

# Breakdown Cover

## Insurance Product Information Document

**Company:** RAC Motoring Services

Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208). Registered in England; Registered Office: RAC House, Brockhurst Crescent, Walsall WSS 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities.

**Product:** Breakdown Cover - Roadside, Recovery and At Home

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions. You will find full information in the Breakdown Cover terms and conditions and your schedule.

### What is this type of insurance?

Breakdown Cover provides assistance following a breakdown of your car. It also provides other benefits.



### What is insured?

#### Roadside

- ✓ Repair your car at the roadside when you're more than a quarter mile from your home.
- ✓ Transport your car, you and your passengers to a destination of your choice, up to 10 miles, if RAC cannot repair your car at the roadside.

#### Recovery

- ✓ Transport your car, you and your passengers to a destination, within this territory, if RAC cannot repair your car.

#### At Home

- ✓ Repair your car at, or within, a quarter mile of your home.



### What is not insured?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown e.g. a road traffic collision.
- ✗ The cost of any parts.
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- ✗ Vehicles used for hire and reward or courier services.



### Are there any restrictions on my cover?

- !! The vehicle must be a car, light van or motorhome and less than:
  - 3.5 tonnes,
  - 6.4 metres long (including a tow bar)
  - 2.55 metres wide
- !! Motorcycles under 49cc or mobility scooters are not covered.
- !! If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- !! If your car breaks down while towing a caravan or trailer and RAC provide recovery, the caravan or trailer will be recovered with your car (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- !! If the breakdown is a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried with you, RAC will only tow you 10 miles.



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.



## What are my obligations?

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



## When and how do I pay?

- Payment will be required on or before the effective date selected by you.
- You should make payment to John Lewis Finance or we may be able to arrange credit facilities if required.



## When does the cover start and end?

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



## How do I cancel the contract?

You can cancel this Breakdown Cover by contacting John Lewis Finance by telephone, post or email:

- Telephone:  
03300 240 612
- In writing:  
John Lewis Finance, PO Box 887, Halifax, HX1 9UE
- Email:  
[customerservice@carjohnlewisfinance.com](mailto:customerservice@carjohnlewisfinance.com)