

**RAC
BREAKDOWN COVER**

Policy Document

Your policy automatically includes a number of additional features designed to meet your day- to-day requirements.

Significant features and benefits

Roadside	Roadside assistance 1/4 mile or more away from Your Home address including a tow for up to 10 miles and Taxi fares for up to 20 miles from the Breakdown if Your Vehicle cannot be fixed
Recovery	As per Roadside plus recovery for all passengers (plus the driver) and Your Vehicle to any single destination within the UK
At Home	As per Roadside plus breakdown assistance at Your Home or within 1/4 mile radius of Your Home Address
Onward Travel	Replacement car for one day whilst Your Vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport.

Service in the UK

UK Claims Procedure and Conditions

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

1. Telephone RAC on the following helpline number 0330 159 0280
2. Advise the operator that You are a "Q Underwriting" policyholder and quote "T800"
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.

You are also able to register your Breakdown online at www.rac.co.uk/reportbreakdown if it is safe to do so



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Please read and keep for your records

Contact information

Breakdown	0330 159 0280
Customer Services	Please refer to your broker
Hearing assistance	Telephone prefix 18001 to access Typetalk or text the RAC on 07855 828282

Telephone charges

Please note that the RAC do not cover the cost of making or receiving telephone calls. The RAC's calls may be monitored and/or recorded.

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

If your vehicle breaks down, please provide the RAC with

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

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

Remember

Please let the RAC know if you have called the RAC but manage to get going before the RAC arrive.

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

Your terms and conditions

Definition of words

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

“breakdown”/“breaks down”/“broken down”
means an event during the policy period, that stops the vehicle from being driven because of a mechanical or electrical failure including as a result of battery failure, running out of fuel, flat tyres, but not as a result of a mis-fuel, road traffic collision, fire, flood, theft, acts of vandalism, any driver induced fault or any key related issue other than keys locked in your vehicle;

“broker”
means insurance agent/broker who you purchased this RAC Breakdown Cover from and whose contact details are shown on your schedule;

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

“caravan”/“trailer”
means any caravan or trailer that is less than (a) 3.5 tonnes; (b) 7.0m (23ft) long including a tow bar; (c) 2.55 metres wide; and (d) 3 metres high;

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

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

“home”
means the address in the UK where you live permanently, as shown on your schedule;

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

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

“policy year”
means the policy period, from the start date;

“RAC”

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

“RAC Breakdown Cover”

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

“reimburse”/“reimbursement”

means reimbursement by RAC under the reimbursement process;

“renewal date”

means the date that this RAC Breakdown Cover expires as shown on your schedule;

“road traffic collision”

means a traffic collision involving a vehicle within the UK;

“schedule”

means the document entitled “schedule” containing important details about this RAC Breakdown Cover and levels of cover;

“specialist equipment”

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

“start date”

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

“UK”

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

“vehicle”

means the UK registered vehicle as shown on your schedule and that complies with the following specifications:

1. it is a car that is less than (a) 3.5 tonnes; (b) 6.4m (21ft) long including a tow bar; and (c) 2.55 metres wide; or
2. it is a motorcycles over 121cc and is not a mobility scooter

“you”/“your”

means the person taking out the RAC Breakdown Cover as named on the schedule.

Important information about your RAC Breakdown Cover

- This RAC Breakdown Cover is intended to offer services relating to the breakdown of vehicles. Based on the information provided this RAC Breakdown Cover meets the demands and needs of those who wish to ensure the risk of the breakdown of vehicles is met now and in the future, and where additional cover is chosen, that certain additional risks relating to the breakdown of vehicles are met.
- There are general conditions that apply to all sections. There are also specific conditions that are set out in each section that apply to each section. You must meet all of these conditions.
- All requests for service must be made directly to the RAC.

Your RAC Breakdown Cover consists of:

A Breakdown Policy – one or more contracts of insurance between you and the insurers - depending on the type of cover:

1. RAC Motoring Services provides insurance for Sections A, B and C; and
2. RAC Insurance Limited provides insurance for all other Sections.

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

Policy type

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

Policy Period

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

Limits of Cover

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

1. When a claim can be made:
 - a) no claim is permitted under section A if the breakdown occurred prior to purchasing this RAC Breakdown Cover;
 - b) no claim is permitted under sections B to D within 24 hours of the initial start date of the RAC Breakdown Cover;
 - c) in order to make a claim under Section C (Recovery) the RAC must have first attended under Section A (Roadside); and
 - d) in order to make a claim under Section D, the RAC must have first attended under Section A (Roadside) or B (At Home).

2. The number of claims that can be made per policy year whether under a particular section, or as a whole, one claim means one request for service or benefit for cover under any section of this RAC Breakdown Cover, regardless of who makes the claim;
3. The amount that is covered for certain types of claim or for certain sections, as set out in this RAC Breakdown Cover.

Reimbursement

Under some sections, you may need to pay for the service up front and claim this back from the RAC. To do so, please visit www.rac.co.uk/reimbursementclaimform. If you have any queries please contact Breakdown Customer care on **0330 159 0280**. Please send your completed claim form with proof of payment (such as a receipt) to Customer Services. The RAC may ask you to supply original documents.

Hire Car Terms

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

Covered

Up to 2 consecutive days or until your vehicle has been fixed if sooner.

1. The RAC will try to find a hire car close in size to your vehicle, but cannot guarantee this and the RAC may offer more than one hire car;
2. If you are not eligible for a hire car arranged by the RAC for any reason, such as you do not meet the hire car provider's terms (e.g. you have points on your licence), and you choose to hire a car yourself, let the RAC know before you hire a car, and then provided the RAC have agreed the cost, the RAC will reimburse you up to £35 per day;
3. Where the RAC arrange a hire car the RAC will pay the insurance and collision damage waiver (this covers the cost of damage but you would still need to pay the excess).

Not Covered

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

Included Benefits

As well as the cover the RAC provide under Sections A to D, the RAC offer the following benefits provided by RAC Motoring Services at no additional charge to you and include:

- Urgent Message Relay; and
- Replacement Driver.

Additional Services

RAC Motoring Services can also offer additional services following a breakdown for an additional charge which will be agreed with you before service is provided.

Your Cover

Section A. Roadside

RAC Breakdown Cover includes cover for Roadside.

Covered

If the vehicle breaks down within the UK more than a 1/4 of a mile from your home, the RAC will:

1. Send help to repair the vehicle at the roadside. This could be a permanent or temporary repair; or
2. If the RAC are unable to repair the vehicle at the roadside, the RAC will recover the vehicle and passengers to a destination chosen by the driver up to a maximum of 10 miles from the breakdown;

If the RAC recover the vehicle to a garage, the RAC will reimburse you for taxi costs for passengers to continue the journey to a single destination within 20 miles.

Caravans or Trailers

If a caravan or trailer breaks down within the UK more than 1/4 mile from your home, the RAC will send help to repair the caravan or trailer at the roadside. This could be a permanent or temporary repair.

The RAC will not provide any other cover under this RAC Breakdown Cover if a caravan or trailer breaks down. However if a vehicle breaks down and there is a caravan or trailer attached to it the RAC will recover the caravan or trailer as well.

Not Covered

1. The cost of any parts;
2. The fitting of parts, including batteries, supplied by anyone other than the RAC;
3. Any breakdown resulting from a fault that the RAC have previously attended and:
 - a) the original fault has not been properly repaired; or
 - b) the RAC's advice after a temporary repair has not been followed;

4. Recovery for caravans or trailers if the caravan or trailer breaks down.

Section B. At Home

RAC Breakdown Cover includes cover for At Home.

Covered

The RAC will provide the same cover as the "Covered" part of Section A (Roadside) if your vehicle breaks down at, or within a 1/4 of a mile of, your home.

Not Covered

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

Section C. Recovery

RAC Breakdown Cover includes cover for Recovery.

Covered

If the RAC are unable to repair the vehicle under Section A (Roadside), the RAC will recover the vehicle from the breakdown location to:

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

Please note: recovery must be arranged with the RAC while the RAC are at the scene.

Not Covered

1. Please see the "Not Covered" part of Section A (Roadside), which also applies here;
2. Tyre faults where the vehicle is not carrying a serviceable spare tyre, the tyre repair equipment provided by the vehicle's manufacturer or a locking wheel nut;
3. A second recovery owing to the intended original destination being closed or inaccessible.

Section D. Onward Travel

RAC Breakdown Cover includes cover for Onward Travel.

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

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

1. Hire Car

Covered

Please see Hire Car terms.
Hire Cars must be arranged with the RAC within 24 hours of the time of breakdown.

2. Alternative transport

Covered

If the driver would prefer to continue the journey by air, rail, taxi or public transport, the RAC will reimburse you for a standard class ticket up to £150 per non fare paying passenger or £500 for the whole party, whichever is less.

3. Overnight accommodation

Covered

The driver may decide that waiting for the vehicle to be fixed is best. The RAC will arrange one night's bed and breakfast accommodation, up to a value of £150 per non fare paying passenger or £500 for the whole party, whichever is less.

4. Assistance in a medical emergency

Covered

The RAC will also help if the driver or one of the non fare paying passengers suddenly or unexpectedly falls ill and needs medical help before the end of the journey. The RAC will help to:

1. book one night's bed and breakfast accommodation for the driver and non fare paying passengers if the hospital is more than 20 miles from home. The RAC will reimburse you up to £150 per non fare paying passenger or £500 for the whole party; and
2. arrange to get the patient home or to a local hospital as soon as they are fit to travel.

Not Covered

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

General Conditions

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

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

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

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

Additional Benefits

The following are provided at no additional charge:

Service in the Republic of Ireland

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

Urgent message relay

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

Replacement driver

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

Additional services

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

- Purchase the parts you need to get on your way;
- Pay for specialist equipment to complete the repairs;
- Extend the hire time for a replacement car;
- Arrange a second or extended recovery; or
- Attend a mis-fuel event.

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

Cancellation of your RAC Breakdown Cover

Insurance contracts advised and arranged for Commercial Customers are not subject to Statutory Cancellation Rights. Early cancellation, outside of any Statutory Rights, is possible by you or the insurer. In this event you will remain liable for the premium due for the period on risk.

Misuse of RAC Breakdown Cover

Each driver must not:

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

If these conditions are not complied with, the RAC may:

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

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

Renewal of RAC Breakdown Cover

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

Changes to your details

You must let your broker know immediately if you need to change anything on your RAC Breakdown Cover.

If you change your vehicle you must contact your broker to update your details. If you do not, you may not be covered.

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

All communications from your broker or the RAC shall be deemed duly received if sent to your last known address.

Complaints

The RAC are committed to providing excellent service. However, the RAC realise that there are occasions when you feel you did not receive the service you expected. If you are unhappy with the RAC's services relating to this RAC Breakdown Cover such as services at or following a breakdown, or the included benefits please contact the RAC as follows:

Breakdown related Complaints
Phone
0330 159 0337
In writing
Breakdown Customer Care RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN
Breakdowncustomercare@rac.co.uk
Sales and administration Complaints
Please refer to your broker

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

In the event the RAC cannot resolve a complaint raised in respect of Onward Travel, complaints can be brought to the Financial Ombudsman Service by, or on behalf of customers, who are private individuals or "Micro-enterprises".

"Micro-enterprises" (an EU term covering smaller businesses) can bring complaints to the ombudsman as long as they have an annual turnover of up to two million euros and fewer than ten members.

Financial Ombudsman Service

In the event that the RAC cannot resolve your complaint to your satisfaction under the complaints process set out on the left, you may in certain circumstances be entitled to refer your complaint to the Financial Ombudsman Service as follows:

Phone
0800 023 4567 or 0300 123 9123
In writing
The Financial Ombudsman Service Exchange Tower London E14 9SR
complaint.info@financial-ombudsman.org.uk www.financial-ombudsman.org.uk

The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with the RAC. Using this complaints procedure will not affect your legal rights.

Financial Services Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant sections of cover, you may be entitled to compensation from the FSCS.

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

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

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

Law

The parties are free to choose the law applicable to this RAC Breakdown Cover. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this RAC Breakdown Cover and the schedule and other information relating to this contract will be in English.

Your Data

Data protection statement

This section provides a short summary of how the RAC collect and use your data. Please refer to the RAC's website at rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy for full details of how the RAC use your data. Alternatively, you can obtain a copy of the Privacy Policy by using the contact details below.

What is your data?

There are three types of data the RAC hold about you:

1. Personal data is information the RAC hold on record which identifies you. This may include your name, address, email address and telephone number;
2. The RAC will may also hold data about you that is not personal, for example, information about your vehicle; and
3. A small number of the RAC services require the collection and storing of special categories of personal data. The RAC will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

How the RAC obtain and collect your data

Your data may be collected in a number of different ways. For example, when you purchase RAC Breakdown Cover, contact the RAC through social media or make a claim under your RAC Breakdown Cover. The RAC will always need to collect, store and use information about you to be able to provide you with your RAC Breakdown Cover.

Please note, if you do not provide your data the RAC will be unable to provide you with cover, as well as services related to administering your RAC Breakdown Cover.

How the RAC will use your data

The RAC will use your data for the administration of your RAC Breakdown Cover, for example, helping you if you make a claim. The RAC may disclose your personal data to service providers who provide help under your RAC Breakdown Cover.

Your rights

You have a number of rights relating to your personal data. For further information regarding any of these rights please visit rac.co.uk/pdfs/businessroadside/breakdown/privacy policy or contact the Data Protection Officer:


1. Call the RAC's Customer Service Team: 0330 159 0337; or
2. Email the RAC: membershipcustomercare@rac.co.uk; or
3. Write to the RAC:
RAC Motoring Services
Great Park Road Bradley Stoke
Bristol
BS32 4QN



Q/RAC-POL/09.21

Q Underwriting Services Ltd
1 Minster Court, Mincing Lane, London, EC3R 7AA
www.Qunderwriting.com

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A large, stylized red 'Q' graphic on the right side of the page, composed of horizontal lines that transition from a solid red at the bottom to a hatched pattern at the top.