, Hire car, or Getting your vehicle home).

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. If you have any questions, contact us on 0330 159 0337. 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.

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.

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.

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 F8 – 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 00 33 472 43 52 55.

- **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 2 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 F3). 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.

Your policy conditions for Section F

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 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 F4) and Getting your vehicle home (section F5).
9. **Event outside of our control** events outside our control may stop us 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 or sourcing them.
11. **non-RAC recovery in the UK** If an emergency service, local authority, or any government agency handles your breakdown, we'll only attend and offer recovery if we've been asked to by them. For example, a breakdown on a live lane of a motorway.
12. **Other things not covered** This policy doesn't cover:
 - 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 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.

Your 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 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

- **If you run out of fuel or charge, we will do one of the following.**
 1. Bring enough fuel to get you to the nearest fuel station (you will have to pay for the fuel).
 2. Send one of our mobile EV charging vehicles (which will give you enough charge to get to the nearest charge point).
 3. Send a patrol to tow you to the nearest fuel station or charge point.
- **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.
- **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.

Cancellation of your policy

In the event that you need to cancel this policy please contact the Federation.

Misuse of your policy

Each member must not behave inappropriately towards us, including acting in a threatening or abusive manner, whether verbally or physically.

If this condition is not complied with, we will contact the member to discuss our concerns and if the concerns are not dealt with within a reasonable period or cannot be dealt with, we reserve the right to refuse cover under this group policy with immediate effect.

We will notify the member in writing if we decide to take any action.

Complaints

We are committed to giving our customers excellent service. We know, however, that sometimes you may feel you don't get the service you expect.

If you're unhappy with our services, please contact us.

	Phone	In writing
Breakdown-related complaints	0330 159 0337	Breakdown Customer Care RAC Motoring Services Great Park Road Bradley Stoke Bristol BS32 4QN breakdowncustomercare@rac.co.uk

Financial Ombudsman Service

If we can't resolve your complaint for you, you may be able to refer your complaint to the Financial Ombudsman Service at this address:

The Financial Ombudsman Service

Exchange Tower

London E14 9SR

0800 023 4567 / 0300 123 9123

Complaint.info@financial-ombudsman.org.uk

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 Service Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If we can't meet our obligations to provide you with cover, you may be entitled to compensation from the FSCS.

You can find out more about the FSCS and how it works at:

fscs.org.uk

Financial Services Compensation Scheme

10th Floor

Beaufort 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.

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.

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:

Website: register.fca.org.uk

Phone: 0800 111 6768

Your Data

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.

You can contact the Data Protection Officer for RAC by emailing 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 group policy:

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 Gallagher when you purchase this group policy and/or if you report a new claim in relation to this group policy.

How RAC uses your data

RAC will use your data for the administration of your group policy 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, contact RAC's Data Protection Officer or contact their Customer Service Team by:

1. **Telephone:** 0330 159 0337
2. **Email:** membershipcustomercare@rac.co.uk
3. **Post:** RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN

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