

Motor Breakdown Cover

Insurance Product Information Document

Company: RAC Motoring Services Limited and/or RAC Insurance Limited

Product: RAC Breakdown Cover

Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and/or 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 in respect of insurance mediation activities. RAC Insurance Ltd 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 breakdown policy schedule.

What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of your motorcycle. It also provides other benefits.



What is insured?

Roadside

- ✓ Help to repair the motorcycle at the roadside when you're more than a quarter mile from your home
- ✓ Help to transport the motorcycle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the motorcycle at the roadside

Recovery

- ✓ Help to transport the motorcycle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair the motorcycle

At Home

- ✓ Help to repair the motorcycle at, or within, a quarter of a mile of your home



What is not insured?

- ✗ Any breakdown which has occurred prior to purchase
- ✗ Anything which is not a breakdown e.g. a road traffic collision
- ✗ 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
- ✗ Motorcycles used for hire and reward or courier



Are there any restrictions on cover?

- ! The motorcycle must be a mechanically propelled vehicle not exceeding 410Kgs with less than four wheels. Motorcycles under 49cc or mobility scooters are not covered
- ! If a sidecar or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available
- ! If the motorcycle breaks down while towing a sidecar or trailer and the RAC provide recovery, the sidecar or trailer will be recovered with the motorcycle to a single destination
- ! If the breakdown as a result of a tyre fault we will only tow you 10 miles
- ! 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, Jersey, Guernsey and the Isle of Man



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 RAC Motorbike Insurance know immediately if you need to change anything, such as your address, motorcycle and/or motorcycle registration
- You must ensure your motorcycle is in a legal and roadworthy condition



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, monthly instalments or credit card



When does the cover start and end?

This policy will run concurrently with your motorcycle insurance policy for a maximum of 12 months. Please refer to your policy schedule for the start and end dates of your insurance. If your motorcycle insurance policy is cancelled all cover under this policy will also end.



How do I cancel the contract?

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

- Telephone: 0330 159 1157
- In writing: RAC Motorbike Insurance, Europa House, Midland Way, Thornbury, South Gloucestershire, BS35 2JX
- Email: raccustomer.services@yourmotorbikeinsurance.co.uk