

# Travel Pack Breakdown Insurance

## Insurance Product Information Document

Company: RAC Motoring Services & RAC Insurance Ltd

Product: RAC Comprehensive Breakdown Cover

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

- ✓ Account holders are covered in any 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 an account holder.
- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown or road traffic accident.
- ✗ Any vehicle other than a car used for business purposes.
- ✗ 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 breakdown 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 Break down 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 £12.50 will be taken for the Travel Pack from your qualifying Barclays account on the first working day of the following month.



## When does the cover start and end?

- The start date is the date when you first add Travel Pack to your Barclays bank account.
- The RAC breakdown insurance will renew every month until you cancel your Travel Pack.



## How do I cancel the contract?

- If you cancel within the first 14 days and have paid your first monthly Travel Pack fee, it will be refunded in full. This 14 day period begins on the date the Travel Pack is added to your Qualifying Account 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 it being added to your Qualifying Account, after which you can cancel the Pack at any time.