

# Breakdown Insurance

## Insurance Product Information Document

Company: RAC Motoring Services & RAC Insurance Ltd

Product: SPOTiCAR Assistance

Breakdown cover provided by RAC Motoring Services (310208) and/or RAC Insurance Ltd (202737). Registered in England, United Kingdom; 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.

This document provides a summary of the key information regarding SPOTiCAR Assistance cover. Please refer to the full SPOTiCAR Assistance terms and conditions for more information about your chosen cover.

### What is this type of insurance?

This SPOTiCAR Assistance policy is intended to provide services that assist customers in the event of a vehicle breakdown.



#### What is insured?

SPOTiCAR Assistance runs concurrently with your SPOTiCAR Warranty and covers:

##### Roadside

- ✓ Assistance to repair your broken-down vehicle at the roadside when you are more than ¼ mile from your home.
- ✓ If your vehicle cannot be repaired at the roadside, you, your vehicle and passengers will be transported to the nearest PEUGEOT or Citroën franchised retailer, or a destination of your choice within 10 miles.

##### At Home

- ✓ Assistance at or within ¼ mile of your home.

##### Recovery

- ✓ The service under Roadside is extended to any PEUGEOT or Citroën franchised retailer or to any single destination of your choice in the UK.

##### Onward Travel

- ✓ Hire car, alternative transport or overnight accommodation to allow you to continue your journey if your vehicle cannot be repaired.

##### European Breakdown

- ✓ Roadside assistance in Europe, recovery to a local garage and a contribution towards diagnosis and repairs.
- ✓ Alternative transport or accommodation whilst the vehicle is being repaired.
- ✓ Help getting you and your vehicle home if it cannot be repaired by your planned return date.
- ✓ Replacement driver if you or your passengers cannot drive the vehicle due to illness or injury.



#### What is not insured?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Misfuelling, running out of fuel, charge in electric vehicle or AdBlue in a diesel vehicle, tyre punctures and keys which have been lost, stolen, broken or locked inside the vehicle, unless SPOTiCAR Assistance Plus is purchased.
- ✗ All other faults not caused by a manufacturer defect e.g. road traffic collisions.
- ✗ The cost of any parts.
- ✗ Any resource or equipment required to repair or recover a vehicle which is not normally carried.
- ✗ Any breakdown relating to a caravan or trailer.



## Are there any restrictions on cover?

- ! The vehicle must be UK registered.
- ! Claims, other than those under Roadside, will not be possible within the first 24 hours of taking out this policy.
- ! European breakdown is limited to journeys lasting up to 90 days.
- ! There are limits on the number of claims you can make and the amount of cover per section. Please see your terms and conditions.



## Where am I covered?

- ✓ You are covered in the United Kingdom, Channel Islands and the Isle of Man.
- ✓ European Breakdown covers you in: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta, Melilla and the Canary Islands), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe.



## What are my obligations?

- You must take reasonable care to complete any questions accurately when purchasing this insurance.
- You must update SPOTiCAR Warranty Administration straight away if you wish to change your details.
- You must comply with the full Terms and Conditions if you make a claim.



## When and how do I pay?

- SPOTiCAR Assistance has been purchased as part of the SPOTiCAR Warranty package, the premium is included in the cost you pay for your warranty.



## When does the cover start and end?

- The start date and end dates of this policy are shown in your fulfilment document.



## How do I cancel the contract?

SPOTiCAR Assistance can only be purchased as part of the SPOTiCAR Warranty package and will be cancelled in accordance with the warranty cancellation and refund process.

Please note you will not receive a refund where you have already made a successful claim on the policy.

Contact details are contained in the Cancellation and Refund section of the Warranty handbook.

