

# Motor Breakdown - Comprehensive Gold

## Insurance Product Information Document



Company: RAC Motoring Services and/or RAC Insurance Limited

Product: RIAS Breakdown Cover – Comprehensive Gold

Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208) and/or RAC Insurance Limited (Firm Reference No 202737). Registered in England; Registered Office: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions. You will find full information in the Rias Breakdown Cover policy booklet.

## What is this type of insurance?

RIAS Breakdown Cover provides help following a breakdown of your vehicle.



### What is Insured?

#### Roadside

- ✓ Help to repair the vehicle at the roadside.

#### At Home

- ✓ Help to repair the vehicle at, or within, a quarter of a mile of your home.

#### Recovery

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

#### Onward travel

- ✓ A replacement hire car for up to two consecutive days or £150 per person and £500 in total for either alternative transport or overnight accommodation for the passengers while the vehicle is repaired.



### What is not Insured?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ 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.
- ✗ Vehicles used for hire and reward or courier services.
- ✗ Breakdown of motorcycles or mobility scooters.



### Are there any restrictions on cover?

- ! The vehicle must be less than:
  - 7.0 metres long,
  - 3.5 tonnes, and
  - 2.55 metres wide.
- ! If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (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.
- ! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried, we will only tow you 20 miles maximum.
- ! Recovery of more than 20 miles in the event of putting the wrong type of fuel in the vehicle, flood or any fault caused by the driver.
- ! There are limits on the amount of cover per section. Please see your policy booklet.



### Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.



### What are my obligations?

- You must take reasonable care to complete and accurately answer the questions asked when you take out and make changes to this RIAS Breakdown Cover and when you make a claim.
- You must let RIAS know immediately if you need to change anything, such as your address and/or vehicle.
- 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?**

- Annually by credit card, debit card or cheque. Full payment will be required on or before the start date selected by you.
- Monthly by instalments via direct debit

**When does the cover start and end?**

- Cover for Roadside begins on the start date shown on your Statement of Fact. All other cover will start 24 hours from the initial start date.
- Cover will continue until the end date as shown on your Statement of Fact, unless cancelled by you, RAC or Rias.

**How do I cancel the contract?**

You can cancel your policy by calling 0345 650 1212 or by writing to Rias, First Floor, Everdene House, Deansleigh Road, Bournemouth, BH7 7DU.

You can also cancel your policy by e-mailing [motor@rias.co.uk](mailto:motor@rias.co.uk)

**Cancellation within 14 days**

- You have 14 days from either the purchase date of the policy or the date you receive the policy document (whichever date is later) to cancel the cover. Providing a claim has not been made, you will receive a full refund.

**Cancellation after 14 days**

- You can cancel the policy any time after the 14 days. Providing no claim has been made you will only have to pay for the number of days you were covered.

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