

# Motor Breakdown Cover

## Insurance Product Information Document



Company: RAC Motoring Services Limited and/ or RAC Insurance Limited

Product: RAC Breakdown Cover

Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and/ or RAC Ltd (Registered No 2355834). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring services is authorized and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorized by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions. You will find full information in the RAC Breakdown Cover terms and conditions.

### What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of your vehicle. It also provides other benefits.



#### What is insured?

##### Roadside

- ✓ Help to repair the vehicle at the roadside when you're more than a quarter mile from your home.
- ✓ Help to transport the vehicle, you and up to seven passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.

##### Optional Cover:

##### At Home

- Help to repair the vehicle at, or within, a quarter of a mile of your home.

##### Recovery

- Help to transport the vehicle, you and up to seven passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.

##### Onward Travel

- A replacement hire car for two consecutive days or £50 per person and £250 in total for either alternative transport or overnight accommodation for the passengers while the vehicle is repaired.



#### What is not insured?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown e.g. a road traffic collision.
- ✗ The cost of any parts.
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- ✗ Vehicles used for hire and reward or courier services.



## Are there any restrictions on cover?

- ! The vehicle must be less than:
  - 3.5 tonnes,
  - 6.4 metres long (including a tow bar)
  - 2.55 metres wide
- ! If your caravan/trailer breaks down, we will attend at the roadside and attempt a repair. No other benefits of the policy are available.
- ! If you have RAC Recovery and you break down while towing a caravan/trailer, this will be recovered to a single destination provided:
  - It is no heavier than 3.5 tonnes
  - No longer than 7 metres
  - No wider than 2.55 metres) to a single destination.
- ! If your breakdown is a result of a tyre fault: and a spare or the manufacturer's repair equipment is not carried, we will only tow you 10 miles.
- ! There are limits on the amount of cover per section. Please see your terms and conditions.



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.



## What are my obligations?

- You must take reasonable care to complete and accurately answers to the questions asked when you take out this RAC Breakdown Cover and when you make a claim.
- You must let Dayinsure.com Limited know immediately if you need to change anything, such as your address and vehicle.
- You must ensure your vehicle is in a legal and roadworthy condition.
- You must report a breakdown to the RAC straightaway, follow their instructions and comply with their full terms and conditions.



## When and how do I pay?

- Payment will be required on or before the start date selected by you.
- You can pay by debit card, credit card or Paypal.



## When does the cover start and end?

- Cover for Roadside begins on the start date shown on your confirmation email. All other cover will start 4 hours from the initial start date.
- Cover will continue until the end date as shown on your confirmation email.
- RAC Breakdown Cover is cancelled if your associated motor insurance policy is cancelled.



## How do I cancel the contract?

You are entitled to cancel your policy at any time and can do so by emailing [support@dayinsure.com](mailto:support@dayinsure.com).