

RAC Breakdown Cover



Insurance Product Information Document

Company: RAC

Product: RAC Breakdown Basic

This policy is arranged by Bennetts and cover provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Ltd (Registered No 2355834). Registered in England; 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 is a summary of your RAC Breakdown Cover. You'll find that the complete pre-contractual and contractual information about this product is provided in your Policy Booklet and other relevant documents, so please take the time to read these.

What is this type of insurance?

RAC Breakdown Cover is an additional cover option which is purchased alongside your Motorcycle Insurance Policy and provides help following a breakdown of your motorcycle. It also provides other benefits depending on the cover you have chosen.



What is insured?

RAC Breakdown Basic Roadside Cover

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

The following are additional sections which are optional and shown on your schedule if they apply:

RAC Breakdown Plus

All of the above plus:

Recovery

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

At Home

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

Onward Travel

- A replacement hire car for 3 consecutive days or £150 per person for either alternative transport or overnight accommodation for the passengers while your motorcycle is repaired.

RAC Breakdown EU

All of the above plus:

Onward travel in the UK

- Help to repair your motorcycle if it breaks down within 24 hours before the departure date and a hire car if it can't be repaired in time (up to £750 in total).

Roadside assistance in Europe

- Help to repair your motorcycle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if your motorcycle can be repaired on the same day – up to £150.
- If spare parts are required, the RAC will organise and pay for their dispatch.

Onward travel in Europe

- If your motorcycle can't be repaired within 12 hours, the RAC will pay for the passengers to continue their journey in a replacement car or by rail, plane or taxi or for additional accommodation expenses of £30 per person per day.
- The RAC will provide alternative transport to get the passengers back home if your motorcycle is unrepairable in Europe and will be returned home.

Getting the vehicle home

- The RAC will return your motorcycle home if it can't be repaired.
- Reimbursement for a hire car in the UK, once the RAC have brought the passengers home – up to 3 consecutive days.



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.



Are there any restrictions on cover?

- ! Your motorcycle must be less than 3.5 tonnes, 6.4 metres long (including a tow bar) and 2.55 metres wide.
- ! Motorcycles under 121cc or mobility scooters are not covered when travelling in Europe.
- ! If a sidecar or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- ! If your motorcycle breaks down while towing a sidecar or trailer and the RAC provide recovery, the sidecar or trailer will be recovered with your motorcycle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- ! There are limits on the amount of cover per section. Please see your terms and conditions.
- ! European Breakdown is limited to journeys up to 90 days for any one trip (with an overall limit of £2,500 per claim).
- ! RAC will not pay for repatriation to the UK if the cost is more than the UK market value of your motorcycle.
- ! RAC Breakdown Plus and EU cannot be claimed against until 24 hours after purchase.

- The RAC will arrange and pay for you to collect your motorcycle if it was left abroad for repairs up to £600 for transport and £30 for accommodation.



Where am I covered?

RAC Breakdown Basic and Plus

- ✓ England
- ✓ Scotland
- ✓ Wales
- ✓ Northern Ireland.

RAC Breakdown EU

- | | | |
|----------------------|-----------------|---------------------------------------|
| ✓ Albania | ✓ Georgia | ✓ Netherlands |
| ✓ Andorra | ✓ Germany | ✓ Norway |
| ✓ Armenia | ✓ Gibraltar | ✓ Poland |
| ✓ Austria | ✓ Greece | ✓ Portugal |
| ✓ Azerbaijan | ✓ Hungary | ✓ Romania |
| ✓ Belarus | ✓ Ireland | ✓ Russia (West of the Urals) |
| ✓ Belgium | ✓ Italy | ✓ San Marino |
| ✓ Bosnia Herzegovina | ✓ Latvia | ✓ Serbia |
| ✓ Bulgaria | ✓ Liechtenstein | ✓ Slovakia |
| ✓ Croatia | ✓ Lithuania | ✓ Slovenia |
| ✓ Cyprus (South) | ✓ Luxembourg | ✓ Spain (excluding Ceuta and Melilla) |
| ✓ Czech Republic | ✓ Macedonia | ✓ Sweden |
| ✓ Denmark | ✓ Malta | ✓ Switzerland |
| ✓ Estonia | ✓ Moldova | ✓ Turkey in Europe plus Uskudar |
| ✓ Finland | ✓ Monaco | ✓ Ukraine |
| ✓ France | ✓ Montenegro | |



What are my obligations?

- You must take reasonable care to complete and accurately answers to the questions asked when you take out and make changes to this RAC Breakdown Cover and when you make a claim.
- You must let Bennetts know immediately if you need to change anything, such as your address and motorcycle.
- You must ensure your motorcycle 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?

We offer annual premiums which can be paid by debit or credit card. In addition, we offer monthly premiums which can be paid by Direct Debit.

Payment will be required when you take out the policy.



When does this cover start and end?

- Cover for Roadside begins on the start date shown on your schedule. Optional cover will start 24 hours from the initial start date.
- Cover will continue until the end date as shown on your schedule.



How do I cancel the contract?

You may cancel your policy at any time by phone on 0344 412 2171 or by post at Bennetts, Customer Services, PO Box 757, Folkestone, Kent, CT20 9HS.

RAC Breakdown Cover is cancelled if your associated Motorcycle Insurance Policy is cancelled.