

Bank of Scotland Car Insurance

Insurance Product Information Document

Company: Arranged by BISL Limited, authorised and regulated by the Financial Conduct Authority (no. 308896), registered in England **Product:** RAC Breakdown

This document provides a summary of the key information relating to this policy. Full details can be found in the Policy Documentation.

What is this type of insurance?

Provides assistance in the event that your vehicle breaks down



What is insured?

- ✓ Roadside assistance
 - Help to repair the vehicle at the roadside when you're more than a quarter mile from your home
 - Help to transport the vehicle, you and up to seven passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair the vehicle at the roadside
- ✓ Recovery
 - Help to transport the vehicle, you and up to seven passengers to a destination of your choice, within the UK, if the RAC cannot repair the vehicle
- ✓ At Home
 - Help to repair the vehicle at, or within, a quarter of a mile of your home
- ✓ Onward Travel
 - A replacement hire car for one day or up to £150 per person (maximum of £500 in total) for either alternative transport or overnight accommodation for the driver and up to 7 passengers while the vehicle is repaired
- ✓ European Motoring Assistance
- ✓ Onward travel in the UK
 - Help to repair the vehicle if it breaks down within 24 hours before the departure date. If it can't be repaired in time a hire car will be provided for 14 consecutive days in total.
- ✓ Roadside assistance in Europe
 - Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards the garage labour fees of up to £150 when the vehicle can be repaired on the same day.
 - If spare parts are required, the RAC will organise and pay for their dispatch



What is not insured?

- ✗ Any breakdown which has occurred prior to purchase
- ✗ Any breakdown that could be prevented by routine maintenance and servicing of the vehicle
- ✗ Anything which is not a breakdown e.g. a road traffic collision
- ✗ The cost of any parts
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed
- ✗ Any breakdown in which you fail to make contact within 24 hours of becoming aware of the breakdown, cover may be refused in this instance

- ✓ Onward travel in Europe
 - If the vehicle can't be repaired within 12 hours, the RAC will pay for the passengers to continue their journey in a replacement car (up to 14 days) or by rail up to £125 per person, £1500 in total or for additional accommodation of £30 per person per day up to £500 for all passengers
 - The RAC will provide alternative transport to get the passengers back home if the vehicle is unreparable in Europe and will be returned home
- ✓ Getting the vehicle home
 - The RAC will return your vehicle home if it can't be repaired
 - The RAC will arrange and pay for one person to collect the vehicle if it was left abroad for repairs up to £600 for transport and accommodation up to £50 per day
- ✓ Vehicle break-in emergency repairs
 - The RAC will cover the costs to carry out emergency repairs to make the vehicle safe again following a break-in – up to £175
- ✓ Replacement driver
 - The RAC will provide a replacement driver if a driver is medically unfit to drive



Are there any restrictions?

- ! The vehicle must be less than:
 - 3.5 tonnes
 - 6.4 metres long (including a tow bar)
 - 2.55 metres wide
- ! Motorcycles under 121cc or mobility scooters are not covered
- ! If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available
- ! If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7.0 metres and no wider than 2.55 metres) to a single destination
- ! There are limits on the amount of cover per section. Please see your terms and conditions
- ! European Breakdown is limited to journeys up to 90 days for any one trip (with an overall limit of £2,500 per claim)



Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ If you have purchased European Motoring Assistance the following mainland countries are included: Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, North Macedonia, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding the Canary Islands, Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above in the Mediterranean Sea;



What are my obligations?

You must provide us with honest, accurate and complete information, and inform us without delay of any relevant changes in your situation. In the event of an eligible claim, you must notify us as soon as reasonably possible



When and how do I pay?

You can only pay the premium for your additional product using the same payment method and payment frequency you choose for your core policy. This could be as a one off payment or in monthly instalments (subject to status). Payment can be made by direct debit or by debit/credit card.



When does the cover start and end?

Cover is for 12 months with a start and end date as outlined in your Policy Schedule



How do I cancel the contract?

You may cancel the policy at any time by calling our Customer Services team whose details are included within your main policy documents