Motorbike Breakdown Cover

Insurance Product Information Document

Company: RAC Motoring Services and/or RAC Insurance Limited

Product: RAC Breakdown Cover

Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208) and/or RAC Insurance Limited (Firm Reference No 202737). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions and is not personalised to your specific needs in any way. You will find full information in the RAC Breakdown Cover terms and conditions and your policy schedule about the cover you have chosen.

What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of your vehicle. It also provides other benefits depending on the cover you have chosen.

What is insured?

Roadside

✓ Help to repair the vehicle at the roadside when you're more than a quarter of a mile from your home.

✓ Help to transport the vehicle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside.

The following are additional sections which are optional and shown on your policy schedule:

At Home

- Help to repair the vehicle at, or within, a quarter of a mile of your home.

Recovery

- Help to transport the vehicle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle.

Onward Travel

- A replacement hire car for 2 consecutive days or £150 per person and £500 in total for either alternative transport or overnight accommodation for the passengers while the vehicle is repaired.

European Motoring Assistance

Onward travel in the UK

- Help to repair the vehicle if it breaks down within 24 hours before the departure date and provide a hire car if it can't be repaired in time (up to 14 consecutive days).

Roadside assistance in Europe

- Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the vehicle can be repaired on the same day – up to £150.
- If spare parts are required, the RAC will organise and pay for their dispatch.

Onward travel in Europe

- If the vehicle can't be repaired within 12 hours, the RAC will pay for the passengers to continue their journey in a replacement car or by rail, plane or taxi (up to £125 per day, or £1,500 in total) or for additional accommodation expenses of £30 per person per day – up to £500.
- The RAC will provide alternative transport to get the passengers back home if the vehicle is unrepairable in Europe and will be returned home.

Getting the vehicle home

- The RAC will return your vehicle home if it can't be repaired.
- Reimbursement for a hire car in the UK, once the RAC have brought the passengers home – up to 2 consecutive days.
- The RAC will arrange and pay for you to collect the vehicle if it was left abroad for repairs up to £600 for transport and £50 for accommodation.

Vehicle break-in emergency repairs

- The RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in – up to £175.

Replacement driver

- The RAC will provide a replacement driver if a driver is medically unfit to drive.

What is not insured?

✗ Any breakdown which has occurred prior to purchase.

✗ Vehicles which don't have valid tax, insurance or MOT (unless exempt)

✗ Anything which is not a breakdown e.g. a road traffic collision.

✗ The cost of any parts.

✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.

✗ Vehicles used for hire and reward or courier services.

Are there any restrictions on cover?

! The motorcycle must be a mechanically propelled vehicle not exceeding 410Kgs with less than four wheels. Motorcycles under 49cc or mobility scooters are not covered.

! If a sidecar or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.

! If the vehicle breaks down while towing a sidecar or trailer and the RAC provide recovery, the sidecar or trailer will be recovered with the vehicle to a single destination.

! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.

! There are limits on the amount of cover per section. Please see your terms and conditions.

! European Breakdown is limited to journeys up to 90 days for any one trip (with an overall limit of £2,500 per claim).

Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ If you have purchased European Motoring Assistance the following mainland countries are included: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding the Canary Islands, Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above in the Mediterranean Sea;

What are my obligations?

- You must take reasonable care to complete and accurately answer the questions asked when you take out and make changes to this RAC Breakdown Cover and when you make a claim.
- You must let RAC Insurance know immediately if you need to change anything, such as your address and/or vehicle.
- You must ensure your vehicle is in a legal and roadworthy condition.
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions.

When and how do I pay?

- Payment will be required on or before the start date selected by you
- You can pay by debit card, monthly instalments or credit card

When does the cover start and end?

- Cover for Roadside begins on the policy schedule shown on your policy schedule. Optional cover will start 24 hours from the initial start date.
- Cover will continue until the end date as shown on your policy schedule.
- RAC Breakdown Cover is cancelled if your associated motor insurance policy is cancelled.

How do I cancel the contract?

You can cancel RAC Breakdown Cover by contacting us.