

**POLICYFAST LIMITED  
MINIBUS BREAKDOWN POLICY PROVIDED  
BY RAC**

**Reference:** SPECIMEN COPY

**Policyholder:** SPECIMEN COPY

**Address:** SPECIMEN COPY

**Date of Commencement:** SPECIMEN COPY

**Date of Expiry:** SPECIMEN COPY

**Insured Vehicle:** SPECIMEN COPY

**Registration No.** SPECIMEN COPY

**Premium:** SPECIMEN COPY

**Operative Cover:** **Section A: Roadside  
Section B: At Home  
Section C: Recovery  
Section D: Onward Travel**

**Contact Information:**

	Telephone	In Writing
Breakdown	0330 159 0267	
Customer Services	Please contact the broker that you took this policy out through.	
Hearing Assistance	Telephone prefix 18001 to access Tynetalk or text the RAC on 07855828282	

**Telephone charges**

Please note that the **RAC** do not cover the cost of making or receiving telephone calls. Calls to the **RAC** may be monitored and/or recorded.

Call charges may apply. Please check with **your** telephone provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans. Text messages will be charged at **your** standard network rate.

**If your vehicle breaks down, please provide the RAC with**

1. **Your** name or policy number
  2. Identification such as a bank card or driving licence
  3. The **vehicle's** make, model and registration number
  4. The exact location of the **vehicle** - the road **you** are on or the nearest road junction
  5. The number of the phone **you** are using
  6. The cause of the **breakdown**, if **you** know it
  7. **Your** credit/debit card if **you** need additional services
- If **you** fail to make contact within 24 hours of becoming aware of the **breakdown** cover may be refused in relation to the **breakdown**.

**Remember**

Please let the **RAC** know if **you** have called the **RAC** but manage to get going before the **RAC** arrive. The **RAC** will only provide cover if the **RAC** arranged help, so please do not go directly to a garage or other recovery service, or otherwise approve action taken by **you** or on **your** behalf.

**Your terms and conditions**

**Definition of words**

Any words in bold appearing throughout this **RAC Breakdown Cover** have a specific meaning which the **RAC** explain below.

**“breakdown”/“break down”/“broken down”** means an event during the **policy period**, that stops the **vehicle** from being driven because of a mechanical or electrical failure including as a result of battery failure, running out of fuel, flat tyres, but not as a result of a mis-fuel, **road traffic collision**, fire, flood, theft, acts of vandalism, any **driver induced fault**, or any key related issue other than keys locked in **your vehicle**;

**“broker”** means the insurance agent/broker who **you** purchased this **RAC Breakdown Cover** from;

**“call-out”/“claim”**

means each separate request for service or benefit for cover under any section of this **RAC Breakdown Cover**;

**“caravan”/“trailer”** means any caravan or trailer that is less than (a) 3.5 tonnes; (b) 7.0m (23ft) long; (c) 2.55 metres wide; and (d) 3 metres high;

**“date of commencement”** means the date that this **RAC Breakdown Cover** begins, or renews, as shown on **your schedule**;

**“date of expiry”** means the date that this **RAC Breakdown Cover** expires as shown on **your schedule**;

**“driver”/“their”/“they”** means **you** or any **driver** of a **vehicle** at the time a **breakdown** occurs who is authorised to be driving the **vehicle** and is permanently resident in the **UK**;

**“driver induced fault”** means any fault caused by actions or omissions of the **driver** of the **vehicle**, except running out of fuel and battery failure;

**“home”** means the address in the **UK** where **you** live permanently, as shown on **your schedule**;

**“passengers”** means the **driver** and up to 16 people travelling in the **vehicle**;

**“policy period”** means the length of time for which **your RAC Breakdown Cover** is in force as shown on **your schedule**;

**“policy year”** means the **policy period**, from the **date of commencement**;

**“RAC”**

1. For Sections A, B and C means RAC Motoring Services;

2. For Section D means RAC Insurance Limited;

3. For Additional Services means RAC Motoring Services; and

4. In each case any person employed or engaged to provide certain services on **their** behalf;

**“RAC Breakdown Cover”** means this RAC Breakdown policy that is subject to the terms and conditions together with **your schedule**;

**“reimburse”/“reimbursement”** means reimbursement by **RAC** under the reimbursement process;

**“road traffic collision”** means a traffic collision involving a **vehicle** within the **UK**;

**“schedule”** means the document entitled **“schedule”** containing important details about this **RAC Breakdown Cover** and levels of cover;

**“specialist equipment”** means equipment that is not normally required by the **RAC** to complete repairs and

recoveries, for example winching and specialist lifting equipment;

“**UK**” means England, Scotland, Wales, Northern Ireland, and for the purpose of this **RAC Breakdown Cover** includes the Channel Islands and the Isle of Man if **you** are a resident there;

“**vehicle**” means the **UK** registered vehicle as shown on **your schedule** which is constructed or adapted to carry more than 8 but no more than 16 **passengers** in addition to the **driver** and which is owned, contract hired, leased or fleet managed by **you** and that has been notified by **you** to **your broker** prior to the **date of commencement** or the date the **vehicle** is included under this **RAC Breakdown Cover** following Changes to **your** details and that is less than (a) 4.5 tonnes; (b) 3m (21ft) high and (c) 2.55m (8ft 4in) wide;

“**you**”/“**your**” means the person taking out the **RAC Breakdown Cover** as named on **your schedule**.

### Important information about your RAC Breakdown Cover

- This **RAC Breakdown Cover** is intended to offer services relating to the **breakdown** of **vehicles**. Based on the information provided this **RAC Breakdown Cover** meets the demands and needs of those who wish to ensure the risk of the **breakdown** of **vehicles** is met now and in the future that certain additional risks relating to the **breakdown** of **vehicles** are met.
- There are general conditions that apply to all sections. There are also specific conditions that are set out in each section that apply to each section. **You** must meet all of these conditions.
- All requests for service must be made directly to the **RAC**.

### Your RAC Breakdown Cover consists of:

1. A **Breakdown** Policy – one or more contracts of insurance between **you** and the insurers - depending on the type of cover:
  - a) RAC Motoring Services provides insurance for Sections A, B and C; and
  - b) RAC Insurance Limited provides insurance for Section D.

A premium is payable for contracts of insurance which will be made clear to **you** in advance of purchase.

2. A **schedule**- detailing the type of cover **you** have and the cost of cover. The **schedule** will detail the premium and any other charges payable. These will be made clear in advance of purchase, and provided to **you** by **your broker** following purchase.

### Policy type

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

### Policy Period

The **RAC Breakdown Cover** will start on the **date of commencement** and end after the **date of expiry** as shown on **your schedule**.

### Limits of Cover

Cover under this **RAC Breakdown Cover** is subject to limits on:

1. When a **claim** can be made:
  - a) no **claim** is permitted under section A if the **breakdown** occurred prior to purchasing this **RAC Breakdown Cover**;
  - b) no **claim** is permitted under sections B to D within 24 hours of the initial **date of commencement** of the **RAC Breakdown Cover**, nor within 24 hours of any upgrade to an upgraded section;
  - c) in order to make a **claim** under Section C (Recovery) the **RAC** must have first attended under Section A (Roadside); and
  - d) in order to make a **claim** under Section D, the **RAC** must have first attended under Section A (Roadside) or B (At Home).
2. The number of **claims** that can be made per **policy year** whether under a particular section, or as a whole, one **claim** means one request for service or benefit for cover under any section of this **RAC Breakdown Cover**, regardless of who makes the **claim**;
3. The amount that is covered for certain types of **claim** or for certain sections, as set out in this **RAC Breakdown Cover**.

### Reimbursement

Under some sections, **you** may need to pay for the service up front and **claim** this back from the **RAC**. To do so, please visit [www.rac.co.uk/reimbursementclaimform](http://www.rac.co.uk/reimbursementclaimform). If **you** have any queries please contact Breakdown Customer care on 0330 159 0337. Please send **your** completed claim form with proof of payment (such as a receipt) to Customer Services. The **RAC** may ask **you** to supply original documents.

### Hire Car Terms

Certain sections of this **RAC Breakdown Cover** include the supply of a hire car. Where a hire car is available as a covered benefit, the following terms apply:

#### **Covered**

Up to 24 consecutive hours or until **your vehicle** has been fixed if sooner.

1. The **RAC** will arrange and pay for the hire cost of a replacement car whilst **your vehicle** is being repaired. Any replacement vehicle will be limited to a small hatchback;
2. If **you** are not eligible for a hire car arranged by the **RAC** for any reason, such as **you** do not meet the hire car provider's terms (e.g. **you** have points on **your** licence), and **you** choose to hire a car yourself, let the **RAC** know before **you** hire a car, and then provided the **RAC** have agreed the cost, the **RAC** will **reimburse you** up to £35 per day;
3. Where the **RAC** arrange a hire car the **RAC** will pay the insurance and collision damage waiver (this covers the cost of damage but **you** would still need to pay the excess).

#### **Not Covered**

1. The **RAC** will not provide any specific car type, model or accessories, including tow bars.
2. Any cost of:
  - a) delivery and collection of the car hire and any fuel used;
  - b) fuel while using the car hire; or
  - c) any insurance excess and additional costs.

### Included Benefits

As well as the cover the **RAC** provide under Sections A to D, the **RAC** offer the following benefits provided by RAC Motoring Services at no additional charge to **you** and include:

- Urgent Message Relay; and
- Replacement Driver.

### Additional Services

RAC Motoring Services can also offer additional services following a **breakdown** for an additional charge which will be agreed with **you** before service is provided.

## Your Cover

### Section A. Roadside

**RAC Breakdown Cover** includes cover for Roadside.

#### **Covered**

If the **vehicle breaks down** within the **UK** more than a quarter of a mile from **your home**, the **RAC** will:

1. Send help to repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If the **RAC** are unable to repair the **vehicle** at the roadside, the **RAC** will recover the **vehicle** and **passengers** to a destination chosen by the **driver** up to a maximum of 10 miles from the **breakdown**;

If the **RAC** recover the **vehicle** to a garage, the **RAC** will **reimburse you** for taxi costs for **passengers** to continue the journey to a single destination within 20 miles.

#### Caravans or Trailers

If a **caravan** or **trailer breaks down** within the **UK** more than 1/4 mile from **your home**, the **RAC** will send help to repair the **caravan** or **trailer** at the roadside. This could be a permanent or temporary repair.

The **RAC** will not provide any other cover under this **RAC Breakdown Cover** if a **caravan** or **trailer breaks down**. However if a **vehicle breaks down** and there is a **caravan** or **trailer** attached to it the **RAC** will recover the **caravan** or **trailer** as well.

#### **Not Covered**

1. The cost of any parts;
2. The fitting of parts, including batteries, supplied by anyone other than us;
3. Any **breakdown** resulting from a fault that the **RAC** have previously attended and:
  - a) the original fault has not been properly repaired; or
  - b) **our** advice after a temporary repair has not been followed;
4. Recovery for **caravans** or **trailers** if the **caravan** or **trailer breaks down**.

### Section B. At Home

**RAC Breakdown Cover** includes cover for At Home.

#### **Covered**

The **RAC** will provide the same cover as the "Covered" part of Section A (Roadside) if **your vehicle** breaks down at, or within a quarter of a mile of, **your home**.

#### **Not Covered**

Please see the "Not Covered" part of Section A (Roadside), which also applies here.

### Section C. Recovery

**RAC Breakdown Cover** includes cover for Recovery.

#### **Covered**

If the **RAC** are unable to repair the **vehicle** under Section A (Roadside), the **RAC** will recover the **vehicle** from the **breakdown** location to:

1. A local garage; or
2. A single destination chosen by the **driver** within the **UK**. For long distances the **RAC** may use more than one recovery vehicle.

Please note: recovery must be arranged with the **RAC** while the **RAC** are at the scene.

#### **Not Covered**

1. Please see the "Not Covered" part of Section A (Roadside), which also applies here;
2. Tyre faults where the **vehicle** is not carrying a serviceable spare tyre, the tyre repair equipment provided by the **vehicle's** manufacturer or a locking wheel nut;
3. A second recovery owing to the intended original destination being closed or inaccessible.

### Section D. Onward Travel

**RAC Breakdown Cover** includes cover for Onward Travel.

If the **RAC** attend a **breakdown** under Sections A (Roadside) or B (At Home), and cannot fix the **vehicle** on the same day, the **RAC** will help the **driver** by making arrangements to allow the continuation of the journey. The **driver** can choose one of the following options, subject to availability:

1. Hire Car;
2. Alternative transport; or
3. Overnight accommodation.

#### **1. Hire Car**

##### **Covered**

Please see Hire Car terms.

Hire Cars must be arranged with the **RAC** within 24 hours of the time of **breakdown**.

#### **2. Alternative transport**

##### **Covered**

If the **driver** would prefer to continue the journey by air, rail, taxi or public transport, the **RAC** will **reimburse you** for a standard class ticket up to £150 per person or £500 for the whole party, whichever is less.

#### **3. Overnight accommodation Covered**

The **driver** may decide that waiting for the **vehicle** to be fixed is best. The **RAC** will arrange one night's bed and breakfast accommodation, up to a value of £150 per person or £500 for the whole party, whichever is less.

### **4. Assistance in a medical emergency**

#### **Covered**

The **RAC** will also help if the **driver** or one of the **passengers** suddenly or unexpectedly falls ill and needs medical help before the end of the journey. The **RAC** will help to:

1. book one night's bed and breakfast accommodation for the **driver** and **passengers** if the hospital is more than 20 miles from **home**. the **RAC** will **reimburse you** up to £150 per person or £500 for the whole party; and
2. arrange to get the patient home or to a local hospital as soon as they are fit to travel.

#### **Not Covered**

The **RAC** will not assist the **driver** where **they** or one of the **passengers** is taken ill during a journey to or from a doctor's surgery or hospital, including planned doctor or hospital appointments or emergencies.

### General Conditions

The following conditions apply to all sections of this **RAC Breakdown Cover**. If **you** do not comply the **RAC** can refuse cover and/or cancel **your RAC Breakdown Cover**.

1. **You** must pay **your** premium.
2. **You** must request services directly from the **RAC**, as the **RAC** will only provide cover if the **RAC** make arrangements to help **you**.
3. Where the **breakdown** is caused by a component failure this must stop the **vehicle** from working, so for example an air-conditioning failure in itself does not constitute a **breakdown**, and the illumination of a warning light does not always constitute a **breakdown**. If it does not, **you** will need to take **your vehicle** to a place of repair and **your RAC Breakdown Cover** will not cover this.
4. The **RAC** will not cover any **claim** where the **vehicle** is already at a garage or other place of repair.
5. Where the **RAC** deem, acting reasonably, that **you** requested service to avoid the cost of repairing the **vehicle**, or to correct an attempted repair by someone else, the **RAC** will not provide cover.
6. A **driver** must be with the **vehicle** when the **RAC** attend.
7. **You** are responsible at all times for the care of **your** personal belongings, valuables, luggage and goods in or on a **vehicle**. The **RAC** will not be responsible for any loss of or damage to them.
8. Where the **RAC** recover **passengers** under the age of 16, they must be accompanied by an adult.
9. The **RAC** will not allow animals in their vehicles, except guide dogs. Any animals can remain in the **vehicle** at

- the **driver's** own risk. The **RAC** will not be liable for any injury to animals, or damage caused by them. The **RAC** will not transport any livestock. The **RAC** will not be responsible for any costs relating to animals.
10. 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 and any child must occupy a properly fitted child seat.
  11. Where the **RAC** provide a repair to the **vehicle**, whilst the **RAC** are responsible for that repair, this does not mean that the **RAC** are confirming the legal and roadworthy condition of the **vehicle**. This remains **your** responsibility.
  12. The **RAC** will not be responsible for any losses that may incur following a **breakdown** that are not expressly covered by this **RAC Breakdown Cover**. For example, the **RAC** will not pay for any loss of earnings or missed appointments.
  13. The **RAC** do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst the **RAC** will try to check that the garage will undertake the type of repairs required, the **RAC** cannot guarantee this. The **RAC** will not take responsibility for repairs carried out at any garage and the contract for such repairs will be between **you** and the garage / repairer.
  14. During extreme weather, riots, war, civil unrest, industrial disputes, the **RAC's** services can be interrupted. They will resume their service to **you** as soon as they can in these circumstances.
  15. The cost of the following is not covered by this **RAC Breakdown Cover**:
    - a) **specialist equipment**;
    - b) ferry charges for the **vehicle** and the **RAC's** vehicle;
    - c) any damage to glass even if the damage means the **vehicle** cannot be legally or safely driven. the **RAC** will arrange transport to a local garage so **you** can arrange to get the **vehicle** fixed but **you** will have to pay for this;
    - d) spare tyres and wheels and repairing or sourcing them; or
    - e) recovery by someone other than **RAC** even if this is requested by the emergency services, the **RAC** will only provide recovery once instructed to do so by the emergency services.
  16. In handling any **claim** there may be more than one option available to the **driver** under this **RAC Breakdown Cover**. The **RAC** will decide which is the most appropriate option based on the expertise of the **RAC** in **breakdown** situations. In doing so the **RAC** will act in consultation with the **driver**, and act reasonably at all times.
  17. The **vehicle** must be privately owned and only used for private use, including use for social, domestic and pleasure purposes and any business use other than hire and reward and/or courier services.
  18. This **RAC Breakdown Cover** does not cover:
    - a) routine servicing, maintenance or assembly of the **vehicle**;
    - b) **caravan** or **trailers**, except as described under Section A;
    - c) use of **your vehicle** for business, including for example demonstrating, carrying trade plates, commercial travelling and use for hire and reward;
    - d) **breakdowns** resulting from activities that are not subject to the normal rules of the road for example rallies, stock car racing, use of the Nürburgring or other formal or informal race events;
    - e) **breakdowns** that occur off the public highway to which the **driver** or the **RAC** have no legal access;
    - f) the **vehicle** if it is not legally taxed, insured and holding a valid MOT which is required by law or is not being used in line with the manufacturer's guidelines;
    - g) **vehicles** that are not in a roadworthy condition. If the **RAC** consider, acting reasonably, that the **vehicle** is not in a legal or roadworthy condition, the **RAC** can refuse to provide service. If **you** can demonstrate that the **vehicle** is roadworthy the **RAC** will provide service;
    - h) any claim that is or may be affected by the influence of alcohol or drugs;
    - i) any **breakdown** that is caused by or as a result of **vehicle** theft or fire; or
    - j) any **claim** under this **RAC Breakdown Cover** where the **breakdown** was first reported to the **RAC** under a different policy.
  19. If the **driver** is asked to review and approve a document recording the condition of the **vehicle**, including an electronic form, it is **their** responsibility to ensure that the record is accurate and complete, and the **RAC** will not be responsible for any errors or omissions.

### Additional Benefits

The following are provided at no additional charge:

#### **Service in the Republic of Ireland**

If the **vehicle** has **broken down** in the Republic of Ireland, the **RAC** will provide a Roadside attendance service only,

as described under Section A (Roadside). If **your home** address is in Northern Ireland and **you** have purchased Section C (Recovery), the **RAC** will recover the **vehicle** to **your home**, or to another destination in Northern Ireland if the distance is less.

#### **Urgent message relay**

If the **vehicle** has **broken down** and the **driver** needs to get in touch with friends and family urgently, the **RAC** will get a message to them.

#### **Replacement driver**

If the **driver** becomes ill during a journey in the **UK** and no one within the party can drive the **vehicle**, the **RAC** may be able to provide a replacement **driver**. This service is discretionary, and the **RAC** will decide whether or not to provide this service.

#### **Additional services**

The **RAC** can provide additional services that are not included in **your RAC Breakdown Cover** but the **RAC** will charge **you** for these, for example to:

1. Purchase the parts **you** need to get on **your way**;
2. Pay for **specialist equipment** to complete the repairs;
3. Extend the hire time for a replacement car;
4. Arrange a second or extended recovery; or
5. Attend a mis-fuel event.

If **you** need extra help, the **RAC** will agree the costs up front and will need full payment before the **RAC** can help. If **you** took out the **RAC Breakdown Cover**, **you** will be responsible for any additional charges so if the **RAC** help someone under **your RAC Breakdown Cover** and they cannot pay, the **RAC** will invoice **you**. This is why the **RAC** request proof of identity at the **breakdown**.

### Cancellation of your RAC Breakdown Cover

#### **Your right to cancel**

**You** can cancel **your RAC Breakdown Cover** within the cooling off period, being 14 days from the later of:

1. the **date of commencement**; or
2. the date **you** receive **your RAC Breakdown Cover** documents.

If **you** do this, the **RAC** will cancel the **RAC Breakdown Cover** with immediate effect from the day **you** request it and the **RAC** will refund **your** premium in full unless a **claim** has been made within this cooling off period. If **you** downgrade **your RAC Breakdown Cover** after this cooling off period the **RAC** will not refund premium to **you**;

At any time after the 14 day cooling off period referred to above, **you** may cancel this **RAC Breakdown Cover**.

Cancellations must be made by contacting **your broker**. **RAC Breakdown Cover** will be cancelled with immediate effect. **You** will receive a pro-rata refund of premium if no **claims** have been made minus an administration fee. If any **claims** have been made then no refund of premium will be given.

**Your RAC Breakdown Cover** will automatically cancel if **your** associated motor insurance policy is cancelled.

#### Our right to cancel

1. If any premium for the **RAC Breakdown Cover** is not paid by a relevant date as stated on **your schedule**, **broker** will notify **you**. All payments must be paid within 28 days of the relevant date, if not **your RAC Breakdown Cover** may be cancelled; and
2. The **RAC** may cancel the **RAC Breakdown Cover** in the event of misuse of this **RAC Breakdown Cover** and there will be no refund any premium;

#### Misuse of RAC Breakdown Cover

Each **driver** must not:

1. Behave inappropriately towards the **RAC**, including acting in a threatening or abusive manner, whether verbally or physically;
2. Persuade or attempt to persuade the **RAC** into a dishonest or illegal act;
3. Omit to tell the **RAC** important facts about a **breakdown** in order to obtain a service;
4. Provide false information in order to obtain a service;
5. Knowingly allow someone that is not covered by **your RAC Breakdown Cover** to try and obtain a service under this **RAC Breakdown Cover**;
6. Pay for additional services or goods in the knowledge that the payment has or will fail, with no intention of providing alternative payment.

If these conditions are not complied with, the **RAC** may:

1. Restrict the cover available to **you** at the next renewal;
2. Restrict the payment methods available to **you**;
3. Refuse to provide any services to **you** under this **RAC Breakdown Cover** with immediate effect;
4. Immediately cancel this **RAC Breakdown Cover**; and
5. Refuse to sell any **RAC Breakdown Cover** or services to **you** in the future.

The **RAC** may also take any of the additional steps as set out above if any **claim** is found to be fraudulent in any way, and the **RAC Breakdown Cover** will be cancelled with effect from the date of the fraudulent act and the fraudulent **claim** forfeited. The **RAC** will not refund any premium. The **RAC** will notify **you** in writing if the **RAC** decide to take any of the above steps.

#### Renewal of RAC Breakdown Cover

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

#### Changes to your details

**You** must let **your broker** know immediately if **you** need to change anything on **your RAC Breakdown Cover**.

If **you** change **your vehicle** **you** must contact **your broker** to update **your** details. If **you** do not, **you** may not be covered.

The **RAC** will not change **your RAC Breakdown Cover** into someone else's name. If **you** cancel **your RAC Breakdown Cover** for any reason, the whole **RAC Breakdown Cover** will be cancelled and others on **your RAC Breakdown Cover** will no longer be covered by the **RAC**.

All communications from **your broker** or the **RAC** shall be deemed duly received if sent to **your** last known address.

#### Complaints

The **RAC** are committed to providing excellent service. However, the **RAC** realise that there are occasions when **you** feel **you** did not receive the service **you** expected. If **you** are unhappy with the services relating to this **RAC Breakdown Cover** such as services at or following a **breakdown**, or the included benefits please contact the **RAC** as follows:

	Telephone	In Writing
Breakdown related Complaints	0330 159 0337	Breakdown Customer Care, RAC Financial Services Limited, Great Park Road, Bradley Stoke, Bristol BS32 4QN  <a href="mailto:breakdowncustomer@rac.co.uk">breakdowncustomer@rac.co.uk</a>
Sales and administration Complaints	Please refer to <b>your schedule</b> which gives details of <b>your broker</b> .	

A dispute relating to goods or services sold online can also be submitted to the European Commission Online Dispute Resolution Service ("ODR") via **their** website: <http://ec.europa.eu/consumers/odr/>. The ODR is a platform which helps customers who have purchased goods or services online in the EU if a dispute arises. The ODR platform will send **your** complaint to a certified Alternative

Dispute Resolution Provider who works with the parties to solve the problem. Please note: for qualifying financial services products purchased in the **UK** this will be the **UK's** Financial Ombudsman Service.

#### Financial Ombudsman Service

	Telephone	In Writing
In the event that the <b>RAC</b> cannot resolve your complaint to <b>your</b> satisfaction under the complaints process set out above, <b>you</b> may in certain circumstances be entitled to refer <b>your</b> complaint to the Financial Ombudsman Service at the following address:	0800 023 4567 or 0300 123 9123	The Financial Ombudsman Service Exchange Tower London E14 9SR <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>  <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>
The Financial Ombudsman Service will only consider <b>your</b> complaint once <b>you</b> have tried to resolve it with the <b>RAC</b> . Using this complaints procedure will not affect <b>your</b> legal rights.		

#### Financial Services Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant sections of cover, **you** may be entitled to compensation from the FSCS.

Further information about FSCS arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or by writing to:  
Financial Services Compensation Scheme  
PO Box 300  
Mitcheldean  
GL17 1DY

The cover provided by RAC Motoring Services under this **RAC Breakdown Cover** is not covered by the FSCS.

## Law

The parties are free to choose the law applicable to this **RAC Breakdown Cover**. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions including this **RAC Breakdown Cover** and the **schedule** and other information relating to this contract will be in English.

## Your Data

### **Data protection statement**

This section provides a short summary of how **we** collect and use **your** data. Please refer to **our** website at [rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy](http://rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy) for full details of how **we** use **your** data. Alternatively, **you** can obtain a copy of the Privacy Policy by using the contact details below.

### **What is your data?**

There are three types of data **we** hold about **you**:

Personal data is information **we** hold on record which identifies **you**. This may include **your** name, address, email address and telephone number;

**We** will may also hold data about **you** that is not personal, for example, information about **your vehicle**; and

A small number of **our** services require the collection and storing of special categories of personal data. **We** will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

### **How we obtain and collect your data**

**Your** data may be collected in a number of different ways. For example, when **you** purchase **RAC Breakdown Cover**, contact **us** through social media or make a **claim** under **your RAC Breakdown Cover**. **We** will always need to collect, store and use information about **you** to be able to provide **you** with **your RAC Breakdown Cover**.

Please note, if **you** do not provide **your** data **we** will be unable to provide **you** with cover, as well as services related to administering **your RAC Breakdown Cover**.

### **How we will use your data**

**We** will use **your** data for the administration of **your RAC Breakdown Cover**, for example, helping **you** if **you** make a **claim**. **We** may disclose **your** personal data to service providers who provide help under **your RAC Breakdown Cover**.

## **Your rights**

**You** have a number of rights relating to **your** personal data. For further information regarding any of these rights please visit [rac.co.uk/pdfs/businessroadside/breakdown/privacy-policy](http://rac.co.uk/pdfs/businessroadside/breakdown/privacy-policy) or contact the Data Protection Officer:

1. Call **our** Customer Service Team: 0330 159 0337; or
2. Email **us**: [membershipcustomercare@rac.co.uk](mailto:membershipcustomercare@rac.co.uk); or
3. Write to **us**:

RAC Motoring Services  
Great Park Road  
Bradley Stoke  
Bristol  
BS32 4QN

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