

# RAC Guide to Services\*

## How to obtain assistance

If your vehicle has a breakdown in the UK, please call RAC on **0330 159 0953\*\*** and provide the following information:

- Your vehicle registration, make and model
- Your Scheme Code – Vehicle Benefits
- Your name and telephone number
- Your exact location

## Your cover

Your entitlement under this Group policy is vehicle based, which means that the vehicle(s) you have registered with us via your discount code are covered for some of the following services, as detailed in your Welcome Letter.

## Roadside

In the event of a breakdown we will provide fast and efficient roadside assistance to help get your vehicle back on the road as quickly as possible. Roadside assistance is available where your vehicle is broken down more than ¼ mile from your home address and includes a tow of up to 10 miles to a destination of your choice if your vehicle cannot be fixed.

## At Home

As per roadside, plus breakdown assistance at your home address or within a ¼ mile radius.

## Recovery

If your vehicle cannot be repaired within a reasonable time, we will take you, the vehicle and up to 7 passengers home or to any single destination of your choice within the UK.

## Onward Travel

If your vehicle cannot be repaired a replacement vehicle will be provided for up to 2 days whilst your vehicle is fixed. If this is not possible, overnight accommodation or an alternative form of transport will be provided.

## European

In the event of a breakdown of your vehicle on its way to a destination abroad, or whilst abroad, your vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair or, if this is not possible, overnight accommodation or an alternative form of transport.

Breakdown provided by RAC Motoring Services Registered No 01424399 and RAC Insurance Ltd Registered No 2355834. 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 Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.



## What to do if you breakdown in Europe

If you are unfortunate enough to breakdown, please call the number below and **quote reference: Vehicle Benefits**

France and Monaco	0800 290 112	(freephone within France and Monaco only)
	0472 43 52 55	(pay call)
Republic of Ireland	1 800 535 005	(freephone)
	00 44 800 1079058*	(pay call)
Rest of Europe	00 33 472 43 52 55	(pay call)
Serbia and Montenegro	99 33 472 43 52 55	(pay call)
Azerbaijan, Belarus, Georgia, Russia, Ukraine	810 33 472 43 52 55	(pay call)

\*Calls may be recorded and/or monitored. Members with hearing difficulties will need to prefix 18001 before dialling the relevant number to be connected to Type talk or use the SMS facilities on 07855 828282.

You will be asked for your scheme code, your name, contact telephone number and vehicle registration.

\*\* 0333 numbers are charged at national call rates and usually included in inclusive minute plans. Calls may be monitored and/or recorded

## POLICY REQUIREMENTS AND LIMITATIONS

### Service in the UK

#### Credit card details

We will require Your credit card details if We arrange a service for You which is not covered by the terms and conditions or if it exceeds the limits set out in the part entitled "Terms and Conditions". If You do not provide Us with Your credit card details RAC will not be able to provide certain services which will be notified to You when credit card details are requested.

#### Motorcycles

We cover motorcycles that are 121cc or over on the same basis as other eligible vehicles. However, it is not possible for Us to hire a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. We are also unable to hire a trailer for You to transport Your motorcycle.

#### Caravans and trailers

The Vehicle restrictions in this Policy apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7.6 m. If the Vehicle which has suffered a Breakdown is towing a caravan or trailer and We provide recovery, the caravan or trailer will be recovered together with the Vehicle to a single destination. Other than as set out in this paragraph caravans and trailers are not covered by this Policy.

We do Our best to find solutions to motoring problems, but We regret We cannot arrange a replacement caravan or trailer in the event of Breakdown or Accident damage which cannot be repaired.

#### Unforeseeable losses or events

Except in relation to any claim You may have for death or personal injury, if We are in breach of the arrangements under this contract, We will not be liable for any losses or damages which are not a reasonably foreseeable result of any such breach, for example, loss of profit, loss of revenue or anticipated savings, loss of contracts, or for any business losses.

We do not guarantee the provision of any of the benefits under Your Policy, if there is anything beyond Our reasonable control or the reasonable control of any service provider which prevents Us or a service

provider from providing that benefit. Benefits may be refused if You or any of Your Party behaves in a threatening or abusive way to any persons providing service under this Policy

#### Taxi Bookings

In some circumstances it can be quicker and easier for You to arrange a taxi. We may ask You to make Your own arrangements for taxi service. If so We will reimburse You - please send Your receipts to Us at:

#### Breakdown Customer Care

RAC Motoring Services,  
RAC House,  
Great Park Road,  
Bradley Stoke,  
Bristol,  
BS32 4QN

or email: [breakdowncustomer@rac.co.uk](mailto:breakdowncustomer@rac.co.uk)

#### Battery related faults

For battery related faults Your Policy entitlements are as follows:

RAC's initial attendance for a battery related fault is included in Your Policy's entitlement.

The fitting of any parts or batteries purchased by You prior to our attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts.

RAC will test Your battery at that initial Breakdown attendance. If the battery is no longer serviceable and so fails the test You will be advised to replace it.

If a condemned (non-serviceable) battery is not replaced, We may provide further assistance to a battery related fault but in this case a separate charge will apply. The charge will be payable by credit or debit card before assistance can be arranged.

### **POLICY EXCLUSIONS** (Service in the UK)

Please note that the Group policy does contain exclusions not set out in this guide. Please refer to the full Policy terms.

#### Complaints

If any Policyholder or driver of a Vehicle has used Our breakdown service and are dissatisfied with any aspect of the service, in the first instance, please bring the complaint to the attention of Vehicle Benefits via email to [info@vehiclebenefits.co.uk](mailto:info@vehiclebenefits.co.uk) or call 03333 44 66 45 who will work with RAC to resolve Your complaint. This does not affect Your statutory rights to take legal action or exercise any other legal remedy.

Should you need to contact the RAC directly to raise or discuss a complaint

Please write to Us at:

Breakdown Customer Care

RAC Motoring Services,

RAC House,

Great Park Road,

Bradley Stoke,

Bristol,

BS32 4QN

or email: [breakdowncustomercare@rac.co.uk](mailto:breakdowncustomercare@rac.co.uk)

An acknowledgement that a complaint has been received will be sent to Vehicle Benefits within 5 working days following which the complaint will be investigated on behalf of the Chief Executive.

Financial Services Compensation Scheme

RAC Motoring Services (in respect of insurance mediation activities only) and RAC Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme, depending on your type of insurance and the circumstances of any claim.

Further information about the scheme is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or write to:

Financial Services Compensation Scheme,

10th Floor,

Beaufort House,

15 St. Botolph Street,

London,

EC3A 7QU.

Data Protection

Where We collect personal data as a result of selling or administering the Group Policy, We will only use that data for the purposes of fulfilling our obligations under the Policy, which may include our sharing that

data with our business partners and service providers. We will not use this data for marketing purposes and will not share this information with any third party for marketing purposes.