



For bikers who love biking

RAC Breakdown Cover Policy Booklet

Terms and conditions

PLEASE READ AND KEEP FOR YOUR RECORDS

RAC
Broker

Who to contact if your motorcycle breaks down or you need to make a claim

These are all of the numbers a rider will need in the event that your motorcycle has broken down or needs to make any other claim under **RAC Breakdown Cover**.

Call us on

0330 159 0587

Broken down in France and Monaco

Freephone (from a landline)

0800 290 112

Pay call (from a mobile)

0033 472 435255

Broken down in Europe*

Calling from Europe (from a landline)

0033 472 435255

Calling from Republic of Ireland (ROI)

1 800 535 005

*(Please replace the 00 at the beginning with 810 when in Belarus or Russia)

If a rider has hearing difficulties RAC can be contacted using a Text Phone by prefix the relevant number with 18001 to be connected to Typetalk or use the SMS facilities on 07855 828282

European Motoring Assistance (Section E)

To request a claim form (from the UK)

0330 159 0342

Email: breakdowncustomercare@rac.co.uk

For repatriation queries

0330 159 0342

Or write to:

RAC
Great Park Road
Bradley Stoke
Bristol
BS32 4QN

Checklist

Certain information is required when calling to make a claim.

1. The rider's name
2. The registration number of your motorcycle
3. The make and model of your motorcycle
4. The exact location of your motorcycle
5. The rider's contact number
6. The rider's credit card details if they require additional services or assistance in Europe

Remember

1. Please call us back if your motorcycle gets going before the RAC patrol or RAC contractor arrives
2. Only accept help from the RAC patrol or RAC contractor that has been sent to assist your motorcycle by us
3. Don't go directly to a garage (even an RAC appointed one); we will not reimburse you if you or a rider have had to pay for help which was not arranged by us
4. Recovery can only be arranged by us

Breakdown on a motorway in Europe

If the motorcycle breaks down on a motorway in Europe we advise the use of the roadside emergency telephones. This will connect to the police or authorised motorway services who will send a breakdown recovery vehicle. If they will not send a breakdown recovery vehicle, then contact us.

Motorways in France are privately managed, so in the event of a breakdown or road traffic accident on a French motorway or motorway service area, it is mandatory to use the roadside emergency telephones as we cannot send out assistance.

In the event of recovery by the police or authorised motorway services, labour and towing charges may be payable on the spot and an authorised tariff is normally applied. We will cover these charges as long as the motorcycle is taken to the recovery company's depot. If the motorcycle is recovered from a motorway, contact us as soon as possible and, if the motorcycle has not been repaired, we will arrange for ongoing cover under RAC Breakdown Cover.

Telephone charges

Please note the RAC do not cover the cost of making or receiving telephone calls. Our calls are monitored and/or recorded.

In the UK

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.

In Europe

Roaming fees may apply when making or receiving calls, please contact your mobile phone provider for more information. It may not always be possible for us to return a call to a mobile phone.

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Policy Summary

RAC Breakdown Cover

RAC Breakdown Cover is intended to offer services relating to the breakdown of motorcycles. This policy summary provides you with basic information about RAC Breakdown Cover. The full terms and conditions can be found later in this policy booklet.

This RAC Breakdown Cover provides cover solely in respect of your motorcycle(s) identified on the certificate of motor insurance.

Who provides RAC Breakdown Cover

RAC Motoring Services provides the cover except for Sections D and E which are provided by RAC Insurance Limited. RAC Motoring Services provides any Additional Services.

RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

RAC Motoring Services (in respect of insurance mediation activities only) is authorised and regulated by the Financial Conduct Authority.

Their firm reference numbers are 310208 and 202737 respectively. Authorisation can be checked on the Financial Services Register by visiting the website www.fca.org.uk/register or by contacting the FCA on 0800 111 6768.

Period of cover

RAC Breakdown Cover is valid for the period of cover as stated on your certificate of motor insurance.

Limits of cover

Your cover is subject to limits of cover. These limits are set out in the full policy booklet.

Cancellation of RAC Breakdown Cover

You can cancel RAC Breakdown Cover within the first 14 days following the start date, renewal date or the date you receive this policy booklet, whichever happens later. Bemoto will refund your premium on a pro-rata (calculated daily) basis unless a rider has made a claim within this period. If a claim has been made during this period no refund will be given.

This RAC Breakdown Cover runs concurrently with your motorcycle Insurance Policy, in the event of cancellation or non-renewal of your motorcycle Insurance Policy, all cover under this RAC Breakdown Cover will cease. Bemoto will refund your premium on a pro-rata (calculated daily) basis unless a rider has made a claim within this period. If a claim has been made during this period no refund will be given.

Contact details for notifying a claim

Contact details for notifying a claim

Please see 'Who to contact if your motorcycle breaks down or you need to make a claim'

Complaints

Complaints should be made using the following details for all Sections

1. Email us at: breakdowncustomercare@rac.co.uk
2. Call our customer care number on:
0330 159 0360; or
3. Write to us at:
Breakdown Customer Care
RAC Motoring Services
Great Park Road
Bradley Stoke
Bristol BS32 4QN

If you are dissatisfied with any other aspect of the services provided to you, please contact Bemoto.

Financial Ombudsman Service

If your complaint is not resolved to your satisfaction, you may in certain circumstances be entitled to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us.

To the extent that your complaint relates to any cover provided by us, you may not be able to refer your complaint to the Financial Ombudsman Service. We will always endeavour to resolve your complaint to your satisfaction.

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.

Summary of cover

The following table is a summary of the cover and benefits available as well as the significant and unusual exclusions or limitations. Any claims made during the first 24 hours of joining or upgrading will be limited to Roadside only.

Your statement of cover will show which level of cover applies to you.

Each rider must comply with the applicable terms and conditions under this RAC Breakdown Cover to receive cover. Any failure of a rider to do so may impact on your rights under this RAC Breakdown Cover, including whether you can make a claim.

Section of cover	Included or optional	Significant features and benefits	Significant and unusual exclusions or limitations
Additional Services	Included	Arranging additional services	The rider will need to pay for any additional services
Section A-Roadside	Included	<p>Roadside assistance if you have broken down in the United Kingdom, Guernsey, Jersey, the Isle of Man and the Republic of Ireland.</p> <p>Transportation of your motorcycle and transportation of you and up to 2 passengers to a single destination of your choice within the territory and up to 10 miles from the breakdown.</p>	<p>We will not cover:</p> <p>The cost of any parts.</p> <p>The fitting of any parts you have already purchased from a third party.</p> <p>Any breakdown within a ¼ of a mile of your home as measured by us.</p> <p>Limit of cover: We will only provide cover up to five call outs per motorcycle during the period of cover. If the number of call outs is reached, we will not provide any further service under RAC Breakdown Cover including under other Sections of this Policy.</p> <p>A breakdown caused by a fault that we have previously provided breakdown assistance for if we advised you that the repair was temporary and further repairs were required.</p> <p>Any service or benefits relating to a breakdown if the breakdown has been reported to us under a different agreement, even if the services under this agreement are more extensive than the agreement the breakdown was reported under.</p> <p>We may attempt a temporary repair on a damaged tyre. If we are unable to repair your motorcycle we will provide a recovery of up to 10 miles.</p> <p>We will not repair or replace windshields.</p> <p>Attendance following a road traffic accident, fire, flood, theft, act of vandalism or other incident covered by a policy of motor insurance.</p>

Section of cover	Included or optional	Significant features and benefits	Significant and unusual exclusions or limitations
			<p>Any motorcycle that does not meet the specifications set out in the definitions or is used for business.</p> <p>We will not cover any claim made under this Section for a breakdown that occurred prior to the start date.</p>
<p>Section B- Recovery</p>	<p>Optional – Refer to your statement of cover</p>	<p>If we attend a breakdown under Roadside, recovery of your motorcycle to a single destination of your or the riders choice within the territory and transportation of the rider and up to 2 passengers.</p> <p>If you live in Northern Ireland, recovery to the rider's home if the motorcycle breaks down in the Republic of Ireland.</p>	<p>No cover for breakdown within a ¼ of a mile of your home.</p> <p>We will not provide Recovery to more than one destination.</p>
<p>Section C- At Home</p>	<p>Optional – Refer to your statement of cover</p>	<p>Breakdown assistance if your motorcycle has broken down in the territory within a ¼ of a mile from your home (as measured by us).</p> <p>Transportation of your motorcycle, the rider and up to 2 passengers, up to 10 miles.</p>	<p>We will not provide a tow of more than 10 miles.</p>
<p>Section D- Onward Travel</p>	<p>Optional – Refer to your statement of cover</p>	<p>If we attend a breakdown under Roadside and we are unable to repair your motorcycle, we can arrange and pay for replacement car hire for up to two days whilst your motorcycle is being fixed or reimburse you or the rider for:</p> <ul style="list-style-type: none"> i. alternative transport costs; or ii. hotel accommodation for the rider and up to 2 passengers. 	<p>Replacement Car Hire – We will not provide specially adapted vehicles or any vehicles other than the equivalent of a small hatchback car. We are unable to provide a replacement motorcycle.</p> <p>The rider must comply with the terms and conditions of the hire company which include but are not limited to age and licence restrictions.</p> <p>Alternative Transport – We will not cover transport costs over £150 per person or over £450 for all persons</p> <p>Hotel Accommodation – We will not cover accommodation costs for more than one night or over £150 per person or over £450 for all persons.</p>

Section of cover	Included or optional	Significant features and benefits	Significant and unusual exclusions or limitations
<p>Section E- European Motoring Assistance</p>	<p>Optional – Refer to your statement of cover</p>	<p>All Section E benefits</p>	<p>The cover under Section E is subject to an aggregate limit of £2500 per claim.</p>
		<p>Section E1: Journey continuation in the territory If your motorcycle breaks down during a journey from your home and cannot be repaired within 24 hours, we will pay up to £750 towards the cost of a replacement hire car to enable the continuation of the journey</p>	<p>We will not cover: Fuel and oil costs, personal insurance or any other extra costs. The excess payable under any insurance for the replacement car. A replacement hire car following a road traffic accident.</p>
		<p>Section E2: Roadside assistance in Europe Repair at the roadside or tow to a local repairer if you break down or are in a road traffic accident in Europe. We will contribute, subject to the overall claims limit, towards the local repairer's labour charges providing your motorcycle is repaired on the same day.</p>	<p>We will not cover: Any repair costs if your motorcycle was in a road traffic accident. The cost of any parts.</p>
		<p>Section E3: Journey continuation in Europe or return home If we attend a breakdown or road traffic accident under Section E2, and we cannot repair your motorcycle in 12 hours, we will pay for one, or a combination of the following to enable the rider and passengers to continue the journey or return home by a direct route: i. a replacement hire car; ii. rail or air travel; and/or iii. local taxi fares authorised by us in advance.</p>	<p>This Section will not be provided at the same time as Section E5 Additional accommodation expenses Cover ends once you are notified that your motorcycle is repaired, is being repatriated or the repair will cost more than your motorcycle's market value. We will not cover any hire car costs after such notification. We will not cover: Fuel and oil costs, personal insurance or any other extra costs. The excess payable under any insurance for the replacement car. First class fares.</p>

Section of cover	Included or optional	Significant features and benefits	Significant and unusual exclusions or limitations
		<p>Section E4: Replacement parts dispatch</p> <p>If we attend a breakdown under Section E2, and your motorcycle requires replacement parts and those parts are not obtainable locally, we will arrange for replacement parts to be dispatched to the rider.</p>	<p>We will not cover the cost of any parts, which must be paid for when you or the rider telephones us to arrange for the parts to be dispatched.</p>
		<p>Section E5: Additional accommodation expenses</p> <p>If we attend a breakdown or road traffic accident under Section E2, and we cannot repair your motorcycle in 12 hours, we will pay a contribution up to £30 towards accommodation expenses until your motorcycle is repaired; or is to be repatriated; or until it is established that your motorcycle will cost more to repair than its market value.</p>	<p>This Section will not be provided at the same time as Section E3 Journey continuation in Europe or return home</p> <p>We will not cover:</p> <p>Any costs that would have otherwise been incurred on the journey.</p> <p>Any additional accommodation costs if the rider has alternative accommodation available for use (including a caravan).</p>
		<p>Section E6: Motorcycle break in - emergency repairs</p> <p>A contribution of up to £175 towards emergency repairs to damage caused by forcible or attempted forcible entry of your motorcycle.</p>	<p>We do not provide cover:</p> <p>If you or the rider do not report the matter to the police before contacting us or do not obtain and provide to us a written police report</p> <p>The cost of any parts.</p> <p>The cost of any repairs other than those necessary to enable your motorcycle to continue the journey.</p>
		<p>Section E7: Motorcycle repatriation</p> <p>Repatriation (including storage while awaiting repatriation) of your motorcycle back to the territory if we cannot repair your motorcycle by the time the rider plans to go home and your motorcycle is not roadworthy. If the rider has had a road traffic accident, we will follow the motor insurer's decision on whether to repatriate, where there is appropriate motor insurance cover.</p>	<p>We will not cover:</p> <p>The cost of repatriation if we determine that your motorcycle is beyond commercial economical repair.</p> <p>Any costs for repatriation of your motorcycle that is over the market value of your motorcycle. You or the rider will have to pay these costs.</p> <p>Any costs not authorised by us or any costs while we are awaiting a decision from the motor insurer.</p> <p>Any items left with your motorcycle for repatriation are left at the rider's own risk.</p> <p>Transportation costs for any personal belongings, valuables or luggage.</p> <p>Transportation of any animals in your motorcycle. We cannot guarantee that we can arrange transport for any animal.</p>

Section of cover	Included or optional	Significant features and benefits	Significant and unusual exclusions or limitations
			Motorcycle repatriation is only available where we have agreed that your motorcycle will not remain in Europe for repair and collection under Section E8.
		<p>Section E8: Collection of motorcycle left abroad for repair Transportation and accommodation costs for one person to return to Europe to collect your motorcycle that has been repaired.</p>	<p>We will not cover:</p> <p>Fuel and oil costs, personal insurance or any other extra costs.</p> <p>The costs of meals or any other extra costs and expenses.</p> <p>First class fares.</p> <p>Transportation costs for any personal belongings, animals, valuables or luggage.</p>
		<p>Section E9: Accidental damage to or loss of tent Contribution towards accommodation expenses up to £30 per person per day for up to 3 days or a replacement tent (up to £250), if the tent is accidentally damaged so it is unusable, or it is stolen.</p>	<p>We will not cover:</p> <p>If a rider's tent is stolen and the rider does not report the matter to the police before contacting us, or does not obtain and provide to us a written police report.</p> <p>For any accommodation costs if the rider has alternative accommodation available for use.</p> <p>For damage to the tent caused by weather conditions.</p> <p>For the cost of a replacement tent not authorised by us.</p>
		<p>Section E10: Customs duty indemnity Customs claims for import duty where your motorcycle has to be disposed of abroad because the cost of repair as a result of a breakdown is more than its market value.</p>	<p>We will not cover:</p> <p>Any import duties not relating to your motorcycle.</p> <p>Any costs following a road traffic accident.</p>
		<p>Section E11: Urgent message relay service Relay urgent messages if your motorcycle breaks down or is in a road traffic accident.</p>	<p>We will not cover the cost of relaying any message not arranged through us.</p>

Important information about your policy

Any words in this policy booklet that are in bold type are defined. Please see the Definition of words which explains the meaning of each defined term.

RAC Breakdown Cover is intended to offer services relating to the breakdown of motorcycles. It meets the demands and needs of those who own or ride motorcycles and wish to ensure the risk of the breakdown of their motorcycles are met now and in the future.

This policy booklet contains the benefits, conditions and exclusions that apply and the general conditions and exclusions that apply for all cover types in this policy booklet. The riders must meet these conditions or we may not provide the RAC Breakdown Cover.

You will receive a certificate of motor insurance stating which motorcycle/s are covered. This should be kept with your motorcycle to ensure we are able to provide the services.

Please read this policy booklet carefully to check the cover you have chosen and to ensure it meets your demands and needs.

Please ensure these documents are kept in a safe place. If you cannot find any of your documents, please contact Bemoto to request a replacement.

This policy booklet is the contract of insurance between you and RAC Motoring Services.

Use of language

Unless otherwise agreed, the contractual terms and conditions (including this policy booklet, the statement of cover and the certificate of motor insurance) and other information relating to this contract will be in English.

Law

The parties are free to choose the law applicable to RAC Breakdown Cover. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales.

Your terms and conditions Cover

RAC Breakdown Cover covers **your motorcycle(s)** which is/are identified on **your certificate of motor insurance** and which is being ridden by any rider with a valid driving licence during the **period of cover**. **You** and each **rider** must comply with the applicable terms and conditions under **RAC Breakdown Cover**. Any failure to do so may impact on **your** rights under this **RAC Breakdown Cover**, including whether you can make a **claim**. **You** should ensure that each **rider** is made aware of this as **well** as the level of cover under **RAC Breakdown Cover**.

If **you** would like to change **your motorcycle** covered under **RAC Breakdown Cover**, please see 'Changes to **your** details' in this policy booklet.

Reimbursement of payments

Where **we** state in this policy that **we** will reimburse **you** for certain sums as part of the cover, such reimbursement will be following receipt of a **claim** form (which is available on request by calling 0330 159 0334) and proof of payment.

For reimbursement of payments made by **you** under this policy please submit proof of payment to **us** at:

RAC Breakdown Customer Care

Great Park Road,

Bradley Stoke,

Bristol

BS32 4QN

In certain circumstances, **we** may be able to arrange the benefits and pay such covered amounts on **your** behalf, and will notify **you** or the **rider** of this at the time of making the **claim**.

Period of cover

RAC Breakdown Cover provides cover for the **period of cover** as set out in **your certificate of motor insurance**.

Limits of cover

The cover under this **RAC Breakdown Cover** is subject to limits for **claims** that can be made under this **RAC Breakdown Cover** during each **period of cover**. The limits will apply to all **claims** made by **you** and the **riders** riding **your motorcycle**.

Additional services provided by the RAC

If the **rider** requires additional services that are not covered under **RAC Breakdown Cover**, **we** may be able to arrange appropriate additional services at the **rider's** request for an additional cost. For example to:

1. Purchase any parts necessary to complete a repair of **your motorcycle**;
2. Receive specialist services to complete a repair of **your motorcycle**;
3. Provide services where the number of **call outs** that can be made under **your RAC Breakdown Cover** in a **period of cover** has been exceeded;
4. Provide any other services that may be available for an additional cost, as stated in this booklet.

The charge for any additional service provided or arranged by **us** will be agreed with the **rider** when the service is requested and before any costs are incurred.

Definition of words

Certain words in this policy booklet have special meanings. These words and their meanings are listed below and apply wherever they are in bold type.

“Bemoto”

Bemoto is a trading name of Moto Broking Limited registered in England and Wales, Company Number 09676058 Registered office: Ruthlyn House, 90 Lincoln Road, Peterborough, PE1 2SP. Moto Broking Limited is authorised and regulated by the Financial Conduct Authority (FCA registration number 715903).

“beyond commercial economical repair”

repairs where the total cost required to repair **your motorcycle**, including any taxes, is greater than the **UK market value of your motorcycle**. If **your motorcycle** has **broken down** or had a **road traffic accident** in **Europe**, the total cost required to repair **your motorcycle** will be based on the estimate for repair provided by the **service provider** in the applicable country in **Europe**.

“breakdown”/“break down”/“broken down”

means **your motorcycle** is inoperative, is unsafe to ride and/or has ceased to function as a whole as a result of a mechanical or electrical failure including any failure of the battery, but not as a result of a **road traffic accident**, fire, flood, theft or act of vandalism. A component failure in itself does not constitute a breakdown unless it causes **your motorcycle** to cease to function as a whole. Illumination of **your motorcycle’s** warning light does not always constitute a breakdown. If the illuminated warning light does not constitute a breakdown, **you** will need to make **your own way** to a place of repair and any break down cover under this policy booklet will not apply;

“business use”

means the use of **your motorcycle** for hire and reward or couriers;

“certificate of motor insurance”

means the document that contains details of **you**, any named **riders** and **your motorcycle(s)** which must be read in conjunction with these terms and conditions;

“claim”/“call out”

means any request for service or benefit or for cover under **RAC Breakdown Cover**;

“emergency service”

means the police, fire, emergency medical service, the army or the highways agency traffic officer service;

“end date”

means the date that this **RAC Breakdown Cover** policy expires as shown on **your certificate of motor insurance**;

“Europe”

means Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia,

Germany, Gibraltar, Greece, Hungary, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe;

“home”

means the address in the **territory** where **you** permanently live;

“journey”

means a holiday or trip on **your motorcycle** to **Europe** which begins on departure from the **home** and ends on return to the **home**;

“market value”

means the market value in the **territory**, as reasonably determined by **us** in accordance with published industry data (using Glass’s Guide or other appropriate trade motorcycle valuation guide(s)), of a **motorcycle** based upon a **motorcycle** of the equivalent age, make, recorded mileage and model as **your motorcycle**;

“modified motorcycle”

means any **motorcycle** that has been modified from the manufacturer’s specifications;

“motorcycle”

means **your motorcycle** shown on **your certificate of motor insurance** that is registered in the **UK** and is a mechanically propelled vehicle, not being an invalid carriage, with less than four wheels and the weight of which unladen does not exceed 410 kilograms. Motorcycles under 49cc are not covered under this **RAC Breakdown Cover**;

“party”

means the total number of persons (including the **rider**) travelling on **your motorcycle** for the whole period of the **journey**;

“period of cover”

means the period from the **start date** to the **end date** (as shown on the **certificate of motor insurance**);

“premium”

means the basis upon which services will be provided under **RAC Breakdown Cover** charged by way of an insurance premium which is subject to Insurance Premium Tax (IPT) at the current rate;

“RAC”/“we”/“us”/“our”

means RAC Motoring Services [and the Additional services] and RAC Insurance Limited in respect of Sections D and E and each of its authorised agents;

“RAC Breakdown Cover”

means this **RAC Breakdown Cover** policy that is subject to the terms and conditions in this policy booklet;

“RAC contractor”

means any person appointed by the RAC to provide certain breakdown assistance services on our behalf;

“RAC patrol”

means a technician employed by the RAC;

“rider”/“their”/“they”

means any rider of your motorcycle (including you) at the time a breakdown occurs who is authorised by you to be riding your motorcycle and is permanently a resident in the territory;

“road traffic accident”

1. for the purposes of Section E only, means a road traffic accident in Europe that immobilises your motorcycle; and
2. for the purposes of all other Sections of this RAC Breakdown Cover, means a road traffic accident involving a vehicle within the territory;

“service provider”

means any garage, breakdown/recovery company, repairer, car hire company and other third party service provider in Europe. These service providers are not checked or approved by RAC and do not act as agents for RAC. RAC cannot be held liable for acts or omissions of service providers;

“sidecar”/“trailer”

means any sidecar or trailer attached to your motorcycle at the time of the breakdown;

“specialist equipment”

means equipment that is not normally carried by RAC patrols or RAC contractors to complete repairs and recoveries in the event of a breakdown including, but not limited to, winching and specialist lifting equipment;

“start date”

means the date that this RAC Breakdown Cover policy begins as shown on the certificate of motor insurance;

“statement of cover”

means the document detailing the level of RAC Breakdown Cover you have, which must be read in conjunction with these terms and conditions;

“territory”

means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man;

“you”/“your”

means the person shown on the certificate of motor insurance and that is permanently resident in the territory;

Your Cover

Section A. Roadside

RAC Breakdown Cover includes cover for Roadside subject to the terms and conditions below.

What is covered

If your motorcycle has broken down in the territory or the Republic of Ireland during the period of cover and more than a 1/4 of a mile from your home as measured by us, we will provide an RAC patrol or an RAC contractor to either:

1. Repair your motorcycle at the roadside; or
2. If we are unable to permanently repair your motorcycle at the roadside (within a reasonable time), we will decide, based upon our technical expertise in breakdown situations, either to provide a temporary repair to your broken down motorcycle at the roadside or transport your broken down motorcycle (and any sidecar or trailer attached to it) to a destination chosen by the rider within 10 miles of the breakdown as measured by us. We will only transport the sidecar or trailer if your motorcycle has broken down.

If we transport your broken down motorcycle (and any sidecar or trailer attached to it) to a destination of the rider's choice, we will either:

1. Provide transport for the rider and up to 2 passengers, of your broken down motorcycle to that chosen destination; or
2. If the rider chooses for us to transport your motorcycle to a garage, we will reimburse the rider's taxi fare for a taxi journey to a destination up to 20 miles from the garage for the rider and up to two passengers of your broken down motorcycle as long as this is agreed with us in advance. In order to claim a reimbursement of the taxi fare, you must send the receipt for the taxi journey to us at the breakdown customer care address shown in Section Complaints.

What is not covered

1. Any breakdown over the call out limit as shown under Limits of cover;
2. Transportation that is not arranged with the RAC patrol or the RAC contractor when they are dealing with the breakdown. Transportation cannot be requested after the RAC patrol or the RAC contractor has left your motorcycle;
3. The cost of any parts (including batteries) required by us to repair your motorcycle are not covered under this Section A. If the RAC patrol or RAC contractor has the required parts you or the rider can purchase the

relevant parts from us for an additional charge. The parts must be paid for in full at the time of the **breakdown** and before the repair commences. We will not fit any parts (including batteries) purchased from any third party. This is to ensure that parts are fitted from reputable sources in order to avoid further **call outs** under **RAC Breakdown Cover**

4. Any **breakdown** resulting from a fault where we have previously provided **breakdown cover** for that fault and either:
 - a. we consider acting reasonably, that the original fault, including faulty battery, has not been properly repaired or replaced, by a party other than the **RAC**; or
 - b. we advised any rider that we had only provided a temporary repair to the fault and further repairs were required and the subsequent **breakdown** resulted, at least in part, from a failure to carry out these other repairs.

Section B. Recovery

Please refer to **your statement of cover** which sets out whether this **RAC Breakdown Cover** includes cover for Recovery as set out in this Section B.

What is covered

If **your motorcycle** has **broken down** in the **territory** during the **period of cover** and following an **RAC patrol** or an **RAC contractor** attending the **breakdown** (and not being able to repair **your motorcycle** locally within a reasonable time), we decide to recover **your motorcycle** in accordance with the cover under Section A, we will transport **your motorcycle** (and any **sidecar** or **trailer** attached to it) and the rider and up to 2 passengers, of **your broken down motorcycle** to a destination within the **territory** chosen by the rider.

Where **your home** is in Northern Ireland, under this Section B, any **breakdown cover** will include the Republic of Ireland. **Your motorcycle**, the rider and up to 2 passengers are entitled to be recovered from the Republic of Ireland to **your home** in Northern Ireland or a single destination chosen by the rider where the distance is less than to **your home**.

We may also provide at our discretion a recovery service if the rider becomes ill during a journey in the **territory** and the passengers are unable to ride **your motorcycle**. We may ask the rider to provide written confirmation from the treating hospital or medical expert that they are unfit to drive and prove that they are the only viable rider in their party.

What is not covered

1. Recovery that is not arranged with the **RAC patrol** or the **RAC contractor** when they are dealing with the **breakdown**. Recovery cannot

be requested after the **RAC patrol** or the **RAC contractor** has left **your motorcycle**;

2. Recovery to more than one destination including a second recovery where the original recovery destination could not accept **your motorcycle** due to their opening hours or other restrictions;
3. Where we can demonstrate that the recovery service as set out in this Section B, is being used by you and/or the rider to avoid the cost of repairing **your motorcycle**;
4. Any recovery required as a result of a **breakdown** resulting from a fault where we have previously provided **breakdown** assistance for that fault and either:
 - a. we consider, acting reasonably, that the original fault, including faulty battery, has not been properly repaired by a party other than the **RAC**; or
 - b. we advised the rider that we had only provided a temporary repair to the fault and further repairs were required and the subsequent **breakdown** results, at least in part, from a failure to carry out these further repairs;
5. Where a recovery is required due to a **breakdown** as a result of a problem with the tyre of **your motorcycle** we will not provide recovery over 10 miles; or
6. Any **motorcycle** that is already at a garage or other place of repair.

Section C. At Home

Please refer to **your statement of cover** which sets out whether this **RAC Breakdown Cover** includes cover for At Home as set out in this Section C.

What is covered

If **your motorcycle** has **broken down** in the **territory** during the **period of cover** within a ¼ of a mile of **your home** as measured by us, we will provide an **RAC patrol** or an **RAC contractor** to either:

1. Repair **your motorcycle** at the roadside or the **home**; or
2. If we are unable to permanently repair **your motorcycle** at the roadside or at **your home**, we will decide, based upon our technical expertise in **breakdown** situations, either to provide a temporary repair to **your motorcycle** at the roadside or transport the **broken down motorcycle** (and any **sidecar** or **trailer** attached to it) to a single destination chosen by the rider within 10 miles of the **breakdown** as measured by us. We will only transport the **sidecar** or **trailer** if **your motorcycle** has broken down.

What is not covered

1. Transportation that is not arranged with the **RAC patrol** or the **RAC contractor** when they are dealing with the **breakdown**. Transportation cannot be requested after the **RAC patrol** or the **RAC contractor** has left **your motorcycle**;
2. The cost of any parts (including batteries) required by **us** to repair **your motorcycle** are not covered under this Section C. If the **RAC patrol** or **RAC contractor** has the required parts, the **rider** can purchase the relevant parts from **us** for an additional charge. The part must be paid for in full at the time of the **breakdown** and before the repair commences. **We** will not fit any parts (including a battery) purchased from any third **party**. This is to ensure that parts are fitted from reputable sources in order to avoid further **call outs** under **RAC Breakdown Cover**;
3. Any **breakdown** resulting from a fault where **we** have previously provided **breakdown** assistance for that fault and either:
 - a. **we** consider, acting reasonably, that the original fault has not been properly repaired by a party other than the **RAC**; or
 - b. **we** advised the **rider** that **we** had only provided a temporary repair to the fault and further repairs were required and the subsequent **breakdown** resulted, at least in part, from a failure to carry out these further repairs.

Section D. Onward Travel

Please refer to **your statement of cover** which sets out whether this **RAC Breakdown cover** includes cover for Onward Travel as set out in this Section D.

What is covered

Onward Travel applies if **your motorcycle** has **broken down** in the **territory** during the **period of cover** and following an **RAC patrol** or an **RAC contractor** attending the **breakdown**, **we** are unable to repair **your motorcycle** in accordance with the cover under Section A or C. **We** will provide the **rider** with one of the following benefits:

1. Replacement car hire; or
2. Alternative transport costs; or
3. Hotel accommodation

What is not covered

Any assistance as a result of a **breakdown** resulting from a fault where **we** have previously provided **breakdown** assistance for that fault and either:

1. **We** consider, acting reasonably, that the original fault has not been properly repaired by a party other than the **RAC**; or
2. **We** advised the **rider** that **we** had only provided a temporary repair to the fault and further

repairs were required and the subsequent **breakdown** results, at least in part, from a failure to carry out these further repairs.

Replacement car hire

What is covered

We will (subject to availability):

1. Arrange and pay for:
 - a. the hire cost of a replacement car while **your motorcycle** is being repaired as a result of the **breakdown** (up to a maximum of 3 consecutive days or until **your motorcycle** has been repaired, whichever is sooner). Any replacement car will be limited to a small hatchback; and
 - b. insurance for the replacement car, including collision damage waiver that waives the costs of damage resulting from a collision, but excluding any excess; or
2. If **you** do not comply with the terms and conditions of the hire company used by **us** and **you** agree with **us** to arrange a replacement hire car with another hire car supplier, **we** will reimburse **you** up to £35 per day up to a maximum of 3 consecutive days or until **your motorcycle** has been repaired, whichever is sooner for the cost of the replacement car hire arranged by **you**.

What is not covered

1. Any replacement car hire arranged by **us** where the **rider** of the replacement car does not comply with the usual terms and conditions of the hire company including but not limited to age and licence restrictions. For example, requiring the **rider** to hold and present a driving licence or being able to provide a valid credit or debit card with sufficient funds available for the car hire company to take a deposit. **We** use reputable car hire companies with market standard terms and conditions;
2. Any replacement car hire arranged by the **rider** that has not been agreed with **us** prior to the **rider** making the arrangements or any request that is not made on the same day as the **breakdown** occurred;
3. **We** will not cover the cost of:
 - a. Any fuel used while the hire car is with a **rider**, including any fuel required to refuel the car at the end of the hire car period to comply with the hire company's terms and conditions;
 - b. Any insurance excess payable under any insurance for the replacement car;
4. **We** will not supply:
 - a. Any specific car type or model. **We** can try to arrange additional or upgraded hire car vehicles for an additional cost;

- b. Replacement cars with a tow bar; or
- c. Specially adapted vehicles.

Alternative transport

What is covered

We will arrange rail, air or other public transport for the rider and up to 2 passengers of your broken down motorcycle to reach the intended end of the journey within the territory and reimburse you for the costs of such transport up to £150 per person or £450 for all persons, whichever is less. The rider will have to pay for any additional transport costs.

Hotel accommodation

What is covered

We will arrange one night's bed and breakfast accommodation for the rider and up to two passengers of your broken down motorcycle in a hotel of our choice and reimburse you for the costs of such accommodation up to £150 per person or £450 for all persons, whichever is less. The rider will have to pay for any additional hotel costs.

Assistance in a medical emergency

What is covered

If during a journey in the territory the rider or a passenger of your motorcycle becomes ill and is taken to a doctor's surgery or hospital without the journey being completed, we will:

1. Arrange for one night's bed and breakfast accommodation for the rider and up to two passengers of your motorcycle whose homes are more than 20 miles from the hospital in a hotel of our choice and reimburse you for the costs of such accommodation up to £150 per person or £450 for all persons, whichever is less. You will have to pay for any additional hotel costs; and
2. Arrange for an ambulance to take the patient to a local hospital near to their home once medical permission has been given.

What is not covered

Where the person is taken ill during a journey to or from a doctor's surgery or hospital, including for planned doctor or hospital appointments or emergencies.

Section E. European Motoring Assistance

Please refer to your statement of cover which sets out whether this RAC Breakdown cover includes cover for European Motoring Assistance as set out in this Section E.

Required terms

To ensure we can provide the services contained within this Section E, European Motoring Assistance, the rider will need to make sure that they have the following original documents with them when they are on a journey. If a rider does not have these documents we may not be able to provide assistance:

1. Credit card (required if a rider needs to take advantage of any vehicle hire benefit, purchase any replacement parts or receive additional services from the RAC);
2. Valid UK Driving licence (photo card licence) and National Insurance number;
3. Proof of RAC Breakdown cover (such as the certificate of motor insurance);
4. Vehicle registration document (V5) or Vehicle on Hire Certificate (VE103) and letter of authority to use your motorcycle on the journey.

Important car hire information

Car hire arranged under this Section E will be subject to the normal conditions of the hiring company.

We use reputable car hire companies with market standard terms and conditions which the rider must fully comply with. The rider must also have held a full UK car driving licence or equivalent for a minimum of one year (two years for France). The rider must present their driving licence to the hire company and present their full UK car driving licence, National Insurance number and any other information requested.

The rider's valid credit card details will also be required by the hire company and the card must be presented to the hire company as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle.

The rider will need to collect a replacement car from the nearest available place of supply. If this is the case, we will provide transportation to the place of supply subject to these terms and conditions.

If the rider leaves a hire car at a different location to the one arranged by RAC, the rider must pay the hire company any additional charges which may be made and any additional cost relating to the rental.

Collision Damage Waiver (CDW). Please note that many car hire companies across Europe charge a damage excess which is not covered by the CDW.

This means that if the car is damaged during the hire period the rider could be liable for the first portion

of the cost, which is likely to be over £150, and have **their** credit card charged. In some cases the amount could be much higher and varies according to the hire company, category of hire car and location. The CDW covers the amount above the excess.

Most hire car companies will not permit **their** car to cross certain national borders. It may be necessary to arrange multiple hires or additional transport in order to complete the **journey** within the limits of this cover. A car hired abroad must not be brought into the **territory**. A second car hire will be arranged for the **territory** part of the **journey**. Please note that continental hire cars must be returned to the nearest appropriate hire car agency before boarding the ferry. Passengers may be required to travel as foot passengers to the **territory** where the **rider** will collect any necessary onward transportation.

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 or automatic gearbox and cannot guarantee the hire of minibuses or vans.

While **we** use a range of reputable car hire companies, **we** cannot guarantee that a replacement car will be immediately available or in time to connect with any pre-booked ferry, train or other transport. If this is the case, **we** will provide the **rider** with a replacement car as soon as possible (if a replacement car is still required).

Sidecars and trailers

We do our best to find solutions to motoring problems, but **we** regret that, **we** cannot arrange a replacement **sidecar** or **trailer**. It is also virtually impossible to hire vehicles with tow bars so the **rider** may need to leave the **sidecar** or **trailer** with **your motorcycle** while it is being repaired and it may become necessary to repatriate the **sidecar** or **trailer** together with **your motorcycle**, if **your motorcycle** cannot be repaired abroad by the return date.

Important

Please note that cover is not available for **breakdowns** or **road traffic accidents** suffered by **sidecars** or **trailers** and **we** will only recover or repatriate a **sidecar** or **trailer**, if **your motorcycle** towing such **sidecar** or **trailer** has **broken down** or suffered a **road traffic accident**. **We** may be able to provide services to a **broken down trailer** or **sidecar**, but such service will only be provided at an additional cost.

Motor insurance and motorcycle warranty

Cover under this Section E does not replace motorcycle insurance. **We** strongly recommend **you** tell **Bemoto** before taking a motorcycle abroad. If **you**

do not, the motor insurance policy may only provide cover for damage caused to other people or **their** property. This means that there will not be cover for damage to **your motorcycle** (including damage caused by fire or theft) of **your motorcycle**. The insurers will also need to know if **your motorcycle** has a **sidecar** or is towing **trailer**.

If **your motorcycle** has a manufacturer's or other mechanical warranty, **we** will provide emergency assistance but **you** are responsible for ensuring subsequent repairs are in accordance with the warranty and do not invalidate it.

Disruption in country

Our service in certain countries may become disrupted or unavailable due to current conditions in that country. For example strike action may delay or prevent **our** service under this Section E. If this is the case, **we** will not be liable for any losses that the **rider** may suffer as a result of the disruption or unavailability of **our** services. To obtain current information on conditions in the countries the **rider** is travelling to please refer to the Foreign and Commonwealth office website at:

<https://www.gov.uk/government/organisations/foreign-commonwealth-office>

or email: TravelAdvicePublicEnquiries@fco.gov.uk

Limits of cover

The cover under Section E is subject to an aggregate overall limit of £2500 per **claim** and is subject to the further limits of cover in respect of each type of cover.

This Section E provides cover for **journeys** during the term of **your** policy, but each **journey** is limited to a maximum of 90 days and each **journey** must fall within the **period of cover**. **We** will not provide cover for a **journey** if **your motorcycle** will not return to the **territory** within the **period of cover**. If the end of any **journey** will be outside the **period of cover**, **you** will need to renew the cover before the **rider** commences the **journey**. If, however **your motorcycle** is due to return to the **territory** within the **period of cover** but it is delayed due to a **road traffic accident** or **breakdown** that is covered by this Section E, **we** will provide cover for that **journey**.

The Sections of European Motoring Assistance

In the event that **your motorcycle** has **broken down** or has been in a **road traffic accident**, the **RAC patrol**, **RAC contractor** or **service provider** that attends the **breakdown** or **road traffic accident** will carry out a preliminary fault diagnosis to confirm whether **your motorcycle** can be repaired within 12 hours and, if not, whether:

1. it can be repaired by the date that the **rider** originally planned to return to the **territory**;
2. it requires repatriation to the **territory**; or
3. it is **beyond commercial economical repair**.

The **rider's** request for **breakdown** or **road traffic accident** assistance will act as authorisation for us to arrange the fault diagnosis and determine the best course of action based upon **our** technical expertise in these situations.

We will then discuss the preliminary fault diagnosis with the **rider** and determine which other benefits may be available under this Section E as a result of the **claim**. For example, if the repairs cannot be completed within 12 hours, we will discuss whether the **rider** would like us to arrange transport to continue the **journey** to the original destination (under Section E3) or arrange accommodation while the **rider** waits for the repair to be completed (under Section E5). These alternatives will be discussed with the **rider** at the outset so that the best course of action can be agreed. We will have final say on the best course of action if this cannot be agreed.

If there is a change to the preliminary fault diagnosis at any time, we will discuss this with the **rider** and determine if the benefits provided under this Section E should change as a result.

If **your motorcycle** cannot be repaired by the date that the **rider** originally planned to return to the **territory**, and it is agreed to repatriate **your motorcycle**, the **rider** and the **party**, all other cover under this Section E will cease. This will also apply where the preliminary fault diagnosis changes and it is agreed to repatriate **your motorcycle** and the **rider** and the **party**.

We will pay the **RAC patrol**, **RAC contractor** or **service provider's** fees to carry out the preliminary fault diagnosis of **your motorcycle**.

Important

Whilst we will assist with the arrangements and progress of any workshop repairs, if requested by the **rider**, these repairs are not covered under this policy. Any information regarding the cost of repairs provided by us is of an advisory nature only. The repairer will be working for the **rider** and we have no legal responsibility to the **rider** for their efficiency or quality of the repairs.

Section E1: Journey continuation in the territory

What is covered

If **your motorcycle** has **broken down** in the **territory** during the **period of cover** within 24 hours of the planned departure date of the **journey** from the **territory** and, following an **RAC patrol** or an **RAC contractor** attending the **breakdown**, we are unable to repair **your motorcycle** once we have decided that we cannot get **your motorcycle** repaired locally within 24 hours, we will arrange and pay for the cost of a replacement car (including collision damage waiver) to enable the **rider** to continue the **journey**. We will contribute up to £125 per day up to £750.

What is not covered

1. A **breakdown** during a **journey** where the **breakdown** occurs more than 24 hours prior to the planned **journey**;
2. Fuel and oil costs, personal insurance or any other extra costs;
3. The excess payable under any insurance for the replacement vehicle; or
4. A replacement car following a **road traffic accident** in the **territory**.

Section E2: Roadside assistance in Europe

What is covered

If **your motorcycle** has **broken down** or been in a **road traffic accident** in **Europe** during a **journey** during the **period of cover**, we will arrange and pay for a **service provider** to either:

1. Repair **your motorcycle** at the roadside; or
2. If they are unable to permanently repair **your motorcycle** at the roadside, we together with the **service provider** will decide to either:
 - a. arrange for a temporary repair to **your motorcycle** at the roadside; or
 - b. arrange transportation of **your motorcycle** to a local repairer. Where **your motorcycle** has been recovered to a local repairer following a **breakdown** and the local repairer is able to repair **your motorcycle** on the same day as the **breakdown**, we will contribute up to £150 towards the local repairer's labour charges for repairing **your motorcycle**.

What is not covered

1. Repair costs, including labour charges, if **your motorcycle** was in a **road traffic accident**;
2. If **your motorcycle** cannot be driven due to a **road traffic accident**, any damage which **you** or the **rider** are entitled to have repaired by **your** motor insurers must be reported to them immediately. **Your** insurers must decide whether to authorise repairs abroad or have **your motorcycle** repatriated. **We** cannot repair **your motorcycle**.
3. Repair costs if, in **our** reasonable opinion, **your motorcycle** is **beyond commercial economical repair**;
4. Any costs for non-emergency repairs such as satellite navigation which do not affect the mobility or security of **your motorcycle**, nor render it unsafe to drive;
5. The cost of any parts required to repair **your motorcycle**;
6. Repair costs not directly necessary to enable **your motorcycle** to continue the **journey**; or
7. If **your motorcycle** suffers a **breakdown** as a result of mis-fuelling **we** will not repair **your motorcycle** (including not draining or removing the fuel). **We** will only recover **your motorcycle** to a local repairer. **We** may be able to repair **your motorcycle** and/or arrange recovery of **your motorcycle** to another location for an additional charge. Any further service under this Section E will not be provided.

Section E3: Journey continuation in Europe or return home

Cover under this Section E3 is not available if **you** benefit from additional accommodation expenses under Section E5.

What is covered

If **your motorcycle** has **broken down** or been in a **road traffic accident** in **Europe** during a **journey** during the **period of cover** and, following a **service provider** attending in accordance with Section E2, **your motorcycle** cannot be repaired in accordance with Section E2 within 12 hours of the **breakdown** or **road traffic accident**, **we** will arrange and pay up to £125 per day up to a maximum of £1,500 for the **rider** and the **party** to continue the **journey** by any one or a combination of:

1. A replacement hire car (including collision damage waiver);
2. Second/standard class rail or air travel; and/or
3. Local taxi fares authorised by us in advance.

Cover under this Section E3 will stop once **your motorcycle** has been repaired to a roadworthy condition and **you** or the **rider** has been notified.

Once **you** or the **rider** are notified that this is the case, the **rider** must return any hire car to the place of collection of the hire car or can choose to keep the hire car an additional period to continue the intended **journey**, however all additional hire car costs are payable by the **rider** and will be charged to the **rider's** credit card.

What is not covered

1. Fuel and oil costs, personal insurance or any other extra costs;
2. The excess payable under any insurance for the replacement hire car;
3. The cost of a replacement hire car after 24 hours (or such other time agreed with us) the **rider** being notified that **your motorcycle** has been repaired or is to be repatriated or is **beyond commercial economical repair**;
4. First class rail and air fares;
5. The costs of meals or any other expenses; or
6. Any costs during the receipt of any benefits under Section E5.

Section E4: Replacement parts dispatch

What is covered

If **your motorcycle** has **broken down** in **Europe** during a **journey** during the **period of cover** and, following a **service provider** attending the **breakdown** in accordance with Section E2, **your motorcycle** requires replacement part(s) necessary to complete repairs to it, but those parts are not obtainable locally, **we** will, (subject to availability) arrange the purchase of such replacement parts and arrange and pay for:

1. The freight, handling and ancillary charges for dispatch of the replacement parts to **your motorcycle** or an appropriate railway station or airport; and
2. If the parts are dispatched to a railway station or airport, the cost of one person to collect the parts from the railway station or airport if required.

What is not covered

The cost of the parts, which must be paid for when the **rider** telephones **us** to arrange for the parts to be dispatched. The **rider** will be asked for credit card details and **we** will take payment before dispatch.

Important

We will arrange to dispatch parts as quickly as possible, but delays may occur at weekends and bank holidays so we cannot guarantee when these will arrive. We will not be responsible for errors made by the manufacturers or suppliers of the parts. We use a range of reputable suppliers to source replacement parts, however we cannot guarantee the availability of replacement parts, especially for older or specialist motorcycles, for which parts may be impossible to locate.

Section E5: Additional accommodation expenses

Cover under this Section is not available if you benefit from Journey Continuation under Section E3.

What is covered

If your motorcycle has broken down or been in a road traffic accident in Europe during a journey during the period of cover and, following a service provider attending in accordance with Section E2 your motorcycle cannot be repaired within 12 hours of the breakdown or road traffic accident, we will, subject to the overall Limits of cover, arrange and pay a contribution of £30 per person per night up to a maximum of £500 towards additional (not alternative) accommodation for the rider and the party in a hotel of our choice whilst waiting for your motorcycle to be repaired. We will also pay for local taxi fares authorised by us in advance between the place of repair and the accommodation.

What is not covered

1. Any accommodation costs that the rider or the passengers would have otherwise incurred on the journey;
2. Any accommodation costs if the rider has alternative accommodation available for use;
3. Any accommodation costs once you or the rider have been notified that your motorcycle has been repaired, is to be repatriated or is beyond commercial economical repair;
4. The costs of meals or any other extra costs and expenses; or
5. Any costs during the receipt of any benefits under Section E3.

Section E6: Motorcycle break in – emergency repairs

What is covered

In the event of damage to windshield or locks of your motorcycle caused solely by forcible entry or attempted forcible entry of your motorcycle in Europe during a journey during the period of cover, we will, subject to the overall Limits of cover, either provide cover for the cost of immediate emergency repairs to the damage to enable the rider to continue the journey or the cost of recovery of your motorcycle to a local repairer for repairs to be carried out, up to a maximum of £175.

The rider will need to pay these costs and you can claim these costs back from us by completing a claim form.

The matter must be reported to the police before contacting us and a written report must be obtained from the police. You will need to provide a copy of the police report to us when you make your claim under this Section.

What is not covered

1. Any costs if the rider does not report the matter to the police before contacting us or do not obtain a police report;
2. The cost of any parts required to repair your motorcycle;
3. Repair costs not directly necessary to enable your motorcycle to continue the journey; or
4. Costs over £175, inclusive of recovery costs.

Important

If there is a forcible entry or attempted forcible entry of your motorcycle you can only claim under this Section. We will not provide any other benefits described in this Section E. Should your motorcycle break down or be involved in a road traffic accident in the same journey, we will provide the relevant service in line with the relevant Section(s) of cover.

You should always contact the motor insurance company that insures your motorcycle first before calling us.

Section E7: Motorcycle repatriation

What is covered

If **your motorcycle** has **broken down** or been in a **road traffic accident in Europe** during a **journey** during the **period of cover** and, following a **service provider** attending in accordance with Section E2, **your motorcycle** cannot be repaired by the planned return to the **territory**, we will arrange and pay for:

1. Storage of **your motorcycle** and any **sidecar** or **trailer**, while awaiting repatriation by us in accordance with this Section; and
2. Repatriation of **your motorcycle** and any **sidecar** or **trailer** by the most appropriate means from the place of the **breakdown** or **road traffic accident** or the local repairer to **your home** or a repairer in the **territory** chosen by the **rider**, providing the cost is not more than the **market value of your motorcycle** and any **sidecar** or **trailer**. If the cost of repatriation is more than this, **you** or the **rider** will have to pay the balance between the **market value of your motorcycle**, and any **sidecar** or **trailer** on **toy** at the time of the **breakdown** and the cost of repatriation before service is provided.

If **your motorcycle** has been in a **road traffic accident** that is covered by a motor insurance policy, we will follow the insurers' decision on whether to have **your motorcycle** repatriated. The insurers may alternatively decide to authorise repairs abroad or determine that **your motorcycle** is **beyond commercial economical repair**.

What is not covered

1. Any storage charges or repatriation costs not authorised by us or while we are awaiting a decision from the motor insurer;
2. The cost of repatriation (including storage charges) if we determine (acting reasonably) that **your motorcycle** is **beyond commercial economical repair**;
3. The cost of repatriation (including storage charges) if **your motorcycle** is roadworthy;
4. Transportation costs for any personal belongings, valuables or luggage. Any items left with **your motorcycle**, **sidecar** or **trailer** for recovery are left at the **rider's** own risk;
5. We are unable to transport any animals in **your motorcycle**, **sidecar** or **trailer**. We cannot guarantee that we can arrange transport for any animal. Any onward transportation is at **our** discretion and solely at the **rider's** risk. We will not insure any animal during any onward transportation we may undertake;

6. Any repairs required to **your motorcycle** and associated costs following repatriation;
7. Any repatriation that is not authorised by the insurer if **your motorcycle** has had a **road traffic accident** covered by the motor insurer;
8. Any cancelled repatriation as a result of **you** or the **rider** failing to leave keys for **your motorcycle**, **sidecar** or **trailer** or keys for any box with **your motorcycle**, **sidecar** or **trailer**; or
9. Any claim if **your motorcycle**, **sidecar** or **trailer** is being repatriated and customs in any country find its contents are breaking the law of that country.

If **you** have any enquires relating to **your** repatriation please contact us on 0330 159 0342.

Important

Once repatriation is authorised by us it normally takes 8-14 working days for **your motorcycle**, **sidecar** or **trailer** to be delivered from most countries in western **Europe** to the chosen address in the **territory**. At busy times and from some other European countries (particularly from eastern and northern **Europe**) it may take longer. We will discuss the likely timescales for repatriation with **you** in the event that repatriation is required.

It is **our** decision alone whether to repatriate or repair locally **your motorcycle** which cannot be ridden as a result of a **breakdown** or **road traffic accident** except where the **road traffic accident** is covered by a motor insurance policy. If **your motorcycle** has been in a **road traffic accident** that is covered by a motor insurance policy, we will follow **your** insurers' decision on whether to have it repatriated. The insurers may alternatively decide to authorise repairs abroad or determine that it is **beyond commercial economical repair**.

Repatriation cannot be used to avoid repair costs. We will only repatriate if we consider that **your motorcycle** cannot be repaired by the **rider's** planned return date to the **territory**, and not as a result of any other request.

If **your motorcycle** is **beyond commercial economical repair**, **you** will have 10 weeks in which to advise us of how **you** wish to recover or dispose of it. If **you** do not contact us within 10 weeks **you** will be considered to have authorised us to dispose of it as we choose.

If **your motorcycle** and any **sidecar** or **trailer** is to be repatriated and has been fitted with a box, the **rider** must remove it and place it inside **your motorcycle**, **sidecar** or **trailer**, if possible. If the **rider** cannot do so, the roof box or bicycle rack can be left on **your motorcycle**, **sidecar** or **trailer**. The roof box keys need to be left with **your motorcycle**, **sidecar** or **trailer** keys in the event that customs require

access. Failure to leave the required keys with **your motorcycle, sidecar or trailer** may result in the cancellation of the repatriation and **you** or the **rider** may be required to collect **your motorcycle, sidecar or trailer**.

If **your motorcycle** and any **sidecar or trailer** is to be repatriated, **you** should check with **your motor insurers** that it will be covered in transit for loss or damage and that the contents are also covered. This Section E will not cover any **motorcycle, sidecar or trailer** or their contents during transit.

Section E8: Collection of motorcycle left abroad for repair

Cover under this Section is only available where **we** have agreed with **you** that **your motorcycle** will remain in **Europe** for repair and not be repatriated under Section E7.

What is covered

If **your motorcycle** has **broken down** in **Europe** during a **journey** during the **period of cover** and, following a **service provider** attending the **breakdown** in accordance with Section E2, **your motorcycle** cannot be repaired by the planned return date to the **territory** and the **rider** and the **party** have been repatriated to **your home** under Section E3 **we** will arrange and pay for one person to collect **your motorcycle** and return it to the **territory**, by any one or a combination of:

1. Second/standard class rail and other public transport fares (including ferry fares) for one person to travel to **your motorcycle**;
2. Additional ferry fares from the **territory** to **Europe** and back for **your motorcycle** and one person; and/or
3. Local taxi fares authorised by **us** in advance.

We will also pay a contribution towards single room accommodation (room only) for one person, up to a maximum of £30 per night if necessary to complete the round trip.

What is not covered

1. Fuel and oil costs, personal insurance or any other extra costs;
2. The costs of meals or any other extra costs and expenses;
3. First class rail fares;
4. Costs for more than one person;
5. Transportation costs for any personal belongings, valuables or luggage; or
6. Any storage charges once **you** or the **rider** has been notified that **your motorcycle** is ready for collection.

Important

Any decisions as to whether **your motorcycle** can be repaired abroad so that **you** (or someone nominated by **you**) must return and collect it on completion of the repair or that **your motorcycle** cannot be repaired and must be repatriated will be determined by **us** in accordance with Section E7.

Section E9: Accidental damage to or loss of tent

What is covered

If the **rider** is camping in **Europe** during a **journey** during the **period of cover** and the **rider's** tent is damaged accidentally making it unusable or the tent is stolen, **we** will, subject to the overall Limits of cover, choose (at **our** discretion) to provide cover for the cost of either:

1. Accommodation expenses of up to £35 per person in the **party** per night for up to 3 days; or
2. A replacement tent (provided it has been authorised by **us** in advance) up to a maximum of £250.

The **rider** will need to pay these costs and **you** must **claim** them back from **us** by completing a **claim** form.

The matter must be reported to the police within 24 hours of the tent being stolen and before contacting **us** and a written report must be obtained from the police. **You** will need to provide a copy of the police report to **us** when **you** make **your claim** under this Section. The written report must be provided to **us** within 14 days.

What is not covered

1. Damage to the tent caused by weather conditions;
2. The cost of a replacement tent not authorised by **us**;
3. The costs of meals or any other extra costs and expenses; or
4. Any accommodation costs if **you** have alternative accommodation available for use;

Section E10: Customs duty indemnity

What is covered

Customs claims for import duty if **your motorcycle** is beyond commercial economical repair as a result of a **breakdown** in **Europe** during a **journey** during the **period of cover** and it has to be disposed of abroad under Customs supervision.

What is not covered

Any import duties not relating to **your motorcycle**, sidecar or trailer.

Section E11: Urgent message relay service

What is covered

We will relay urgent messages to the **rider's** immediate relatives or close business associates if **your motorcycle** cannot be ridden because of **breakdown** or a **road traffic accident** in **Europe** or in the **territory** during a **journey** during the **period of cover**.

What is not covered

Cost of relaying any urgent message not arranged through us.

General conditions for this Section E

In addition to the general conditions, the following conditions apply to this Section E. If any **rider** does not comply with these conditions we may not be able to provide cover under this Section E.

1. The **rider** must make sure **your motorcycle**, (including any **sidecar** or **trailer** attached to it) meets all relevant laws of the countries visited during a **journey**. This particularly includes weight limits for towing;
2. We will require the **rider's** credit card details if we arrange a service for the **rider**, which is not covered by the **RAC Breakdown cover** or if it exceeds the limit set for each benefit;
3. Exchange rate: Any costs that are incurred directly by us in a currency other than GBP will be converted to GBP at the exchange rate used by us at the time. Any costs that are incurred by you or the **rider** in a currency other than GBP and which are recoverable from us under this Section E, will be converted to GBP at the exchange rate used by you or the **rider's** credit or debit card provider (in the case of card payments) or used by us at the time you present the **claim** (in the case of cash payments);
4. Eligible persons: **riders** must be a permanent resident in the **territory** during the **period of cover**; and

5. **Your motorcycle** must be maintained in accordance with the manufacturer's recommended service standards.

General exclusions for this Section E

In addition to the general exclusions, the following exclusions will apply to this Section E:

6. If the **rider** fails to contact us within 24 hours of becoming aware of the **breakdown** we may refuse to provide cover in relation to the **breakdown**;
7. Any costs which the **rider** or passengers would have had to pay if the **breakdown** or **road traffic accident** (as applicable) had not occurred;
8. Replacement vehicles:
 - a. The provision of a replacement motorcycle or the cost of a **trailer** for the **rider** to transport **your motorcycle** under this Section E;
 - b. The provision of convertibles, any specific car type or model, specially adapted vehicles or vehicles with a tow bar, roof rack or automatic gearbox; or
 - c. The provision of a replacement **sidecars** or **trailers**;

Please note **your cover** under this Section E does not extend to any replacement vehicle.

1. Any **breakdown** or **road traffic accident** caused directly or indirectly by the overloading of **your motorcycle** under the laws in any country in which **your motorcycle** is travelling;
2. Any personal belongings, valuables, luggage, goods in or on **your motorcycle**. The **rider** is responsible for the care of these items at all times;
3. Any **breakdown** or **road traffic accident** caused directly or indirectly by:
 - a. Running out of oil or water
 - b. Rust damage; or
 - c. Frost or corrosion
4. Any **claim** which you or the **rider** could make under any other insurance policy. If the value of the **claim** is more than the amount you or the **rider** can get from any other insurance we may pay the difference. If we do make a payment it will not be more than the appropriate benefit limit under this Section E;
5. If the **breakdown** or **road traffic accident** is caused by flooding brought about by adverse weather we will only arrange for **your motorcycle** to be taken to a local repairer. All further service will be at the **rider's** cost, or must be referred to **your motorcycle's** motor insurer;
6. Any travel outside the **territory** and **Europe**;
7. Routine servicing of **your motorcycle**, replacing tyres, replacing windshields, replacement of

missing* or broken keys. **We** may be able to arrange for the provision of these services but the **rider** must pay for any costs incurred;

*Keys which are locked inside **your motorcycle** are covered and **we** can arrange for a **service provider** to attend. However, any damage which may occur in trying to retrieve the keys will be at the **rider's** risk and the **rider** must pay for any costs incurred.

If **your motorcycle** breaks down as a result of a problem with its tyre, **we** will provide assistance to change the tyre. General exclusion 16b(i) will apply.

Where **your motorcycle** is not provided with a spare tyre **we** will recover **your motorcycle** to a local repairer.

8. The cost of any transportation, accommodation or care of any animal.
9. If **you** or the **rider** delays repairs to **your motorcycle** for whatever reason, any costs that **we** consider (acting reasonably) would not have been incurred under this Section if **you** or the **rider** had not delayed repair; and
10. Any costs that are not arranged through us or arranged by us.

General conditions

The following conditions apply to all of this **RAC Breakdown Cover**. If **you** or any **rider** does not comply with these conditions **we** may not be able to provide cover under **RAC Breakdown cover** and **we** may cancel this **RAC Breakdown Cover**.

1. **You** must pay the **premium** for this **RAC Breakdown cover** and any applicable taxes by the due date set out in the **certificate of motor insurance** or this **RAC Breakdown cover** may be cancelled in accordance with the cancellation provisions in Section **RAC Breakdown cover** cancellation.
2. Any **claim** for a reimbursement of payments made must be accompanied by proof that such payment has been made before **we** will reimburse **you**, for example a receipt or invoice relating to the payment;
3. **Your motorcycle** must be registered at **your home**.
4. A **rider** that can legally drive **your motorcycle** and is willing to drive **your motorcycle** must be with **your motorcycle** at the time of the **breakdown** and when the **RAC patrol** or **RAC contractor** arrives at the **breakdown**. If they are not, **we** will not provide any service related to the **breakdown**;
5. If **we** provide an onward transportation service of passengers of a **motorcycle**, anyone under the age of 16 must be accompanied by

someone who is 17 or over;

6. If **we** provide an onward transportation service for the **rider** and the passengers of a **motorcycle**, any animals that were with **your motorcycle** can only be transported with **your motorcycle** at **you** or the **rider's** own risk. **We** will not transport animals in the recovery vehicle and **we** will not be liable for or insure any animal during any onward transportation, however any assistance animals must be transported with **their** owners;
7. **We** will attend a **breakdown** at the **riders** request in good faith, by making a request for service under the terms of this **RAC Breakdown cover** **you** or the **rider** confirm that the **rider** and **your motorcycle** comply with all legal requirements;
8. Each **rider** must be authorised by **you** to be driving **your motorcycle** and be a permanent resident in the **territory**. If not, **we** will not be able to provide any service related to the **breakdown**; and
9. The **rider** must be able to prove **your motorcycle's** eligibility by producing the valid **certificate of motor insurance** applicable to **your motorcycle** they are riding;

Upon request from **us**, the **rider** must provide **us** with proof that **your motorcycle** complies with any of the above conditions and allow **us** to examine **your motorcycle** to confirm whether it is in a legal or roadworthy condition, at any time. If the **rider** is unable to provide **us** with such proof, if the **rider** does not allow **us** to examine **your motorcycle** or **we** consider (acting reasonably) that a **motorcycle** is not in a legal or roadworthy condition for any other reason, **we** reserve the right to refuse to provide any service under this **RAC Breakdown cover** relating to that **motorcycle**. This means **we** may decline the **claim**.

The **rider** must also tell **us** if they are aware of any mechanical, electrical or other defect or problem with a **motorcycle** which may cause it to **break down**. If the **rider** does not do so, **we** reserve the right to refuse to provide any service under this **RAC Breakdown cover** if required as a result of such a **breakdown**.

General exclusions

The following exclusions apply to all of the sections of this **RAC Breakdown Cover**. **RAC Breakdown cover** does not cover:

1. Any **breakdown** or request for service occurring within the first 24 hours of you joining **RAC Breakdown Cover**, however this 24 hour exclusion period will not apply on renewal of **RAC Breakdown Cover**. For Section A, we will attend **your motorcycle** and provide cover within the first 24 hours, but only where **your motorcycle** had not **broken down** prior to you joining **RAC Breakdown Cover**;
2. Attendance following a **road traffic accident** in the **territory**. If a **rider** has had a **road traffic accident** in the **territory** and would like us to recover **your motorcycle**, we may be able to assist for an additional charge;
3. Attendance following fire, flood (in the **territory**), theft, act of vandalism or any other incident covered by any policy of motor insurance. If you or a **rider** would like us to recover **your motorcycle** following one of these incidents we may be able to assist for an additional charge;
4. Assistance in a medical emergency;
5. Any motorcycle that is already at a garage or other place of repair;
6. Servicing or assembly of **your motorcycle**;
7. **Motorcycles** which have **broken down** as a result of mis-fuelling. We will not repair **your motorcycle** including but not limited to draining or removing the fuel under **RAC Breakdown Cover**. We may be able to drain and remove the fuel for an additional cost. We will only recover **your motorcycle** to a garage (within 10 miles of the **breakdown** in the **territory**). We may be able to repair **your motorcycle** and/or arrange a recovery of **your motorcycle** to another location which will be for an additional cost;
8. **Motorcycles** which have **broken down** on land to which a **rider** or we do not have permission to access;
9. **Motorcycles** which have **broken down** as a result of taking part in any motorsport, motor racing, rallies, runs, timed events or other competitive events (including, without limitation, rallies or stock car racing) or activities which take place off the public highway and is not subject to the normal rules of the public highway. **Motorcycles** participating in any event which take place on and complies with the normal rules of the public highway (such as a treasure hunt, touring **assembly** or navigational road rally), will not be excluded;
10. Motorcycles being **demonstrated** or **delivered** under trade plates;
11. The recovery of any sidecar or trailer in the **territory** except where **your motorcycle** that was attached to the **sidecar** or **trailer** has **broken down**. If the **rider** would like us to recover any **sidecar** or **trailer** in these circumstances, we may be able to assist for an additional charge;
12. The transportation of any **motorcycle** which the **RAC patrol** or **RAC contractor** considers (acting reasonably) is loaded over its legal limit;
13. The cost of **specialist equipment** for any reason (including safely lifting a **modified motorcycle**). We may be able to arrange **breakdown** and recovery services with **specialist equipment** if needed for an additional charge; All cost of such services will be payable in advance direct to the **RAC, RAC patrol** or **RAC contractor**;
14. Any **motorcycle** which is used for **business use**;
15. Any services or benefits relating to a **breakdown** that was reported under a different **RAC** agreement to this **RAC Breakdown Cover**. To receive any services or benefits under this **RAC Breakdown Cover**, the **rider** must have reported the **breakdown** against this **RAC Breakdown Cover**;
16. Any costs:
 - a. incurred without our prior consent. All requests for service must be made directly to us.
 - b.
 - i. relating to repairs of wheels and tyres and costs relating to **your motorcycle**;
 - ii. the cost of towing **your motorcycle** if the recovery distance exceeds 10 miles and the cost of providing a temporary solution in order for the **rider** to reach a garage to get the tyre replaced;
 - c. relating to a **rider** having failed to carry or having misused any equipment provided by the manufacturer for the purposes of removing **your motorcycle** spare tyre and wheel (if applicable), including but not limited to a key to remove a wheel secured by locking wheel nuts;
 - d. relating to repairs to or replacement glass on **your motorcycle**. We will arrange the recovery of **your motorcycle** to a nearby garage for assistance but we will not pay for any replacement glass or pay for the fitting of any glass. The **rider** will have to pay for any work carried out on **your motorcycle**. We may be able to arrange the recovery of **your motorcycle** to another location for an additional charge;
 - e. relating to the keys to **your motorcycle** being lost, stolen, or locked in **your motorcycle**. We may be able arrange for a locksmith to attend

- your motorcycle** in these circumstances for an additional charge. **We** will only arrange the recovery of **your motorcycle** to a nearby garage for assistance and the **rider** will have to pay for any work carried out on **your motorcycle**. **We** may be able to arrange the recovery of **your motorcycle** to another location for an additional charge;
- f. relating to the keys to **your motorcycle** being broken. **We** may be able arrange for a locksmith to attend **your motorcycle** in these circumstances for an additional charge. **We** will only arrange the recovery of **your motorcycle** to a nearby garage for assistance and **you** or the **rider** will have to pay for any work carried out on **your motorcycle**. **We** may be able to arrange the recovery of **your motorcycle** to another location for an additional charge
 - g. for **your motorcycle** storage charges unless otherwise expressly included in the relevant Section; or
 - h. for ferry crossings and/or toll fees of **your motorcycle** to enable a successful recovery of **your motorcycle** under **RAC Breakdown cover** and the cost of any return ferry crossings and/or toll fees of the recovery vehicle;
17. **We** will not pay for any losses that are not directly associated with **the breakdown** or the incident in relation to **which** a claim is made under **RAC Breakdown Cover**. For example, loss of earnings due to **us** being unable to repair **your motorcycle** at the roadside, losses caused by delay in **us** (or any third party) providing any benefit of service or onward travel costs such as missed flights (except that this will not apply in relation to any **claim you** or a **rider** may have for death or personal injury);
 18. **We** will not provide any service under **RAC Breakdown cover** if **we** are prevented from doing so in circumstances beyond **our** reasonable control including, without limitation, an act of terrorism, severe weather conditions, the activities of civil or government authorities, third party industrial disputes or internal industrial disputes. In these circumstances **we** will take steps to prevent or minimise the effects of such circumstances on **our** services;
 19. In the event of involvement of an **emergency service**, **we** will not remove **your motorcycle** until all **emergency services** concerned have provided **us** with authorisation. If the **emergency services** insist on the removal of **your motorcycle** by anyone other than **us**, **we** will not meet the cost of the removal; or
 20. Any **claim** caused directly or indirectly by the **rider** being affected by intoxicating liquors or drugs.

Misuse of RAC Breakdown Cover

You and each **rider** must not:

1. Behave inappropriately towards any representative of the **RAC** by, including but not limited to, acting in a threatening or abusive manner, whether verbally or physically; or
2. Misuse **RAC Breakdown cover** by, including but not limited to, any of the following:
 - a. persuading or attempting to persuade any representative of the **RAC** into a dishonest or illegal act;
 - b. false or fraudulent actions or dishonesty or any act or omission which is wilful misuse or unlawful;
 - c. omitting to tell the **RAC** important facts about a **breakdown** in order to obtain a service that would not otherwise be covered under **RAC Breakdown Cover**;
 - d. providing false information in order to obtain a service that would not otherwise be covered under **RAC Breakdown Cover**;
 - e. knowingly allow, or not take reasonable care to prevent, someone not covered by **RAC Breakdown cover** attempting to obtain a service under **RAC Breakdown Cover**; or
 - f. paying for additional services or goods in the knowledge that the payment has or will fail, with no intention of providing alternative payment.

In the event that this condition is not complied with, **we** will contact **you** to discuss **our** concerns and if the concerns are not dealt with within a reasonable time or cannot be dealt with **we** reserve the right to:

1. Restrict the cover available to **you** or the applicable **rider** at the next renewal, if **you** wish to continue **RAC Breakdown cover** with **us**;
2. Refuse to provide any services to **you** or the applicable **rider** under this **RAC Breakdown cover** with immediate effect;
3. Immediately cancel this **RAC Breakdown cover** in accordance the cancellation provisions; and
4. Refuse to sell any services to **you** or the applicable **rider** in the future.

We will notify **you** in writing in the event that **we** decide to take any action outlined above.

If any **claim** is found to be fraudulent in any way **your RAC Breakdown cover** will be cancelled with effect from the date of the fraudulent act and the fraudulent **claim** forfeited. **You** will not be entitled to a refund of any **premium** paid.

Renewal of RAC Breakdown Cover

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

RAC Breakdown Cover cancellation

Your right to cancel

You are entitled to cancel **RAC Breakdown cover** within the first 14 days following the **start date** or the date you receive this policy booklet, whichever happens later. **RAC Breakdown cover** will be cancelled with immediate effect. We will refund your **premium** on a pro-rata (calculated daily) basis from the date you request to cancel unless you or a rider has made a **claim** within this period. If a **claim** has been made during this period no refund will be given. Cancellations must be made by contacting **Bemoto**.

This **RAC Breakdown cover** runs concurrently with your **motorcycle Insurance Policy**, in the event of cancellation or non-renewal of your **motorcycle Insurance Policy**, all **cover** under this **RAC Breakdown cover** will cease. At any time after the 14 day cooling off period referred to above, you may cancel **RAC Breakdown Cover**, at the same time as cancelling your **motorcycle Insurance Policy**. Cancellations must be made by contacting **Bemoto**. **RAC Breakdown cover** will be cancelled with immediate effect. Any refund will be based on a pro-rata (calculated daily) basis.

Where you cancel **RAC Breakdown Cover**, we will request settlement of any outstanding **premium** or charges for services provided. If such sums are not settled following our debt collection process, we may take legal action and we may refuse to accept your custom in the future.

Our right to cancel

1. If any **premium** for **RAC Breakdown cover** is not paid by the applicable due date for payment, we or **Bemoto** will notify you in writing. If any payments of **premium** due are not made within 30 days of the original applicable due date, we or **Bemoto** may cancel **RAC Breakdown cover** with effect from the missed due date for payment;
2. We may cancel **RAC Breakdown cover** in the event of misuse of **RAC Breakdown cover** as set out in the general conditions. In the event that we decide to cancel **RAC Breakdown Cover**, we or **Bemoto** will notify you in writing and **RAC Breakdown cover** will be cancelled with immediate effect;
3. Where we cancel **RAC Breakdown cover** we will not refund any **premium**.

If **RAC Breakdown cover** is cancelled for any reason, your **motorcycle** will no longer be covered by the **RAC** under **RAC Breakdown Cover**.

Changes to your details

You must notify **Bemoto** immediately if you want to amend any details relating to **RAC Breakdown cover** including any change of address and any change to any **motorcycle** to be covered under **RAC Breakdown Cover**.

If necessary, you will be sent a revised **certificate of motor insurance** and/or **statement of cover** reflecting the changes made to your details.

All communications from the **RAC**, **Bemoto** or our representatives shall be deemed duly sent if sent to your last known address.

Changes to RAC Breakdown Cover terms and conditions

We can make changes to **RAC Breakdown cover** terms and conditions at any time:

1. To respond proportionately to changes in general law in the **territory** or decisions of the **Financial Ombudsman Service**;
2. That are necessary to meet regulatory requirements; and/or
3. To reflect new industry guidance and codes of practice which increase the standards required for consumer protection or to make **RAC Breakdown cover** terms and conditions clearer and fairer to you.

Any change to **RAC Breakdown cover** terms and conditions (together with the reasons for such changes) will be notified to you at least 21 days in advance of the date that the change is due to take effect. We recommend you notify any rider that is affected by the change.

If the change disadvantages you or any rider, you may cancel **RAC Breakdown cover** immediately by contacting **Bemoto**. You will be entitled to a refund of the **premium** paid subject to a deduction for the period from the **start date** to the effective date of cancellation of **RAC Breakdown Cover**. This will be calculated (daily) on a pro-rata basis.

How to contact us

General enquiries

For general enquiries about **RAC Breakdown Cover**, including changes to the **cover** under **RAC Breakdown cover** and renewals please contact **Bemoto** as follows*:

1. Call on 01733 907 000
Bemoto Opening Hours, 8.00am to 8.00pm, 7 days a week;
2. Email helpme@bemoto.uk; or
3. Write to:
Bemoto
PO Box 1338
Peterborough
PE1 9RU

If **you** contact **Bemoto** in writing please provide **your** full name, contact telephone number, **your** policy number and, where applicable, **your motorcycle** registration number. Please be prepared to provide the same information if **you** call.

If **you** have any problems reading this policy booklet **you** can contact **Bemoto** customer services department on 01733 907 000 for a large font or Braille version.

Complaints

We are committed to providing **you** with the highest standard of service and customer care. **We** realise, however, there may be occasions when **you** feel **you** did not receive the standard of service **you** expected. If **you** would like to complain about any aspect of the service **we** have provided to **you** or any **rider** under **RAC Breakdown cover** please contact **us** as set out below. Please bring the complaint to **our** attention as soon as **you** can as this will assist **us** and **you** to resolve the complaint as quickly as possible.

If **you** are dissatisfied with any aspect of **our breakdown** services:

1. Call **our** customer care number on:
0330 159 0360; or
2. Email **us** at:
breakdowncustomer care@rac.co.uk; or
3. Write to **us** at:
Breakdown Customer Care
RAC Motoring Services
Great Park Road
Bradley Stoke
Bristol BS32 4QN

If **you** contact **us** in writing, by calling **us** or by email please provide **your** full name, contact telephone

number, and **your motorcycle** registration number. Using this complaints procedure will not affect **your** legal rights.

If **you** are dissatisfied with any other aspect of the services provided to **you** please contact **Bemoto**.

Financial Ombudsman Service

In the event that **we** cannot resolve **your** complaint to **your** satisfaction under the complaints process set out above, **you** may in certain circumstances be entitled to refer **your** complaint to the Financial Ombudsman Service at the following address:

Telephone : 0800 023 4567 or 0300 123 9 123*
The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

The Financial Ombudsman Service will only consider **your** complaint once **you** have tried to resolve it with **us**. If **your** complaint relates to the provision of services by **us**, **you** will not be able refer **your** complaint to the Financial Ombudsman Service. Using this complaints procedure will not affect **your** legal rights.

* Call charges may apply. Please check with **your** telephone provider.

Financial Services Compensation Scheme

RAC Insurance Limited (in relation to Section D and E) are 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. This depends on the circumstances of the claim.

Further information about FSCS arrangements is available from the FSCS website www.fscs.org.uk, by telephone on 0800 678 1100 or 0207 741 4100 or by writing to:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU

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

Your data

Data protection statement

For the purposes of the Data Protection Act 1998, the data controller in relation to the personal data **you** supply in arranging and purchasing **your RAC Breakdown cover** is **BeMoto**.

The data controller in relation to the personal data **you** supply in making a request for service or benefit or for cover under **RAC Breakdown cover** is RAC Motoring Services (RACMS), [Registered No: 01424399, with ICO Registration Z6342667], Registered Office: RAC House, Brockhurst Crescent, Walsall, WS5 4AW.

RACMS will share the information **you** provide, together with other information, with its group companies†. RAC group companies (RACGC) will use this for administration and customer services. RACGC may disclose **your** information to **our service providers** and agents for these purposes. RACGC may keep **your** information for a reasonable period to contact **you** about **our** services. RACGC may transfer **your** information outside of the European Economic Area, for example to Asia. RACGC will only do this where it is necessary for the conclusion or performance of a contract between **you** and **us**, or that RACGC enter into at **your** request, in **your** interest, or for administrative purposes.

When **you** give **us** information about another person, **you** confirm that **they** have authorised **you** to act for them, to consent to the processing and use of **their** personal data in the manner described in this notice and to receive on **their** behalf any data protection notice. **You** have the right to ask for a copy of **your** information held by RACGC (for which RACGC will charge a small fee) and to correct any inaccuracies. RACGC may record telephone calls for staff training and evidential purposes.

RACGC or **our** agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any **claims** made. RACGC may monitor and record any communications with **you** including telephone conversations and emails for quality assurance and compliance reasons.

† If **you** would like a list of all RAC group companies, please write to the Data Protection Officer at RACMS using **our** registered address.

Sensitive data

By proceeding with this **RAC Breakdown Cover**, **you** give **us** consent to use **your** sensitive personal data solely for the purposes for which **you** submit it.

Fraud prevention and detection

In order to prevent and detect fraud **we** may at any time:

1. Share information about **you** with other organisations and public bodies including the police;
2. Check and/or file **your** details with fraud prevention agencies and databases, and if **you** give **us** false or inaccurate information and **we** suspect fraud, **we** will record this and where appropriate notify the relevant crime prevention organisations. **We** and other organisations may also search these agencies and databases to:
3. Help make decisions about the provision and administration of breakdown/insurance, credit and related services for **you**;
 - a. **TRACe** debtors or beneficiaries, recover debt, prevent fraud and to manage **your** accounts or breakdown/insurance policies; and/or
 - b. Check **your** identity to prevent money laundering;
4. Undertake credit searches and additional fraud searches.

We can supply on request further details of the databases **we** access or contribute to.

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