



# RAC Breakdown Cover Policy Booklet Taxi Car and Minibus

## Terms and Conditions

Please read and keep for your records



## Contact information

	Telephone	In Writing
Breakdown	0330 159 8760	
Customer Services	Please refer to <b>your broker</b>	
Hearing assistance	Telephone prefix 18001 to access Typetalk or text <b>us</b> on 07855 828282	

## Telephone charges

Please note that **we** do not cover the cost of making or receiving telephone calls. **Our** calls 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 us 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 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 **us** know if **you** have called **us** but manage to get going before **we** arrive.

**We** will only provide cover if **we** 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.

# Contents

	Page
Contact information .....	2
Your terms and conditions.....	5
Definition of words .....	5
Important information about your RAC Breakdown Cover .....	6
Your cover: .....	7
Section A: Roadside.....	7
Section B: At Home .....	8
Section C: Recovery.....	8
Section D: Onward Travel.....	8
General conditions .....	9
Additional benefits.....	10
Cancellation of your RAC Breakdown Cover .....	11
Misuse of RAC Breakdown Cover .....	11
Renewal of RAC Breakdown Cover .....	11
Changes to your details .....	11
Complaints .....	12
Financial Ombudsman Service .....	12
Financial Services Compensation Scheme.....	12
Your data.....	13

## Your terms and conditions

### Definition of words

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

“**breakdown**”/“**breaks down**”/“**broken down**” means an event during the **policy year**, 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 and whose contact details are shown on **your policy schedule**;

“**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 metres long including a tow bar; (c) 2.55 metres wide; and (d) 3 metres high;

“**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;

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

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

“**minibus**” means any **UK** registered vehicle which is constructed or adapted to carry more than 8 but no more than 16 **passengers** in addition to the **driver** and that complies with the following specifications which are less than (a) 4.5 tonnes; (b) 2.55 metres wide; and (c) 3 metres high;

“**modified vehicle**” means any **vehicle** that has been modified from the manufacturer’s specifications;

“**passengers**” means the **driver** and up to the number of passengers allowed as shown in the Vehicle Registration Document travelling in the **vehicle**;

“**policy year**” means the 12 month period from the **start date** of **your RAC Breakdown Cover**;

“**RAC**”/“**we**”/“**us**”/“**our**”

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 the **policy schedule**;

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

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

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

“**specialist equipment**” means equipment that is not normally required by **RAC** to complete repairs and recoveries, for example winching and specialist lifting equipment;

“**start date**” means the date that this **RAC Breakdown Cover** begins, or renews;

“**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 policy schedule** and that complies with the following specifications:

1. it is a car or **minibus** that is less than (a) 4.5 tonnes; (b) 3 metres high; and (c) 2.55 metres wide;
2. it is a motorcycles over 121cc and is not a mobility scooter

“**you**”/“**your**” means the person taking out the **RAC Breakdown Cover** as named on the **policy 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, and where additional cover is chosen, that certain additional risks relating to the **breakdown of vehicles** are met.
- Some sections of cover are optional. The ones **you** have chosen are listed on **your policy schedule**. Please make sure this is correct.
- 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 **us**.

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 all other Section D.

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

2. A **policy schedule** - detailing the type of cover **you** have, the level of cover chosen, and the cost of cover. The **policy 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 policy schedule** and if registered at **your home address**. The **vehicle** is covered whoever is driving.

## Policy Year

The **RAC Breakdown Cover** will start on the **start date** and end after the **end date** as shown on **your policy 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 **start date** 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) **we** must have first attended under Section A (Roadside); and
  - d) in order to make a **claim** under Section D, **we** 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 **us**. 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 our Customer Care Team. **We** 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

If **your vehicle** is not a **minibus** up to 2 consecutive days or until **your vehicle** has been fixed if sooner;

1. We will arrange and pay for a hire car. The category of the type of hire which we will arrange will be a small hatchback;
2. If you are not eligible for a hire car arranged by us 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 us know before you hire a car, and then provided we have agreed the cost, we will reimburse you up to £35 per day;
3. Where we arrange a hire car we will pay the insurance and collision damage waiver (this covers the cost of damage but you would still need to pay the excess).

If your vehicle is a minibus up to 24 consecutive hours;

1. We will arrange and pay for the cost to hire one or more cars, up to a maximum of £25 for each non-fare paying passenger. We will only provide more than one hire car if there is a non-fare paying passenger who can legally drive the hire car. The category of the type of hire which we will arrange will be a small hatchback;
2. If you are not eligible for a hire car arranged by us 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 us know before you hire a car, and then provided we have agreed the cost, we will reimburse you up to £25 per passenger up to a maximum of 24 consecutive hours;
3. Where we arrange a hire car we 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. We 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; or
  - b) fuel while using the car hire; or
  - c) any insurance excess and additional costs.

## Included Benefits

As well as the cover we provide under Sections A to D, we 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 1/4 of a mile from your home, we will:

1. Send help to 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 recover the vehicle and passengers to a destination chosen by the driver up to a maximum of 10 miles from the breakdown;

## Caravans or Trailers

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

We 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 we 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 we 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

Please refer to **your policy schedule** which sets out whether this **RAC Breakdown Cover** includes cover for At Home.

### Covered

We will provide the same cover as the “Covered” part of Section A (Roadside) if **your vehicle breaks down** at, or within a 1/4 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

Please refer to **your policy schedule** which sets out whether this **RAC Breakdown Cover** includes cover for Recovery.

### Covered

If **we** are unable to repair the **vehicle** under Section A (Roadside), **we** 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 **we** may use more than one recovery vehicle.

Please note: recovery must be arranged with **us** while **we** 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

Please refer to **your policy schedule** which sets out whether this **RAC Breakdown Cover** includes cover for Onward Travel.

If **we** attend a **breakdown** under Sections A (Roadside) or B (At Home), and cannot fix the **vehicle** on the same day, **we** 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 **us** 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.

If **your vehicle** is not a **minibus**, **we** will **reimburse you** for a standard class ticket up to £150 per non-fare paying **passenger** or £500 for the whole party for non-fare paying **passengers**, whichever is less.

If **your vehicle** is a **minibus**, **we** will **reimburse you** for a standard class ticket up to £25 per non-fare paying **passenger** or £500 for the whole party of non-fare paying **passengers**, whichever is less.

### 3. Overnight accommodation

#### Covered

The **driver** may decide that waiting for the **vehicle** to be fixed is best.

If **your vehicle** is not a **minibus**, **we** will arrange one night’s bed and breakfast accommodation, up to a value of £150 per non-fare paying **passenger** or £500 for the whole party of non-fare paying **passengers**, whichever is less.

If **your vehicle** is a **minibus**, **we** will arrange one night’s bed and breakfast accommodation, up to a value of £25 per non-fare paying **passenger** or £500 for the whole party of non-fare paying **passengers**, whichever is less.



## 4. Assistance in a medical emergency

### Covered

We will also help if the **driver** or one of the non-fare paying **passengers** suddenly or unexpectedly falls ill and needs medical help before the end of the journey. We will help to book one night's bed and breakfast accommodation for the **driver** and non-fare paying **passenger** if the hospital is more than 20 miles from home.

1. If **your vehicle** is not a **minibus**, we will **reimburse you** up to £150 per non-fare paying **passengers** or £500 for the whole party of non-fare paying **passengers**; or
2. If **your vehicle** is a **minibus**, we will **reimburse you** up to £25 per non-fare paying **passenger** or £500 for the whole party of non-fare paying **passengers**;

We will arrange to get the patient home or to a local hospital as soon as they are fit to travel.

### Not Covered

We will not assist the **driver** where they or one of the non-fare paying **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 we can refuse cover and/or cancel **your RAC Breakdown Cover**.

1. **You** must pay **your** premium.
2. **You** must request services directly from **us**, as **we** will only provide cover if **we** 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. **We** will not cover any **claim** where the **vehicle** is already at a garage or other place of repair.
5. Where **we** deem, acting reasonably, that **you** requested service to avoid the cost of repairing the **vehicle**, or to correct an attempted repair by someone else, **we** will not provide cover.
6. A **driver** must be with the **vehicle** when **we** attend.
7. **You** are responsible at all times for the care of **your** personal belongings, valuables, luggage and goods in or on a **vehicle**. **We** will not be responsible for any loss of or damage to them.
8. Where **we** recover **passengers** under the age of 16, they must be accompanied by an adult.
9. **We** will not allow animals in **our** vehicles, except guide dogs. Any animals can remain in the **vehicle** at the **driver's** own risk. **We** will not be liable for any injury to animals, or damage caused by them. **We** will not transport any livestock. **We** 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 **we** provide a repair to the **vehicle**, whilst **we** are responsible for that repair, this does not mean that **we** are confirming the legal and roadworthy condition of the **vehicle**. This remains **your** responsibility.
12. **We** 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, **we** will not pay for any loss of earnings or missed appointments.
13. **We** do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst **we** will try to check that the garage will undertake the type of repairs required, **we** cannot guarantee this. **We** 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, **our** services can be interrupted. **We** will resume **our** service to **you** as soon as **we** can in these circumstances.
15. The cost of the following is not covered by this **RAC Breakdown Cover**:
  - a) **specialist equipment**;
  - b) tolls, ferries or congestion charges for the **vehicle** and **our** vehicle;
  - c) any damage to glass even if the damage means the **vehicle** cannot be legally or safely driven. **We** 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 **us** even if this is requested by the emergency services.
  - f) **we** 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**. **We** will decide which is the most appropriate option based on **our** expertise in **breakdown** situations. In doing so **we** will act in consultation with the **driver**, and act reasonably at all times.
17. The **vehicle** must be privately owned and not used for any 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**, including for example demonstrating, carrying trade plates or commercial travelling;
  - 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 **we** 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 **we** consider, acting reasonably, that the **vehicle** is not in a legal or roadworthy condition, **we** can refuse to provide service. If **you** can demonstrate that the **vehicle** is roadworthy **we** 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 **us** 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 **we** 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, **we** 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), **we** 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, **we** 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**, **we** may be able to provide a replacement driver. This service is discretionary, and **we** will decide whether or not to provide this service.

### Additional services

**We** can provide additional services that are not included in **your RAC Breakdown Cover** but **we** 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, **we** will agree the costs up front and will need full payment before **we** can help. If **you** took out the **RAC Breakdown Cover**, **you** will be responsible for any additional charges so if **we** help someone under **your RAC Breakdown Cover** and they cannot pay, **we** will invoice **you**. This is why **we** 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 start date; or
2. the date you receive your RAC Breakdown Cover documents.

If you do this, we will cancel the RAC Breakdown Cover with immediate effect from the day you request it and we 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 we 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. 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 policy schedule, your 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. We may cancel the RAC Breakdown Cover in the event of misuse of this RAC Breakdown Cover and there will be no refund any premium;

Where we cancel your RAC Breakdown Cover we will not refund any premium.

### Misuse of RAC Breakdown Cover

Each driver must not:

1. Behave inappropriately towards us, including acting in a threatening or abusive manner, whether verbally or physically;
2. Persuade or attempt to persuade us into a dishonest or illegal act;
3. Omit to tell us 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, we 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.

We 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. We will not refund any premium. We will notify you in writing if we 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 call your broker to update your details. If you do not, you may not be covered.

We 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 us. All communications from your broker or us shall be deemed duly received if sent to your last known address.

## Complaints

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

	Phone	In writing
Breakdown related Complaints	0330 159 0337	Breakdown Customer Care RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN  Breakdowncustomercare@rac.co.uk
Sales and administration Complaints	Please refer to <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

In the event that we cannot resolve your complaint to your satisfaction under the complaints process set out above, you may in certain circumstances be entitled to refer your complaint to the Financial Ombudsman Service at the following address:	Phone	In writing
	0800 023 4567 OR 0300 123 9123	The Financial Ombudsman Service Exchange Tower London E14 9SR  complaint.info@financial-ombudsman.org.uk  www.financial-ombudsman.org.uk
The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us. Using this complaints procedure will not affect your 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  
10th Floor,  
Beaufort House,  
15 St Botolph Street,  
London  
EC3A 7QU

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 **your policy 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:

1. Personal data is information we hold on record which identifies **you**. This may include **your** name, address, email address and telephone number;
2. We will may also hold data about **you** that is not personal, for example, information about **your vehicle**; and
3. 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 this **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/privacypolicy](http://rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy) or contact the Data Protection Officer:

1. Call **our** Customer Service Team: 0330 159 0337; or
2. Email us: [membershipcustomer@rac.co.uk](mailto:membershipcustomer@rac.co.uk); or
3. Write to us:  
RAC Motoring Services  
Great Park Road  
Bradley Stoke  
Bristol  
BS32 4QN



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