

# European Motor Breakdown Cover

## Insurance Product Information Document

Company: RAC Motoring Services and/or RAC Insurance Limited

### Product: RAC Breakdown Cover

Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208) and/or RAC Insurance Limited (Firm Reference No 202737). Registered in England; Registered Offices: 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 and is not personalised to your specific needs in any way. You will find full information in the RAC Breakdown Cover terms and conditions and your policy schedule about the cover you have chosen.

## What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of your vehicle. It also provides other benefits depending on the cover you have chosen.



### What is insured?

#### Roadside Assistance in the UK

- ✓ Help to repair the vehicle at the roadside in the UK if your vehicle breaks down immediately before your trip to Europe.
- ✓ 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 in the UK

- ✓ A hire car if your vehicle cannot be repaired in time for your planned 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 the agreed timescales.
- ✓ If spare parts are required, the RAC will organise and pay for their dispatch.

#### Onward travel in Europe

- ✓ If the vehicle can't be repaired within the time shown in the terms and conditions, 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
- ✓ RAC will provide alternative transport to get the passengers back home if the vehicle is unrepairable in Europe and will be returned home.

#### Getting the vehicle home

- ✓ 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.
- ✓ 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

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

#### Replacement driver

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

#### European Legal Care

- ✓ RAC will cover the legal costs to represent you for the recovery of uninsured losses following a non-fault accident, legal defence costs to represent you following a summons and travel costs if you need to travel to Europe to attend court for either of the above reasons.

The following is an optional upgrade:

#### Gold cover

- ✓ RAC will provide the same cover but with higher limits of cover.

#### Missed Connection

- ✓ Replacement ticket if you miss your pre-booked outward or inward ticket time/date due to a breakdown.

#### Caravan and Trailers (included in Silver/Gold Annual cover only and is optional for either cover for Single Trip cover if additional premium paid)

- ✓ RAC will provide cover for a broken-down caravan or trailer.



### 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 business.



### Are there any restrictions on cover?

- ! The vehicle must be a UK registered car, commercial vehicle or a motorhome and less than:
  - 3.5 tonnes,
  - 7 metres long (including a tow bar)
  - 2.55 metres wide
  - 15 years old or less than 11 years old for Gold cover
- ! Motorcycles must be over 49cc.
- ! Mobility scooters are not covered.
- ! 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 10 miles.
- ! If the vehicle breaks down while towing a caravan or trailer and 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 you have an annual policy each trip must be no longer than 90 days.
- ! RAC will not transport your vehicle home from Europe if it is beyond economical repair.
- ! There are limits on the amount of cover per section. Please see your terms and conditions.



## 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 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. You are also covered for England, Scotland, Wales, Northern Island, the Channel Islands and the Isle of Man for UK sections of cover.



## 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 RAC Breakdown Cover and when you make a claim.
- You must let Eurotunnel 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?

- Payment will be required on or before the start date selected by you
- You can pay by debit card, direct debit or credit card



## When does the cover start and end?

- Cover begins on the start date shown on your policy schedule.
- Cover will continue until the end date as shown on your policy schedule.



## How do I cancel the contract?

You can cancel RAC Breakdown Cover by contacting Eurotunnel by telephone, post or email:

- Telephone:  
03457 35 35 35
- In writing:  
Eurotunnel  
UK Terminal,  
Ashford Road,  
Folkestone,  
Kent  
CT18 8XX
- Email:  
[Customer.support@eurotunnel.com](mailto:Customer.support@eurotunnel.com)