



YOUR POLICY BOOK
BREAKDOWN COVER

SAGA
Experience is everything





Breakdown Cover

Powered by the



In the event of a breakdown please call

In the UK 0345 217 6471

In Europe +33 472 43 52 55

If you are hard of hearing, text RAC to 07855 828 282

Cut out and keep this card in your car.



Breakdown Cover

Powered by the



In the event of a breakdown please call

In the UK 0345 217 6471

In Europe +33 472 43 52 55

If you are hard of hearing, text RAC to 07855 828 282

Cut out and keep this card in your car.

CONTENTS

Policy information

Introduction	2
How to make a complaint	2
Glossary of terms	4
Cover details	5
Section 1 – Roadside assistance	6
Section 2 – Caravan and trailer cover	7
Section 3 – Recovery after an accident	7
Section 4 – Home call	8
Section 5 – National recovery	9
Section 6 – Driver care	10
Section 7 – European cover	12
Section 8 – Holiday departure cover	21
Section 9 – Personal cover	22
General exceptions	23
General conditions	24

Useful information

What to do if you have a breakdown or accident	28
Your Data	29

WELCOME TO YOUR BREAKDOWN COVER

We aim to provide the highest level of care and service possible for our customers, so we have designed this policy with your specific needs in mind.

Please read the Policy Book carefully together with your policy documents, to make sure the cover you have chosen is the most appropriate for you.

We hope that you will find this policy gives you the level of protection you want for your vehicle.

INTRODUCTION

The words shown in bold print are defined on page 4.

The contract of insurance between **you** and **us** is made up of:

- the **Breakdown policy** Book and
- the **Statement of Fact**.

It is based on the information **you** have given **us**. Any advice leaflet or similar literature **you** receive about this insurance does not form part of **your** contract.

You should read the **Breakdown policy** Book together with the policy documents. Please check them carefully to make sure that they give **you** the cover **you** want.

You agree to pay the premium and to keep to the conditions of the contract of insurance. If **you** pay by Direct Debit and do not keep up **your** payments, **you** will not be covered by this policy from the date the premium was due.

RAC agrees to insure **you** according to the terms in this **Breakdown policy** Book for the cover shown in the **Statement of Fact**.

The language and law applicable to this policy

The terms and conditions and all other information concerning this insurance are supplied in the English language and **we** undertake to communicate in this language for the duration of the policy. Unless **we** have agreed otherwise, this contract will be governed by the law of England and Wales.

How to make a complaint

We and **RAC** are committed to providing excellent service. However, there may be occasions when **you** feel **you** did not receive the service **you** expected. If **you** are unhappy with the services relating to this **Breakdown policy** such as services at or following a breakdown, or the included benefits, or how the policy was sold to **you**, please contact **RAC** or **us** as follows:

For any breakdown-related complaints

Write to:

Breakdown Customer Care
RAC Motoring Services
Great Park Road
Bradley Stoke
Bristol
BS32 4QN
Telephone: 0330 159 0337
Email: Breakdowncustomercare@rac.co.uk

For any sales and administration-related complaints;

Write to:

Customer Relations Manager
Saga Breakdown Cover
First Floor
Everdene House
Deansleigh Road
BH7 7DU
Telephone: 0345 234 2239
Email: Customerrelations@my-insurance.saga.co.uk

You have the right to ask the Financial Ombudsman Service to review **your** complaint, free of charge, if for any reason **you** are still dissatisfied with either the summary resolution or final response letter, or if **we** or **RAC** have not issued a final response within eight weeks from **you** first raising the complaint. However, **you** must do so within six months of the date of the summary resolution or final response letter.

In writing:

The Financial Ombudsman Service
Exchange Tower
Harbour Exchange
London
E14 9SR

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

Telephone: 0800 023 4567 or 0300 123 9123

Website: www.financial-ombudsman.org.uk

Please note that if **you** do not refer **your** complaint within the six months, the Ombudsman will not have permission from **us** or **RAC** to consider **your** complaint and therefore will only be able to do so in very limited circumstances. For example, if it believes that the delay was as a result of exceptional circumstances.

Following the above complaints procedure does not affect **your** right to take legal proceedings.

Financial Services Compensation Scheme

We and RAC Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). **You** may be entitled to compensation from the Scheme in the unlikely event that **We** or RAC Insurance Limited cannot meet **our**/their obligations to **you**.

Further information about the FSCS arrangements is available from the FSCS website www.fscs.org.uk or by writing to:

Financial Services Compensation Scheme
P O Box 300
Mitcheldean
GL17 1DY

Tel: 0800 678 1100 or 0207 741 4100

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

Changes to your policy details or cover

It is important that **you** tell **us** of any changes that occur since the insurance started or since the last renewal date. If **you** do not, it is possible that a claim will not be covered. Some examples of changes are given below; if **you** are in any doubt whether a change needs to be advised, please contact Customer Services on **0345 234 2239**.

- Change of cover level
- Change of address
- Change of vehicle.

Renewal process

You will be sent a renewal invitation 21 days before **your** renewal date which will include **your** premium for the next year. If **you** renew on a continuous payment method, **we** will automatically renew **your policy** each year using the payment details **you** have given **us**. Please contact **us** prior to **your** renewal date if **you** wish to renew using a different payment method. If **you** currently pay by a continuous payment method but **you** do not want to renew **your** policy, **you** will need to ensure **your** continuous payment method is cancelled.

GLOSSARY OF TERMS

We have defined some words and phrases that appear throughout the **policy**. They have the meanings shown next to them and are shown in bold print:

Breakdown policy	This book and your Statement of Fact , which together form the details of the contract between you and us .
Force majeure event	An event beyond our reasonable control which includes without limitation fire, flood, inclement weather, earthquake, accident, civil disturbances, war, rationing, embargoes, strikes , labour problems, delays in transportation, inability to secure necessary materials, delay or failure of performance of any supplier or subcontractor (which cannot reasonably be avoided by us), acts of God and acts of government.
Home	Your permanent place of residence in the United Kingdom .
Insured incident	Immobilisation of the insured vehicle as a result of breakdown, road accident, malicious damage, accidental damage, fire, flat tyre, lack of fuel or charge, flat battery, loss or breakage of vehicle keys, within the United Kingdom .
Insured person(s)	You and any other person (up to the number of passengers allowed as shown in the Vehicle Registration Document) who, at the time of the insured incident , is driving or riding as a passenger in the insured vehicle with your permission and is not a hitch-hiker.
Insured vehicle	Any vehicle we have agreed to cover and which is shown on your Statement of Fact under this Breakdown policy which complies with the vehicle specifications described in General condition 2 on page 24.

Insurer	The insurer shown in your documents.
Period of cover	The period between the start date of your cover and the expiry date shown on your current Statement of Fact .
Policyholder	The person named on your Statement of Fact .
RAC	RAC Motoring Services Limited for sections 1, 2, 3, 4 and 5. RAC Insurance Limited for Sections 6, 7 and 8.
Statement of Fact	The latest Statement of Fact issued to you, which details the period of cover and confirms the optional cover selected.
Strike(s)	Any form of industrial action taken by workers, carried out with the intention of preventing, restricting or otherwise interfering with the production of goods or the provision of services.
United Kingdom	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.
We, Us, Our	Ageas Retail Limited, who arrange and administer the Breakdown policy on behalf of RAC .
You, Your	The policyholder whose name is on the Statement of Fact or, in the event of the policyholder's death, the policyholder's legal personal representatives.

COVER DETAILS

	Cover level				
Service description	Essential	Home Call	National Recovery	Comprehensive	Premier
Section 1 – Roadside assistance	✓	✓	✓	✓	✓
Section 2 – Caravan and trailer cover	✓	✓	✓	✓	✓
Section 3 – Recovery after an accident	✓	✓	✓	✓	✓
Section 4 – Home call	✗	✓	✗	✓	✓
Section 5 – National recovery	✗	✗	✓	✓	✓
Section 6 – Driver care	✗	✗	✗	✓	✓
Section 7 – European cover	✗	✗	✗	✗	✓
Section 8 – Holiday departure cover	✗	✗	✗	✗	✓
Section 9 – Personal cover	Optional	Optional	Optional	Optional	Optional

The cover applies throughout the **United Kingdom** except when we say otherwise. **Your vehicle** is also covered when in transit within these countries and between any of their ports.

You are covered for up to five call outs in any **period of cover** when driving abroad. Any additional call outs will be at a cost to the **policyholder**.

If the **insured person** becomes ill during a journey in the **United Kingdom** and no one within the party can drive the **insured 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.

SECTION 1 – Roadside assistance

This section should be read in conjunction with the ‘General exceptions’ on pages 23 and 24, ‘General conditions’ on pages 24 to 27 and ‘What to do if **you** have a breakdown or accident’ on page 28.

What is covered	What is not covered
<p>Following an insured incident occurring at least 1/4 mile from either your home or the place where the insured vehicle is usually kept, you will be covered for roadside assistance and, if necessary, transportation of the insured vehicle and insured persons to either:</p> <ul style="list-style-type: none">• a single destination of your choice in the United Kingdom within ten miles of the insured incident; or• a suitable repairer of your choice in the United Kingdom within ten miles of the insured incident. <p>Assistance will be provided until RAC consider that the insured vehicle cannot be repaired at the roadside.</p> <p>If the insured vehicle is recovered to a garage, you will be reimbursed for taxi costs to continue the journey to a single destination within 20 miles.</p> <p>RAC will also, if necessary, relay up to three telephone messages to advise of unforeseen travel delays.</p>	<p>Any insured incident occurring within 1/4 mile of either your home or the place where the insured vehicle is usually kept.</p> <p>Any extra costs if the insured vehicle cannot be repaired at the roadside and/or has been transported to the location of your choice.</p> <p>Any extra costs where transportation of the insured vehicle exceeds ten miles.</p>

SECTION 2 – Caravan and trailer cover

This section should be read in conjunction with the 'General exceptions' on pages 23 and 24, 'General conditions' on pages 24 to 27 and 'What to do if **you** have a breakdown or accident' on page 28.

What is covered	What is not covered
<p>Your caravan or trailer will have the same cover as the insured vehicle when being towed by the insured vehicle provided:</p> <ol style="list-style-type: none">1. it conforms to The Motor Vehicles (Constructions and Use) Regulations 1986, as amended or replaced from time to time; and2. fits to a standard 50mm towball; and3. is of a proprietary make.	<p>Any caravan or trailer that does not meet the conditions opposite.</p>

SECTION 3 – Recovery after an accident

This section should be read in conjunction with the 'General exceptions' on pages 23 and 24, 'General conditions' on pages 24 to 27 and 'What to do if **you** have a breakdown or accident' on page 28.

What is covered	What is not covered
<ol style="list-style-type: none">1. If the insured vehicle cannot be driven as a result of an accident in the United Kingdom, RAC will take the insured vehicle and insured persons to a single destination of your choice in the United Kingdom; and2. RAC will then take the insured vehicle to a suitable repairer of your choice within ten miles of your chosen destination. If the insured vehicle is recovered to a garage, you will be reimbursed for taxi costs to continue the journey to a single destination within 20 miles.	<p>Recovery of the insured vehicle to a repairer more than ten miles from your destination.</p>

SECTION 4 – Home call

This section only applies if it is included under **your** cover level in the table on page 5. This section should be read in conjunction with the 'General exceptions' on pages 23 and 24, 'General conditions' on pages 24 to 27 and 'What to do if **you** have a breakdown or accident' on page 28.

What is covered	What is not covered
<p>If an insured incident takes place within 1/4 mile of your home or the place where the insured vehicle is usually kept, RAC will arrange for roadside assistance and, if necessary, transportation of the insured vehicle and insured persons, to either:</p> <ul style="list-style-type: none">• a single destination of your choice in the United Kingdom within ten miles of the insured incident; or• a suitable repairer of your choice in the United Kingdom within ten miles of the insured incident. <p>Assistance will be provided until the RAC consider that the insured vehicle cannot be repaired at the roadside.</p> <p>If the insured vehicle is recovered to a garage, you will be reimbursed for taxi costs to continue the journey to a single destination within 20 miles.</p> <p>RAC will also, if necessary, relay up to three telephone messages to advise of unforeseen travel delays.</p>	<p>Any extra costs where transportation of the insured vehicle exceeds ten miles.</p> <p>Any extra costs if the insured vehicle cannot be repaired at the roadside and/or has been transported to the location of your choice.</p>

SECTION 5 – National recovery

This section only applies if it is included under **your** cover level in the table on page 5. This section should be read in conjunction with the ‘General exceptions’ on pages 23 and 24, ‘General conditions’ on pages 24 to 27 and ‘What to do if **you** have a breakdown or accident’ on page 28.

What is covered	What is not covered
<p>Following an insured incident occurring at least 1/4 mile from either your home or the place where the insured vehicle is usually kept, the RAC will decide whether the insured vehicle can be repaired at the roadside by the end of the working day or whether it will need to be recovered. RAC will arrange for roadside assistance and, if necessary, transportation of the insured vehicle and insured persons, to your choice of the following in the United Kingdom:</p> <ul style="list-style-type: none">• your home; or• your original intended destination; or• a suitable repairer of your choice within ten miles of either the insured incident, your home or your original intended destination. <p>RAC will also, if necessary, relay up to three telephone messages to advise of unforeseen travel delays.</p>	<p>Any insured incident occurring within 1/4 mile of either your home or the place where the insured vehicle is usually kept.</p> <p>Any extra costs if the insured vehicle cannot be repaired at the roadside and/or has been transported to the location of your choice.</p>

SECTION 6 – Driver care

This section only applies if it is included under **your** cover level in the table on page 5. This section should be read in conjunction with the 'General exceptions' on pages 23 and 24, 'General conditions' on pages 24 to 27 and 'What to do if **you** have a breakdown or accident' on page 28.

What is covered	What is not covered
<p>If it is apparent that repairs to the insured vehicle cannot be effected by RAC by the end of the working day, or if the insured vehicle has been stolen and not recovered, or is recovered but not in a roadworthy condition all on the same day, RAC will arrange for the transportation of the insured vehicle and insured persons, to your choice of the following in the United Kingdom:</p> <ul style="list-style-type: none"> • your home; or • your original intended destination; or • a suitable repairer of your choice within ten miles of either the insured incident, your home or your original intended destination. <p>RAC will also, if necessary;</p> <ul style="list-style-type: none"> • relay up to three telephone messages to advise of unforeseen travel delays. • reimburse you for one single, standard class ticket by air, rail, taxi or public transport in the United Kingdom for you or any authorised driver to collect the insured vehicle following repair, up to a maximum cost of £150. <p>RAC will also provide you, in the United Kingdom, with your choice of one of the following three options, subject to availability and the most appropriate option. In doing so RAC will consult with you, acting reasonably at all times:</p> <ul style="list-style-type: none"> • where available, and subject to you or the insured person meeting the terms and conditions of the hirer, a hire car of an equivalent level to the insured vehicle up to a maximum of 2000cc for two consecutive days, or until the insured vehicle has been fixed, if sooner (no guarantee is provided that the hire car will be fitted with a roof rack or tow bar), or 	<p>Any costs which we have not been notified of at the time of the insured incident and which we have not previously agreed.</p> <p>Vehicle hire in the event of the insured vehicle requiring routine servicing, being out of use temporarily under warranty or for other repair work to correct non-immobilising faults or undergoing repair of cosmetic damage.</p> <p>The cost of any fuel and oil used, any lost deposit due to damage to the replacement vehicle or failure to replace the fuel or any additional insurance offered by the replacement vehicle hirers.</p> <p>Any fines, tolls or other costs that you would have to pay in continuing your journey.</p> <p>Any vehicle hire costs incurred if the hire commences more than 48 hours after the occurrence of the insured incident.</p> <p>Any expenses incurred for alcoholic drinks.</p> <p>More than one night of overnight accommodation.</p>

What is covered	What is not covered
<ul style="list-style-type: none"> • the cost for the insured persons to either continue the journey or return to your home by your choice of alternative transport, up to a maximum cost of £150 per person, or £500 for the whole party, whichever is less; or • overnight bed and breakfast accommodation, for one night whilst awaiting repairs, provided that the insured incident occurs more than 25 miles from your home or your original intended destination, up to a maximum cost of £150 per insured person or £600 for the whole party, whichever is less. <hr/> <p>Provision of a chauffeur</p> <p>If your only driver cannot drive because of accidental injury, sudden illness or death, RAC will:</p> <ul style="list-style-type: none"> • arrange a chauffeur to take the insured persons, the insured vehicle and your baggage to your destination in the United Kingdom; • arrange to get the patient home or to a local hospital as soon as they are fit to travel. <p>RAC will need to see all medical and other evidence.</p>	

SECTION 7 – European cover

This section only applies if it is included under **your** cover level in the table on page 5. This section should be read in conjunction with the ‘General exceptions’ on pages 23 and 24, ‘General conditions’ on pages 24 to 27 and ‘What to do if **you** have a breakdown or accident’ on page 28.

Geographical limits	Albania, Andorra, Armenia, Austria, Azerbaijan, Balearics, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Canary Isles, Corsica, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, the Netherlands, Norway, Poland, Portugal, Romania, Russian mainland (west of Urals), San Marino, Sardinia, Serbia, Sicily, Slovak Republic, Slovenia, Spain, Sweden, Switzerland, Turkey in Europe plus Üsküdar, the Republic of Ireland, Ukraine and Vatican City.	Insured incident	Immobilisation of the insured vehicle as a result of breakdown, road accident, malicious damage, accidental damage, fire, flat tyre, lack of fuel, flat battery, loss or breakage of vehicle keys, within the geographical limits .
		Lawyer	The legal representative or firm of lawyers or other suitably qualified person, firm or company acting for you .
		Reasonable prospects	Where there is a 51% and above chance of succeeding with your claim and enforcing any award and that it would be reasonable to advise any private paying client in the same circumstances to pursue the claim.
		Trip	A journey abroad within the geographical limits during the period of cover commencing and ending in the United Kingdom . RAC may ask for proof of this.

7.1 – Roadside assistance and towing

What is covered	What is not covered
RAC will: 1. arrange and pay for labour and call-out charges involved in providing roadside assistance after an insured incident within the geographical limits , if any service providers consider that the insured vehicle can be repaired at the roadside; or 2. recover the insured vehicle to a local garage or safe storage	Any charges for storing the insured vehicle . Any costs for spare parts, garage labour and materials used by the local repairer in repairing the insured vehicle . If, following an insured incident , the insured vehicle needs to be repaired, you must not delay or refuse repairs whilst you are within the geographical limits . If you do, and in RAC ’s reasonable

What is covered	What is not covered
<p>place after an insured incident, and</p> <ul style="list-style-type: none"> • pay for the initial fault diagnosis; and • contribute towards the garage labour charges up to £150 when the insured vehicle can be repaired on the same day; and • help you purchase replacement parts if they cannot be found locally, and pay for them to be delivered. 	<p>opinion, that would lead to additional costs being incurred, RAC reserve the right to refuse to provide cover.</p>

7.2 – Loss of use of the insured vehicle

What is covered	What is not covered
<p>If at any time during your trip, you cannot use the insured vehicle because of an insured incident within the geographical limits, and RAC or any service providers reasonably believe that the insured vehicle will be out of use for more than eight hours; or if the insured vehicle is stolen within the geographical limits and not recovered within eight hours, RAC will organise and pay for the costs of one of the following, subject to availability:</p> <ol style="list-style-type: none"> 1. taking all insured persons, and your luggage to your original intended destination, within the geographical limits, and then returning you to the insured vehicle after it has been repaired; or 2. accommodation, including one daily meal for all insured persons while the insured vehicle is repaired, up to a maximum of £50 a day for each person for up to five days; or 3. a hire car while the insured vehicle remains unserviceable or is repatriated for up to 14 consecutive days in total. In some cases, you may have to pay for the vehicle hire services locally; 	<p>The cost of any fuel and oil used, any lost deposit due to damage to the replacement vehicle or failure to replace the fuel or any additional insurance offered by the replacement vehicle hirers.</p> <p>Any fines, tolls or other costs that you would have to pay in continuing your trip.</p> <p>Any expenses incurred for alcoholic drinks.</p> <p>Additional costs for repatriating any animal(s) or pet(s).</p>

What is covered	What is not covered
<p>if this happens, RAC will give you a refund as long as you have received advanced approval from their European control centre (RAC cannot guarantee that a hire vehicle will always be available or that it will be fitted with a tow bar or roof rack). You or the insured person must comply with the terms and conditions of the hirer and pay any deposit the vehicle hire company requests; or</p> <p>4. a standard class ticket up to £125 per person per day and £1,500 in total for travel by air, rail, taxi or public transport.</p>	

7.3 – Emergency repairs

What is covered	What is not covered
<p>If the insured vehicle suffers damage to windows, windscreens or locks caused by forcible or attempted forcible entry, RAC will reimburse you up to £180 for:</p> <ol style="list-style-type: none"> 1. immediate emergency costs incurred in order to continue the trip; or 2. the costs of recovering the insured vehicle to a local repairer (excluding any parts) to ensure the insured vehicle is secure and roadworthy. <p>The break-in must be reported to the police within 24 hours in order to obtain a written report.</p>	

7.4 – Returning the insured vehicle to the United Kingdom

What is covered	What is not covered
<p>If the insured vehicle cannot be repaired, following an insured incident within the geographical limits, before your scheduled return to the United Kingdom, or the insured vehicle is stolen within the geographical limits and not recovered until after you have returned to the United Kingdom, subject to you making all travel arrangements in advance with RAC, ensuring all costs and expenses that are recoverable under this Breakdown policy are agreed with RAC in advance and any unused travel tickets you arranged for your trip are used for the repatriation of the insured vehicle before RAC provide any alternatives under this section, RAC will with discretion pay for the following:</p> <ol style="list-style-type: none"> 1. the costs of taking all insured persons and your luggage to your home in the United Kingdom by a route and method of our choice. RAC will also pay for the insured vehicle to be taken to your home or to a repairer of your choice in the United Kingdom; and 2. if you have to leave the insured vehicle abroad, RAC will pay the cost of one standard class single ticket by rail or sea at our discretion and, subject to availability (or by air if the train or boat journey would be longer than 12 hours), for you or a driver of your choice to collect the insured vehicle; and 3. RAC will also pay any necessary expenses, in our opinion, incurred on the outward journey for you or the driver of your choice collecting the insured vehicle, including accommodation charges. We will pay up to a maximum cost of £600 in total; and 4. RAC will also pay any necessary charges for storing the insured vehicle abroad before it is repaired, sent home or legally abandoned. 	<p>If the insured vehicle is repaired before your scheduled return to the United Kingdom then you will be responsible for returning the insured vehicle to the United Kingdom at your own cost and for all associated costs.</p> <p>Any amount to repatriate the insured vehicle that exceeds the current market value of the insured vehicle in the United Kingdom. You will need to pay any costs that exceed this amount before RAC make arrangements.</p> <p>Additional costs for special travel arrangements if any of the insured persons has a medical condition.</p> <p>Additional costs for repatriating any animal(s) or pet(s).</p> <p>Any costs incurred to legally abandon your insured vehicle.</p> <p>Crossing a border from one country to another in the hire car, unless agreed with RAC and permitted by the hire car provider.</p> <p>Any costs which RAC have not previously agreed relating to storage once you have been notified that the insured vehicle is ready to collect.</p>

7.5 – Providing a chauffeur to return you home

What is covered	What is not covered
<p>If there is an accidental injury, sudden illness or death within the geographical limits which means that there is no insured person with the insured vehicle at the time who can drive the insured vehicle, we will pay for a qualified person to drive the insured vehicle and insured persons back to your home in the United Kingdom. RAC will need to see all medical and other evidence.</p> <p>RAC will also pay your accommodation costs on your return journey, provided these costs would not have been necessary if the trip had gone ahead as planned. The most RAC will pay is up to a maximum of £50 a day for each insured person, for up to five days.</p>	<p>The cost of fuel and oil used, any fines, tolls or other costs that you would have to pay in continuing your trip.</p>

7.6 – Delivering spare parts

What is covered	What is not covered
<p>If spare parts are not available locally to repair the insured vehicle following an insured incident within the geographical limits, RAC will arrange to have them delivered to you or the driver of the insured vehicle as quickly as possible.</p>	<p>Any spare parts that:</p> <ul style="list-style-type: none">• are no longer made; or• cannot be bought from a wholesaler or agent; or• cannot be exported to the country where the insured vehicle is. <p>Any customs duty.</p> <p>Any costs for spare parts, garage labour and materials used by the local repairer in repairing the insured vehicle.</p> <p>Where RAC have paid such costs on your behalf, they will require reimbursement within one month of payment.</p>

7.7 – Legal defence

What is covered	What is not covered
<p>Up to £10,000 in respect of legal costs incurred in defending you in a court inside the geographical limits against an alleged motoring offence involving the insured vehicle during a trip.</p> <p>No other assistance will be provided unless you qualify under another section of this Breakdown policy.</p> <p>To claim under this part of the Breakdown policy call 0333 202 2981.</p>	<p>Any claim not notified to RAC within 28 days of you receiving a summons.</p> <p>Defence of any summons issued by a country outside the geographical limits.</p> <p>Any legal costs arising from:</p> <ul style="list-style-type: none">• alleged speeding offences, when no other offence is involved;• defence of an alleged offence where, in our opinion, there are no reasonable prospects of affecting the outcome of the prosecution. <p>Any costs or expenses incurred without prior authorisation by RAC.</p> <p>Your travelling and subsistence expenses.</p> <p>Any fines awarded against you.</p>

7.8 – Legal expenses

What is covered	What is not covered
<ol style="list-style-type: none">1. Your reasonable legal costs and fees, including making or defending an appeal, that you are ordered to pay by a court or tribunal, arising from a civil action to help you or your personal representative recover compensation following your death or you sustaining bodily injury during your trip in the insured vehicle caused by the fault of another.2. RAC will pay for additional travel expenses in the event you, or any passengers in the insured vehicle, are obliged by a court abroad to attend in connection with an incident giving rise to	<p>Any claim not notified to RAC within 180 days of the incident.</p> <p>Any legal costs:</p> <ul style="list-style-type: none">• exceeding £10,000 in total;• where, in our opinion, there are no reasonable prospects of recovery;• if your personal injury or your death was not sustained during your trip;• if the event occurred outside the geographical limits.

What is covered	What is not covered
an action under this section, up to a maximum of £250 per person.	

Conditions applicable to 7.7 – Legal defence and 7.8 – Legal expenses

Provided that for all claims:

1. If the **lawyer** is satisfied that there are **reasonable prospects** of a recovery **RAC** will choose a **lawyer** to act on **your** behalf. **You** may choose another representative if there is a conflict of interest, or legal proceedings are about to be commenced. If **you** do exercise **your** right to choose a lawyer the representative **you** choose will become the **lawyer** and **you** must notify **RAC** as soon as possible of the name, address and contact details of the **lawyer**. **You** will be required to ensure that the **lawyer** complies as appropriate with the terms of this **Breakdown policy** on **your** behalf by keeping **RAC** updated regularly with the progress of **your** claim; keeping them informed regularly of costs incurred; informing them of any settlement offers made to or by **you**; and keeping them regularly updated and informed of other things regarding the conduct of **your** claim which may lead to an outcome or a cost that is not anticipated at the commencement of **your** claim.

With **your** prior agreement **RAC** will be entitled to contact **your lawyer** to discuss, and if possible agree, the rates that will be paid by them to the **lawyer** for acting on **your** behalf. The amount that they will pay in respect of legal costs (meaning those properly incurred and proportionate fees and expenses charged by the **lawyer**) shall not in any circumstances exceed hourly rates in line with those published in the Senior Courts Cost Office Guide for Summary Assessments of Costs which **your lawyer** will have readily available and which **you** should ask to see. The

rate applicable will be the guideline rate at the time the work was conducted, for the location in which **your lawyer** carries on business or on **your home** address (whichever is the lower) and for the grade of fee earner which is appropriate for the nature or complexity of the case or task being performed. If **your lawyer** refuses to accept the guideline rates **you** will be liable to pay the **lawyer** any difference between what **RAC** pays and the amount sought by the **lawyer**.

2. If the **lawyer** refuses to act for **you**, **you** must tell **RAC** immediately. If this is for reasons related to the **reasonable prospects** of **your** claim or other reason relating to **your** entitlement to cover under this **policy**, **you** must tell **RAC** and give the **lawyer** permission to share those reasons with **RAC**. If, after reviewing the information, any new representative confirms that **your** claim still has **reasonable prospects** and **you** have otherwise complied with the **policy** conditions **you** will be entitled to appoint a new **lawyer** in accordance with condition 1.
3. If there is a dispute between **you** and **RAC** about this section, we can both refer to an arbitrator who will be a solicitor or barrister we both agree on in writing. If we cannot agree, the President of the local Law Society or the Bar Council will decide on an arbitrator. The decision of the arbitrator will be final and binding and he or she will decide who should pay the costs of the arbitration and resolving the disagreement. If costs are awarded against **you**, they are not covered under this section. This arbitration condition does not affect **your** rights to take separate legal action.

7.9 – Customs regulations

What is covered	What is not covered
<p>If as the result of an insured incident occurring in the geographical limits during a trip, RAC or our service provider decide the insured vehicle is beyond economic repair, we may arrange for its disposal under customs supervision in the country of the insured incident. In this case the RAC will be responsible for the necessary customs formalities.</p> <hr/> <p>If as the result of an insured incident occurring during a trip in the geographical limits the insured vehicle is not taken permanently out of the foreign country within the limited time allowed after import, or you inadvertently fail to observe the import conditions which permit import for a limited time without payment of duty, then RAC will pay your liability for any customs duty claimed from you by the country where the insured incident happened, up to a limit of £500.</p>	<hr/> <p>The cost of any other import duties imposed by customs.</p>

7.10 – Missed connection

What is covered	What is not covered
<p>If you have taken every reasonable step to complete the journey to your pre-booked connection on time, but you fail to connect with the service in the geographical limits on the outward part of your trip as a result of:</p> <ol style="list-style-type: none"> 1. you arriving at the departure point in the geographical limits too late to commence the journey due to an insured incident during a trip, providing that you would have been on time for the journey if the insured incident had not happened; or 2. cancellation or curtailment of scheduled public transport due to adverse weather conditions or strike or mechanical breakdown; <p>RAC will arrange and pay for the following, subject to availability:</p> <ul style="list-style-type: none"> • storage of the insured vehicle in a secure parking area, if available, near to the departure point for the period of the trip, up to a maximum cost of £100; and • a standard class ticket to enable you to continue the trip to/from the original point of departure; and • hire of a replacement vehicle, up to a maximum of £450 in total, at the journey destination within the geographical limits. 	<p>Any of the detailed benefits following strikes which are public knowledge at the time you purchased your tickets.</p> <p>Any of the detailed benefits following withdrawal from service (whether temporary or otherwise) of a sea vessel or train on the orders or recommendation of the recognised regulatory authority in any country.</p> <p>Claims arising in connection with the inward (return) journey.</p>

SECTION 8 – Holiday departure cover

This section only applies if it is included under **your** cover level in the table on page 5. This section should be read in conjunction with the 'General exceptions' on pages 23 to 24, 'General conditions' on pages 24 to 27 and 'What to do if **you** have a breakdown or accident' on page 28.

What is covered	What is not covered
<p>If, while you are travelling to a pre-booked holiday United Kingdom departure point as part of your trip, and the insured vehicle cannot be repaired at the roadside as a result of an insured incident, RAC will:</p> <ol style="list-style-type: none"> 1. arrange transport of all insured persons and their luggage to their departure point in the United Kingdom; and 2. if you choose to continue your holiday and the insured vehicle cannot be repaired locally, you may request that the insured vehicle is either taken to a nominated repairer near your home or to a nominated friend or family member who will take responsibility for the insured vehicle until your return; and 3. where you are able to supply a telephone contact number, RAC will endeavour to ensure that any pre-paid parking arrangements are cancelled to enable you to obtain a refund on your return. <p>At the end of the holiday and on your return to the departure/ arrival point in the United Kingdom, RAC will refund the cost upon receipt of your expenses for all insured persons and their luggage to return to your home, up to a maximum cost of £100 in total.</p> <p>If RAC's service provider attends an insured incident in the United Kingdom and cannot fix the insured vehicle and you are within 24 hours of your planned departure date, RAC will arrange a hire car for the continuation of your trip for up to 14 days in total.</p>	<p>The provision of a hire car following a road traffic accident.</p>

SECTION 9 – Personal cover

This section only applies if it is included under **your** cover level in the table on page 5. This section should be read in conjunction with the ‘General exceptions’ on pages 23 and 24, ‘General conditions’ on pages 24 to 27 and ‘What to do if **you** have a breakdown or accident’ on page 28.

What is covered	What is not covered
<p>RAC will extend the cover level shown on your Statement of Fact so that you and your spouse/domestic partner or a nominated person (who must be age 50 or over) residing at your home address, are covered in any vehicle that you or they are travelling in. You or your spouse/domestic partner or nominated person may be required to show your Statement of Fact and RAC may ask for a further form of identification, otherwise any service provided may have to be paid for.</p>	<p>Cover does not extend to travelling in vehicles outside the United Kingdom.</p> <p>Any vehicle that does not comply with the vehicle specifications described in General condition 2 – see page 24.</p>

GENERAL EXCEPTIONS APPLICABLE TO ALL OF THE POLICY

You are not covered for any of the following:

1. Costs and/or expenses

The cost of fuel and/or all spare parts.

Any costs whatsoever in respect of labour, parts, materials, storage, safekeeping or relocation of the **insured vehicle** once it has been transported to a garage or repairer.

Damage or costs as a result of breaking into the **insured vehicle** because **your** keys have been lost or damaged.

The cost of getting a spare wheel or for roadside repairs if **you** cannot provide a suitable spare wheel.

The cost of draining or removing contaminated fuel (**RAC** will arrange for the **insured vehicle** to be taken to a local repairer for assistance, but **you** will have to pay for all work carried out).

Any costs and expenses if the **insured vehicle** was not fit to drive at the start of the journey. **RAC** may ask for proof that the **insured vehicle** was fit to drive (including an MOT certificate if applicable).

Any expenses which **you** have paid or would have had to pay anyway irrespective of the **insured incident**.

Any expenses which **you** can claim under any motor, caravan, travel or marine policy, or from any other organisation which provides similar services to **RAC**.

Any storage or release fees while the **insured vehicle** is being repaired or after the police have moved the **insured vehicle** or for any police call-out charges.

2. Use and/or location

Any **insured incident** while the **insured vehicle** is towing or carrying more weight or people than it is designed for, as shown in the manufacturer's details.

Vehicles used for and/or involved in motor racing, off-road use

(away from public roads and over rough terrain), rallies, speed or duration tests or practising for such events.

Any claim if **you** know that the person driving the **insured vehicle** does not have a valid driving licence or valid insurance; or the person driving the **insured vehicle** does not meet the conditions of their driving licence.

Vehicles used for hire or reward or for the carriage of goods for reward unless **RAC** has agreed to cover this use under **your** current **Saga** Car Insurance policy.

Vehicles situated in areas to which **RAC's** agents have no right of access or are refused access, or on motor traders' premises.

Vehicles temporarily immobilised by floods or snow-affected roads or as a result of whole or partial immersion in water, snow, sand or mud.

Loss of or damage to the **insured vehicle** while it is being transported by sea or rail (unless loss or damage is caused by **RAC's** negligence).

3. Liability

Any legal liability resulting from a claim for parts, goods, services, arrangements or advice provided by **RAC** or anyone acting for **RAC**.

4. Claims

Any claim arising from circumstances known to **you** at the time of applying for cover, or at any time prior to the commencement of a journey.

Vehicles that have broken down when cover was taken out.

The services cannot be used for routine servicing or the rectification of failed repairs, or as a way of avoiding repair costs.

Any toll fees or ferry charges for the **insured vehicle**, which are incurred by the driver of the recovery vehicle.

Any assistance services if **RAC** believe the **insured vehicle** is dangerous or illegal to repair or transport.

Any perishable items.

5. War

Any claim resulting from difficulties or inability in obtaining raw materials, fuel or other supplies due to **strikes**, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), terrorist activity, civil war, rebellion, revolution, insurrection, military or usurped power or taking part in civil commotion or riot of any kind.

6. Indirect losses

Indirect loss of any kind arising from the provision of, or delay in providing, the services to which this **Breakdown policy** relates.

Any claim for loss of or damage to objects, accessories, baggage, luggage, commercial goods or those intended for resale carried at the time of the **insured incident** or left in or outside the **insured vehicle** after the **insured incident**.

7. Radioactivity

Any loss, damage or legal liability directly or indirectly caused by:

- ionising radiation or contamination by radioactivity from irradiated nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
- the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear component of it.

8. Pressure waves

Loss or damage caused by pressure waves from planes and other flying machines.

GENERAL CONDITIONS APPLICABLE TO ALL OF THE POLICY

You must comply with these conditions to have the full protection of **your Breakdown policy**. If **you** do not comply with them, **RAC** may instruct **us** to cancel the **Breakdown policy**, refuse to deal with **your** claim or reduce the sum of any claim payment.

1. Your duty

The insurance cover provided depends on the terms and conditions in this **Breakdown policy** document. **You** must comply with these terms and conditions to have the full protection of **your Breakdown policy**.

It is **your** duty to provide **us** with correct information and answer **our** questions with reasonable care and honestly, truthfully and completely. **You** must tell **us** as quickly as possible if **you** change **your** home address or **your insured vehicle**.

If **you**, or anyone acting for **you**, have deliberately misrepresented the answer to **our** questions, or misrepresented any answers provided to online questions by manipulating an answer and these answers have:

- influenced **our** decision to provide **you** with insurance **we** would otherwise not have agreed to provide, or
- influenced the terms and conditions on which **we** have provided cover, or
- prevented **us** from charging the correct premium;

we will treat **your Breakdown policy** as if it never existed and return any premium **you** have paid for the **Breakdown policy**, unless **we** have identified a false or fraudulent claim when General Condition 5 will also apply.

If the misrepresentation is not deliberate but is careless **we** will either:

- treat **your Breakdown policy** as if it never existed and return any premium **you** have paid for the **Breakdown policy** if **we** would not have accepted the risk had **you** given the correct information; or
- amend **your Breakdown policy** details to record the correct information, apply any terms that would have been applied had **you** given the correct information, and charge and collect any additional premium due.

2. Vehicle specifications

Cover is only available under this **Breakdown policy** for the

following:

A motor car, three wheeler or van up to 3,500kg when loaded that has been privately registered in the **United Kingdom**. None of these must be more than 7m (23') in length, 3m (9'10") in height and 2.55m (8'4") in width.

A standard caravan or trailer which meets with all relevant rules and regulations listed in 'Section 2 - Caravan and trailer cover' and was being towed by the **insured vehicle** at the time of the **insured incident**.

You must do all that **you** can and comply with all laws and codes to keep the **insured vehicle** safe and fit to drive.

3. Service limits

When driving abroad, if **you** need assistance more than five times within the **period of cover**, **you** will need to pay for the services **RAC** provide.

You will have to pay for these services by credit or debit card before assistance is provided, but **you** will only be charged for the work when **you** have told **RAC's** service provider that **you** are satisfied with it

RAC may refuse to renew **your** cover if **they** feel that **you** have used **our** services too often during the **period of cover**. In this case **we** will write and tell **you** in advance, and **you** will have the chance to tell **RAC** about anything, which might lead **them** to reconsider their decision.

4. Claims

If **you** are covered by any other insurance for an **insured incident**, **RAC** will only pay their share of the claim. **You** may be required to provide details of **your** insurance company for this purpose.

In the case of a component failure, this must immobilise the **insured vehicle** or make it unsafe to drive in order for it to constitute an **insured incident**. For example, the illumination of a warning light does not always constitute an **insured incident**. If it does not, **you** will need to take the **insured vehicle** to a place of repair and **your Breakdown policy** will not cover this. In these

cases **we** can provide advice on whether the **insured vehicle** is safe to drive.

RAC is entitled to take over **your** rights in the defence or settlement of a claim or to take proceedings in **your** name for their own benefit against another party and **RAC** shall have full discretion in such matters. **You** must provide **us** all the information and assistance **RAC** may require.

If **you** request a level of service to which **you** are not entitled, this service will have to be paid for in advance by credit or debit card payment.

If **RAC** provides a service that it subsequently transpires **you** are not entitled to, **you** will have to pay for the service provided and **you** will be charged an administration fee.

You are responsible for collecting the **insured vehicle** from a repairer and any repair costs or subsequent repair costs.

If **RAC** arrange for temporary roadside repairs, **you** must then as quickly as possible arrange any permanent repairs that may be necessary. If **you** do not, and the same problem happens again, **RAC** may refuse service.

If **you** need assistance, **you** must contact **RAC**. **You** must not contact any garage recovery operator direct. **You** must report any **insured incident** which could bring about a claim under 'Section 7 - European cover' of **your policy** as soon as possible.

Any costs incurred directly by **RAC** in a currency other than GBP will be converted to GBP at the exchange rate used at the time.

You will have to pay the cost of the recovery or repair vehicle the **RAC** instruct to come out to **you** if **you** allow the **insured vehicle** to be recovered or repaired by someone else after **you** have contacted **RAC** for assistance.

If the **insured vehicle** needs to be moved or recovered after an **insured incident**, it must be in an easily accessible position for the recovery vehicle to load. If the **insured vehicle** is in a position where the recovery vehicle cannot get to, or the wheels have been removed which requires specialist equipment (which is not

normally carried on a standard recovery vehicle) to recover the **insured vehicle**, **you** will have to pay extra costs (including labour charges) to arrange for these to be transported to, and used at, the site of the **insured incident**.

When **you** ask for assistance or recovery, the **RAC** will give **you** an estimated time of when the repair or recovery vehicle will arrive. **You** and the **insured persons** must wait safely with or nearby the **insured vehicle** until the repair or recovery vehicle arrives, unless **you** have made other arrangements with **RAC**.

You are responsible for the security of the contents of the **insured vehicle**, caravan or trailer. **RAC** will not recover or repair a vehicle, caravan or trailer if there is a person or animal in it without **our** prior agreement.

Transportation of horses or livestock, or onward transportation of any animal shall be at the discretion of **RAC** and solely at **your** risk.

RAC reserve the right to recover costs from **you** if **you** provide any incorrect information when **you** telephone for assistance.

We or **RAC** are not responsible for the actions or costs of garages, recovery firms or emergency services acting on **your** instructions or the instructions of anyone acting for **you** and cannot be held liable for them.

Following an **insured incident** attended by the police or other emergency service, transportation of the **insured vehicle** will not take place until they have authorised its removal.

RAC may choose to repair the **insured vehicle** (at **your** cost) following a breakdown, rather than arranging for it to be recovered.

If the law of any country means that **RAC** has to make a payment, which they would not otherwise have paid, **you** must pay that amount back to them as requested.

You must not admit liability or agree to settle or knowingly do anything that would prejudice any claim without **RAC**'s written permission. **You** must send any relevant letters requested as quickly as possible and send all information and other help they ask for.

RAC is not responsible for any loss, damage, costs, claims or expenses whatsoever which **you** may incur as a result of any delay or failure to perform their obligations due to a **force majeure event**.

Nothing in this **policy** will exclude or restrict the **RAC**'s liability for death or personal injury resulting from their negligence.

Any failure by **RAC** in relying on or enforcing the terms and conditions of this **policy** on any particular occasion will not prevent subsequent reliance or enforcement.

RAC has the right to refuse service at any time if they consider that **you** or any **insured person** is behaving or has behaved in a threatening or abusive way to them or to any other contractor.

RAC will not cover any claim where the **insured person** may be affected by the influence of alcohol or drugs.

Where **RAC** recover **insured persons** under the age of 16, they must be accompanied by an adult.

5. Fraudulent claims

If **RAC** discovers that **you**, anybody insured by this **policy** or anyone acting for **you** has knowingly:

- made a fraudulent or false claim in full or in part or exaggerated the amount of the claim;
- misrepresented any answers to any questions asked when making a claim or withheld any relevant information in order to influence **RAC** to accept a claim;
- provided false or invalid documents in support of a claim; or
- following an allegation or suggestion of fraud by **RAC** or another insurer, withdrawn a claim, had a claim refused or declined or had a policy cancelled or made void,

RAC will investigate the claim and this could result in legal action by them.

RAC may:

- treat **your policy** as if it never existed from the date of the fraud or misrepresentation and retain any premium **you** have paid for these policies;

- serve **you** with a 7-day notice of cancellation on all other policies that **you** hold with **us**; and
 - pass details to the police and fraud prevention agencies;
- or
- refuse to pay the whole of **your** claim if any part is in any way fraudulent, false or exaggerated and recover from **you** any costs that **RAC** have incurred.

6. Cancellation

Your right to cancel

You may cancel **your** Saga **Breakdown policy** within 14 days from either the purchase date of the policy or the date **you** receive **your** policy documents, whichever is later.

You can cancel by contacting **us** as follows;

Saga Breakdown Cover
First Floor
Everdene House,
Deansleigh Road
Bournemouth
BH7 7DU

Telephone: 0345 234 2239

Email: Car@myinsurance.saga.co.uk

- If **your** cover has not yet started, **we** will refund any premium already paid.
- If **your** cover has started, as long as **you** have not made a claim, and neither **you** nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim, **We** will refund any premium already paid. If any claim has been made, **you** must pay the full annual premium.

After the 14-day period

- **You** may cancel **your** policy any time after the 14-day period by telephoning or writing to **us** at the details shown above.

- If **your** cover has not yet started, **we** will refund any premium already paid.
- If **your** cover has started, as long as **you** have not made a claim, and neither **you** nor anyone who may be entitled to cover under this policy is aware of any circumstances having occurred which might give rise to a claim, **you** will be charged in proportion to the time on cover. If any claim has been made, **you** must pay the full annual premium.

Our right to cancel

We or **RAC** have the right to cancel this policy at any time by giving you 7 days' notice in writing. The reasons why **we** or **RAC** may decide to cancel **your** policy include, but won't be limited to:

- **We** or **RAC** suspect fraud on this or another insurance policy. For more about how **we** deal with fraud and the consequences of it, please refer to General Condition 5 on page 26.
 - **We** have been provided with false/incorrect information which means **RAC** no longer wishes to insure **you**.
 - **We** are unable to take a payment from **your** account.
 - **You**, or someone representing **you**, is abusive to staff or anyone acting on **our** behalf.
 - **You** won't give **us** information that **we** ask for.
 - If **your** cover has started, as long as **you** have not made a claim, and neither **you** nor anyone who may be entitled to cover under this **Breakdown policy** is aware of any circumstances having occurred which might give rise to a claim, **you** will be charged in proportion to the time on cover. If any claim has been made, **you** must pay the full annual premium.
- Your Breakdown policy** runs concurrently with **your** Saga Car Insurance policy. If your Saga Car Insurance policy is cancelled for any reason, any optional cover will also be cancelled.
- We** reserve the right not to invite **you** to renew **your Breakdown policy**.

USEFUL INFORMATION

What to do if you have a breakdown or accident

1. If you can, leave your vehicle in a safe place, away from traffic. Switch off the engine and put out any cigarettes.
2. If you can, use your hazard lights and display a red warning triangle if you have one.
3. Find the nearest telephone. If you have been involved in an accident, call the relevant emergency services immediately and make contact with any witnesses.

If you have a breakdown or accident in the United Kingdom, call **RAC** on **0345 217 6471**.

We must approve any additional expenses incurred where proof of payment (such as a receipt) is not available. For a claim form please call **0345 217 6471** in the United Kingdom or **+33 472 43 52 55** while in Europe.

If you have cover under 'Section 7 – European Cover' and you want to make a claim while in Europe call **RAC** on **+33 472 43 52 55**.

4. Tell the RAC controller:
 - your vehicle registration number;
 - where your vehicle is;
 - if any of the insured persons are small children;
 - what the problem is; and
 - if you are transporting any animals.
5. For your safety, wait for us away from your vehicle and keep clear of the road or hard shoulder.

If you call on a mobile phone the system will send you a text message to confirm that help is on the way and is on schedule.

Please note

1. Our European Claims Department must receive your claim within 30 days of your return to the United Kingdom.
2. Any expenses for which you claim must have our prior consent and approval.
3. You must send in all relevant receipts, accounts, bills and invoices.

European motorways

Please note that in several parts of Europe, if you break down on a motorway or other major public road, police will answer the telephone. They will arrange for a local recovery company to send a recovery truck to you without contacting us. Very few of these local recovery agents have any link with United Kingdom motoring organisations, and you may well have to pay for this assistance on the spot. If you keep a receipt, we will refund the full cost of the assistance, including towing charges and time the mechanic has spent working on the insured vehicle at the roadside. We will not pay for any spare parts used or labour charges at a garage.

Once you have been taken from a motorway or major public road to a place of safety such as a local garage or motorway service station, please contact us if you need other advice or services, such as vehicle hire.

YOUR DATA

Data protection statement

This section provides a summary of how RAC uses your information. For full details about RAC's use of your data, please visit rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy.

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

What data will RAC use?

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

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 the vehicle.
3. Special category data: In very limited circumstances, RAC will collect special category data such as information relating to your health. RAC will only ask for this information when necessary and in accordance with data protection laws.

How RAC collects your data

RAC obtains your data from you when you contact them directly. RAC also obtains your data from **us** when you purchase this **Breakdown policy** and/or if you report a new claim in relation to this **Breakdown policy**.

How RAC uses your data

RAC will use your data for the administration of your **Breakdown policy**, such as when you require assistance. RAC also monitors and records any communications with you including telephone conversations and emails for quality and compliance reasons.

RAC may disclose your personal data to third parties involved in

providing products and services or to service providers who perform services on their 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 RAC's Data Protection Officer or contact their Customer Service Team by:

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

HELPLINES

UK BREAKDOWN ASSISTANCE

For help if you break down in the UK

Helpline **0345 217 6471**

24 hours a day, seven days a week.

Calls from mobiles may incur charges.

Or visit rac.co.uk/reportbreakdown

Support services

Text facilities are available for customers who are unable to use telephone or online services.

Telephone prefix **18001** to access Typetalk
or text on **0785 582 8282**

EUROPEAN BREAKDOWN ASSISTANCE

For help if you break down in Europe

Helpline **00 33 472 43 52 55**

24 hours a day, seven days a week.

CUSTOMER SERVICE

For questions about your Breakdown policy

From the UK **0345 234 2239**

Monday to Friday 8.30am-8pm,
Saturday 8.30am-5pm, Sunday 9am-5pm.

Please have your policy number to hand when calling.

Important note: Before travelling outside of the UK, it is advisable to contact your network provider to ensure your mobile phone can be activated to operate from the country(ies) you plan to visit.

This Breakdown policy is provided by RAC Motoring Services (Registered No 01424399) and RAC Insurance Limited (Registered No 2355834). 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. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Saga Car Insurance is arranged and administered by Ageas Retail Limited (Company Reg. No: 1324965) and underwritten by Ageas Insurance Limited (Company Reg. No: 354568). Registered in England and Wales. Registered office: Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA. Insurance arranged by Ageas Retail Limited is not available in the Channel Islands. Ageas Retail Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register reference number: 312468. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register reference number: 202039.

