

RAC Motorbike Insurance Fees & Charges

Our fees and charges are always visible, allowing you to make an informed decision before your purchase, make changes to or cancel your insurance policy. These fees and charges are in addition to any premium that is charged by your insurer.

Fees and Charges	Description	Amount
New Business Fee	This is for arranging a new policy	Up to £75.00
Renewal Fee	This is for arranging a renewal	Up to £75.00
Duplicate Documents	If you require duplicate documents	£10.00
New Business Correction	An amendment that doesn't change the risk or the price (such as a spelling mistake).	Free
Mid-term Adjustment Fee	This includes change of vehicle or rider and any other permanent change.	£40
Cancellation Fee's		
	Within 'Cooling-Off' Period*	£40
	After 'Cooling-Off' Period and you used a price comparison site**	£75
	After 'Cooling-Off' Period and you didn't use a price comparison site	£40
	After having the policy with for more than 12 months	£40
	Before Cover has started***	£40
	Void****	£75
Other Charges		
Credit Card Charge	If you pay by credit card	Free
Document Postage Charge	Email	Free
	Paper	Free

*The Cooling-Off period is up to 14 days from the start date of the policy or (if later) the day on which you receive your policy documentation and supporting information.

**Price Comparison sites charge us when customers use them to buy a policy from us. We apply this extra fee for cancellations outside the Cooling-Off period to cover the cost of administration and their charge.

***If you cancel your policy before the cover has started you will receive a refund, but we take a fee to cover our administration costs.

****This fee applies when your insurer instructs us to cancel your policy back to start date. The insurer will treat the policy as invalid from the outset, but we take a fee to cover our administration costs.

Please refer to our Terms of Business and your policy documentation for further details, including your right to cancel under the terms of the 'Cooling-Off' period and afterwards and for details of how refunds of premium are calculated. Please be aware that premiums for our optional extras e.g. Legal expenses are non-refundable.

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