

# RAC Breakdown

## Insurance Product Information Document

Company: RAC Comprehensive Breakdown Cover

Product: Barclays Travel Pack

Breakdown cover provided by RAC Motoring Services (310208) and RAC Insurance Ltd (202737). Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

This document provides a summary of the key information regarding RAC Breakdown Insurance. Please refer to the full RAC breakdown terms and conditions for more information about your cover.

### What is this type of insurance?

RAC Breakdown Insurance is intended to offer services relating to the breakdown of vehicles. It 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.



#### What is insured?

##### Personal Cover

- ✓ Pack holders and nominated partners are covered in any privately owned or leased vehicle they are travelling in.

##### At Home

- ✓ Assistance at or within 1/4 mile of your home.

##### Roadside and Recovery

- ✓ Assistance to repair your broken down vehicle at the roadside when you are more than 1/4 mile from your home.
- ✓ If your vehicle cannot be repaired at the roadside, RAC will transport you, your vehicle and passengers to any single destination in the UK.

##### Onward Travel

- ✓ Hire car, alternative transport or overnight accommodation to allow you to continue your journey if your vehicle cannot be repaired.

##### European Breakdown

- ✓ Roadside assistance in Europe, recovery to a local garage and a contribution towards diagnosis and repairs.
- ✓ Alternative transport or accommodation whilst the vehicle is repaired.
- ✓ Help getting you and your vehicle home if it can't be repaired by your planned return date.
- ✓ Replacement driver if you or your passengers can't drive the vehicle due to illness or injury.



#### What is not insured?

- ✗ Anyone who is not a pack holder or nominated partner.
- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown or road traffic accident.
- ✗ Use of your vehicle for business including demonstrating carrying trade plates, commercial travelling and hire and reward.
- ✗ The cost of any parts.



#### Are there any restrictions on cover?

- ! Your vehicle must be UK registered and less than:
  - 3.5 tonnes.
  - 5.5 metres long (including a tow bar).
  - 2.55 metres wide.
  - Motorcycles must be over 121 cc.
- ! The number of claims under the European Breakdown cover is limited to 2 in a 12 month period.
- ! If you break down as a result of a tyre fault and are not carrying a serviceable spare or the manufacturer's repair equipment RAC will only tow you 10 miles.
- ! European Breakdown is limited to journeys up to 90 days.
- ! The amount of cover per section is highlighted in the terms and conditions.



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.
- ✓ For European Breakdown you are also covered in: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories.



## What are my obligations?

- You must update Barclays straight away if you wish to change your details, such as who is covered and your address.
- You must ensure your vehicle is in a legal and roadworthy condition.
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions.



## When and how do I pay?

A monthly fee of £14.50 for your Travel Pack payable in advance on the first working day of the month. The first fee is a pro-rata payment for the rest of the month in which the Pack is opened. All amounts include insurance premium tax at the appropriate rate.



## When does the cover start and end?

The start date is the date when you first purchase your Pack.

The Breakdown Cover will continue until your Pack is cancelled, or you are no longer a UK resident.



## How do I cancel the contract?

If you cancel within the first 14 days, any Travel Pack you have paid will be refunded in full. This 14 day period begins on the date the Travel Pack is opened or the date you receive your policy document, whichever is the later.

Unless you cancel within the 14 day cooling-off period, you must hold this Pack for a minimum term of six months from the purchase date, after which you can cancel the Pack at any time.

To cancel, you can remove the Pack within your available digital channel, call us on 03457 345 345, visit a branch or write to Barclays, Leicester LE87 2BB.