



Your Breakdown
Cover Welcome Pack

Welcome to your Breakdown Cover Pack

Enjoy complete peace of mind while you're driving with RAC UK Roadside and At Home Breakdown Cover. All for £9.00 a month.

Don't forget to save the phone number below in your mobile phone so it's always handy, when you need it. You can also download the RAC app – so you can access the services anytime, anywhere. You do not need to input any details to access the RAC app's services.

The RAC will assist you if you break down at the roadside or at home, so whether you're already on the road, on the way to work or an important appointment or about to set off on the school run you're covered.

You're also covered if you're a driver or a passenger in any vehicle and there are no hidden charges, labour and fitting costs at the roadside or at home are all included.

RAC patrols fix 4 out of 5 vehicles on average within 30 minutes of arriving, however if the problem can't be solved at the roadside or at home, your vehicle will be towed up to 10 miles to a location of your choice.

What you're also covered for

Free Motoring Legal Advice

You'll get access to expert legal advice on personal motoring matters in the UK.

Free Accident Care

The RAC will help get you back on the road quickly if you have an accident.

A Taxi Home

If your vehicle is towed to a garage, you'll be reimbursed for a 20-mile taxi to your home or another destination.

How to use your policy

UK Roadside and At Home Breakdown Cover

You can relax when you drive as you now have RAC Roadside and At Home in the UK.

For assistance 24/7, 365 days a year, call **0333 0702 500**.

You'll find terms, conditions and exclusions for the features included in your Breakdown Cover Pack on the following pages (please read them carefully so you'll know what's covered – and what's not).

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Barclays Pack terms and conditions

In these terms and conditions:

- **'we', 'us' and 'our'** refers to Barclays Bank UK PLC and Barclays Insurance Services Company Limited, unless stated.
- **'Pack holder'** is the person who made the application to purchase the Pack.
- **'Nominated person'** is the person nominated by the Pack holder, who lives at the same address.
- **'UK resident'** means a person who spends at least 183 days a year within England, Wales, Scotland or Northern Ireland.

If you have a Barclays current account

You can apply for a Pack through Online Banking, the Barclays app or visiting a branch.

These terms cover your Pack. If there's inconsistency between these and the Retail Customer Agreement, these terms take priority in relation to the Packs.

Each of the benefits and services in the Pack are provided to you under a separate agreement with the provider of the relevant benefits or services and the provider is responsible for providing the relevant benefits and services to you. The provider may be a company within the Barclays group of companies or by a company outside that group.

A Pack is a set of services (such as insurance) available to any eligible person aged 18+ for a monthly fee. You can only purchase a Pack and claim the benefits included in it if you are a UK resident.

Eligibility for Pack benefits

Before choosing a Pack, you should check that you are eligible for the benefits under each policy or feature. We will provide information and ask you questions to help you do this. For instance, you may not be eligible to claim for certain benefits because of your age or you have a pre-existing medical condition.

What you pay

You pay a monthly fee in advance for each Pack purchased, as set out in the 'Statement of Price' within the About our insurance services section. The Pack fee includes Insurance Premium Tax at the current rate. The monthly fee is the cost of the Pack as a whole. No part of any Pack fee is attributable to any particular benefit or service in your Pack. You will not be entitled to a refund or reduction in the Pack fee if you choose not to use a benefit or service, you're not eligible for a benefit or service, or it's not

otherwise available to you. You must have a Pack for a minimum term of six months from the date you purchase the Pack (unless we say otherwise in these terms) after which you can close the Pack at any time.

You may be able to add additional features to the services included in a Pack and we'll tell you what these cost before you choose to add them.

By agreeing to these terms and conditions you provide Barclays authority to:

- (i) debit a part payment of the monthly Pack fee to cover the period from the date on which you purchase the Pack, up to the last day of that month; and thereafter
- (ii) debit the monthly Pack fee
- (iii) apply a change to the monthly Pack fee subject to the appropriate notice period.

All payments will be taken in advance from your Barclays current account on the first working day of the month on an ongoing basis until your Pack is cancelled. You must ensure you have sufficient credit funds in your Barclays current account to cover the monthly Pack fee, otherwise you may incur borrowing charges in line with any arrangement you have with us.

Duration and Minimum Term

Unless you cancel within the 14-day cooling off period, you must hold this Pack for a minimum term of six months from it being opened, after which the Pack will automatically renew on a monthly basis and after which you can cancel the Pack at any time. There are some exceptions to this. For more information please refer to the Minimum Term below.

To cancel, contact us on 0345 7 345 345, visit your nearest Barclays Branch or tell us by writing to **Barclays, Leicester LE87 2BB**.

Keeping each other informed

We need you to tell us about changes to your situation or personal details, and we'll keep you informed about certain things that affect you. Information will only be sent to you, the Pack holder.

How we contact you

We'll contact you, the Pack holder, using the details you have given to us. This may include using your landline phone, mobile, email or home address. If you have a Barclays current account, we may also contact you through Online Banking or the Barclays app if you use these.

You can tell us how you want us to contact you, for example by post or your available digital channel. Where we can, we'll contact you using your preferred method. We may not always be able to do this – for example, sometimes the law may require us to send you something by post. If we send information to you at the most recent postal address you have given us and it's returned to us as undelivered, we'll stop using that address unless we are required by law or regulation to send you information.

If you have not told us how you'd prefer us to communicate, then we'll normally contact you by email. If we send you information through Barclays Online Banking, we'll text you or send you an email or other electronic message reminding you to view any new message we've posted. Where we do this, we won't normally send documents to your home address as well (unless we have to or you have asked us to).

Once we've sent a message to you, we'll assume you have received it. So it's important to look out for notifications like emails or texts from us.

We are always working to make our services more convenient and flexible so we may introduce new ways of communicating with you in the future.

Help us to keep your information private

It's your responsibility to control who reads your information. When you choose how you would like us to contact you, you should choose a method that will be most secure for you. If you use a method that other people can access or read (such as a shared email address or shared mobile number), please be aware that these people will also be able to access the information we send you.

Keeping your details up to date

When we send information to you, we'll send it to the most recent contact details we have for you. If these details change and you don't tell us straight away, you may not receive information that could be important – or it could fall into the wrong hands. If you have given us contact details (even if you think we don't use some of them, such as your mobile phone number), you must let us know if they change. This will include your:

- home address
- email address
- landline phone number
- mobile phone number

It's very important that you also keep us informed if there are any changes to your situation, personal

details or any other important changes that are relevant to us – for example, if you:

- change your name
- move to another country and are no longer a UK resident

If you don't keep all your details up to date, this might affect your eligibility for Pack(s), or how they work. This is also so we can continue to manage your Pack(s), and communicate with you including notifying you of changes. We also respect your privacy and we don't want to send you unwanted information.

If you wish to change the Nominated Person named on the Pack(s) we'll close your Pack(s) to do this before opening a new Pack(s). The minimum term will re-start upon the purchase of a new Pack(s).

Contacting us

You can always contact us through your available digital channel, or other electronic methods we tell you about. You can also contact us by telephone using the details we give you, by visiting a branch or by post. We'll let you know if our details change.

You can contact us by any of the following methods:

- Log into the Barclays app and select the 'call us' feature
- By telephone on **0800 158 3199**
- Visit your local branch
- In writing to **Barclays, Leicester LE87 2BB**

Closing your Pack

Whilst we'd be very sorry to lose you, you can close your Pack within the 14-day cooling off period, which starts the day your Pack is purchased or you receive your Welcome Pack, whichever is later. If you close your Pack within this period and have paid your first monthly Pack fee, it will be refunded. You can also cancel or close your Pack at any time after the minimum term explained below has ended. If we need to close your Pack, we'll follow the process set out below.

Minimum Term

You must have a Pack for a minimum term of six months from the date you open the Pack, after which the Pack will automatically renew on a monthly basis and after which you can close the Pack at any time. There are some exceptions to this minimum term requirement. You may close your Pack:

- within the 14-day cooling-off period as set out above

- if you experience financial hardship due to a significant change in personal circumstances, for example, you're declared bankrupt
- if you're no longer resident in the UK
- after we have notified you of an unfavourable change to the terms of the Pack you hold, such as an increase in price or a change in what the Pack provides (provided that you do so before the change takes effect)

If you tell us you want to close your Pack, closure will take effect on the day that we receive notice from you (so the insurance and your right to receive any of the other services within the Pack will end on the date we receive your notice). You will receive a part refund for the remaining number of days in that month, including the day we receive your notice. You won't be able to use any benefits or services linked to it any more although you can still make a claim for an event which occurred whilst you were insured.

We will not let you re-select the same Pack for 12 months if you cancel it within the minimum term, or your Barclays current account is closed by Barclays Financial Assistance or if you do not comply with these terms and conditions.

You are unable to cancel individual insurance Pack products, only the whole Pack.

You can cancel your Pack within the Barclays app, Online Banking, by calling us, visiting a branch or by writing to Barclays, Leicester LE87 2BB.

When we can close a Pack

We can close a Pack by giving you at least 30 calendar days' notice. This also applies during the minimum term. However, we may close your Pack immediately or on less notice if we reasonably believe you have seriously or persistently broken any terms of the agreement or we reasonably believe any of the following applies:

- you put us in a position where we might break a law, regulation, code or other duty that applies to us if we maintain your Pack
- you give us any false or inaccurate information at any time
- you commit (or attempt) fraud against us or someone else
- you behave in a threatening or abusive manner to our staff
- you become bankrupt
- your Barclays current account is closed by Barclays Financial Assistance

The insurer may also cancel the insurance policies within Breakdown Cover Pack as set out in the terms and conditions of the policy document.

Using the Current Account Switch Service

If you decide to switch your current account from us by using the Current Account Switch Service, your Pack will be closed on the same day that your Current Account is closed.

Changes we can make to this agreement

Sometimes we'll want or need to change things, such as charges or terms of our agreement. For most changes, we'll tell you in advance, but we don't always need to do this.

We review the Packs from time to time and may make changes to them, including the benefits and services included in a Pack or the providers of these or the monthly Pack fee. We may also make changes to the terms on which each benefit is provided (such as changes to the terms of an individual policy). We'll give you 30 calendar days' notice before any changes apply.

If we make changes to a Pack, we will provide information about you to any new provider to make sure there is no interruption in the benefit or service you receive. The new provider will use your information to provide you with the benefits and services.

Changes we need to tell you about in advance

We may make changes to your agreement with us because:

- we're changing a service we already offer, or introducing a new service that needs a change to the terms of this agreement, such as introducing a new charge
- we're changing the agreement to be in line with the banking industry and our competitors
- we're withdrawing a service or type of Pack
- we're moving you from one type of Pack to another for a good reason – examples of this include where we're withdrawing a Pack
- we need to make changes to take account of developments (or changes we reasonably expect to help) in technology (including the systems we use to run our business), or in the banking system generally
- our agreement or the Pack is affected by a change in the law or regulation (including industry codes we follow) or decisions of the Financial Ombudsman, a regulator or court

- changes in our costs (including changes we reasonably expect to happen) mean we need to change or introduce charges

Because you may have your Pack with us for many years, we need the flexibility to manage our business long term, including providing a sufficient financial return for us to operate our business in a prudent and sustainable manner. We can't predict everything that may affect our business, so there may be other reasons we have not set out above when we need to make a change. But please be assured we'll only make changes we think are fair and will give you 30 calendar days' notice of the change unless we are prevented from doing so by law or regulation, or the change is in your favour.

If we give you notice as set out above and you don't tell us you want to close your Pack, then we'll treat you as having accepted the change. If you don't want to accept the change and want to end this agreement and close the Pack, you must tell us before the proposed change applies.

Changes we don't need to tell you about in advance

We don't have to tell you about changes to these terms and conditions (or changes in the insurer terms and conditions) in advance when any of the following happen:

- If the change is in your favour
- we make a change because a change in law or regulation says that we have to by a particular date, and there isn't time to give you notice.

Instructions for your Pack(s)

We will only accept instructions from the Pack holder about the Pack (including to change your contact preferences and to apply for new Packs, products and services).

Your Nominated Person will be able to make a claim for the Pack benefits or services. They cannot provide any other instructions in relation to the Pack.

If you think your security has been compromised

If you think someone (except someone you have asked to provide Pack information) has used or is able to use any of the means of access to your Pack, you must tell us as soon as you can by using the contact details shown in the 'Unauthorised access to your Pack?' section.

If you have a Barclays current account, we can arrange to temporarily suspend access to a service (such as Telephone Banking) to prevent anyone misusing your Pack(s).

You must give us any information we ask for about what has happened. We'll pass this to the police if we have to, or if we think that will be useful.

Unauthorised access to your Pack?

If you think someone could have got unauthorised access to your Pack, call us right away:

- **0800 400 100*** – 24 hours
- **+44 2476 842 099*** – if calling from outside the UK

Complaints and the protection you have

If you have a complaint

We want to hear if you feel unhappy with the level of service you have received from us. If this relates to your claim, we recommend you contact the insurer to avoid any delay. Details of how to contact the insurer are set out in your policy documents.

Your feedback gives us the opportunity to put matters right and improve our service to all our customers. A leaflet detailing how we deal with complaints is available on request in our branches, from the Barclays Information Line on **0800 400 100*** or at [barclays.co.uk](https://www.barclays.co.uk).

You can contact us to complain by any of the following methods:

- Log in with your Online Banking details and select 'contact us' from the top menu
- Log into the Barclays app and select the 'call us' feature
- By telephone on **0800 282 390**
- In writing to Freepost Barclays Customer Relations

If we do not resolve your complaint internally to your satisfaction, you may be able to refer it to the Financial Ombudsman Service (FOS) at

- In writing to Exchange Tower, London E14 9SR
- Online on [financial-ombudsman.org.uk](https://www.financial-ombudsman.org.uk)
- By email to complaint.info@financial-ombudsman.org.uk
- By telephone on **0800 023 4567**.

The FOS is an organisation set up by law to give consumers a free and independent service for resolving disputes with financial firms. You can get details of those who are eligible complainants from the FOS.

Nothing in these terms, including referral to the Financial Ombudsman Service, affects your statutory rights.

Using information about you

Barclays is committed to protecting your personal data. We will use your information for a number of different purposes, for example, to manage your Pack(s), to provide our products and services to you and others and to meet our legal and regulatory obligations. We may also share your information with our trusted 3rd parties for these purposes. For more detailed information on how and why we use your information, including the rights in relation to your personal data, and our legal grounds for using it, please go to barclays.co.uk/control-your-data or you can request a copy from us.

Credit Reference Agencies and Fraud Prevention Agencies

In order to process your application, we will supply your personal information to credit reference agencies and fraud prevention agencies and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and record debts and prevent criminal activity. These agencies may in turn share your personal information with other organisations. If fraud is detected, you could be refused certain services, finance or employment.

Once you open a Pack with us, we will share pack data with the credit reference agencies on an ongoing basis.

If false or inaccurate information is provided to us and fraud is identified, details may be passed to credit reference and fraud prevention agencies to prevent fraud and money laundering and to verify your identity.

The Credit Reference Agency Information Notice (CRAIN) describes how the three main credit reference agencies in the UK each use and share personal data. The CRAIN is available on the credit reference agencies websites:

- transunion.co.uk/crain
- equifax.co.uk/crain
- experian.co.uk/crain

Or you can ask us for a copy of these.

For more details on how information held by credit reference agencies and fraud prevention agencies may be used, please go to barclays.co.uk/control-your-data or you can request a copy from us.

UK Roadside and At Home Breakdown Cover

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Roadside and At Home

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Contact us

	Contact
For breakdown in the UK and Accident Care	0333 0702 500
Legal Helpline	0330 159 1446
Reimbursement claim forms	www.rac.co.uk/reimbursementclaimform
Hearing assistance	Textphone Prefix 18001 to access Typetalk or text us on 07855 82 82 82 .

We do not cover the cost of making or receiving calls. **Our** calls may be monitored and/or recorded.

Call charges may apply. Check with **your** provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans. Texts will be charged at **your** standard network rate.

If the vehicle breaks down, please provide us with:

1. **Your** name
2. A form of ID
3. Your **vehicle's** make, model and registration number
4. The location of the **vehicle** – the road **you're** on or the nearest junction
5. The number of the phone **you're** using
6. The cause of the **breakdown**, if **you** know it
7. **Your** credit or debit card details if **you** need additional services

Remember

1. Please let **us** know if **you've** called **us** but manage to get going before **we** arrive.
2. **We'll** only provide cover if **we** arranged help. Please don't go to a garage or other recovery service.
3. Breakdowns must be reported to **us** within 24 hours. If **you** don't, **we** may refuse cover.

Definitions

Words in bold have their own meaning:

Approved garage

A garage in the **UK** that is approved by **us**.

Breakdown, break down, broken-down

An event that stops the **vehicle** being driven due to mechanical or electrical failure. Includes flat tyres and failure of starter battery.

Please note: Misfuel, **road traffic collision**, fire, flood, theft, vandalism, or any **driver induced fault** is not breakdown.

Caravan, trailer

A caravan or trailer that is less than 3.5 tonnes, 7m long (with tow bar) and 2.55m wide.

Driver induced fault

A fault with the **vehicle** caused by the driver. This could be running out of fuel or charge, or keys that have been broken or locked in the vehicle.

Passengers

The driver and up to 8 people travelling in the **vehicle**.

RAC, our, us, we

RAC Motoring Services and any person employed or engaged to provide certain services on their behalf.

Reimburse / Reimbursement

You can claim back certain costs from **us** under the 'Reimbursement' process as detailed within this Welcome Booklet.

Road Traffic Collision

A traffic collision that stops the **vehicle** being driven.

For Accident Care the collision must involve another vehicle and be on a public highway, or a private road or car park, to which the public has an uninterrupted right of access.

Specialist resource

Resource or equipment needed for a repair or recovery but not normally carried by **us**. For example, a crane, tractor or locksmith.

Breakdown Cover Pack

The package of products and services that **you** have purchased from Barclays. This policy forms part of it.

UK

England, Scotland, Wales, Northern Ireland and for the purposes of this policy means Jersey, Guernsey and the Isle of Man.

Vehicle

A **UK** registered car, light van, minibus, or motorhome that is less than 3.5 tonnes, 5.5m long (with tow bar) and 2.55m wide. Must be privately owned or leased and for personal use only. Motorcycles must be over 49cc.

You, your

The persons named on the **Breakdown Cover Pack** as being covered under this policy, being the:

- 'Pack holder' is the person who made the application to purchase the Pack.
- Your Nominated Person will be able to make a claim. They cannot provide any other instructions in relation to the Pack.

Important info about your policy

- This policy offers services for the **breakdown** of **vehicles**. It meets the demands and needs of those who wish to ensure the risk of **breakdown** is met now and in the future.
- All requests for service must be made to **us**.
- **Your** policy covers **you** in any **vehicle**. **You** can be a driver or **passenger**.

How long am I covered for and how many claims can I make?

This **breakdown** policy is a part of the **Breakdown Cover Pack**. You are covered while your **Breakdown Cover Pack** is active. The initial policy term of this insurance is 6 months, after which it will automatically renew on a monthly basis until your Breakdown Cover Pack is closed, you fail to pay the monthly Breakdown Cover Pack fee, or your permanent residential address is no longer in the United Kingdom. There is no limit on the number of **claims** you can make.

What vehicles am I covered in?

Only vehicles that are privately owned or leased and used only for private use are covered. This means the vehicle should be registered in **your** name, or another individual and used for social, domestic, pleasure, and commuting to and from a permanent place of work only.

Cover is not provided for company cars or other **vehicles** used for business, even if you are not using it for business at the time. Business use includes hire and reward, delivery use and sign written vehicles.

Caravans and trailers

If **your caravan** or **trailer breaks down** in the **UK**, **we** will only send help to try and fix it at the roadside. This could be a permanent or temporary repair. **We'll** only recover a **caravan** if it is attached to a **broken-down vehicle**.

Reimbursement

You may need to pay for some services and claim this back from **us**.

To do so from the **UK** visit www.rac.co.uk/reimbursementclaimform. If **you** have any queries please contact **us** on 0333 202 1877. Please send your completed form within 90 days of **your breakdown** with proof of payment (such as a receipt). **We** may ask for original documents. Any costs not arranged through **us** or agreed by **us** will not be **reimbursed**.

Roadside and At Home

Covered

If the **vehicle breaks down** or is involved in a **road traffic collision** in the **UK**, **we** will send help to repair it at the roadside or at home. It could be a permanent or temporary repair.

If **we** cannot repair the **vehicle**, **we** will recover it with **passengers** to:

- an **approved garage**; or
- a local garage; or

- a location of **your** choice up to 10 miles from the **breakdown**.

If **we** recover the **vehicle** to a garage, **we** will **reimburse you** for taxi costs for **passengers** to continue **their** journey to a single destination within 20 miles from the garage

Not covered

1. The cost of any parts or **specialist resource**.
2. The fitting of parts, including batteries, not supplied by **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. **you** have not followed **our** advice after a temporary repair.

Accident Care

If **you** have a **road traffic collision** involving another vehicle in the **UK**, **we** may be able to help **you** with the following additional services:

Post-accident assistance

Call **us** from the scene on **0333 0702 500**. **We** can give **you** help and advice on:

1. whether **you** can still drive the **vehicle** or if it is best for it to be recovered;
2. whether to claim on **your** insurance;
3. arranging a replacement vehicle if **you** need one; and
4. **your** rights to claim compensation if the **road traffic collision** was not **your** fault.

Telephone legal helpline

Open 24 hours a day, seven days a week all year round. **You** can contact **us** on **0333 159 1446**.

We'll give initial advice on any personal motoring legal matter within the **UK**. Where **we** can, **we** will advise what **your** legal rights are, the options available to **you**, and how best to implement them. **You** may need a lawyer. If so, **we** will let **you** know. **We** are not able to give advice:

1. where in **our** reasonable opinion, **we** have already given **you** the options available.
2. against **us**.

RAC Motoring Services is regulated by the Financial Conduct Authority in respect of regulated claims management activities.

Urgent message relay

If **your vehicle** has **broken-down** and **you** need to get in touch with friends and family urgently, **we** will get a message to them for **you**.

Assistance in a medical emergency

If **you** suddenly or unexpectedly fall ill or are injured, during a journey in the **UK** and no one within **your** party can drive the **vehicle**, **we** may be able to provide **you** assistance, such as taking your vehicle to a place of safety. This service is discretionary, and **we** will decide whether or not to provide this service. **We** will require written confirmation from the treating hospital or medical expert that **you** are unable to drive.

Additional services

If **your vehicle** cannot be driven for any reason other than a **breakdown** or **road traffic collision**, for example if **you** have a **driver-induced fault**, **we** will send help to the **vehicle**. If **we** cannot get **you** going again, **we** will recover the **vehicle** and **passengers** up to 10 miles. Any equipment or **specialist resource** required by **us** to repair or arrange the recovery of the **vehicle** will be chargeable.

We can also provide additional services that are not included in **your policy** 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 resource** to complete the repairs; or
3. Arrange a second or extended recovery.

We will agree these costs up front and will need full payment before **we** can help. **You** will be responsible for any additional charges. This is why **we** request proof of identity at the **breakdown**.

General conditions

These apply to all sections of this **policy**. If **you** do not meet them **we** can refuse cover, cancel **your** policy, or both.

1. Where the **breakdown** is caused by a component failure this must stop the **vehicle** working. Faulty air-conditioning or the illumination of a warning light for example would not, on its own, be a **breakdown**.
2. **We** will not cover any claim where the **vehicle** is already at a place of repair.
3. **We** will not provide cover if **we** deem, acting reasonably, that **you** requested service to avoid the cost of repairs or to correct a repair by someone else.
4. **You** (and a driver if **you** were not driving) must be with the **vehicle** at the time of the **breakdown** and when **we** attend.
5. **We** are not liable for any loss or damage to the contents of the **vehicle**, such as personal items.

6. **Passengers** under 16 must be accompanied by an adult when travelling in **our** vehicles.
7. **We** won't allow animals in **our** vehicles, except guide dogs. Animals can stay in **your vehicle** at **your** own risk. **We** are not liable for injury to, or damage caused by, animals. **We** will not transport any livestock. **We** do not cover any costs relating to animals.
8. The **vehicle** must not carry more passengers than is legally allowed. Each passenger must have a separate fixed seat to the manufacturer's specification.
9. Any child who needs a car seat by law must have one. It must be properly fitted.
10. If **we** repair **your vehicle**, **we** are responsible for that repair only. It remains **your** responsibility to make sure **your vehicle** is legal and roadworthy.
11. **We** are not responsible for work done at any garage, whether an **approved garage** or not. The contract for repairs is between **you** and the garage.
12. **We** will not be responsible for any losses that **you** incur following a **breakdown** that are not expressly covered by this **policy**. For example, **we** will not pay for any loss of earnings or missed appointments.
13. If **we** take **your vehicle** to a garage, we can't guarantee it will be open, that they will be able to repair **your vehicle** or that repairs can start straight away.
14. **Our** services may be limited during extreme weather, riots, war and civil unrest. **We** will resume **our** service as soon as **we** can.
15. This policy does not cover:
 - a. tolls, ferries, congestion or low emission zone charges.
 - b. parts or fuel.
 - c. any damage to glass, even if this means **you** can't legally or safely drive. **We** can take **you** to a local garage but **you** will have to pay for this.
 - d. spare tyres and wheels.
 - e. recovery not arranged by **us**.
 - f. routine servicing, maintenance or assembly of **your vehicle**;
 - g. **breakdowns** that occur during activities or events that are not subject to the normal rules of the road, for example, **breakdowns** on a track day. **We** will not attend **breakdowns** on race tracks or where **you** have been immediately recovered from a race track.
 - h. Vehicle storage charges. If **your vehicle** is being stored, **you** will be contacted at **your** last known address with details of how to

arrange collection and any fees which may be payable. In extreme instances, where the **vehicle** has not been collected and fees not paid, the **vehicle** may be disposed of and any outstanding fees will be deducted.

You will be notified, in accordance with legislation, prior to this happening.

- i. **your 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.
 - j. **breakdowns** where we have no right of access, or recovery to such places.
 - k. any **claim** that is or may be affected by the influence of alcohol or drugs.
 - l. **vehicles** that we consider, acting reasonably, are not in a roadworthy condition, unless you can demonstrate otherwise.
 - m. any **breakdown** that is caused by or as a result of **vehicle** theft or fire.
16. If the emergency services, local authority or any government agency are handling the **breakdown**, **we** will only attend and provide recovery once instructed to do so by them. **We** will not cover their costs.
17. When **we** attend a **breakdown**, **we** may ask **you** to review a document or electronic form that records the condition of **your vehicle**. Please make sure this is accurate as **we** are not responsible for any errors or omissions.

Our right to cancel

If **you** misuse this policy, **we** may cancel it which will result in closure of this Breakdown Cover Pack.

Misuse of your policy

You must not:

1. Act in a threatening or abusive manner towards **us** whether verbally or physically.
2. Try to persuade **us** into a dishonest or illegal act.
3. Fail to tell **us** important facts about the **breakdown**, or provide false information, in order to obtain service.
4. Allow someone that is not covered on the policy to try and claim under it.
5. Pay for additional services or goods knowing payment will fail.

If **you** do, **we** may:

1. Refuse to provide any service to you immediately.
2. Cancel this policy.
3. Refuse to sell any policy or services to **you** in the future.

If a **claim** is fraudulent, **we** will refuse service and cancel **your** policy from the date of the fraudulent act. The fraudulent **claim** will also be cancelled.

We will write to **you** if **we** need to take one of these steps.

Complaints

We are committed to providing excellent service. There may be times where **you** feel **you** did not receive the service **you** expected.

If **you** are unhappy with **our** services, please get in touch

	Phone	In writing
Breakdown complaints	0330 159 0328	Customer Care RAC Motoring Services RAC House PO Box 200 Walsall West Midlands WS5 4QZ
Motor Legal Helpline complaints	0330 159 0610	Legal Customer Care Great Park Road Bradley Stoke Bristol BS32 4QN
		legalcustomercare@rac.co.uk

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.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

0800 023 4567 / 0300 123 9123
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

The cover provided by RAC Motoring Services under this policy is not covered by the FSCS.

Law

The parties are free to choose the law applicable to this policy. 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 policy booklet) and other information relating to this contract will be in English.

Your data

Data protection statement

This section provides a short summary of how **RAC** collects and uses **your** data. Please refer to **our** website at rac.co.uk/privacy-policy for full details. Alternatively, **you** can obtain a copy of **our** Privacy Policy by using the contact details below.

Should **you** require information about how Barclays collects and uses **your** data, please contact Barclays.

What is your data?

There are three types of data **RAC** will hold about you:

1. Personal data is information **RAC** holds on its records which identifies **you**. This includes **your** name, address, email address, telephone number and date of birth;
2. **RAC** will also hold data about **you** that is not personal, for example, information about **your vehicle**; and

3. In very limited circumstances, **RAC** will hold special categories of personal data, for example, relating to **your** health. **RAC** will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

How RAC obtains your data

RAC obtains **your** data when **you** contact **us** directly in relation to **your** cover and **your** policy. **RAC** also obtains **your** data from Barclays when **you** purchase the **Breakdown Cover Pack** and/or if **you** report a new **claim** to Barclays in relation to this policy.

How RAC will use your data

RAC will use **your** personal data for the provision of cover and services under **your** policy, for example, helping **you** if **you** make a **claim**. **RAC** may disclose **your** personal data to **our** service providers who provide help under **your** policy. **RAC** may also disclose **your** personal data to Barclays for **claim** and policy administration purposes.

RAC also monitors and records any communications with **you** including telephone conversations and emails for quality and compliance reasons.

Please note that, if **you** do not provide **your** personal data, **RAC** will be unable to provide **you** with the cover **you** have requested, as well as services related to administering **your** cover and policy.

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/privacy-policy or contact the Data Protection Officer:

1. Call **our** Customer Service Team:
0330 159 0360
2. Email **us**:
breakdowncustomercare@rac.co.uk
3. Write to **us**:
Freepost RTLA-HZHB-CESE
RAC Motoring Services
Great Park Road
Bradley Stoke
Bristol
BS32 4QN

About our insurance services

In the following section 'we' 'us' and 'our' refers to Barclays Bank UK PLC and Barclays Insurance Services Company Limited.

Barclays Bank UK PLC arranges insurance through Barclays Insurance Services Company Limited, which is a wholly owned subsidiary company of Barclays Bank UK PLC. Both companies are insurance intermediaries.

Name and address of the insurance intermediaries

The registered address of Barclays Bank UK PLC and Barclays Insurance Services Company Limited is **1 Churchill Place, London, E14 5HP**.

Financial Services Register

Barclays Bank UK PLC is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No. 759676).

Barclays Insurance Services Company Limited is authorised and regulated by the Financial Conduct Authority (Financial Services Register No. 312078).

You can check details of our Regulators and Registration by visiting the 'Financial Services Register' at [fca.org.uk/register](https://www.fca.org.uk/register). You can also contact the FCA Consumer Helpline on **0800 111 6768***.

Advice or information

We can only offer Car Breakdown Cover from RAC Motoring Services (the Insurer), and we act on behalf of the insurer .

The features and terms and conditions of the benefits within the Breakdown Cover Pack may not be the same as those for similar products available with Barclays.

The Breakdown Cover Pack is provided on a non-advised basis. As such, we will only provide information on the Breakdown Cover Pack and we will not make a personal recommendation about the suitability of this Breakdown Cover Pack.

Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations in relation to arranging the insurance cover in the Pack, depending on the type of business and the circumstances of the claim. Insurance arranging is covered for 90% of the compensation claim, without any upper limit. You can obtain more information about the compensation scheme arrangements by contacting the FSCS on **0207 741 1400** or **0800 678 1100*** or by visiting their website at [fscs.org.uk](https://www.fscs.org.uk)

Change of insurer

From time to time for commercial reasons we may decide to change the chosen insurer(s). If we do, we will write to you at least 30 days before we make any change, giving you details of the new insurer and any variations to the terms and conditions of cover.

Your cancellation rights are not affected.

Statement of Price

The monthly cost of your Breakdown Cover Pack is £9.00 payable in advance on the first working day of each month. This means that the fee payable for the minimum term of Breakdown Cover Pack is £54.00. This fee will include Insurance Premium Tax at the current rate, and there are no further taxes or costs unless otherwise stated.

The first monthly Breakdown Cover Pack fee is part payment for the rest of the month in which the Breakdown Cover Pack is purchased.

We hold the insurance premium you pay to us, and any premium refunds payable to you, in respect of the insurance products included in the Breakdown Cover Pack as agent of RAC Motoring Services, which means your insurance product is treated as being paid for when the Breakdown Cover Pack fee is collected by us.

General information

Governing Law

This Pack is governed by English law. Unless otherwise agreed the contractual terms of this Pack, all prior information and all communications will be in English.

Disclosure (in relation to insurance cover provided as part of the Barclays Pack(s) range)

You are responsible for providing complete and accurate information to insurers when you take out your insurance policy, and throughout the life of your policy. It is important that you ensure that all statements you make on claim forms and other documents are full and accurate. If you provide false or inaccurate information to us or your insurers, this could invalidate your insurance cover and could mean that part or all of the claim may not be paid.

Details of the Insurer UK Roadside and At Home Breakdown Cover

RAC Motoring Services.

Registered Office: RAC House, Brockhurst Crescent, Walsall, West Midlands WS5 4AW.

Registered in England Number: 1424399. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority (Financial Services Registration Number 310208). You can check the register at fca.org.uk/register

Find out more

Online

[barclays.co.uk/packs](https://www.barclays.co.uk/packs)

By phone

0800 158 3199*

Or in branch

You can get this in Braille, large print or audio by calling **0800 400 100***. Barclays welcomes calls via Relay UK and SignVideo. Visit [barclays.co.uk/accessibility](https://www.barclays.co.uk/accessibility) for more information.

[Call monitoring and charges information](#)

Calls to 0800 numbers are free from UK landlines and personal mobiles, otherwise call charges may apply. Please check with your service provider.

* Calls may be monitored or recorded for quality and training purposes. Calls to 03 numbers are charged at the same rate as calls to 01 and 02 landlines, and will count towards any inclusive minutes you have covering calls to landline numbers. Charges may apply when calling from abroad.

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The registered address of both Barclays Bank UK PLC and Barclays Insurance Services Company Limited is 1 Churchill Place, London E14 5HP.

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