



Welcome to SPOTiCAR Assistance Plus. This document explains how your SPOTiCAR Assistance Plus works.

SPOTiCAR ASSISTANCE

SPOTiCAR Assistance Plus provides assistance at the roadside if your vehicle cannot be driven due to misfuelling, running out of fuel (or charge in an electric vehicle), running out of AdBlue in a diesel vehicle, tyre punctures (even if the vehicle is carrying a serviceable spare tyre) and keys which have been lost, stolen or locked inside the vehicle.

You will need to provide your vehicle registration number, mileage, location, contact number and details of the breakdown.

INTRODUCTION

SPOTiCAR Assistance Plus provides assistance at the roadside if your vehicle cannot be driven due to misfuelling, running out of fuel (or charge in an electric vehicle), running out of AdBlue in a diesel vehicle, tyre punctures (even if the vehicle is carrying a serviceable spare tyre) and keys which have been lost, stolen or locked inside the vehicle

The cost of any parts, resource or equipment required to repair or recover the vehicle which is not normally carried are not covered by SPOTiCAR Assistance Plus.

Important information about your SPOTiCAR Assistance Plus policy.

- SPOTiCAR Assistance Plus is available as an upgrade option for your SPOTiCAR Warranty. If SPOTiCAR Assistance Plus has been included, details will be shown on your fulfilment document. You must qualify for SPOTiCAR Assistance in order to upgrade to this cover.
- This policy is intended to offer services relating to the vehicle being undrivable due to the specific events contained within this document, that are not covered by SPOTiCAR Assistance. It meets the demands and needs of those who wish to ensure the risk of such incidents is met now and in the future.
- There are specific conditions set out in this section as well as the general conditions that are included within the full SPOTiCAR Assistance Terms and Conditions which also apply. You must meet all of these conditions.
- All requests for service must be made directly to us.
- SPOTiCAR Assistance Plus is provided in the UK only.
- Claims will not be possible within the first 24 hours of taking out this policy.

SPOTiCAR Assistance Plus is provided by RAC Motoring Services (Registered No 01424399). 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.

SPOTiCAR Assistance Plus is administered by SPOTiCAR Warranty Administration, meaning Car Care Plan Limited (Registered No: 850195) Registered Office: Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority.

DEFINITIONS

“**Driver**” means **you** or any authorised **driver** of the **vehicle**;

“**Fulfilment document**” means the literature **you** were provided with from SPOTiCAR Warranty Administration upon taking out SPOTiCAR Assistance Plus, including these terms and conditions and the full SPOTiCAR Assistance terms and conditions;

“**Home**” means the address in the **UK** where **you** live permanently, as shown on **your fulfilment document**;

“**RAC**”/“**we**”/“**us**”/“**our**” means RAC Motoring Services and any person employed or engaged to provide services on their behalf;

“**UK**” means England, Scotland, Wales, Northern Ireland, and for the purpose of this document, includes the Channel Islands and the Isle of Man;

“**specialist resource**” means resource or equipment that is not normally carried by **us** but is required to complete a repair or recovery, for example a crane, tractor or locksmith;

“**vehicle**” means the **UK** registered **vehicle** shown on **your fulfilment document**; and

“**you**”/“**your**” means the customer taking out SPOTiCAR Assistance Plus as named on the **fulfilment document**.

WHAT IS COVERED

Section A: Roadside Covered

If **your vehicle** breaks down within the **UK** more than a ¼ mile from **your home**, **we** will:

1. Send help to repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If **we** are unable to repair the **vehicle** at the roadside, **we** will recover the **vehicle** and passengers to the nearest PEUGEOT or Citroën franchised retailer or a destination of **your** choice up to a maximum of ten miles from the breakdown. If **we** recover the **vehicle**, **we** will reimburse **you** for taxi costs for passengers to continue the journey to a single destination within 20 miles.

Not covered

1. The cost of any parts or **specialist resource**;
2. The fitting of parts, including batteries, supplied by anyone other than **us**; or
3. Any breakdown resulting from a fault that **we** have previously attended and:
 - a) the original fault has not been properly repaired; or
 - b) **you** have not followed **our** advice after a temporary repair.

Section B: At Home Covered

We will provide the same service as the “Service provided” part of Section A (Roadside) if **your vehicle** breaks down at, or within a ¼ mile of, **your home**.

Not covered

Please see the “Service not provided” part of Section A (Roadside), which also applies here.

Section C: Assistance Plus Covered

1. **We** will provide the same service as the “Service provided” part of Section A (Roadside) or Section B (At Home) if **your vehicle** cannot be driven during the period of service for the following reasons:

- a) Mis-fuelling;
- b) Running out of fuel, or charge in an electric vehicle, or AdBlue in a diesel vehicle;
- c) Tyre punctures, even if the **vehicle** is carrying a serviceable spare tyre;
- d) Keys which have been lost, stolen, broken or locked inside the **vehicle**.

Not Covered

1. Please see the “Service not provided” part of Section A (Roadside), which also applies here;
2. Assistance outside of the **UK**; and
3. Any claim under which you could make under any other insurance policy. If the value of **your** claim is more than you can recover under another policy **we** may pay the difference.

CANCELLATION

Your right to cancel

If purchased, **you** can cancel SPOTiCAR Assistance Plus within the cooling-off period, being 14 days from the later of:

1. the **start date**; or
2. the date **you** receive **your fulfilment document**.

Please contact **SPOTiCAR Warranty Administration**. **You** will not receive any refund if **you** have made a claim during the **period of service**, including within the first 14 days.

COMPLAINTS

We are committed to providing excellent service. However, **we** realise that there are occasions when **you** feel **you** did not receive the service **you** expected. If **you** are unhappy with **our** services relating to SPOTiCAR Assistance Plus, please contact **us** as follows:

| | Phone | In writing |
|---------------------------|---------------|---|
| Breakdown Complaints | 0330 159 0339 | SPOTiCAR Breakdown Customer Care, RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol, BS32 4QN breakdowncustomer@rac.co.uk |
| Administration Complaints | 0344 573 8220 | The Complaints Team SPOTiCAR Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG complaints@motor-admin.com |

FINANCIAL OMBUDSMAN SERVICE

In the event that **we** cannot resolve **your** complaint to **your** satisfaction under the complaints process set out above, **you** may in certain circumstances be entitled to refer **your** complaint to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Tel: 0800 023 4567/0300 123 9123.

Email: complaint.info@financial-ombudsman.org.uk.

www.financial-ombudsman.org.uk.

The Financial Ombudsman Service will only consider **your** complaint once **you** have tried to resolve it with **us**.

Using this complaints procedure will not affect **your** legal rights.

FINANCIAL SERVICES COMPENSATION SCHEME

The cover provided by RAC Motoring Services is not covered by the FSCS.

LAW

The parties are free to choose the law applicable to SPOTiCAR Assistance if SPOTiCAR Assistance Plus has been purchased. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this document and the **fulfilment document**) and other information relating to this contract will be in English.

YOUR DATA

For the purposes of the UK Data Protection Laws, the data controllers in relation to the personal data **you** provide for this product are **SPOTiCAR Warranty Administration** (SWA) and RAC Motoring Services (RACMS). The provision of **your** personal data enables SWA to provide **you** with a quotation, for **you** and **us** to enter into a contract for RAC Breakdown Cover, in making a request for service or benefit, and for administering SPOTiCAR Assistance Plus. Details of how both RACMS and SWA process **your** data are set out below.

RACMS

This part summarises how RAC Motoring Services (RACMS) collects and uses **your** data. For more information about how RACMS processes **your** data, please visit their full privacy notice which is available at rac.co.uk/privacy-policy. Alternatively, **you** can obtain a copy by contacting their Data Protection Officer (whose contact details are below).

Under SPOTiCAR Assistance RAC Motoring Services (RACMS) shall be the data controller for the purpose of providing the services under SPOTiCAR Assistance Plus.

The registered office for RACMS (registered number: 01424399) is RAC House, Brockhurst Crescent, Walsall WS5 4AW.

CONTACTING RAC'S DPO

You can contact the Data Protection Officer for the RAC Group, which includes RACMS, by emailing dpo@rac.co.uk or writing to the Data Protection Officer, RAC House, Great Park Road, Bradley Stoke, Bristol BS32 4QN.

SOURCE OF YOUR DATA

RACMS obtains **your** personal data from SWA and from **you** when **you** contact them directly in relation to SPOTiCAR Assistance Plus.

Please be aware that they may record telephone calls for staff training and evidential purposes.

WHY DOES RAC USE YOUR INFORMATION?

RACMS uses **your** personal data to achieve the legitimate interest of providing **you** with services under SPOTiCAR Assistance Plus and for related purposes such as handling claims or to reduce the risk of payment default and fraudulent abuse.

They may also process information to comply with a legal obligation.

WHAT TYPES OF INFORMATION DOES RAC OBTAIN ABOUT YOU?

The categories of personal data that RACMS uses are:

- **Information about you:** **your** name; **your** address; **your** phone number; **your** email address.
- **Information about your passengers:** including their names and home addresses.
- **Location information:** the location of **you** and **your vehicle** and information about any relevant journeys.

- **Policy information:** such as **your** policy number, start date and expiry date.
- **Vehicle information:** vehicle registration number; manufacturer; model; date of first registration with the DVLA.
- **Breakdown information:** information about the cause of **your** breakdown.
- **Payment details:** credit or debit card details.
- **Expenses information:** where RAC covers payment of **your** expenses, they will need information about those expenses.
- **Health information:** in very limited circumstances, **RAC** may need to ask for information about **your** health and wellbeing for the purpose of performing their obligations under **your** policy, particularly those relating to any assistance in a medical emergency.

You have a number of rights relating to **your** personal data. For information about **your** rights, please visit rac.co.uk/privacy-policy, contact their Data Protection Officer or contact RAC Customer Centre:

1. Call: 0330 159 0360;
2. Email: breakdowncustomercare@rac.co.uk;
3. Write to them: Freepost RTLA-HZHB-CESE, RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN.

SPOTiCAR Warranty Administration (SWA), means Car Care Plan Limited (Registered No: 850195) Registered Office is Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. If **you** have any questions concerning the use of **your** personal data, please contact the Data Protection Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG, England.

SWA will use the personal data it holds about **you** for the purposes of providing insurance, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide **you** with information, products or services that **you** request from SWA. SWA will also use **your** data to safeguard against fraud and money laundering and to meet the SWA's general legal or regulatory obligations.

SWA may disclose **your** personal data to third parties involved in providing it with products or services, or to service providers who perform services on its behalf. These include its group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

SWA may transfer **your** personal data to destinations outside the European Economic Area ("EEA"), and where this happens, SWA will ensure that it is treated securely and in accordance with the UK Data Protection Laws.

You have the right to ask SWA:

- not to process **your** data for marketing purposes,
- to see a copy of the personal information held about **you**,
- to have **your** data deleted (subject to certain exemptions),
- to have any inaccurate or misleading data corrected or deleted,
- to ask for a copy of **your** data to be provided to any controller, and
- to lodge a complaint with the local data protection authority.

Your data will not be retained for longer than is necessary, and will be managed in accordance with SWA's data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiry of the contract, or SWA's business relationship with **you**, unless the data must be retained for a longer period due to business, legal or regulatory requirements.

The above is a summary of the main ways in which SWA processes **your** personal data. For more information please visit www.view-privacy-policy.co.uk.

