

BDAssistance
Provided by RAC



This plan is exclusively available and arranged through Your broker and is provided and administered by RAC.

The below summarises the range of benefits provided.

BDAssistance

Recovery – If Your Vehicle cannot be repaired on the spot, BDAssistance will take the Vehicle and up to eight people to any destination in the UK in one uninterrupted journey.

(i) At Home

With the At Home service, You can rely on BDAssistance to attend breakdowns at Your Home or at Your office. If the problem can't be fixed on the spot, a tow to a local garage will be provided.

(ii) Onward Travel

In the event that a Vehicle cannot be repaired at the roadside or is immobilised, it is important to have the Onward Travel option to ensure You reach Your destination quickly and worry-free.

Onward travel by rail or air, a replacement hire car or overnight hotel accommodation will be quickly organised to minimise disruption. One of RAC's trained Incident Managers will make all the necessary arrangements, dealing with any problems and even passing on important messages.

**In the event of a Breakdown
and to summon assistance
in the UK
Please call: 0800 0681634**



European

In the event of a Breakdown, accident, fire or theft in Europe, assistance will be provided quickly and efficiently. European comprises an extensive range of benefits including:

- roadside assistance
- spare parts location and despatch
- emergency hotel accommodation
- replacement vehicles
- Vehicle repatriation to the UK
- emergency message transmission
- legal expenses
- Vehicle collection

Note – Limits to be included as & where appropriate.

Additional Benefits which apply to all BDAssistance policies:

- **Discounted RAC Vehicle Inspection** As a member of the BDAssistance plan You are entitled to a 15% discount off RAC Vehicle Inspection. For further information or to book an inspection telephone 08705 33 36 60 quoting BDAssistance.
- **Messaging Service** In the event of a Breakdown We will pass on any messages to business colleagues, friends or relatives to let them know that You have broken down and You will be delayed.

**In the event of a Breakdown in Europe, please call:
0800 29 01 12 in France or Monaco, or +33 472 43 52 55
in other European countries.**

Terms and Conditions

Below are certain words that have a specific meaning in this Policy and wherever these words appear they have the following meaning:

<i>"Breakdown"</i>	means unforeseen mechanical or electrical failure during the Period of Cover in the Territory which has either immobilized Your Vehicle or made it unsafe to drive.
<i>"Conditions of Claim"</i>	means those conditions set out in this Policy.
<i>"Home"</i>	means the address where You live in the United Kingdom.
<i>"Vehicle"</i>	means the Vehicle specified by You as being eligible to receive services under this Policy but not including any caravan, trailer or other object being towed by such Vehicle in the UK.
<i>"The Party/Your Party"</i>	means the persons including You, travelling with You in the Vehicle.
<i>"Period of Cover"</i>	means the period covered by this Policy as shown in Your Schedule.
<i>"Policy"</i>	means Your RAC Business European Motoring Assistance Policy as set out in this document and incorporating the Terms and Conditions, the Conditions of Claim, the Policy Summary and the Policy Description as set out in this document.
<i>"Resident of the United Kingdom"</i>	means a person living permanently in the United Kingdom or a person employed by a company having its registered office in the United Kingdom.
<i>"Territory"</i>	means those countries highlighted in the table on page 7.
<i>"United Kingdom/UK"</i>	means England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
<i>"We/Our/Us/RAC"</i>	means RAC Motoring Services and/or RAC Insurance Limited.
<i>"You/Your"</i>	means the person named on the Policy or any driver of the Vehicle who is deemed to be acting on behalf of all members of The Party.



Service in the UK Roadside

Roadside operates in the UK.

If You are stranded on a public highway (or other road or area to which the public has the right of access) because Your Vehicle has had a Breakdown, We will send an RAC patrol or contractor to help You.

We will try to repair Your Vehicle at the roadside. Roadside includes labour at the scene of the Breakdown (but not labour at any garage to which the Vehicle is taken).

If We cannot repair the Vehicle at the roadside, and We believe repairs are unwise or cannot be completed within a reasonable time, We will take the Vehicle and up to 8 people to a destination of Your choice within ten miles from the scene of the incident. If You have no preferred destination, We will take the Vehicle to a nearby garage. If You wish the Vehicle to be taken to any other destination, You will have to pay for the towage costs for the whole distance.

If You need to leave Your Vehicle at the garage We will reimburse You for taxi fares up to 20 miles (a receipt must be obtained).

Roadside does not cover:

- Breakdowns which would be prevented by routine servicing of Your Vehicle.
- Replacing tyres or windows.
- Missing or broken keys. We will try to arrange the services of a locksmith but You will have to pay for them.
- The cost of ferry crossings and road toll charges.
- Vehicles being demonstrated or delivered by motor traders, or used under trade plates.
- Vehicles, which, according to Our patrol or contractor, had broken down or were unroadworthy before You took out Your Policy.
- Vehicles, which break down within 1/4 mile of Your Home address or where You normally keep the Vehicle.
- Contaminated fuel problems. We will arrange for You to be taken to a local garage for assistance, but You will have to pay for the work carried out.
- The cost of parts, fuel or other supplies.
- Any Vehicle storage charges incurred when You are using Our services.
- Labour at any garage to which the Vehicle is taken.

- Towing provided following an accident, fire, theft or act of vandalism. If You call Us for assistance following such an incident You will be liable to pay Us for removal. (Subject to the terms of Your insurance Policy, You can then reclaim these costs through Your insurance).
- The tow or transport of any Vehicle, which, in Our reasonable opinion, is loaded beyond its legal limit.
- Any Vehicle in a position where We cannot work on it or tow it, or wheels have been removed, We can arrange to rectify this but You will have to pay the costs involved.
- Any animals in Your Vehicle, please note that their onward transportation is at Our discretion and solely at Your risk. We will not insure any animal, including livestock in transit, during any onward transportation We undertake.

At Home

At Home is only available in the UK.

At Home has the same terms and conditions as Roadside but with the following variations:

- At Home allows You to use Roadside within 1/4 mile of Your Home address or where You normally keep the Vehicle.
- At Home does not cover the rectifying of failed or attempted repairs; the reimbursement of taxi fares; Service within 24 hours of commencement of this Policy.

Recovery

Recovery is only available in the UK.

Recovery has the same terms and conditions as Roadside but with the following variations:

If We cannot get Your Vehicle repaired locally within what We deem to be a reasonable time, We will take the Vehicle and up to 8 people Home or to a single address anywhere else. If there are more than 5 people this may require two separate Vehicles. An adult must accompany any persons under the age of 16.

You can use Recovery if You are ill, and there are no passengers who can drive the Vehicle, so that You cannot continue Your trip. You must show Us a doctor's medical certificate confirming Your inability to drive (in these cases, We will provide this service as We see fit).

Recovery does not cover:

- Any Vehicle which in Our reasonable opinion was broken down or unroadworthy at the time You took out Your Policy.

- The use of Recovery as a way to avoid paying repair costs.
- A second Recovery if We consider that the original fault of a first Recovery has not been properly repaired.
- Service within 24 hours of commencement of this Policy.

Onward Travel

Onward Travel is available in the UK only.

Onward Travel is available only to customers who subscribe to Our Roadside and Recovery services.

Onward Travel benefits must be arranged at the time of Breakdown and cannot be requested later.

Onward Travel entitles You to one of the following extra benefits once We have decided that We cannot get the Vehicle repaired locally:

- Replacement car hire
- Alternative transport costs
- Hotel accommodation

You can use the Onward Travel benefits from Your Home address or within a 1/4 mile of Your Home address. This excludes incidents where We have been called to rectify failed repairs.

Replacement car hire

We will pay for:

- One day hire cost of a manual car of similar cubic capacity to Your Vehicle up to 1600cc for the duration of the repairs to the Vehicle in accordance with Your Onward Travel entitlement, for one incident
- Insurance (including collision damage waiver)

Replacement car hire is subject to availability and Our supplier's terms and conditions, which will usually include:

1. Age limits
2. The need to have a current driving license, and, if held, a driving license photo card, with You
3. Limits on acceptable endorsements
4. The need to provide a valid credit card number (Alternatively, the car rental provider will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the Vehicle to You)

Hire cars are not usually available with a tow bar, and therefore Your caravan or trailer will, if eligible, be recovered under Recovery with Your broken down Vehicle.

If We decide that a hire car is not a practicable solution for any reason, hotel accommodation or alternative transport will be provided instead.

Alternative transport

We will reimburse You for standard class rail or other transport of Our choice for up to eight people to reach the end of their journey within the UK. We will pay up to £150 a person or £500 for a group whichever is less.

Hotel accommodation

We will arrange and reimburse You for one night's bed and breakfast for up to 8 people in a hotel of Our choice.

We will pay up to £150 a person or £500 for each Party whichever is less.

You will have to pay for any extra hotel or transport costs.

Special medical assistance

Onward Travel also provides special medical assistance. If You or one of Your passengers is taken into hospital more than 20 miles from Home We will arrange and pay for overnight accommodation for the other passengers, as described in 'Hotel accommodation' above.

We will also arrange for an ambulance to take the patient to a local hospital near to their Home once medical permission has been given. Special medical assistance is not available for planned hospital visits.

What is not covered:

- A second use of the Onward Travel benefits if the original fault has not been properly repaired
- Other charges arising from Your use of the hire car, such as fuel costs, deposit, any insurance excess charges, collecting and returning the Vehicle and any costs due to You keeping the car after the agreed period of hire (You must settle these charges directly with the supplier)
- If You require a second or any other type of Vehicle We will try to arrange this for You, You will have to pay for any additional costs
- If You are unfortunate enough to have an incident with the hire Vehicle and You make an insurance claim, You will be responsible for paying any excess
- Service within 24 hours of commencement of this Policy.

European Cover

The service covers UK registered Vehicles and is available throughout the Territory.

Service while abroad

1. How To Obtain Assistance In Europe

To obtain help in the event of Breakdown, accident, fire or theft, or if the only qualified driver is medically unfit to drive, please call the RAC control centre listed under 2 below and state that You have European Cover and give the following information:

- Your name
- Your Policy number
- Your location and telephone number – if You are on a **MOTORWAY** see also note 3 below.
- The make and registration number of Your Vehicle.

2. Please call:

UK	0800 068 1634	
France & Monaco	0800 290 112 0472 43 52 55	(freephone within France and Monaco only) (pay call)
Republic of Ireland	1 800 535 005	(freephone)
Rest of Europe	00 33 472 43 52 55	(pay call)
Macedonia	99 33 472 43 52 55	(pay call)
Armenia, Azerbaijan, Belarus, Georgia, Lithuania, Moldova, Russia, Ukraine	810 33 472 43 52 55	(pay call)

The telephone numbers are correct at the time of printing 01/10/2006.

3. Breakdowns on Motorways

On continental motorways (including service areas) You **MUST** use the roadside emergency telephones. You cannot call RAC control centres from these. You will be connected to the police or authorised motorway service, who will send a Breakdown recovery Vehicle. However, this will only be to the recovery company's own depot if they cannot fix Your Vehicle - contact RAC using the numbers at **2** above as soon as You can, if possible from the recovery company's depot.

You may have to pay labour and towing charges on the spot - an authorised tariff is normally applicable. These items are covered and You should obtain a receipt to claim a refund on Your return Home.

Mobile and car phones

RAC will not re-imburse the cost of any telephone calls You make in connection with any Breakdown under this Policy (including mobile phone calls).

It may not be possible for an RAC control centre to call a mobile or car phone but when it is, You may still have to pay the cost of any international call. Some service providers charge for calls to freephone numbers. The regulations on the use of mobile and car phones vary from country to country. Please check with Your service provider that Your phone meets the requirements and standards for the countries in which You are travelling.

Policy Description

Service in the UK

Product	Limitation
Roadside assistance	Repair at the roadside or recovery to the nearest garage capable of performing repairs or Home
Journey continuation	Replacement Vehicle to a maximum of £750

Service while abroad

Product	Limitation
Roadside assistance	Repair at the roadside or recovery to the nearest garage capable of performing repairs
Spare parts dispatch	
Additional accommodation expenses	£30 per person per day
Journey continuation or return Home	Maximum of 14 days car hire or second class rail fare
Replacement driver	
Vehicle break-in, emergency repair	
Accidental damage to or loss of tent	£30 per person per day
Urgent message relay service	
Vehicle repatriation to United Kingdom	Limited to the value of the Vehicle being UK glasses guide
Customs claims indemnity	

Service after return Home

Product	Limitation
Collection of Vehicle left abroad for repair	£600

There is an overall Policy limit of £2500 applied to this Policy.

You are covered for any number of trips, each up to 90 days in duration but not for longer stays and provided the outward and return journeys are completed in the Period of Cover.



In the event of a Breakdown We will pay for the following subject to the limitations for each section as described in the Policy description:

European Roadside assistance UK Elements:

If You are stranded on a public highway through Breakdown of Your Vehicle on the outward journey from Home to port or on the inward journey from port to Home We will provide Roadside and Recovery in accordance with Your UK entitlement.

In addition We will pay a contribution of up to £750, towards the cost of self-drive hire car including collision damage waiver and replacement Green Card as necessary, to complete the planned journey if RAC confirms Your Vehicle cannot be repaired within 24 hours.

We will pay for:

1. Attendance of local Breakdown or garage services to repair the Vehicle at the roadside if possible; or
2. tow it from the place of Breakdown or accident to the nearest local repairer where You may arrange repairs; and
3. Either:
 - a. a contribution towards labour charges at a garage if it is possible to effect the repairs necessary to enable the Vehicle to continue the journey on the date of Breakdown; or
 - b. Inspection fees, in the event of a Breakdown, to confirm that the Vehicle cannot be repaired by Your return travel date and Your request for assistance will include authorisation for Us to arrange this; and
4. Storage charges for the Vehicle while awaiting repair or repatriation; and
5. The cost of wheel changes but not for replacement tyres

We will not pay for:

1. Any labour costs other than those incurred at the roadside. We will not pay labour costs at any garage to which the Vehicle is taken other than under paragraph 3 above; or
2. Repair costs, including labour, if the Vehicle was in a road traffic accident, damaged by fire or stolen or is uneconomical; or
3. The cost of parts used for roadside or garage repairs; or
4. The cost of any repairs not directly necessary to enable the Vehicle to continue the journey on the date of the Breakdown; or
5. The cost any other supplies, including but not limited to specialist equipment.

Service whilst abroad:

If We cannot repair the Vehicle within 12 hours of being notified of a Breakdown, then We will pay for **either**:

(a) Additional accommodation expenses

A contribution of up to the amount stated in the part entitled "Policy Description" per person per day towards necessary additional (not alternative) accommodation expenses (room only) while You wait for Your Vehicle to be repaired, providing the appropriate RAC control centre can confirm repairs will take more than 12 hours, or if it is to be repatriated to the United Kingdom.

We will not pay for:

The costs of meals or any other costs.

or

(b) journey continuation or return Home

If the appropriate RAC control centre can confirm repairs to Your Vehicle will take more than 12 hours, or if Your Vehicle is to be repatriated to the United Kingdom, a contribution to travel expenses to allow You to either:

- (i) continue the planned journey during the period Your Vehicle is not roadworthy; or
- (ii) return Home by direct route.

Expenses can comprise self-drive car hire up to the limit in the Policy Description including collision damage waiver (see "Important self-drive hire car information") and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

RAC will in its sole discretion decide which course of action to adopt, but RAC will take into consideration Your preference.

You must collect the Vehicle when repaired as once the Vehicle is repaired RAC will not pay any expenses other than the costs of collection.

This benefit is also available if Your Vehicle is stolen and not recovered within 24 hours of reporting the matter to the police. A police report must be obtained. However, this benefit will cease if and when Your Vehicle is recovered in a roadworthy condition.

We will not pay for:

1. Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged or any other costs in connection with self-drive hire car.
2. The cost of any car hire beyond the period agreed with the appropriate RAC control centre.

3. Any car hire expenses after Your Vehicle is repaired except for the direct journey to return and collect it.
4. First class rail fares.
5. Any costs under this benefit if they are for service You used at the same time as the above section "Additional accommodation expenses".
6. International drop charges where a Vehicle hired from abroad is dropped within the UK.
7. The costs of hiring a motorcycle.
8. Any hire costs not arranged through RAC or agreed by RAC.

If RAC can confirm that repairs cannot be completed by Your planned return date to the United Kingdom and providing the cost of repatriation is not uneconomical We will pay for **either**:

(a) Vehicle repatriation to the United Kingdom

We will pay for the cost of taking the Vehicle by road transporter from abroad to Your Home or chosen UK repairer for repair in the UK.

When repatriation is authorised it normally takes 10–14 working days for delivery to a UK address from most west European countries. At busy times and from east European countries it may take longer.

If the Vehicle has been fitted with a roof box or bicycle rack, You must remove and place it inside the Insured Vehicle. The roof box keys need to be left with Your car keys.

We will not pay for:

1. Claims for any repatriation not authorised by the appropriate RAC control centre.
2. The cost of repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the UK market value of Your Vehicle according to Glass's guide.
3. The cost of repatriation if Your Vehicle is roadworthy.

or We will pay for:

(b) Collection of Vehicle left abroad for repair

We will pay for the following costs for one person to collect Your Vehicle, repaired abroad after Breakdown:

- (i) Standard/second class rail fare plus other public transport fares which are necessary to reach the place of collection.

(ii) Additional homeward cross channel ferry fare for the repaired Vehicle (calculated by taking the actual fare less the value of any unused homeward portion of Your original cross channel ticket).

(iii) Up to £30 per night for single room hotel accommodation necessary to complete the round trip – limited to room only.

We will not pay for:

1. First class rail fares.
2. The cost of any meals.
3. The costs of more than one person.

Note: The appropriate RAC control centre will make the sole decision whether Your

Vehicle should be repaired abroad for You (or someone nominated by You) to return and collect.

Authority for repatriation or repair

If Your Vehicle is not able to be driven due to a road traffic accident, fire, break-in or theft, any damage which You are entitled to have repaired by Your motor insurers must be reported to them immediately. Your insurers must decide whether to declare the Vehicle is a write-off, authorise repair abroad or have the Vehicle repatriated. We cannot repatriate the Vehicle unless Your insurers first give their permission.

We also reserve the right to negotiate with them to reclaim costs incurred. If Your insurers cannot or do not give permission to repatriate then it is Our decision alone whether to declare the Vehicle a write-off, or repatriate or repair locally a Vehicle which cannot be driven as a result of a Breakdown, or as a result of a road traffic accident, fire or theft, for which You do not have fully comprehensive cover.

Non-repatriated vehicles

Repatriation will not be available if it will cost more than the UK market value of Your Vehicle according to Glass's guide.

We will not pay for:

Any claim if Your Vehicle is being repatriated and Customs in any country find its contents are breaking the law.

Any further costs in connection with a Vehicle once declared a write-off by Us.



Additional Services

We will pay for the costs of providing the following if applicable:

Spare parts dispatch

If as a result of a Breakdown Your Vehicle needs parts but these are unavailable locally We will pay for:

Freight, handling and ancillary charges for dispatch of spare parts not obtainable locally.

The fare for one person to collect parts from the appropriate railway station or airport.

We will not pay for:

The cost of parts themselves, which must be paid on receipt. When telephoning the RAC control centre You will be asked for Your credit card details. Alternatively You will be asked to pay for the part(s) direct to the repairer.

Accidental damage to or loss of tent

We will pay for:

A contribution to accommodation expenses if during the Period of Cover You are camping and Your tent is damaged accidentally making it unusable, or it is stolen. Alternatively, We may at Our option authorise the cost of a replacement tent. If Your tent is stolen You must report the theft to the police within 24 hours and obtain a written report.

We will not pay for:

1. The cost of meals or any other costs.
2. Damage caused by weather conditions.
3. The cost of a replacement tent not authorised by Us.
4. Any costs if Your tent was stolen and You do not report the theft to the police within 24 hours and obtain a written report.

Urgent message relay service

We will pay for:

The cost of relaying urgent messages from the appropriate RAC control centre to Your immediate relatives or close business associates if the Vehicle cannot be driven because of Breakdown, accident or fire or it is stolen.

We will not pay for:

1. The cost of non urgent messages or messages to persons not described in the previous paragraph.
2. The cost of relaying any urgent message not arranged through the appropriate RAC.

Replacement driver

We will pay for:

The cost of providing a replacement driver to drive Your Vehicle and The Parties to Your destination or Home, if a registered doctor declares You medically unfit to drive and You are the only qualified driver.

We will not pay for:

Replacement driver cost if there is another qualified driver in The Party who is fit to drive.

For any costs associated with more than one claim per journey abroad.

Customs claims indemnity

We will pay for:

Continental or Irish Customs claims for duty if:

- a) the Vehicle is beyond economic repair as a result of fire or theft abroad during the journey and it has to be disposed of abroad under Customs supervision; or
- b) it is stolen abroad during the journey and not recovered. RAC will deal with necessary Customs formalities.

To arrange, please call: RAC European Support, 0870 5 49 33 20 Monday-Friday 9am-5pm.

We will not pay for:

Any import duties not relating to the Vehicle.

Policy Requirements and Limitations

A. Service in the UK and Abroad

Credit card details

We will require Your credit card details if We arrange a service for You which is not covered by Your Policy or if it exceeds the Policy limits set out in the part entitled "Policy Description" and hire cars. If You do not provide Us with Your credit card details RAC will not be able to provide certain services which will be notified to You when credit card details are requested.

Motorcycles

The Policy covers motorcycles on the same basis as other eligible vehicles. However, it is not possible for Us to hire a motorcycle if a replacement Vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. We are also unable to hire a trailer for You to transport Your motorcycle.

Caravans and trailers

We do Our best to find solutions to motoring problems, but We regret We cannot arrange a replacement caravan or trailer in the event of Breakdown or accident damage which cannot be repaired. It is also virtually impossible to hire vehicles with tow bars and it may become necessary to repatriate a caravan or trailer together with a towing Vehicle which cannot be repaired abroad by the return date.

Unforeseeable losses or events

We will not be responsible for any unforeseeable losses nor for any indirect losses, consequential losses, losses of profit, loss of revenue or anticipated savings, loss of contracts, losses that were not caused directly by Us, or for any business losses. This does not affect Your statutory rights. This does not apply to any claim You have for death or personal injury.

We do not guarantee the provision of any of the benefits under Your Policy, if there is anything beyond Our reasonable control or the reasonable control of any service provider which prevents Us or a service provider from providing that benefit. Benefits may be refused if You or any of Your Party behaves in a threatening or abusive way to any persons providing service under Your Policy.

Taxi Bookings

In some circumstances it can be quicker and easier for You to arrange a taxi. We may ask You to make

Your own arrangements for taxi service. If so please send Your receipts to Us and We will reimburse You.

Service providers

The garages, Breakdown/recovery companies, repairers, car hire companies and other third party service providers whose services are arranged by RAC on Your behalf and/or paid for under the Policy by RAC on Your behalf are not approved by RAC. They are not agents of RAC and RAC cannot be held liable for acts or omissions of such garages or other third parties. You are responsible for authorising repairs and making sure any repairs to Your Vehicle are carried out to Your satisfaction.

B. Service Abroad only

Motor insurance

RAC Business European Motoring Assistance is not motor Vehicle insurance. We strongly recommend You tell Your motor insurers before taking Your Vehicle abroad. If You do not, Your insurance Policy will only cover You for damage You might cause to other people or their property (third party cover). This means that You will not be covered for any loss or damage to Your Vehicle. Your insurers will also need to know if You are towing a caravan or trailer.

Availability of service in eastern Europe

Every effort is made by RAC to make sure that a good quality service is provided in eastern European countries but this may not necessarily be to the same standards as in western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc. You should also be aware that unleaded fuel may not be widely available.

Service in certain countries may become disrupted or unavailable due to prevailing conditions, for which RAC cannot accept liability. Information can be obtained from the Foreign & Commonwealth Office – www.fco.gov.uk; or by telephoning The FCO Travel Advice Unit on: 0870 121 5151.

Important self-drive hire car information

We will normally try to arrange a hire car similar in seating capacity and volume to, but not necessarily the same as, Your Vehicle, if there is one available. If You were travelling in an MPV or similar Vehicle We may arrange two hire cars. We will only arrange this if there are two qualified drivers in Your Party. Otherwise, We will arrange alternative means of transport.

Self-drive car hire arranged under Your Policy will be subject to the normal conditions of the hiring company. These will include limitations on driver



age, driving convictions and other licence endorsements etc. The driver must also have held a full UK driving licence or equivalent for a minimum of one year (2 years for France).

Your credit card details will also be required as security for the hire and to cover extras such as top up of the fuel tank when returning the Vehicle. Car hire companies insist on having credit card details at the time of booking and the card must be produced at the time of hiring the car. The name on the credit card and the name of the driver of the hire Vehicle must be the same. Switch cards and debit cards are not acceptable. If You leave a hire car at a different location to the one arranged by the RAC control centre You must pay any collection charge which may be made.

Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver (CDW). This means that if the car is damaged during the hire period You could be liable for the equivalent of the first £150 – £550 (approximately) and have Your credit card charged. In some cases the amount could be higher and varies according to hire company, category of hire car and location. The CDW covers the amount above the excess.

In some parts of Europe hire cars are not allowed to cross national borders. In Greece and eastern Europe international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete Your journey. A car hired abroad must not be brought into the United Kingdom. A second car hire will be arranged for the United Kingdom part of Your Journey.

We cannot guarantee a hire car will be available.

We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack, roof boxes, automatic gearbox, sports cars, 4x4 or luxury class vehicles and cannot guarantee the hire of minibuses or vans.

We will not be responsible for any delays in obtaining a hired Vehicle and cannot guarantee to provide it in time to connect with Your pre-booked ferry, etc. You may have to collect a hired Vehicle from the nearest available place of supply.

Special requirements for vehicles with over 9 seats

The supply of minibuses as a replacement Vehicle can often prove difficult. When one is available the following regulations apply:

Drivers must be at least 21 years old and have a full year's car driving experience. Special documents and tachographs are mandatory throughout the EU. For more information contact Your local Department of Transport Area Office for details.

Repayment of credit

You must pay back to Us on demand:

- a) any costs We have paid for which You are not covered under Your Policy;
- b) the cost of any spare parts supplied.

Spares dispatch

After You have asked the appropriate RAC control centre to dispatch parts You are responsible for paying for them in full, even if You later obtain them locally.

We will arrange to despatch parts as quickly as possible but delays will occur at weekends and bank holidays. We will not be responsible for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.

Policy Exclusions (Service in the UK and Abroad)

In addition to any limits and exclusions noted elsewhere in Your Policy, Your Policy does not cover;

1. Costs for anything which was not caused by the incident You are claiming for.
2. Vehicles which have broken down as a result of taking part in a motor sport event which takes place off the road and/or is not subject to the normal rules of the road.
3. The cost of all parts, garage, labour or other costs in excess of Your Policy limits set out in the part entitled "Policy Description". Please note these costs in Europe are likely to be higher than in the UK.
4. Loss caused by any delay, whether the benefit or service is being provided by Us or someone else (for example a supplier, hotel, car hire company, carrier, etc).
5. Any incident affecting a Vehicle hired under the terms of Your Policy.
6. Routine servicing of Your Vehicle, replacing tyres, missing or broken keys*, or replacing windows. We may be able to arrange for the provision of these Services but You must pay any costs incurred.

* Keys which are locked inside a Vehicle are covered and We can arrange for a contractor to attend. However, any damage which may occur in trying to retrieve the keys will be at Your risk.

7. Any claim caused directly or indirectly by:
 - a) Your property being held, taken, returned, destroyed or damaged under the order of any Government or other Authority;
 - b) War, invasion, civil unrest, revolution, terrorism or any similar event.

8. Any claim caused directly or indirectly by the overloading of Your Vehicle and/or any caravan or trailer.
9. Any claim as a result of Vehicle Breakdown due to:
 - a) running out of oil or water;
 - b) frost damage;
 - c) rust or corrosion;
 - d) tyres which are not roadworthy.
 - e) using the incorrect fuel.
10. Any claim caused directly or indirectly by the effect of intoxicating liquors or drugs.
11. Any claim where Your Vehicle is being driven by persons who do not hold a full United Kingdom or other recognised and accepted driving licence.
12. Any claim which You have made successfully under any other Policy of insurance held by You. If the value of Your claim is more than the amount You can get from Your other insurance We may pay the difference subject to Policy limits and exclusions.
13. The cost of any transportation, accommodation or care of any animal. Any onward transportation is at Our discretion and solely at Your risk. We will not insure any animal during any onward transportation We may undertake.
14. Any period outside Your Period of Cover or the period for which You or Your Company have paid the premium.
15. Any Vehicle other than a car, motorcycle 121cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility Vehicle conforming to the following specification:
 - have a maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
 - have maximum overall dimensions of: length 5.5m; width 2.25m (all including any load carried).

Caravans and baggage or boat trailers of proprietary make not over 3,500kg (3.5 tonnes) Gross Vehicle Mass are also covered, if they carry a roadworthy spare wheel and tyre. Caravans and trailers must not be more than overall dimensions as follows: length including tow bar 7m; height 3m; width 2.25m.

You must make sure the Vehicle (including any caravan/trailer You wish to cover) meets all the laws of the countries You visit. This includes particularly weight limits for towing. If You do not comply with these laws We can declare the Policy invalid and refuse to provide service.

Motorised Caravans (only applicable if additional cover purchased)

For motorised caravans the following restrictions apply; weight exceeding 3500kg and not exceeding 4000kg. There are no height, length or width restrictions.

16. Any claim by You unless You are permanently resident in the United Kingdom and the Vehicle is registered with the DVLA in the United Kingdom;
17. Any Vehicle which is not in roadworthy and in good mechanical condition at least 7 days before any booked trip to Europe within Your Period of Cover. You must also make sure it is serviced as the manufacturer recommends.
18. Any repair costs. You must pay for the cost of all parts, plus garage, labour or other costs in excess of Your Policy limits. Please note repair costs in Europe are likely to be higher than in the UK.
19. Any Vehicle carrying more persons than recommended by the manufacturer, up to 8 persons maximum (including the driver). For minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during Vehicle construction and to the manufacturer's specification.
20. Any Vehicle if there are more persons than the seating capacity stated in the Vehicle's Vehicle Registration Document.
21. Your Vehicle if it is unattended.
22. Any personal effects, valuables or luggage left in Your Vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the Vehicle. These are Your responsibility.

General

English law

This Policy is governed exclusively by English Law and any legal disputes in connection with this Policy will be heard in an English Court only.

This Policy is a contract between Us and You. We agree to pay for those costs set out in this Policy,

which occur during the Period of Cover and for which payment of the appropriate premium has been made and subject to the applicable Policy terms and conditions.

Your telephone calls to and from Us may be monitored and recorded for the purposes of staff training and quality assessment. This complies with Ofcom regulations. If the service You require is not provided for under these Terms and Conditions, We will try, if You wish, to arrange it at Your expense. The terms of, and any payment for, any such service are a matter for You and the supplier and We will not act as an agent.

Cancellation

This Policy may be cancelled by You within 14 days of commencement (or renewal) by writing to Broker Direct Plc at Deakins Park, Hall Coppice Road, Egerton, Bolton, BL7 9RW whereupon You are entitled to a full refund.

We (and anyone acting on Our behalf) reserve the right to make a charge to cover Our costs of providing Service if You have made a claim under this Policy during this 14 day period before You exercise Your right to cancel. We will offset this cost against any monies owed to You. This cost will be not less than £85.

This Policy will automatically terminate in the event that Your related motor insurance Policy terminates.

UK Claims Procedure and Conditions

If You are unfortunate enough to break down, please follow these simple steps:

1. Telephone RAC on the following helpline number 0800 068 1634
2. Advise the operator that You are a Broker Direct policyholder
3. Quote Your Vehicle Registration Number
4. Advise the operator of the location of Your Vehicle and the nature of the fault.

RAC will then advise how to proceed and what form of assistance would be the most appropriate.

Remember to always call RAC first. Please do not go ahead and make Your own arrangements as RAC cannot reimburse costs incurred without prior authorisation.

European Claims Procedure and Conditions

When providing assistance We make every effort to meet on Your behalf all costs within the claim limit. However, in some instances You may be asked to pay locally and reclaim costs on Your return to the United Kingdom. There may also be occasions when You arrange and pay for assistance direct and wish to reclaim the cost.

RAC European Motoring Assistance claims are handled by RAC European Support, Brockhurst Crescent, Walsall, West Midlands, WS5 4QZ. Telephone 087 0405 2252.

Email: customercareoperations@rac.co.uk.

If You have paid any cost which You believe is covered under Your Policy, please telephone Us for a claim form immediately on Your return Home, quoting Your Policy reference number. When returning Your completed claim form You should enclose relevant original receipts (not photocopies).

Receipts

You must keep all relevant original receipts (not photocopies) as they will be needed for any claim. We may refuse to pay expenses You are claiming back if You cannot provide original receipts or bills for the items You have paid.

Payment of claims depends on You complying with the following conditions for all of Your Policy.

1. You must make any claim on an RAC claim form, which must be received by Us no later than one month after You return to the United Kingdom. Claims which are not on an RAC claim form will not be accepted.
2. If We pay out money for You under Your Policy We can take over Your right to get that money back. You must cooperate with Us as much as possible if requested by Us.
3. You must do all You can to prevent accident, injury, loss or damage, as if You were not covered under Your Policy.
4. You must forward to Us any writ, summons, legal document or other communication about the claim as soon as You receive them.
5. You must obtain any original receipts, certificates, police reports, evidence, etc and give all the information and help We may need at Your expense. This includes medical certificates and details of Your household insurance if necessary.
6. You must not admit liability or offer or promise payment without Our written permission.
7. You warrant that Your Vehicle is roadworthy and in good mechanical condition when You apply for Cover and You will keep it in that condition.
8. If any claim is found to be fraudulent in any way Your Policy will be cancelled immediately and all claims forfeited.
9. You must, within 7 days of any request from Us, send to Us copies of any European accident statements (called a "Constat d'amiable" in France) and/or any police reports should You use the Policy following a road traffic incident.

Travel Information for European Countries

The table below outlines the items required to be carried to comply with local laws in addition to those RAC

Country	Motoring Accessories				
	Headlamp converters	Warning Triangle	Fire Extinguisher	First aid kit	Spare bulbs
Albania	c	r	r	r	r
Andorra	c	c	r	r	r
Armenia	c	c	c	c	r
Austria	c	c	r	c	r
Azerbaijan	c	c	c	c	r
Belarus	c	c	c	c	r
Belgium	c	c	r	r	r
Bosnia Herzegovina	c	c	r	r	r
Bulgaria	c	c	c	r	r
Croatia	c	c	r	c	c
Cyprus (South)	Not req	c	r	r	r
Czech Repub	c	c	c	c	r
Denmark	c	c	r	r	r
Estonia	c	r	c	c	r
Finland	c	c	r	r	r
France	c	r ²	r	r	r
Georgia	c	c	c	c	r
Germany	c	c	r	r	r
Gibraltar	c	r	r	r	r
Greece	c	c	c	c	r
Hungary	c	c	r	r	r
Ireland	Not req	r	r	r	r
Italy	c	c	r	r	r
Latvia	c	c	c	c	r
Liechtenstein	c	c	r	r	r
Lithuania	c	c	c	c	r
Luxembourg	c	c	r	r	r
Macedonia	c	c ¹	r	c	r
Malta	Not req	c	r	r	r
Moldova	c	c	c	c	r
Monaco	c	r	r	r	r
Netherlands	c	c	r	r	r
Norway	c	c	r	r	r
Poland	c	c	r	r	r
Portugal	c	c	r	r	r
Romania	c	c	r	c	r
Russia west of Urals	c	c	c	c	r
San Marino	c	c	r	r	r
Slovakia	c	c	r	c	r
Slovenia	c	c	r	c	r
Spain	c	c	r	r	c
Sweden	c	r	r	r	r
Switzerland	c	c	r	r	r
Turkey	c	c ¹	c	c	r
Ukraine	c	c	c	c	r
Yugoslavia	c	c	r	c	r

c = compulsory r = recommended y = yes n = no

recommends in case of difficulties.

GB sticker	Driving Information				
	Min age for child in front seat	Drivers minimum age	Crash helmets for motor cyclists	Motorway tolls charged	
c	-	18	c	n	
c	-	18	c	n	
c	-	18	c	n	
c	12	18	c	y	
c	-	18	c	n	
c	-	18	c	n	
c	12	18	c	n	
c	-	18	c	n	
c	12	18	c	y	
c	12	18	c	y	
c	10	18	r	n	
c	12	18	c	y	
c	-	18	c	n	
c	-	18	r	n	
c	-	18	c	n	
c	10	18	c	y	
c	-	18	c	n	
c	12	17	c	n	
c	-	18	c	n	
c	10	18	c	y	
c	-	18	c	y	
c	12	17	c	n	
c	12	18	c	y	
c	-	18	r	n	
c	7	18	c	n	
c	-	18	r	n	
c	12	18	c	n	
c	12	18	c	y	
c	11	18	c	n	
c	-	18	c	n	
c	10	18	c	n	
c	12	18	c	n	
c	-	17	c	y	
c	10	18	c	n	
c	12	17	c	y	
c	12	18	c	n	
c	-	18	c	n	
c	12	18	c	n	
c	12	18	r	y	
c	12	18	r	y	
c	12	18	c	y	
c	7	18	c	n	
c	7	18	c	y	
c	-	17	c	y	
c	-	18	c	n	
c	12	18	c	y	

Notes to previous table

- Two warning triangles are compulsory in Cyprus and Turkey. In Macedonia two warning triangles are required when towing a trailer.
- Warning triangles or hazard lights are acceptable in France, but motorists are strongly recommended to carry a warning triangle in their Vehicle.
- A valid, full driving licence should be carried by all motorists in Europe. If You have a photocard licence, remember You will also need to carry the paper counterpart. Most European countries do recognise a UK driving licence, however for those countries where this is not accepted then an International Driving Permit (IDP) is required. Please note that You will still need to carry Your full UK driving licence even if You require an IDP. See pages 16–17 for details of countries where an IDP is required. For further information call 0800 55 00 55, or visit Our website www.rac.co.uk.
- Where there is no figure shown there is no minimum age limit for a child in the front passenger seat.

Whilst every effort has been made to ensure the material in this chart is accurate, RAC cannot be held responsible for any subsequent changes.

Complaints Handling

Complaints procedures

We are committed to providing You with the highest standard of service and customer care. We realise however, that there may be occasions when You feel You did not receive the standard of service You expect. Should You have cause for complaint about any aspect of the service We have provided to You, please contact Us at the relevant address indicated below, where We will work with You to resolve Your complaint.

European related complaints

If Your complaint relates to services provided abroad please write to:

RAC Europe Customer Services, RAC House,
1 Forest Road, Feltham, TW13 7RR

Telephone: 0870 405 2252

Email: ECS@rac.co.uk

Please note that the above number should only be used for complaints about Our level of service,

once You have returned Home. Any general enquiries relating to repatriation, claims or other matters associated with Our European Service should be directed to RAC European Support on 0870 5 49 33 20.

We will deal promptly with Your query. Unless We can satisfactorily resolve Your complaint within 24 hours, We will send You an acknowledgment within 5 working days, along with a leaflet outlining Our complaints procedure, while We investigate Your complaint further.

If You have received Our final response to Your complaint or it has been eight weeks since Your complaint was made to Us, and You remain unhappy, You may be entitled to take Your complaint to the Financial Ombudsman Service (FOS). Complaints that can be taken to the FOS are complaints about RAC Motoring Services' insurance mediation activities for Roadside, Recovery and At Home products, and complaints about underwriting and insurance mediation activities for Onward Travel and European Cover. You should write to:

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London E14 9SR

The Financial Ombudsman Service is an independent body that arbitrates on complaints about general insurance products. Referral to the Financial Ombudsman Service does not affect Your right to take legal action against RAC Insurance Ltd.

You have 6 months to refer Your complaint. Referral to the Financial Ombudsman Service does not affect Your right to take legal action against RAC Insurance Limited or RAC Motoring Services.

UK related complaints

If Your complaint relates to Services provided in the UK please write to:

RAC Customer Care RAC House,
Brockhurst Crescent, Walsall, W55 4QZ

An acknowledgement that Your complaint has been received will be sent to You within 5 working days following which Your complaint will be investigated on behalf of the Chief Executive.

Please quote Your Policy and agreement number in any communication.

Data Protection Notice

Protecting Your Information

For the purposes of the Data Protection Act 1998, the data controller in relation to the information You supply is Broker Direct Plc

Broker Direct Plc will use Your information together with other information for administration, marketing, customer services and profiling Your purchasing preferences. Broker Direct Plc will disclose Your information to Broker Direct Plc service providers and agents for these purposes. Broker Direct Plc may keep Your information for a reasonable period to contact You about Broker Direct Plc services.

Broker Direct Plc may share information with organisations that are Broker Direct Plc business partners. They or Broker Direct Plc may contact You by mail, telephone, fax, SMS or e-mail to let You know about any goods, services or promotions that may be of interest to You. Please contact Broker Direct Plc if You do not wish to receive such information from Broker Direct Plc but remember that this will preclude You from receiving any of Broker Direct Plc special offers or promotions.

To contact Us, write to Us at:

Broker Direct Plc
Deakins Park
Hall Coppice Road
Egerton
Bolton
BL7 9RW

Also, unless You notify Us to the contrary, You have consented to Broker Direct Plc transferring Your information to countries that do not provide the same level of data protection as the UK, such as the USA, if necessary for the above purposes. Where You give Broker Direct Plc medical information about You or another person, You act as the agent of that person to authorise Broker Direct Plc to process this data for the purpose of giving service.

You have a right to ask for a copy of Your information (for which Broker Direct Plc charge a small fee) and correct any inaccuracies. To make sure Broker Direct Plc follows Your instructions correctly and improve its service to You through the training of Our staff, Broker Direct Plc records telephone calls.

**In the event of a
Breakdown and to summon
assistance in the UK
Please call: 0800 0681634**



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