

RAC

SEIB
INSURANCE BROKERS



RAC Breakdown Cover Policy

SEIB Insurance Brokers

Horsebox & Horse Trailer

Terms and Conditions

Please read and keep for your records

Contact information

	Telephone	In Writing
Breakdown	0330 159 8796	
Customer Services	01708 850 000	SEIB Insurance Brokers North Road, South Ockendon, Essex RM15 5BE info@seib.co.uk
Hearing assistance	Telephone prefix 18001 to access Typetalk or text us on 07855 828282	

Telephone charges

Please note that **we** do not cover the cost of making or receiving telephone calls. **Our** calls may be monitored and/or recorded.

Call charges may apply. Please check with **your** telephone provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans. Text messages will be charged at **your** standard network rate.

If your vehicle breaks down, please provide us with

1. **Your** name or policy number
2. Identification such as a bank card or driving licence
3. The **vehicle's** make, model and registration number
4. The exact location of the **vehicle** - the road **you** are on or the nearest road junction
5. The number of the phone **you** are using
6. The cause of the **breakdown**, if **you** know it
7. The number of **horses** being transported, if applicable
8. **Your** credit card if **you** need additional services

If **you** fail to make contact within 24 hours of becoming aware of the **breakdown** cover may be refused in relation to the **breakdown**.

Remember

Please let **us** know if **you** have called **us** but manage to get going before **we** arrive.

We will only provide cover if **we** arranged help, so please do not go directly to a garage or other recovery service, or otherwise approve action taken by **you** or on **your** behalf.

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Your terms and conditions

Definition of words

Any words in bold appearing throughout this **RAC Breakdown Cover** have a specific meaning which we explain below.

"breakdown"/"breaks down"/"broken down" means an event during the **policy period**, that stops the **vehicle** from being driven because of a mechanical or electrical failure including as a result of battery failure, running out of fuel, mis-fuel, flat tyres, the **vehicle** keys being locked in the **vehicle** or lost or stolen or the **vehicle** being stuck in snow, ice, mud, sand or flood. Any **claim** as a result of a **road traffic collision**, fire, theft, acts of vandalism, any **driver induced fault** or broken keys are not covered under this **RAC Breakdown Cover**;

"call-out"/"claim" means each separate request for service or benefit for cover under any section of this **RAC Breakdown Cover**;

"driver"/"their"/"they" means **you** or any driver of a **vehicle** at the time a **breakdown** occurs who is authorised to be driving the **vehicle** and is permanently resident in the **UK**;

"driver induced fault" means any fault caused by actions or omissions of the **driver** of the **vehicle**, except running out of fuel and battery failure;

"end date" means the date that this **RAC Breakdown Cover** expires as shown on **your policy schedule**;

"home" means the address in the **UK** where the **vehicle** is usually kept, as shown on **your policy schedule**;

"horse" means any member of the horse family which is being transported in the **vehicle** or **trailer**;

"minibus" means any **UK** registered vehicle which is constructed or adapted to carry more than 8 but no more than 16 **passengers** in addition to the **driver** and that complies with the following specifications which are less than (a) 3.5 tonnes; and (b) 2.55 metres wide;

"passengers" means the **driver** and up to the number of passengers allowed as shown in the Vehicle Registration Document travelling in the **vehicle**;

"policy period" means the length of time for which **your RAC Breakdown Cover** is in force as shown on **your policy schedule**;

"policy schedule" means the document entitled **"policy schedule"** containing important details about this **RAC Breakdown Cover**;

"policy year" means the **policy period**, from the start date;

"RAC"/"we"/"us"/"our"

1. For Sections A, B and C means RAC Motoring Services;
2. For Sections D and E means RAC Insurance Limited;
3. For Additional Services means RAC Motoring Services; and
4. In each case any person employed or engaged to provide certain services on their behalf;

"RAC Breakdown Cover" means this RAC Breakdown policy that is subject to the terms and conditions together with the **policy schedule**;

"reimburse"/"reimbursement" means reimbursement by **us** under the reimbursement process;

"road traffic collision" means a traffic collision involving a **vehicle** within the **UK**;

"SEIB Insurance Brokers" means SEIB Insurance Brokers a trading name of South Essex Insurance Brokers Limited of North Road, South Ockendon, Essex RM15 5BE who arrange and administer this **RAC Breakdown Cover**;

"specialist equipment" means equipment that is not normally required by **us** to complete repairs and recoveries, for example winching and specialist lifting equipment;

"start date" means the date that this **RAC Breakdown Cover** begins, or renews, as shown on **your policy schedule**;

"trailer" means any non-mechanically propelled caravan, trailer or horse trailer. Horse trailers must be designed and manufactured specifically for the transport of **horses**, but exclude Horse trailers which (a) are being operation under a standard or international operator's licence, or (b) require to be towed by a **vehicle** exceeding 3.5 tonnes GVW;

"UK" means England, Scotland, Wales, Northern Ireland, and for the purpose of this **RAC Breakdown Cover** includes the Channel Islands and the Isle of Man if **you** are a resident there;

"vehicle" means the **UK** registered vehicle as shown on **your policy schedule**, which is either a car, light van, motorhome, **trailer**, **minibus** or horsebox;

"you"/"your" means the person or entity taking out this **RAC Breakdown Cover** as shown on the **policy schedule**.

Important information about your RAC Breakdown Cover

- This **RAC Breakdown Cover** is intended to offer services relating to the **breakdown of vehicles**. Based on the information provided this **RAC Breakdown Cover** 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 and that certain additional risks relating to the **breakdown of vehicles** are met.
- There are general conditions that apply to all sections. There are also specific conditions that are set out in each section that apply to each section. **You** must meet all of these conditions.
- All requests for service must be made directly to **us**.

Your **RAC Breakdown Cover** consists of:

1. A Breakdown Policy – one or more contracts of insurance between **you** and the insurers - depending on the type of cover:
 - a) RAC Motoring Services provides insurance for Sections A, B and C; and
 - b) RAC Insurance Limited provides insurance for all other Sections.

A premium is payable for contracts of insurance which will be made clear to **you** in advance of purchase.

2. A **policy schedule**- detailing the type of cover **you** have and the cost of cover. The **policy schedule** will detail the premium and any other charges payable. These will be made clear in advance of purchase, and provided to **you** by **SEIB Insurance Brokers** following purchase.

Policy type

This **RAC Breakdown Cover** covers the vehicle shown on your **policy schedule** and if registered at your home address. The vehicle is covered whoever is driving.

Policy Period

The **RAC Breakdown Cover** will start on the **start date** and end after the **end date** as shown on your **policy schedule**.

Limits of Cover

Cover under this **RAC Breakdown Cover** is subject to limits on:

1. When a claim can be made:
 - a) no **claim** is permitted under section A if the **breakdown** occurred prior to purchasing this **RAC Breakdown Cover**;
 - b) no **claim** is permitted under sections B to E within 24 hours of the initial **start date** of the **RAC Breakdown Cover**, nor within 24 hours of any upgrade to an upgraded section;
 - c) in order to make a **claim** under Section C (Recovery) **we** must have first attended under Section A (Roadside); and
 - d) in order to make a **claim** under Section E, **we** must have first attended under Section A (Roadside) or B (At Home).
2. The amount that is covered for certain types of **claim** or for certain sections, as set out in this **RAC Breakdown Cover**.

Reimbursement

Under some sections, **you** may need to pay for the service up front and **claim** this back from **us**. To do so, please visit www.rac.co.uk/reimbursementclaimform. If **you** have any queries please contact Breakdown Customer care on 0330 159 0337. Please send your completed claim form with proof of payment (such as a receipt) to Customer Services. **We** may ask **you** to supply original documents.

Hire Car Terms

Certain sections of this **RAC Breakdown Cover** include the supply of a hire car. Where a hire car is available as a covered benefit, the following terms apply:

Covered

1. If **your vehicle** is not a **minibus** up to 2 consecutive days or until **your vehicle** has been fixed if sooner.
 - a) **We** will arrange and pay for the hire cost of a replacement vehicle whilst **your vehicle** is being repaired. **We** will provide a small hatchback if **your vehicle** is not a horsebox, or a replacement horsebox where the vehicle **we** attend is a horsebox;
 - b) If **you** are not eligible for a hire car arranged by **us** for any reason, such as **you** do not meet the hire car provider's terms (e.g. **you** have points on **your** licence) or **your vehicle** is a horsebox, and **you** choose to hire a vehicle yourself, let **us** know before **you** hire a vehicle. Provided **we** have agreed the cost, **we** will **reimburse you** up to £35 per day;
 - c) Where **we** arrange a hire car **we** will pay the insurance and collision damage waiver (this covers the cost of damage but **you** would still need to pay the excess).

2. If **your vehicle** is a minibus up to 24 hours.
 - a) We will arrange and pay for the hire one or more cars, up to a maximum of £25 for each **passenger**. We will only provide more than one hire car if there is a **passenger** who can legally drive the hire car. Any replacement vehicle will be limited to a small hatchback;
 - b) If **you** are not eligible for a hire car arranged by **us** for any reason, such as **you** do not meet the hire car provider's terms (e.g. **you** have points on **your** licence), and **you** choose to hire a car yourself, let **us** know before **you** hire a car, and then provided **we** have agreed the cost, **we** will **reimburse you** up to £25 per **passenger** up to a maximum of 24 hours;
 - c) Where **we** arrange a hire car **we** will pay the insurance and collision damage waiver (this covers the cost of damage but **you** would still need to pay the excess).
3. Any **breakdown** resulting from a fault that **we** have previously attended and:
 - a) the original fault has not been properly repaired; or
 - b) **our** advice after a temporary repair has not been followed.

Section B. At Home

RAC Breakdown Cover includes cover for At Home. Covered

We will provide the same cover as the "Covered" part of Section A (Roadside) if **your vehicle breaks down** at, or within a quarter of a mile of, **your home**.

Not Covered

Please see the "Not Covered" part of Section A (Roadside), which also applies here.

Section C. Recovery

RAC Breakdown Cover includes cover for Recovery. Covered

If **we** are unable to repair the **vehicle** under Section A (Roadside), **we** will recover the **vehicle, passengers** and **horses** from the **breakdown** location to:

1. A local garage; or
2. A single destination chosen by the **driver** within the **UK**. For long distances **we** may use more than one recovery vehicle.

Please note: recovery must be arranged with **us** while **we** are at the scene.

Not Covered

1. Please see the "Not Covered" part of Section A (Roadside), which also applies here;
2. Any **claims** due to:
 - a) the **breakdown** of a **trailer**;
 - b) tyre faults where the **vehicle** is not carrying a serviceable spare tyre, the tyre repair equipment provided by the **vehicle's** manufacturer or a locking wheel nut; or
 - c) mis-fuelling or any key related **claim**; or
3. A second recovery owing to the intended original destination being closed or inaccessible.

Not Covered

1. We will not provide any specific car type, model or accessories, including tow bars;
2. Any cost of:
 - a) delivery and collection of the car hire and any fuel used;
 - b) fuel while using the car hire; or
 - c) any insurance excess and additional costs.

Your Cover Section A. Roadside

RAC Breakdown Cover includes cover for Roadside. Covered

If the **vehicle** or **trailer breaks down** within the **UK** more than a quarter of a 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, passengers** and **horses** to a destination chosen by the **driver** up to a maximum of 10 miles from the **breakdown**;

If **we** recover the **vehicle** to a garage, **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;
2. The fitting of parts, including batteries, supplied by anyone other than **us**; or

Section D. Mis-fuel Rescue

RAC Breakdown Cover includes cover for Mis-fuel Rescue.

Covered

If the **vehicle** has **broken down** due to a mis-fuel in the **UK** we will attend to either

1. drain, flush and clean out the fuel system;
2. fill the **vehicle** with up to 10 litres of fuel to get the **vehicle** mobile and allow the **driver** to drive to the nearest fuel station; and
3. arrange the safe disposal of the contaminated fuel;

if **we** are unable to repair the **vehicle** due to a mechanical damage caused by the mis-fuelling, **we** will recover the **vehicle**, **passengers** and **horses** to a destination chosen by the **driver** up to a maximum of 10 miles from the **breakdown**. If more than 5 people require transportation **we** may need to provide transport in separate vehicles.

Not Covered

1. Damage due to:
 - a) gradual loss of the ability of a part to work exactly as it was designed to by the manufacturer, caused by time and/or the **vehicle's** mileage; and
 - b) pre-existing faults or defects;
2. Any damage not caused by mis-fuelling.

Section E. Onward Travel

RAC Breakdown Cover includes cover for Onward Travel.

If **we** attend a **breakdown** under Sections A (Roadside) or B (At Home), and cannot fix the **vehicle** on the same day, **we** will help the **driver** by making arrangements to allow the continuation of the journey. The **driver** can choose one of the following options, subject to availability:

1. Hire vehicle;
2. Alternative transport; or
3. Overnight accommodation.

1. Hire Vehicle Covered

Please see Hire Vehicle terms.

Hire Vehicles must be arranged with **us** within 24 hours of the time of **breakdown**.

2. Alternative transport Covered

If the **driver** would prefer to continue the journey by air, rail, taxi or public transport, **we** will **reimburse you** for a standard class ticket;

1. if **your vehicle** is not a **minibus**, up to £150 per **passenger** or £500 for the whole party, whichever is less; or
2. if **your vehicle** is a **minibus**, up to £25 per **passenger** or £500 for the whole party, whichever is less.

3. Overnight accommodation Covered

The **driver** may decide that waiting for the **vehicle** to be fixed is best. **We** will arrange one night's bed and breakfast accommodation;

1. if **your vehicle** is not a **minibus**, up to a value of £150 per **passenger** or £500 for the whole party, whichever is less.
2. if **your vehicle** is a **minibus**, up to £25 per **passenger** or £500 for the whole party, whichever is less.

4. Assistance in a medical emergency Covered

We will also help if the **driver** or one of the **passengers** suddenly or unexpectedly falls ill and needs medical help before the end of the journey. **We** will help to:

1. book one night's bed and breakfast accommodation for the **driver** and **passengers** if the hospital is more than 20 miles from **home**. **We** will **reimburse you** up to:
 - a) £150 per **passenger** or £500 for the whole party, whichever is less, if **your vehicle** is not a **minibus**; or
 - b) £25 per **passenger** or £500 for the whole party, whichever is less, if **your vehicle** is a **minibus**; and
2. arrange to get the patient home or to a local hospital as soon as they are fit to travel.

Not Covered

We will not assist the **driver** where **they** or one of the **passengers** is taken ill during a journey to or from a doctor's surgery or hospital, including planned doctor or hospital appointments or emergencies.

5. Overnight livery

We will reimburse the costs to stable your horse(s), for one night only, in a local livery yard.

General Conditions

The following conditions apply to all sections of this **RAC Breakdown Cover**. If you do not comply we can refuse cover and/or cancel your **RAC Breakdown Cover**.

1. You must pay your premium.
2. You must request services directly from us, as we will only provide cover if we make arrangements to help you.
3. Where the **breakdown** is caused by a component failure this must stop the **vehicle** from working, so for example an air-conditioning failure in itself does not constitute a **breakdown**, and the illumination of a warning light does not always constitute a **breakdown**. If it does not, you will need to take your **vehicle** to a place of repair and your **RAC Breakdown Cover** will not cover this.
4. We will not cover any claim where the **vehicle** is already at a garage or other place of repair.
5. Where we deem, acting reasonably, that you requested service to avoid the cost of repairing the **vehicle**, or to correct an attempted repair by someone else, we will not provide cover.
6. A driver must be with the **vehicle** when we attend.
7. You are responsible at all times for the care of your personal belongings, valuables, luggage and goods in or on a **vehicle**. We will not be responsible for any loss of or damage to them.
8. Where we recover passengers under the age of 16, they must be accompanied by an adult.
9. We will not allow animals in our vehicles, except guide dogs. Any animals can remain in the **vehicle** at the driver's own risk. We will not be liable for any injury to animals, or damage caused by them. We will not transport any livestock. We will not be responsible for any costs relating to animals, other than the transport costs for horses in your **vehicle** or trailer.
10. The **vehicle** must not carry more passengers than the number stated in the **vehicle's** registration document. Each passenger must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat.
11. Where we provide a repair to the **vehicle**, whilst we are responsible for that repair, this does not mean that we are confirming the legal and roadworthy condition of the **vehicle**. This remains your responsibility.
12. We will not be responsible for any losses that may incur following a **breakdown** that are not expressly covered by this **RAC Breakdown Cover**. For example, we will not pay for any loss of earnings or missed appointments.
13. We do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst we will try to check that the garage will undertake the type of repairs required, we cannot guarantee this. We will not take responsibility for repairs carried out at any

garage and the contract for such repairs will be between you and the garage / repairer.

14. During extreme weather, riots, war, civil unrest, industrial disputes, our services can be interrupted. We will resume our service to you as soon as we can in these circumstances.
15. The cost of the following is not covered by this **RAC Breakdown Cover**:
 - a) specialist equipment;
 - b) ferry charges for the **vehicle** and our **vehicle**;
 - c) any additional assistance required for your horses;
 - d) any damage to glass even if the damage means the **vehicle** cannot be legally or safely driven. We will arrange transport to a local garage so you can arrange to get the **vehicle** fixed but you will have to pay for this;
 - e) spare tyres and wheels and repairing or sourcing them; or
 - f) recovery by someone other than us even if this is requested by the emergency services. We will only provide recovery once instructed to do so by the emergency services.
16. In handling any claim there may be more than one option available to the driver under this **RAC Breakdown Cover**. We will decide which is the most appropriate option based on our expertise in **breakdown** situations. In doing so we will act in consultation with the driver, and act reasonably at all times.
17. The **vehicle** must be privately owned and not used for any courier services.
18. This **RAC Breakdown Cover** does not cover:
 - a) routine servicing, maintenance or assembly of the **vehicle**;
 - b) trailers, except as described under Section A;
 - c) the transportation of horses when a valid Horse Passport is not being carried for your horse;
 - d) use of your **vehicle** for demonstration purposes or carrying trade plates;
 - e) **breakdowns** resulting from activities that are not subject to the normal rules of the road for example rallies, stock car racing or formal or informal race events;
 - f) **breakdowns** that occur off the public highway to which the driver or we have no legal access;
 - g) the **vehicle** if it is not legally taxed, insured and holding a valid MOT which is required by law or is not being used in line with the manufacturer's guidelines;
 - h) vehicles that are not in a roadworthy condition. If we consider, acting reasonably, that the **vehicle** is not in a legal or roadworthy condition, we can refuse to provide service. If you can demonstrate that the **vehicle** is roadworthy we will provide service;
 - i) any claim that is or may be affected by the influence of alcohol or drugs;
 - j) any **breakdown** that is caused by or as a result of **vehicle** theft or fire; or
 - k) any claim under this **RAC Breakdown Cover** where the **breakdown** was first reported to us under a different policy.

19. If the **driver** is asked to review and approve a document recording the condition of the **vehicle**, including an electronic form, it is **their** responsibility to ensure that the record is accurate and complete, and **we** will not be responsible for any errors or omissions.

Additional Benefits

The following are provided at no additional charge:

Service in the Republic of Ireland

If the **vehicle** has **broken down** in the Republic of Ireland, **we** will provide a Roadside attendance service only, as described under Section A (Roadside). If **your home** address is in Northern Ireland and **you** have purchased Section C (Recovery), **we** will recover the **vehicle** to **your home**, or to another destination in Northern Ireland if the distance is less.

Urgent message relay

If the **vehicle** has **broken down** and the **driver** needs to get in touch with friends and family urgently, **we** will get a message to them.

Replacement driver

If the **driver** becomes ill during a journey in the **UK** and no one within the party can drive the **vehicle**, **we** may be able to provide a replacement driver. This service is discretionary, and **we** will decide whether or not to provide this service.

Additional services

We can provide additional services that are not included in **your RAC Breakdown Cover** but **we** will charge **you** for these, for example to:

1. Purchase the parts **you** need to get on **your way**;
2. Pay for **specialist equipment** to complete the repairs;
3. Extend the hire time for a replacement vehicle; or
4. Arrange a second or extended recovery.

If **you** need extra help, **we** will agree the costs up front and will need full payment before **we** can help. If **you** took out the **RAC Breakdown Cover**, **you** will be responsible for any additional charges so if **we** help someone under **your RAC Breakdown Cover** and they cannot pay, **we** will invoice **you**. This is why **we** request proof of identity at the **breakdown**.

Cancellation of your RAC Breakdown Cover

Your right to cancel

You can cancel **your RAC Breakdown Cover** within the cooling off period, being 14 days from the later of:

1. the **start date**; or
2. the date **you** receive **your RAC Breakdown Cover** documents.

If **you** do this, **we** will cancel the **RAC Breakdown Cover** with immediate effect from the day **you** request it and **we** will refund **your** premium in full unless a **claim** has been made within this cooling off period. If **you** downgrade **your RAC Breakdown Cover** after this cooling off period **we** will not refund premium to **you**;

At any time after the 14 day cooling off period referred to above, **you** may cancel **RAC Breakdown Cover**. Cancellations must be made by contacting **SEIB Insurance Brokers**. **RAC Breakdown Cover** will be cancelled with immediate effect. **You** will receive a pro-rata refund of premium if no **claims** have been made. If any **claims** have been made then no refund of premium will be given.

Your RAC Breakdown Cover will automatically cancel if **your** associated motor insurance policy is cancelled.

Our right to cancel

1. If any premium for the **RAC Breakdown Cover** is not paid by a relevant date as stated on **your policy schedule**, **SEIB Insurance Brokers** will notify **you**. All payments must be paid within 28 days of the relevant date, if not **your RAC Breakdown Cover** may be cancelled; and
2. **We** may cancel the **RAC Breakdown Cover** in the event of misuse of this **RAC Breakdown Cover** and there will be no refund any premium;

Misuse of RAC Breakdown Cover

Each **driver** must not:

1. Behave inappropriately towards **us**, including acting in a threatening or abusive manner, whether verbally or physically;
2. Persuade or attempt to persuade **us** into a dishonest or illegal act;
3. Omit to tell **us** important facts about a **breakdown** in order to obtain a service;
4. Provide false information in order to obtain a service;
5. Knowingly allow someone that is not covered by **your RAC Breakdown Cover** to try and obtain a service under this **RAC Breakdown Cover**;
6. Pay for additional services or goods in the knowledge that the payment has or will fail, with no intention of providing alternative payment.

If these conditions are not complied with, **we** may:

1. Restrict the cover available to **you** at the next renewal;
2. Restrict the payment methods available to **you**;
3. Refuse to provide any services to **you** under this **RAC Breakdown Cover** with immediate effect;
4. Immediately cancel this **RAC Breakdown Cover**; and
5. Refuse to sell any **RAC Breakdown Cover** or services to **you** in the future.

We may also take any of the additional steps as set out above if any **claim** is found to be fraudulent in any way, and the **RAC Breakdown Cover** will be cancelled with effect from the date of the fraudulent act, and the fraudulent **claim** forfeited. **We** will not refund any premium. **We** will notify **you** in writing if **we** decide to take any of the above steps.

Renewal of RAC Breakdown Cover

A new **RAC Breakdown Cover** may be issued when **you** renew **your** existing associated motor insurance policy.

Changes to your details

You must let **SEIB Insurance Brokers** know immediately if **you** need to change anything on **your RAC Breakdown Cover**.

SEIB Insurance Brokers can be contacted by phone, post, or email. Please see Contact Information.

If **you** change **your vehicle** **you** must contact **SEIB Insurance Brokers** to update **your** details. If **you** do not, **you** may not be covered.

We will not change **your RAC Breakdown Cover** into someone else's name. If **you** cancel **your RAC Breakdown Cover** for any reason, the whole **RAC Breakdown Cover** will be cancelled and others on **your RAC Breakdown Cover** will no longer be covered by **us**.

All communications from **SEIB Insurance Brokers** or **us** shall be deemed duly received if sent to **your** last known address.

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 this **RAC Breakdown Cover** such as services at or following a **breakdown**, or the included benefits please contact us as follows:

	Phone	In writing
Breakdown related Complaints	0330 159 0337	Breakdown Customer Care RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN Breakdowncustomercare@rac.co.uk
Sales and administration Complaints	01708 850 000	SEIB Insurance Brokers North Road, South Ockendon, Essex RM15 5BE info@seib.co.uk

A dispute relating to goods or services sold online can also be submitted to the European Commission Online Dispute Resolution Service ("ODR") via their website; <http://ec.europa.eu/consumers/odr/>. The ODR is a platform which helps customers who have purchased goods or services online in the EU if a dispute arises. The ODR platform will send your complaint to a certified Alternative Dispute Resolution Provider who works with the parties to solve the problem. Please note: for qualifying financial services products purchased in the UK this will be the UK's Financial Ombudsman Service.

In the event we cannot resolve a complaint raised in respect of Mis-fuel Rescue or Onward Travel complaints can be brought to the Financial Ombudsman Service by, or on behalf of customers, who are private individuals or "Micro-enterprises". "Micro-enterprises" (an EU term covering smaller businesses) can bring complaints to the ombudsman as long as they have an annual turnover of up to two million euros and fewer than ten members.

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:	Phone 0800 023 4567 OR 0300 123 9123	In writing The Financial Ombudsman Service Exchange Tower London E14 9SR 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

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant sections of cover, you may be entitled to compensation from the FSCS. Further information about FSCS arrangements is available from the FSCS website www.fscs.org.uk, or by writing to:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

The cover provided by RAC Motoring Services under this **RAC Breakdown Cover** is not covered by the FSCS.

Law

The parties are free to choose the law applicable to this **RAC Breakdown Cover**. 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 **RAC Breakdown Cover** and the **policy schedule** and other information relating to this contract will be in English.

Your Data

Data protection statement

This section provides a summary of how **we** use **your** information. For full details about **our** use of **your** data, please visit rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy.

You can contact **our** Data Protection Officer by emailing dpo@rac.co.uk or writing to Data Protection Officer, RAC Great Park Road, Bradley Stoke, Bristol BS32 4QN.

What data will we use?

There are three types of information about you which **we** will use to provide **your RAC Breakdown Cover**:

1. **Personal data:** Information which potentially identifies **you**. This includes **your** name, address, email address, telephone number and date of birth.
2. **Non-personal data:** information about **you** that is not personal such as information about **your vehicle**.
3. **Special category data:** In very limited circumstances, **we** will collect special category data such as information relating to **your** health. **We** will only ask for this information when necessary and in accordance with data protection laws.

How we collect your data

We obtain **your** data from **you** when **you** contact us directly. **We** also obtain **your** data from **SEIB Insurance Brokers** when **you** purchase this **RAC Breakdown Cover** and/or if **you** report a new claim to **SEIB Insurance Brokers** in relation to this **RAC Breakdown Cover**.

How we use your data

We will use **your** data for the administration of **your RAC Breakdown Cover** such as when **you** require assistance. **We** also monitor and record any communications with **you** including telephone conversations and emails for quality and compliance reasons.

We may disclose **your** personal data to third parties involved in providing products and services or to service providers who perform services on **our** behalf.

Your rights

You have a number of rights relating to **your** personal data. For information about **your** rights **you** can visit rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy, contact **our** Data Protection Officer or contact **our** Customer Service Team by:

1. **Telephone:** 0330 159 0337
2. **Email:** membershipcustomer@rac.co.uk
3. **Post:** RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN



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