



BROKER DIRECT ASSISTANCE POLICY SUMMARY

This policy summary is an important document which you should read and contains a summary of the **BDAssistance** cover afforded to you under your policy. It does not detail the full terms and conditions of the cover, which can be found in the policy.

POLICY PROVIDER

Roadside, Recovery and At Home products are provided by RAC Motoring Services. Onward Travel and European Motoring Assistance are underwritten by RAC Insurance Limited.

TYPE OF INSURANCE AND COVER

The cover you have purchased entitles you to the full range of services detailed below:-

Roadside

Recovery

At Home

Onward Travel

European Motoring Assistance

This Policy is a vehicle based policy.

SIGNIFICANT FEATURES AND BENEFITS

This section outlines the main features and benefits of cover:

ROADSIDE	Roadside assistance ¼ mile or more away from your home address including a tow for up to 10 miles, taxi fares for up to 20 miles from the garage if your vehicle cannot be fixed (receipt required).
RECOVERY	Roadside plus recovery for up to 8 people and your vehicle to any single destination within the UK.
AT HOME	Roadside plus breakdown assistance at your home or within ¼ mile of your home address.
ONWARD TRAVEL	Replacement car for up to 1 day whilst your vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport.
EUROPEAN MOTORING ASSISTANCE	In the event of a breakdown of your vehicle (on its way to a destination, 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.

SIGNIFICANT AND UNUSUAL EXCLUSIONS, LIMITATIONS OR CONDITIONS

This section outlines the main exclusions, limitations and conditions of cover. Please also read the general exclusions in the policy and the vehicle specifications to which cover is applicable.

SERVICE IN THE UK

The following are not covered by this Policy:

- ◆ Recovery, At Home and Onward Travel services are not available until 24 hours after commencement of the Policy.
- ◆ Roadside, Recovery, At Home and Onward Travel following a road traffic accident (You should seek assistance from Your motor insurance company).
- ◆ Replacing tyres or windows.
- ◆ Missing or broken keys (We will try and arrange the services of a locksmith but You will have to pay for them).
- ◆ The cost of ferry crossings and road toll charges.
- ◆ Contaminated fuel problems (We will arrange for You to be taken to a local garage for assistance, but You will have to pay for the work carried out).
- ◆ Parts and Labour at any garage to which the vehicle is taken.
- ◆ Any vehicle storage charges incurred when You are Using Our services.

SERVICE WHILST ABROAD

Benefit	Limitation
Roadside Assistance	Repair at the roadside or recovery to the nearest garage capable of performing repairs.
Spare parts dispatch	The cost of the parts.
Additional accommodation expenses	£30 per person per day.
Journey continuation or return home	Maximum of 14 days car hire or second class rail fare.
Replacement driver	
Vehicle break-in, emergency repair	£175 and only benefits listed
Accidental damage to or loss of tent	£30 per person per day
Urgent message relay service	
Vehicle repatriation to United Kingdom	Limited to the value of the vehicle according to UK Glass's Guide.
Customs claims indemnity	

SERVICE AFTER RETURN HOME

Benefit	Limitation
Collection of vehicle left abroad for repair	£600

YOUR RIGHT TO CANCEL

You have the right to cancel this policy within 14 days of commencement (or renewal) and receive a full refund. After the 14 day period, we are unable to offer any refund. We reserve the right to make a charge to cover our costs if you have used the service during this period and then exercise your right to cancel. We will offset the cost of providing the service against any monies owed to you. The average cost for RAC providing roadside assistance is only £85.

To use the breakdown services call the following numbers as appropriate:

UK	0800 068 1634	
----	---------------	--

France & Monaco	0800 290 112	(Freephone within France and Monaco only)
	0472 4352 55	(Pay call)
Republic of Ireland	1 800 535 005	(Freephone)
Rest of Europe	00 33 472 4352 55	(Pay Call)
Macedonia	99 33 472 43 52 55	(Pay Call)
Armenia, Azerbaijan, Belarus, Georgia, Lithuania, Moldova, Russia, Ukraine	810 33 472 43 52 55	(Pay Call)

IF YOU HAVE A COMPLAINT

If you are unhappy with our service, please tell us so that we can try to put it right. Should RAC Motoring Services and/or RAC Insurance Limited be unable to resolve your complaint satisfactorily, you may be able to refer your complaint to the Financial Ombudsman Service. Further details are contained in Your Policy Document.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

RAC Motoring Services (for insurance mediation activities only) and RAC Insurance Limited are covered by the FSCS. You may be entitled to compensation from the scheme if RAC Motoring Services and RAC Insurance Limited cannot meet their obligations. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

Further information about compensation scheme arrangements is available from the FSCS or by visiting www.fscs.org.uk.

STATUS DISCLOSURE WORDING

DETAILS OF POLICY PROVIDERS

Certain of the benefits and services provided under Your Policy are insurance products as defined under the Financial Services and Markets Act 2000. Such benefits and services are provided by RAC Motoring Services, company registration number 1424399, whose registered office is at RAC House, 8 Surrey Street, Norwich, NR1 3NG and/or RAC Insurance Limited, company registration number 2355834, of the same address. RAC Insurance Limited is regulated by the Financial Services Authority, under the jurisdiction of the Financial Services Compensation Scheme.

RAC Insurance Limited firm's reference number is 202737.

Authorisation can be checked on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

RAC Motoring Services (in respect of insurance mediation activities only) is authorised and regulated by the Financial Services Authority and within the jurisdiction of the Financial Ombudsman Service and Financial Services Compensation Scheme.

Authorisation can be checked on the FSA's Register by visiting the FSA's website <http://www.fsa.gov.uk/register> or by contacting the FSA on 0845 606 1234.

RAC Motoring Services owns 50% of RAC Insurance Limited. Both companies are wholly owned by RAC plc.

For insurance purposes, the home state of RAC Motoring Services and RAC Insurance Limited is the United Kingdom.