

# 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.

 <h3>What is insured?</h3> <p><b>Roadside Assistance in the UK</b></p> <ul style="list-style-type: none"> <li>✓ Help to repair the vehicle at the roadside in the UK if your vehicle breaks down immediately before your trip to Europe.</li> <li>✓ 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.</li> </ul> <p><b>Onward travel in the UK</b></p> <ul style="list-style-type: none"> <li>✓ A hire car if your vehicle cannot be repaired in time for your planned departure date.</li> </ul> <p><b>Roadside assistance in Europe</b></p> <ul style="list-style-type: none"> <li>✓ 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.</li> <li>✓ If spare parts are required, the RAC will organise and pay for their dispatch.</li> </ul> <p><b>Onward travel in Europe</b></p> <ul style="list-style-type: none"> <li>✓ 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</li> <li>✓ RAC will provide alternative transport to get the passengers back home if the vehicle is unrepairable in Europe and will be returned home.</li> </ul> <p><b>Getting the vehicle home</b></p> <ul style="list-style-type: none"> <li>✓ RAC will return your vehicle home if it can't be repaired.</li> <li>✓ Reimbursement for a hire car in the UK, once the RAC have brought the passengers home.</li> <li>✓ 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.</li> </ul> <p><b>Vehicle break-in emergency repairs</b></p> <ul style="list-style-type: none"> <li>✓ RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in.</li> </ul> <p><b>Replacement driver</b></p> <ul style="list-style-type: none"> <li>✓ RAC will provide a replacement driver if a driver is medically unfit to drive.</li> </ul> <p><b>European Legal Care</b></p> <ul style="list-style-type: none"> <li>✓ 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.</li> </ul> <p>The following is an optional upgrade:</p> <p><b>Gold cover</b></p> <ul style="list-style-type: none"> <li>✓ RAC will provide the same cover but with higher limits of cover.</li> </ul> <p><b>Missed Connection</b></p> <ul style="list-style-type: none"> <li>✓ Replacement ticket if you miss your pre-booked outward or inward ticket time/date due to a breakdown.</li> </ul> <p><b>Caravan and Trailers (included in Silver/Gold Annual cover only and is optional for either cover for Single Trip cover if additional premium paid)</b></p> <ul style="list-style-type: none"> <li>✓ RAC will provide cover for a broken-down caravan or trailer.</li> </ul>	 <h3>What is not insured?</h3> <ul style="list-style-type: none"> <li>✗ Any breakdown which has occurred prior to purchase.</li> <li>✗ The cost of any parts.</li> <li>✗ 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.</li> <li>✗ Vehicles used for business.</li> </ul>
	 <h3>Are there any restrictions on cover?</h3> <ul style="list-style-type: none"> <li>! The vehicle must be a UK registered car, commercial vehicle or a motorhome and less than: <ul style="list-style-type: none"> <li>▪ 3.5 tonnes,</li> <li>▪ 7 metres long (including a tow bar)</li> <li>▪ 2.55 metres wide</li> <li>▪ 15 years old or less than 11 years old for Gold cover</li> </ul> </li> <li>! Motorcycles must be over 49cc.</li> <li>! Mobility scooters are not covered.</li> <li>! 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.</li> <li>! 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.</li> <li>! If you have an annual policy each trip must be no longer than 90 days.</li> <li>! RAC will not transport your vehicle home from Europe if it is beyond economical repair.</li> <li>! There are limits on the amount of cover per section. Please see your terms and conditions.</li> </ul>



## 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

# Travel Insurance

## Insurance Product Information Document



Inter Partner Assistance S.A is authorised and regulated by the National Bank of Belgium, with a registered head office at Boulevard du Régent 7, 1000 Brussels, Belgium. Authorised by the Prudential Regulation Authority (firm reference number 202664). Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority.

Inter Partner Assistance S.A. UK branch office address is 106-118 Station Road, Redhill, RH1 1PR  
Inter Partner Assistance S.A. is part of the AXA Group.

**Company:** Inter Partner Assistance S.A

**Product:** Eurotunnel Single Trip Travel Insurance

The information provided in this document is a summary of the key features and exclusions of the policy and does not form part of the contract between us. Complete pre- contract and contractual information about the product is provided in your policy documents.

### What is this type of Insurance?

Travel Insurance will provide protection against losses typically suffered whilst on a trip.  
A Single Trip travel insurance policy will provide cover for one trip.



#### What is insured?

✓ **Who is covered**

You and/or any insured person.

✓ **Cancellation or curtailment charges and early return**

We will pay you up to £5,000 per person for your unused and irrecoverable costs if you have to cancel or cut short your trip as a result of one of a number of covered scenarios.

✓ **Medical emergency and other expenses**

Should you become unwell whilst on your trip, we will pay for your hospital, ambulance, emergency dental and medical repatriation costs up to £10,000,000 per person (limited to £500 per person for emergency dental costs).

✓ **Baggage**

We will cover you if your personal belongings are lost or stolen up to £2,500 per person. The following limits also apply:

- Up to £350 for any one article
- Up to £500 in total for all valuable items.
- Up to £500 for camping equipment.

✓ **Personal money**

We will cover you if your personal money is lost, damaged or stolen. The following limits also apply:

- Up to £250 for cash
- Up to £50 for cash if under the age of 16.
- Up to £500 for all other personal money

We will also pay up to £300 per person for additional accommodation and transport costs if you need to obtain a replacement passport if yours is lost, stolen or damaged.

✓ **Delayed arrival**

We will pay you up to £250 per person if your arrival is delayed for at least 10 hours as a result on one of a number of covered scenarios.

✓ **Missed Departure**

We will pay up to £500 per person for additional transport costs if you miss your public transport from or to UK as a result of one of a number of covered scenarios.



#### What is not insured?

- ✗ Any claims arising from a sport or other activity which is not shown in the list of covered activities unless you have declared it to us and we have agreed to cover it.
- ✗ You drinking too much alcohol or alcohol abuse where it is reasonably foreseeable that such consumption could result in an impairment of your faculties or judgement resulting in a claim.
- ✗ Any amount recoverable from any other source such as your airline, accommodation provider, ATOL bond or debit/credit card provider.
- ✗ The cost of Air Passenger Duty whether irrecoverable or not.
- ✗ Any claim for regional quarantine.
- ✗ Loss, theft of or damage to valuables, cash, important documents or personal money left unattended or from luggage checked in with an airline.
- ✗ Any claim where you cannot travel or choose not to travel because the Foreign, Commonwealth & Development Office (or any other equivalent government body in another country) advises against travel due to a pandemic.



#### Are there any restrictions on cover?

- ! You will need to pay an amount of each claim, known as the excess; this is £50, unless mentioned otherwise on your documents. If more than one insured person on this policy is claiming, a limit of £100 will apply.
- ! This cover is only available to UK residents who are registered with a GP in the UK.
- ! You can only purchase this insurance before you travel.
- ! You are only covered for trips which last up to or less than 93 days.



### Where am I covered?

- ✓ This product provides cover to travel to Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Channel Islands (Bailiwicks of Guernsey and Jersey), Croatia, Cyprus, Czech Republic, Denmark (including Faroe Islands), Estonia, Finland, France (including Corsica), Georgia, Germany, Gibraltar, Greece (including Greek Isles), Hungary, Iceland, Ireland, Isle of Man, Italy (including Aeolian Islands, Sardinia, Sicily), Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, North Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal (including Azores, Madeira Islands), Romania, Russia (west of the Ural mountains), San Marino, Serbia, Slovakia, Slovenia, Spain (including Balearic Islands, Canary Islands), Sweden, Switzerland, Turkey, Ukraine, United Kingdom (England, Scotland, Wales, Northern Ireland, Hebrides, Isle of Man, Orkney Islands, Shetland Islands) and Vatican City.
- ✓ You are not travelling against the advice of the Foreign Commonwealth & Development Office (FCDO) or other regulatory body.



### What are my obligations?

- You must take reasonable steps to prevent loss, theft or damage to your property.
- You must not travel against the advice of a medical practitioner or your public transport provider.
- You must not travel with the intention of receiving medical treatment.
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss.
- We recommend that you check that you do not have any other insurance policies that may cover the same events and costs as these benefits.



### When and how do I pay?

You pay your premium as a one-off payment when you purchase this insurance.



### When does the cover start and end?

Cover in case you need to cancel your trip starts from the day you purchase a policy. The remaining cover starts when you start your trip and ends when you return to your home.



### How do I cancel the contract?

You are free to cancel this policy at any time by contacting us on 0345 735 3535.

Depending on when you cancel your policy the following premium refunds will be made:

- Full refund if you cancel within 14 days of the policy start date or the receipt of the policy documents whichever is the later providing you have not travelled, no claim has been made and you do not intend to make a claim.
- If you cancel after the first 14 days of receipt of the documents no refund of premium will be made.