



RAC Motor Legal Expenses

Policy Terms & Conditions

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RAC Motor Legal Expenses Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the remainder of this Motor Legal Expenses policy booklet. It is important that **you** read the policy booklet carefully.

Name of the insurance undertaking

Motor Legal Expenses is underwritten by RAC Insurance Limited (Registered Office: RAC House, Brockhurst Crescent, Walsall WS5 4AW Registered No. 2355834) acting through RAC Legal Services (part of RAC Motoring Services Registered Office: RAC House, Brockhurst Crescent, Walsall WS5 4AW Registered No. 01424399).

Type of insurance and cover

The RAC Motor Legal Expenses policy covers **your legal costs** for **claims** for **uninsured losses** including property damage, death and personal injury if **you** are involved in a non-fault **road traffic accident** and also for defending **you** against motoring prosecutions. Any incident which gives rise to a **claim** must occur during the **period of insurance**.

Significant features and benefits

Your policy includes the following features, which are explained in detail in this booklet:

Cover	Benefit
Recovery of uninsured losses	Cover up to £100,000
Defence against a motoring prosecution	Cover up to £10,000
Replacement vehicle assistance	Assistance with obtaining a replacement vehicle through a hire and credit agreement with a hire company selected by RAC Legal Services.
Legal advice helpline	Access to a telephone legal advice helpline which will provide initial legal advice under the laws of the United Kingdom , Isle of Man or Channel Islands.

Significant and unusual exclusions or limitations

Your policy excludes cover in some situations. Please refer to this booklet under 'General Conditions' for full details but the most significant or unusual exclusions are outlined below. **Your** policy excludes or limits the following:

- Defence of motoring prosecutions in courts other than summary courts of criminal jurisdiction (see Section 2 of 'Policy Benefits')
- Defence of motoring prosecutions where **you** do not have a reasonable chance of being acquitted. Representation on a 'guilty' plea is at **our** discretion. (see Section 2 of 'Policy Benefits')
- Defence of motoring prosecutions for alcohol or drugs related or parking offences (see Section 2 of 'Policy Benefits')
- **Uninsured losses claims** which in **our** opinion do not have a reasonable chance of success (see Section 3 of 'Policy Benefits')
- **RAC** will, where appropriate, appoint a **legal representative** from its panel of solicitors to pursue the **claim** by negotiation. If it becomes necessary to issue proceedings **you** will have the option to choose **your** own solicitor (see Section 3 of 'Policy Benefits')
- Replacement vehicle assistance is not provided outside the **United Kingdom** and is only provided when the other driver's insurers do not dispute liability for the **road traffic accident**. The make and model of the replacement vehicle may vary from the vehicle insured (see Section 4 of 'Policy Benefits')
- **Claims** caused by faults in the vehicle or incorrect servicing (see Section i.i of 'General Conditions')
- **You** must report a **claim** to **us** as soon as possible and in any event no later than 180 days after the date **you** knew or should have known about the **claim**.

Duration of Policy

The policy will remain in force for the period as shown in **your motor insurance policy**.

Your Right To Cancel

You have the right to cancel **your** policy within 14 days from the date of purchase of the contract or the date on which **you** receive **your** policy documentation, whichever is later, ('the Cancellation Period').

If **you** cancel this Policy after the Cancellation Period or **you** have made a **claim** on this policy, **you** will not be entitled to a refund.

How to Claim

To take advantage of any of the benefits under this policy, including making a **claim**, **you** must first call **us** on 0800 096 6850* (Calls to 0800 numbers are free from landlines and mobiles). For our joint protection, calls may be recorded and/or monitored.

Failure to do so may affect the benefits available to **you** under this policy.

Caring for Our Customers

We are committed to providing **you** with the highest standard of service and customer care. **We** realise however, there may be occasions when **you** feel that **you** did not receive the standard of service **you** expect.

Should **you** have cause for complaint about any aspect of the services which **we** have provided to **you**, please contact **us** by letter, e-mail or telephone as indicated below and **we** will work with **you** to resolve **your** complaint.

RAC Legal Services Customer Care Great Park Road Bradley Stoke Bristol, BS32 4QN

Telephone: 0800 096 6850*
E-mail: legalcustomer care@rac.co.uk

If **we** are unable to resolve **your** complaint **you** may be able to refer **your** complaint to the Financial Ombudsman Service.

Telephone Call Charges

*Calls to 0800 numbers are free from landlines and mobiles. Calls to 01 and 03 numbers cost the same as a standard landline call, even when dialling from mobiles.

Financial Services Compensation Scheme

RAC Insurance Limited and RAC Motoring Services (in respect of insurance mediation activities only) are members of the Financial Services Compensation Scheme (FSCS). If **we** are unable to meet **our** obligations **you** may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of **your** claim.

Statement of Demands and Needs

This policy meets the demands and needs of customers who wish to purchase cover to insure their **legal costs** against the prospect of either defending a motoring prosecution against them or pursuing a **claim** for **uninsured losses** from another person who has caused them to suffer such losses as a result of a **road traffic accident** for which they were not at fault, during the **period of insurance**. We have not provided **you** with a personal recommendation as to whether this RAC Motor Legal Expenses Insurance policy is suitable for **your** specific needs.

This policy is provided pursuant to the Financial Services and Markets Act 2000.

RAC Motor Legal Expenses Terms and Conditions

To make sure that **you** get the most from this insurance please read this policy which explains the contract between **you** and **us**. If **you** have any questions or would like more information please contact **us** on 0800 096 6850*. For our joint protection, telephone calls may be recorded and/or monitored. This policy should be read in conjunction with the policy documents supplied to **you** by **us**.

Changes we need to know about

Please tell **us** immediately if there are any changes to the information set out on **your** schedule, or any other changes in **your** circumstances which might affect **your** insurance, for example:

- a change to the people insured, or to be insured;
- a change of address for any of the people insured.

If **you** are in any doubt, please contact **us**. When **you** inform **us** of a change, **we** will tell **you** if this affects **your** insurance, for example whether **we** are able to accept the change and if so, whether the change will result in revised terms and/or premium being applied to **your** policy. If **you** do not inform **us** about a change it may affect any **claim** **you** make.

The Contract of Insurance

This policy is a contract of insurance between **you** and **us**.

The following elements form the contract of

insurance between **you** and **us**, please read them and keep them safe:

- **your** policy booklet;
- information contained in **your** policy documents;
- any changes to **your** RAC Motor Legal Expenses Insurance policy contained in notices issued by **us**.

In return for **you** paying **your** premium, **we** will provide the cover shown in **your** welcome letter/renewal letter on the terms and conditions of this policy booklet during the **period of insurance**. **Our** provision of insurance under this policy is conditional upon **you** observing and fulfilling the terms, provisions, conditions and clauses of this policy.

Your Right To Cancel

You have the statutory right to cancel **your** policy within 14 days either from the day of purchase or renewal of the policy or the day on which **you** receive **your** policy or renewal documentation, whichever is the later.

If **you** wish to cancel and the insurance cover has not yet commenced, **you** will be entitled to a full refund of the premium paid.

Alternatively, if **you** wish to cancel and the insurance cover has already commenced, **you** will be entitled to a full refund of the premium paid provided there has been no **claim** or incident likely to give rise to a **claim**.

To exercise **your** right to cancel, please write to:

RAC Legal Services
RAC House
Great Park Road
Bradley Stoke
Bristol
BS32 4QN

If **you** do not exercise **your** right to cancel **your** policy, it will continue in force and **you** will be required to pay the premium.

For **your** cancellation rights outside the statutory cooling-off period, please refer to the General Conditions section of **your** policy]

Definition of words

In this policy wherever the following words or phrases appear in **bold** they will have the following meanings. If there is a conflict between a definition in this policy and a definition elsewhere, the definition in this policy will apply:

Claim

An incident which **we** or **our** appointed **legal representative** accept as falling within the terms of this policy which in **our** reasonable opinion is the first incident that could lead to a **claim** being made under this policy.

For Uninsured Loss Recovery **claims**, the **road traffic accident** must occur during the **period of insurance**.

For Legal Defence **claims**, the event giving rise to the motoring prosecution must occur during the **period of insurance**.

Claims Handler

RAC Legal Services (part of RAC Motoring Services). However if **your claim** occurred outside of the **United Kingdom** we may appoint LAR Assurance Protection Juridique S.A. of Brussels, or any other representative authorised by **us** to handle **your claim** under this policy.

Legal Costs

The reasonable proportionate and properly incurred fees, expenses, costs and disbursements by or on behalf of the **insured** and authorised by **us** in pursuing or defending a **claim** under this Policy; and/or the reasonable costs of a third party for which **you** are either held liable by court order or are agreed by **us** and which are incurred in connection with **legal proceedings**.

Legal Proceedings

The pursuit of a **claim** for **your uninsured losses** either by negotiation or by civil, tribunal or arbitration proceedings within a court in the **territory** in respect of a matter covered under this

Policy; and /or

The defence of a motoring prosecution within a summary court of criminal jurisdiction within the **territory**.

Legal Representative

The solicitors or other qualified experts appointed by the **claims handler** to act for **you** provided that such solicitors or experts satisfy the following conditions:

- they agree to fund all disbursements and not to claim for the same until the end of the case, and
- they agree not to submit any claim for **legal costs** until the end of the case and try to recover all **legal costs** from the other party in the action, and
- they agree to report in writing to **RAC** on any substantive development in the progress of the **claim**.

Main Private Residence

The property specified on **your** Welcome Letter/ Renewal Letter that applies to this policy, which must be within the **United Kingdom**, the Isle of Man or the Channel Islands. The **insured** must reside in the **main private residence** permanently.

Period of Insurance

The period **you** are covered by this policy as specified in **your motor insurance policy**.

Motor Insurance Policy

Your Day Insure policy covering **you** for liabilities arising out of the use of a **motor vehicle** on a road or other public place, provided any such policy is valid at the time of an incident which gives rise to a **claim** under this policy.

Motor Vehicle

Any vehicle which **you** are covered to drive under a **motor insurance policy**.

RAC/We/Us/Our

RAC Motoring Services and/or RAC Insurance Limited.

Road Traffic Accident

A traffic accident in the **territory** involving the **motor vehicle** and at least one other motor vehicle occurring during the **period of insurance** on a public highway or on a private road or a car park to which the public has an uninterrupted right of access for which **you** are not at fault and for which another party is at fault.

Territory

In the case of assistance in recovery of **Uninsured Losses** and Legal Defence means:

– Andorra, Austria, Azerbaijan, Belgium, Bulgaria, Channel Islands, Croatia, Czech Republic, Denmark, Finland, France, Germany, Gibraltar, Greece, Hungary, Isle of Man, Italy, Liechtenstein, Luxembourg, Malta, Monaco, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania,

San Marino, Slovakian Republic, Spain, Sweden, Switzerland, and **United Kingdom**.

In the case of Replacement Vehicle Assistance means:

– **United Kingdom**

Uninsured Losses

Losses directly arising out of a **road traffic accident** where the said loss is not otherwise covered by insurance and either damage occurs to the **motor vehicle** or any personal effects owned by **you** or **you** suffer death or bodily injury.

United Kingdom

England, Scotland, Wales, and Northern Ireland.

You/Your/Insured

The person or persons as advised by **you** to **us** and named in **your** policy documents that applies to this policy and who live at the **main private residence** and any passengers carried in the **motor vehicle** driven by the **insured** at the time of a **road traffic accident**.

Policy Benefits

1. Telephone Legal Helpline

You will have access to a telephone legal helpline which will provide initial legal advice on any matter under the laws of **United Kingdom**, Isle of Man or the Channel Islands.

Where possible, **we** will advise what **your** legal rights are, what options are available to **you** and how best to implement them and/or whether **you** need to consult with a lawyer.

2. Legal Defence

Subject to the following conditions **RAC** will cover **you** against the **legal costs of legal proceedings** incurred in connection with a **claim** for the defence of a motoring prosecution brought against **you** in connection with criminal proceedings involving the **motor vehicle** in the **territory**. The **claim** must occur during the **period of insurance**.

The **claims handler** will appoint a **legal representative** to act on **your** behalf following receipt of a summons or citation. **You** must cooperate at all times in the completion of any necessary documentation or provision of information requested either by **RAC** or by

the **legal representative**. **You** must not do anything which may prejudice **your** case or **RAC's** position in respect of the **claim**.

Legal Defence cover will not be provided where there is not a 51% or greater chance of **you** being acquitted on a citation or summons or other summary process or where the prosecution alleges dishonesty or violence or which arises from alcohol, drugs or parking related offences. Pleas in mitigation will be supported by **us** at **our** sole discretion and only where on conviction the **insured person** would be disqualified or suspended from driving.

The Legal Defence cover is subject to a maximum limit of £10,000 per **claim**.

Legal Defence only applies in respect of actions in courts of summary jurisdiction.

3. Uninsured Loss Recovery

Subject to the following conditions **RAC** will cover **you** against the **legal costs of legal proceedings** incurred in connection with **claim** pursuit of a for **uninsured losses** sustained in the **territory** during the **period of insurance**.

If appropriate, the **claims handler** will appoint a **legal representative** from its panel to pursue the **claim** by negotiation on **your** behalf.

Uninsured Loss Recovery will not be provided if in **our** reasonable opinion, there is not a 51% or greater chance of success.

Cover may be refused or discontinued if such prospects do not, or no longer, exist.

The Uninsured Loss Recovery cover is subject to a maximum limit of £100,000 per **claim**.

4. Replacement Vehicle Assistance

This benefit only applies following **road traffic accidents** in the **United Kingdom**, and is usually only available if the required replacement vehicle is 3.5 tonnes or less.

If the **insured** is involved in a **road traffic accident RAC** may, subject to availability and the following conditions, facilitate the **insured** in hiring a replacement vehicle for the period that the **motor vehicle** is immobilised as a result and/or whilst it is being repaired. The make and model of the replacement vehicle may vary from the **motor vehicle**. Replacement Vehicle Assistance may only be available if no courtesy car entitlement is included within **your motor insurance policy** and the other party's insurers do not dispute that their driver is responsible for the **road traffic accident**.

To qualify for Replacement Vehicle Assistance **you** must obtain the following details of the responsible third party:

- name
- address
- vehicleregistration
- insurance company name
- insurance policy number.

You must comply with the terms and conditions of the hire company selected by **RAC**. This will include the completion of a hire and credit agreement.

General Conditions

Your duty to disclose information

It is **your** responsibility to provide complete and accurate answers to the questions **we** ask when **you** take out **your** insurance policy, throughout the life of **your** policy, and when **you** renew **your** insurance. Please note that if **you** fail to disclose any material information to **your** insurer(s) (these are facts that the insurer would regard as likely to

influence the assessment and acceptance of this policy) this could invalidate **your** insurance cover and could mean that part or all of a **claim** may not be paid.

If **you** are unsure as to what facts would influence **your** policy, please contact **us**.

a. **You** must report a **claim** to **us** as soon as possible and in any event no later than 180 days after the date **you** knew or should have known about the **claim**.

b. During the course of any **claim you** must take all available steps to recover the **legal costs** in the **legal proceedings**.

c. During the course of the **claim RAC** will have the right of direct access to the **legal representative**.

d. **RAC** shall not provide cover under this Policy if the **insured** makes a false declaration when applying for cover.

e. **RAC** will not provide cover for appeals.

f. In relation to Policy Benefits 2 Legal Defence and 3 Uninsured Loss Recovery in the event that the **claim** is not settled by negotiation and it becomes necessary to start court proceedings or if there is a conflict of interest, **you** do not have to continue to instruct the **legal representative** nominated by **us** and may propose another **legal representative** by sending to **us** the name and address of the suitably qualified person **you** propose.

If **we** do not agree with **your** choice of **legal representative you** may propose another. If **RAC** and the **insured** are still unable to agree on a suitable **legal representative**, **RAC** will ask the Law Society, or another body of similar standing, to name a further **legal representative**. **RAC** and the **insured** must accept this nomination. In the meantime, **RAC** may appoint a **legal representative** to act on behalf of the **insured** to safeguard their interests.

You must not incur or enter into an agreement incur any costs, including those incurred with the **legal representative**, without **our** prior acceptance.

Motor Legal Expenses Policy Wording

In order to use this benefit, the **legal representative** must act for **you** in accordance with **our** standard terms of appointment which are available on request.

The **insured** must co-operate at all times in the completion of any necessary documentation of and/or provision of information requested either by **RAC** or by the **legal representative**. The **insured** must also not do anything which may prejudice their **claim** or **RAC**'s position in respect of the **claim**.

g. **RAC** will not cover **legal costs**:

i) incurred before **RAC** have confirmed

acceptance of the **claim** in writing;

ii) exceeding any amount approved by **RAC** or **our claims handler** or in any event above the limits of cover set out in this Policy;

iii) incurred following a payment into court or offer to settle by a third party unless **RAC** has authorised the **insured** in writing to continue with the **claim** after the payment into court or offer to settle or the **insured** is ultimately awarded or settles for more than the amount of the payment in or offer to settle;

iv) incurred if the **insured** withdraws instructions from the **legal representative** or from the **legal proceedings** without **our** prior consent, unless **our** consent is withheld without good reason. This section is not intended to restrict **your** right to choose a

legal representative in the event of a conflict of interest, or where it becomes necessary to issue court proceedings, as further detailed in General Condition f;

v) for any expert witness unless previously agreed by **RAC**;

vi) where the **insured** is responsible for unreasonable delay which is prejudicial to the **claim** or where the **insured** fails to give proper instructions in due time to **RAC** or the **legal representative**;

vii) where the **insured** pursued a **claim** without the consent of **RAC** or in a different manner from that advised by the **legal representative**;

viii) for **you** to obtain a second opinion if **you** do not agree with the decision of the **claims handler** or **us** that **your claim** is not covered under Policy Benefit 2. Legal Defence or Policy Benefit 3. Uninsured Loss Recovery.

h. Disputes with **us** will not be covered except as provided for under **our** Complaints procedure.

You have the right to refer any differences that arise between **us** and **you** in respect of the acceptance, refusal, control or handling of any **claim** under this policy to arbitration, which will be decided by counsel, or an appropriate body, chosen jointly by **us** and **you**.

We will not cover **legal costs** for **claims** directly or indirectly, caused by, contributed to or arising from:

i) faults in the **motor vehicle** or faulty incomplete or incorrect service, maintenance or repair of the **motor vehicle**;

ii) a **road traffic accident** occurring during a race, rally or competition;

iii) ionising radiations or contamination by radioactivity from an irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;

iv) the radioactive, toxic, explosive or other hazardous properties of any nuclear assembly or nuclear component thereof;

v) wars, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power or confiscation or nationalisation, requisition or destruction of restrictions or controls placed on or damage to property by or under order of any government or public or local authority.

j. The **insured** shall take all reasonable steps to prevent any occurrence which may give rise to a **claim** under this Policy.

k. The **insured** shall take all reasonable steps to mitigate the losses that flow from an incident leading to a **claim** under this Policy and throughout the duration of such a **claim**.

l. The **insured** shall forward any accounts for **legal costs** as soon as they are received and, if required to do so by **RAC**, shall have such **legal costs** taxed, assessed or audited by the appropriate court or authority.

m. **RAC** may take over and conduct the **claim** and may, subject to the interest of the **insured**, settle the **claim** in his or her name.

n. Every written notice or communication by **RAC** shall be sent to the **insured** at the last address known to RAC Legal Services.

o. **Your** policy is governed by the laws of England and Wales, unless **you** and **RAC** agree otherwise and the agreement has been put in writing by **RAC**. Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

p. For insurance purposes, the home state of RAC Legal Services and RAC Insurance Limited is the **United Kingdom**.

q. Following the expiry of **your** statutory cancellation period, **you** continue to have the right to cancel **your** policy at any time, but no refund will be available. To cancel this policy please write to:

RAC Legal Services
RAC House
Great Park Road
Bradley Stoke
Bristol
BS32 4QN

Complaints Procedure

A complaint about the terms of this Policy may be made to RAC Legal Services Customer Care at Great Park Road, Bradley Stoke, Bristol, BS32 4QN or by calling **us** on 0800 096 6850*. For our joint protection calls may be recorded and/or monitored. If **we** cannot resolve **your** complaint within 24 hours, **we** will acknowledge that **your** complaint has been received within 5 working days, following which **your** complaint will be investigated further.

If **we** are unable to resolve **your** complaint, **you** may be able to refer **your** complaint to the Financial Ombudsman Service.

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. It will only consider complaints after **RAC** has provided **you** with written confirmation that **our** internal complaint procedure has been exhausted. Referral to the FOS must be made within 6 months of **our** final response to **you**.

Referral to the Service does not affect **your** right to take legal action against RAC Insurance Limited.

If **your** complaint has not been resolved to **your** satisfaction within 8 weeks **you** have the right to refer the matter to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

To Make A Claim Or Obtain Legal Advice Under This Policy

Call **us** on 0800 096 6850* quoting **your** policy number.

Calls to 0800 numbers are free from landlines and mobiles. Calls to 01 and 03 numbers cost the same as a standard landline call, even when dialling from mobiles.

For our joint protection, calls may be recorded and/or monitored.

All correspondence should be addressed to:

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

Information **you** will be asked to provide will be:

- details and documentary evidence of the **uninsured losses**;
- a description of the circumstances of the **road traffic accident**;
- details of any witnesses (if applicable);
- details of any police attendance at the **road traffic accident** (if applicable);
- name, address and motor insurance details of the person **you** hold responsible for causing the **road traffic accident** and details of any other involved parties.

To make sure **we** follow **your** instructions correctly and improve **our** service to **you** through training of **our** staff, **we** may record telephone calls.

Compensation Scheme Arrangements

You may be entitled to compensation in the unlikely event that RAC Motoring Services as an authorised intermediary and/or RAC Insurance Limited as an authorised insurer are unable to meet their obligations to **you** as a policyholder, depending on the type of insurance and circumstances of any **claim**.

Further information about compensation scheme arrangements is available from the FSCS or by visiting www.fscs.org.uk.

Data Protection Act – Information Uses

For the purposes of the Data Protection Act 1998, the data controller in relation to the information **you** supply is RAC Motoring Services (RACMS), (Company No: 1424399), RAC House, Brockhurst Crescent, Walsall ~~WS1~~. RACMS will share the information **you** provide, together with other information, with **our** group companies.

We (RAC group companies) may use this for administration, marketing, customer services and profiling **your** purchasing preferences. **We** may disclose **your** information to **our** service providers and agents for these purposes. **We** may keep **your** information for a reasonable period to contact **you** about **our** services.

It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, **we** will ensure that anyone to whom **we** pass **your** information agrees to treat **your** information with the same level of protection as if **we** were dealing with it.

When **you** give **us** information about another person, **you** confirm that they have authorised **you** to act for them, to consent to the processing and use of their personal data in the manner described in this notice and to receive on their behalf any data protection notice.

You have the right to ask for a copy of **your** information (for which **we** will charge a small fee) and to correct any inaccuracies.

We may record telephone calls for staff training and evidential purposes.

We offer motoring and travel related products such as breakdown services, hotel bookings and vehicle inspections, sales and leasing. **We** also offer financial products such as insurance, loans and credit cards. **We** may also share **your** information with **our** business partners. If **you** have indicated **your** agreement **we**, or they, may contact **you** by mail, telephone, fax, email or SMS/MMS to let **you** know about any goods, services or promotions that may be of interest to **you**. If **you** decide **you** do not wish to receive such information in these ways please inform **us** but remember this will prevent **you** from receiving **our** special offers or promotions. To contact **us** write to **us** at:

RAC Motoring Services
Customer Services Department (DP)
FREEPOST 186
PO Box 408
Bristol
BS99 7BR

Status Disclosure

RAC Motor Legal Expenses Insurance except the benefit under section 4 of 'Policy Benefits' is underwritten by RAC Insurance Limited.

RAC Insurance Limited (Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW Registered No. 2355834) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

RAC Legal Services is part of RAC Motoring Services (Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW Registered No. 01424399) which is authorised and regulated by the Financial Conduct Authority for insurance mediation activities only.

Authorisation for RAC Insurance Limited and RAC Motoring Services can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register Calls may be recorded and/or monitored.

the Financial

Customers with Disabilities

This policy and other associated documentation are also available in large print, audio and Braille. If **you** require any of these formats please contact **us** on 0800 096 6850* between 9am and 5pm Monday to Friday or write to:

**RAC Commercial Motor Legal Protection
RAC Legal Services
Great Park Road
Bradley Stoke
Bristol
BS32 4QN**