

Motor Breakdown - Total Protection



Insurance Product Information Document

Company: RAC Motoring Services and/or RAC Insurance Limited

Product: RIAS Breakdown Cover – Total Protection

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.

European Motoring Assistance

Onward travel in the UK

- ✓ Help to repair the vehicle if it breaks down within seven days of departure on a planned trip to Europe and provide a hire car for up to 14 consecutive days if it can't be repaired in time. This also applies if the vehicle has been stolen & not recovered by the departure date.

Roadside assistance in Europe

- ✓ Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the vehicle can be repaired within seven hours – up to £1,000.

Onward travel in Europe

- ✓ If the vehicle can't be repaired within six hours, the RAC will pay for a hire car until the vehicle is repaired (up to a maximum of 24 days), or will pay for travel by rail, plane or taxi (up to £125 per day, or £3,000 in total) or for additional accommodation expenses of £100 per person per day – up to £1,200.
- ✓ The RAC will provide alternative transport if needed to get the passengers back home to the UK.

Missed connection

- ✓ RAC will reimburse you for the cost of replacement tickets if your vehicle breaks down and you miss your pre-booked connection – up to £500.



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.
- ✗ Repatriation of your vehicle back from Europe to the UK if the vehicle is beyond economic repair.
- ✗ 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.

Getting the vehicle home

- ✓ The RAC will return your vehicle 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 seven consecutive days.
- ✓ The RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £50 for accommodation.

Vehicle break-in emergency repairs

- ✓ The RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in – up to £300.

Replacement driver

- ✓ The RAC will provide a replacement driver if a driver is medically unfit to drive.



Where am I covered?

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



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

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.