

Insurance Product Information Document

Company: RAC Motoring Services and RAC Insurance Limited

Product: European and UK Roadside, Recovery, at Home and Onward Travel Policy

Tesco Personal Finance plc (trading as Tesco Bank) registered in the UK, is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Tesco Bank's Financial Services Register number is 186022. RAC Motoring Services, registered in England (United Kingdom), is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Motoring Services' Financial Services Register number is 310208. RAC Insurance Limited, registered in England (United Kingdom), is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. RAC Insurance Limited's Financial Services register number is 202737.

This is a summary of cover and exclusions available under your European and UK Roadside, Recovery, at Home and Onward Travel Policy. It does not include the full policy benefits, limits and exclusions. The full terms and conditions can be found in the Breakdown Cover Policy Booklet which can be found at www.tescobank.com and will be provided at the conclusion of the contract. This should be read in conjunction with your Policy Schedule and Statement of Fact.

What is this type of insurance?

RAC Breakdown Cover offers services relating to the breakdown of vehicles. It meets the demands and needs of those who wish to ensure the risk of the breakdown of vehicles is met now and in the future.



What is insured?

Roadside and Recovery

- ✓ 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, RAC will transport your vehicle, any caravan or trailer you are towing and up to 8 passengers to any single destination in the UK.

At Home

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

Onward Travel

- ✓ 1 day's hire car or up to £300 for either alternative transport or overnight accommodation to allow you to continue your journey if your vehicle cannot be repaired the same day.

European Breakdown

- ✓ Assistance to repair your vehicle at the roadside or transport to a local garage;
- ✓ Up to 14 days hire car or additional accommodation (£30 per person per day) until the vehicle is repaired; and
- ✓ Help getting your vehicle home if it can't be repaired by your planned return, or we'll pay for you to collect your vehicle abroad following repair.



What is not insured?

- ✗ Any breakdown which has occurred prior to purchase;
- ✗ Anything which is not a breakdown e.g. a road traffic collision, vandalism, fire or theft;
- ✗ Any breakdown of motorcycles, caravans or trailers;
- ✗ The cost of any parts, replacing tyres or windows or labour at any garage to which the vehicle is taken.



Are there any restrictions on cover?

- ! Your vehicle must have no more than 17 seats and be less than:
 - 3.5 tonnes;
 - 5.5 metres long (including a tow bar)/7.6 metres for caravans or trailers;
 - 3 metres high;
 - 2.3 metres wide;
 - 16 years old at the date you first take out this policy.
- ! To hire a car under Onward Travel you must be at least 21 years old and licence restrictions may apply;
- ! European Breakdown is limited to journeys up to 90 days and an overall limit of £2,500 per claim;
- ! Only Roadside cover starts straight away. All other elements start 24 hours from when you first take out this policy;
- ! There are limits on the number of claims you can make and the amount of cover per section. Please see your schedule and policy booklet.



Where am I covered?

- ✓ You are covered in the United Kingdom, Jersey, Guernsey and the Isle of Man.
- ✓ European Breakdown is available in the following countries: 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 and Melilla), 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?

- It is your responsibility to ensure that all the information that has been given by you, or that has been given on your behalf, is true and complete. You must check all documents carefully to make sure that the cover meets your needs. If there are any errors on your Statement of Fact or Schedule, or the information is not correct, your policy may be voided. Please contact the Customer Services if you are in any doubt that your policy details are correct.
- You must tell Tesco Bank as soon as is practically possible of any changes to the information you have provided which is detailed in your Statement of Fact, Schedule and Certificate of Motor Insurance.
- If you choose to pay for your insurance by monthly instalments, you will need to sign and return a Consumer Credit Agreement form in the pre-addressed envelope which will be in your welcome pack.
- You must ensure your vehicle is in a legal and roadworthy condition.
- You must report a breakdown to RAC straight away, follow their instructions and comply with their full terms and conditions.



When and how do I pay?

You can pay your premium in full by credit or debit card or we may provide the option to pay monthly instalments by Direct Debit.

If you choose to pay by monthly instalments you may need to pay a deposit using your debit or credit card, followed by monthly payments by Direct Debit, spread across the policy term. By paying monthly you will enter into a Consumer Credit Agreement and interest will be chargeable at the rate shown in your quote.



When does the cover start and end?

This is an annual insurance policy.

If your Tesco Bank Car Insurance policy is cancelled at any time, this policy will automatically terminate.



How do I cancel the contract?

You can cancel your Breakdown Cover at any time by contacting Tesco Bank.

You have a 14 day cooling-off period from the receipt of your policy booklet to cancel cover. To exercise your right to cancel during the cooling-off period please contact Tesco Bank, who will also arrange a refund of your premium provided you have not already made a claim under your policy.

If you cancel your policy after 14 days, Tesco Bank will refund any premium paid for the remaining insured period, as long as no claims have been made in the current insured period.

If your Car Insurance policy is cancelled at any time, this policy will automatically terminate.