

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



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



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



Where am I covered?

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



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

Specimen