

Welcome to Policyfast

Welcome to your new RAC breakdown policy exclusively arranged through Policyfast Limited.

This policy forms part of your legal contract with us and defines what exactly your policy covers you against. Please refer to your schedule of cover for confirmation of the level of cover you have chosen.

Introduction

This is your RAC breakdown insurance document. Read this booklet and schedule carefully and keep them in a safe place.

If you have any questions about any of your insurance documents, call your insurance adviser or RAC. Unless we have agreed otherwise with you, this insurance is governed by English law.

Telephone Recording

Please note that telephone calls made to Policyfast and RAC may be recorded for our joint protection.

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1. How to Obtain Assistance

Services in the UK

If the Vehicle has a Breakdown in the United Kingdom, please follow these simple steps:

1. Telephone Us on the following number **0800 107 9051**
2. Advise the operator that You have Policyfast Minifleet cover
3. Provide Your Details to the operator.
4. Advise the operator of the location of the Vehicle, the nature of any fault, and provide any other information requested by the operator.

Please do not go ahead and make Your own arrangements, as We cannot arrange reimbursement of costs incurred without prior authorisation.

Services whilst abroad

To obtain help in the event of a Breakdown, accident, fire or theft, or if the only qualified driver is medically unfit to drive, please call the RAC control centre listed under **2** on below and state that the Vehicle has Commercial Customer European Cover and give the following information:

- Your name
- Your manufacturer name.
- Your location and telephone number if you are on a **MOTORWAY** see also **3** below
- The make and registration number of the Vehicle.

2. Please call:

UK	0800 107 9051
France & Monaco	0800 290 112
	(freephone within France and Monaco only)
	0472 43 52 55
	(pay call)
Republic of Ireland	1 800 535 005
	(freephone)
Rest of Europe	0033472 43 52 55
	(pay call)
Macedonia	9933472 43 52 55
	(pay call)
Armenia, Azerbaijan, Belarus,	81033472435255
Georgia, Lithuania, Moldova, Russia, Ukraine	(pay call)
The telephone numbers are correct at the time of printing (January 2007).	

3. Breakdowns on Motorways

On continental motorways (including service areas) You **MUST** use the roadside emergency telephones. You cannot call RAC control centres from these. You will be connected to the police or authorised motorway service, who will send a breakdown recovery vehicle. However, this will only be to the recovery company's own depot if they cannot fix the Vehicle - contact RAC using the numbers at **2** above as soon as You can, if possible from the recovery company's depot. You may have to pay labour and towing charges on the spot - an authorised tariff is normally applicable. You should obtain a receipt to claim a refund on Your return home.

Mobile and car phones

RAC will not re-imburse the cost of any telephone calls You make in connection with any Breakdown (**including mobile phone calls**).

It may not be possible for an RAC control centre to call a mobile or car phone but when it is, You may still have to pay the cost of any international call. Some service providers charge for calls to freephone numbers. The regulations on the use of mobile and car phones vary from country to country. Please check with Your service provider that your phone meets the requirements and standards for the countries in which You are travelling.

Service Description

Service in the UK

- Roadside Assistance: Repair at the roadside or recovery to the nearest garage capable of performing repairs or home
- Journey Continuations: Replacement vehicle to a maximum of £750

Service while Abroad

- Roadside Assistance: Repair at the roadside or recovery to the nearest garage capable of performing repairs
- Spare parts dispatch
- Replacement driver
- Vehicle break-in, emergency repair
- Accidental damage to or loss of tent: £30 per person per day
- Urgent message relay service
- Vehicle repatriation to United Kingdom: Limited to the value of the vehicle being UK Glass's guide
- Customs claims indemnity

Service after return home

- **Collection of vehicle left abroad for repair: £600**

There is an overall limit of £2500 per claim

The Services

For some or all of the following services, Policyfast Minifleet has purchased an insurance policy from RAC to cover such services. Please note that You do not have any rights under the policy between Policyfast Minifleet and RAC.

Definitions

Below are certain words that have a specific meaning and wherever these words appear they have the following meaning:

Breakdown

Unforeseen mechanical or electrical failure during the Period of Cover in the UK or in the Territory which has either immobilised the Vehicle or made it unsafe to drive.

Contractor

Any person, including RAC, who we use to provide the services described in this document.

Conditions of Claim

Those conditions set out in this document.

DVLA

The Driver and Vehicle Licensing Agency Swansea SA6 7JL responsible for registration of vehicles in the UK.

Details

Your name and Vehicle registration number, make and model.

Home

The address where You live in the United Kingdom.

The Party/Your Party

The persons including You, travelling with You for the whole period of the journey.

Period of Cover

The period during which the Vehicle has breakdown cover.

RAC

RAC Motoring Services and/or RAC Insurance Limited.

Resident of the United Kingdom

A person living permanently in the United Kingdom or a person employed by a company having its registered office in the United Kingdom.

Territory

Those countries highlighted on page 2

United Kingdom

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

Vehicle

The vehicle You are driving whose Details have been provided by Us to Our Contractor

We/Our/Us

Policyfast Minifleet and/or any third party acting on our behalf.

You/Your

The owner of the Vehicle and any other person driving the Vehicle with the owner's consent.

This service covers United Kingdom registered Vehicles and is available throughout the Territory.

Service in the UK

How to Obtain Assistance

If the Vehicle has a Breakdown in the United Kingdom, please follow these simple steps:

1. Telephone Us on the following number – **0800 107 9051**
2. Advise the operator that You have Policyfast Minifleet cover
3. Provide Your Details to the operator.
4. Advise the operator of the location of the Vehicle, the nature of any fault, and provide any other information requested by the operator.

Please do not go ahead and make Your own arrangements, as We cannot arrange reimbursement of costs incurred without prior authorisation.

Roadside

Roadside is available for the driver of the Vehicle and any member of Your Party. Roadside operates in the United Kingdom and the Republic of Ireland.

If You are stranded on a public highway (or other accessible road or area to which the public has the right of access) because the Vehicle has had a Breakdown, We will arrange for a Contractor to assist You who will try to repair the Vehicle at the roadside.

Roadside includes labour at the scene of the Breakdown but not labour at any garage to which the Vehicle is taken.

If the Vehicle cannot be repaired at the roadside, or if repairs are unwise, We will arrange for the Vehicle and up to 8 people to be taken to a destination of Your choice within 10 miles from the scene of the Breakdown. If You have no preferred destination,

We will arrange for the Vehicle to be taken to a nearby garage. If You wish the Vehicle to be taken to any other destination we will use reasonable endeavours to assist if You pay for the towage costs for the whole distance.

If You cannot readily get to the Vehicle, We will arrange, if practicable, to have it towed to a place of safety and stored until You can collect it.

Please note:

We will not arrange to tow or transport any Vehicle, which, in Our reasonable opinion, is loaded beyond its legal limit

If the Vehicle is in a position where We cannot arrange for work to be undertaken on it or tow it, or wheels have been removed, We can arrange to rectify this but You will have to pay the costs involved

Roadside does not cover:

- Routine servicing of the Vehicle
- The cost of parts, fuel or other supplies
- Replacing tyres or windows
- Missing or broken keys. We will try to arrange the services of a locksmith if You pay them direct.
- The cost of ferry crossings, road toll and congestion charges
- Vehicles being demonstrated or delivered by motor traders, or used under trade plates
- Vehicles within 1/4 mile of Your Home or where You normally keep the Vehicle.
- Contaminated fuel. However, We will arrange for the Vehicle to be taken to a local garage for You to arrange and pay for any work carried out.
- Any Vehicle storage charges before, during or after any assistance provided by Us.
- Assistance following an accident, fire, theft or vandalism or other incident normally covered by a motor insurance policy. We can arrange assistance if You pay for the cost of assistance. (You may be able to recover these costs under the terms of Your motor insurance policy)
- If there are animals in the Vehicle, their onward transportation is at Our sole discretion and is carried out solely at Your risk. We will not insure any animal or livestock in transit, during any onward transportation.

Recovery

Recovery has the same features and limitations as Roadside but with the following variations:

Recovery operates only in the United Kingdom.

If We cannot arrange for the Vehicle to be repaired locally within a reasonable time, We will arrange for the Vehicle and up to 8 people to be taken Home or to any other single address. If there are more than 5 people this may require two separate Vehicles. An adult must accompany any persons under the age of 16.

Recovery does not cover:

Use of the services having the object or effect of avoiding repair costs. For example if a Vehicle can be repaired in a reasonable time we may not arrange recovery but arrange for repair instead.

Recovery which is required because We have previously arranged a temporary repair which has not subsequently been properly repaired by You.

At Home

At Home has the same features and limitations as Roadside but with the following variations:

At Home is only available in the United Kingdom.

At Home allows You to use Roadside services within 1/4 mile of Home or the place where You normally keep the Vehicle.

At Home does not cover:

Rectifying failed repairs attempted by You or someone on Your behalf;

SERVICE WHILST ABROAD

A Vehicle is covered only if it is being used for a journey and returning to the United Kingdom within the Period of Cover. Any number of journeys are covered each up to 90 days in duration but not for longer stays.

In the event of a Breakdown We will procure the following subject to the limitations for each section as described in the service description:

European Roadside assistance

Service in the UK

If You are stranded on a public highway through Breakdown of the Vehicle on the outward journey from Home to Your point of departure or on the inward journey from Your point of entry to Home We will arrange Roadside and Recovery.

In addition We will procure a contribution of up to £750, towards the cost of self-drive hire car including collision damage waiver and replacement Green Card as necessary, to complete the planned journey if RAC confirms the Vehicle cannot be repaired within 24 hours.

Service whilst abroad

Cover is available for:

1. Attendance of local breakdown or garage services to repair the Vehicle at the roadside if possible; or
2. tow it from the place of Breakdown or accident to the nearest local repairer where You may arrange repairs; and
3. Either:
 - a. a contribution towards labour charges at a garage if it is possible to effect the repairs necessary to enable the Vehicle to continue the journey on the date of Breakdown; or
 - b. Inspection fees, in the event of a Breakdown, to confirm that the Vehicle cannot be repaired by Your return travel date and Your request for assistance will include authorisation for Us to arrange this; and
4. Storage charges for the Vehicle while awaiting repair or repatriation; and
5. The cost of wheel changes but not for replacement tyres

Cover is not available for:

1. Any labour costs other than those incurred at the roadside. We will not pay labour costs at any garage to which the Vehicle is taken other than under paragraph 3 above; or
2. Repair costs, including labour, if the Vehicle was in a road traffic accident, damaged by fire or stolen or is uneconomical; or
3. The cost of parts used for roadside or garage repairs; or
4. The cost of any repairs not directly necessary to enable the Vehicle to continue the journey on the date of the Breakdown; or
5. The cost of any other supplies, including but not limited to specialist equipment.

If We cannot arrange the repair of the Vehicle within 12 hours of being notified of a Breakdown, cover is available for **either**:

a) Additional accommodation expenses

A contribution of up to the amount stated in the part entitled "Service Description" per person per day towards necessary additional (not alternative) accommodation expenses (room only) Cover is not available for:

1. Any repatriation not authorised by the appropriate RAC control centre.
2. Repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the UK market value of the Vehicle according to Glass's guide.
3. Repatriation if the Vehicle is roadworthy.
4. Any claim if the Vehicle is being repatriated and Customs in any country find its contents are breaking the law.

5. Any further costs in connection with the Vehicle once declared a write-off by Us.

or

(b) Collection of vehicle left abroad for repair

Cover is available for the following costs for one person to collect the Vehicle, repaired abroad after Breakdown:

1. Standard/second class rail fare plus other public transport fares which are necessary to reach the place of collection.
2. Additional homeward cross channel ferry or rail fare for the repaired Vehicle (calculated by taking the actual fare less the value of any unused homeward portion of Your original cross channel ticket).
3. Up to £30 per night for single room hotel accommodation necessary to complete the round trip – limited to room only.

Cover is not available for:

1. First class rail fares.
2. The cost of any meals.
3. The costs of more than one person.

Note: The appropriate RAC control centre will make the sole decision whether Your Vehicle should be repaired abroad for You (or someone nominated by You) to return and collect. When You are advised the Vehicle is repaired and ready for collection You must immediately notify RAC European Support by telephoning 0870 5493320, Monday-Friday 9am-5pm.

Authority for repatriation or repair

If the Vehicle is not able to be driven due to a road traffic accident, fire, break-in or theft, any damage which You are entitled to have repaired by Your motor insurers must be reported to them immediately. Your insurers must decide whether to declare the Vehicle as a write-off, authorise repair abroad or have the Vehicle repatriated. We cannot repatriate the vehicle unless Your insurers first give their permission.

RAC also reserve the right to negotiate with them to reclaim costs incurred. If Your insurers cannot or do not give permission to repatriate then it is RAC's decision alone whether to declare the Vehicle as a write-off, or repatriate or repair locally a Vehicle which cannot be driven as a result of a Breakdown, or as a result of a road traffic accident, fire or theft, for which You do not have fully comprehensive cover.

ADDITIONAL SERVICES

Cover is available for the following if applicable:

Spare parts dispatch

If as a result of a Breakdown the Vehicle needs parts but these are unavailable locally the Vehicle is covered for:

1. Freight, handling and ancillary charges for dispatch of spare parts not obtainable locally.
2. The fare for one person to collect parts from the appropriate railway station or airport.

Cover is not available for:

1. The cost of parts themselves, which must be paid on receipt. When telephoning the RAC control centre You will be asked for Your credit card details. Alternatively You will be asked to pay for the part(s) direct to the repairer.

Vehicle break-in, emergency repairs

In the event of damage to windows, windscreens or locks caused solely by forcible entry, or attempted forcible entry, You **MUST** report the matter to the police before contacting Us or within 24 hours of contacting Us, and **MUST** obtain a written report from the police.

RAC will:

1. Treat the Vehicle as if a Breakdown had occurred and You will be entitled to all of the services set out in this document except repatriation of the Vehicle.

Cover is not available for:

1. Any costs if You do not obtain a police report and submit it to us within 14 days of request.
2. Repatriation benefits as described under the section entitled "Vehicle Repatriation to the United Kingdom".

Accidental damage to or loss of tent

Cover extends to:

A contribution to accommodation expenses if during the Period of Cover You are camping and Your tent is damaged accidentally making it unusable, or it is stolen. Alternatively, We may at Our option authorise the cost of a replacement tent. If Your tent is stolen You must report the theft to the police within 24 hours and obtain a written report.

Cover does not extend to:

1. The cost of meals or any other costs.
2. Damage caused by weather conditions.
3. The cost of a replacement tent not authorised by Us.
4. Any costs if Your tent was stolen and You do not report the theft to the police within 24 hours and obtain a written report.

Urgent message relay service

Cover extends to:

The cost of relaying urgent messages from the appropriate RAC control centre to Your immediate relatives or close business associates if the Vehicle cannot be driven because of Breakdown, accident or fire or it is stolen.

Cover does not extend to:

1. The cost of non urgent messages or messages to persons not described in the previous paragraph.
2. The cost of relaying any urgent message not arranged through the appropriate RAC control centre.

Replacement driver

Cover extends to:

1. The cost of providing a replacement driver to drive the Vehicle and Your Party to Your destination or Home, if a registered doctor declares You medically unfit to drive and You are the only qualified driver.

Cover does not extend to:

1. Replacement driver cost if there is another qualified driver in The Party who is fit to drive.
2. For any costs associated with more than one claim per journey abroad

Customs claims indemnity

Cover extends to:

1. Continental or Irish Customs claims for duty if:
 - a) the Vehicle is beyond economic repair as a result of fire or theft abroad during the journey and it has to be disposed of abroad under Customs supervision; or
 - b) it is stolen abroad during the journey and not recovered. RAC will deal with necessary Customs formalities.

To arrange, please call: RAC European Support, 0870 5 49 33 20 Monday-Friday 9am-5pm.

Cover does not extend to:

1. Any import duties not relating to the Vehicle.

Requirements and Limitations

A. Service in the UK and Abroad

Credit card details

RAC will require Your credit card details if RAC agree to arrange a service for You which is not covered by Our agreement with RAC or if it exceeds the limits set out in the part entitled "Service Description" and hire cars. If You do not provide RAC with Your credit card details RAC will not be able to provide certain services which will be notified to You when credit card details are requested.

Motorcycles

Motorcycles are covered on the same basis as other vehicles. However, it is not possible for RAC to hire a motorcycle if a

replacement vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. We are also unable to arrange hire of a trailer for You to transport Your motorcycle.

Caravans and trailers

We do our best to find solutions to motoring problems, but We regret We cannot arrange a replacement caravan or trailer in the event of Breakdown or accident damage which cannot be repaired. It is also virtually impossible to hire vehicles with tow bars and it may become necessary to repatriate a caravan or trailer together with a towing vehicle which cannot be repaired abroad by the return date.

Unforeseeable losses or events

We will not be responsible for any unforeseeable losses nor for any indirect losses, consequential losses, losses of profit, loss of revenue or anticipated savings, loss of contracts, losses that were not caused directly by Us, or for any business losses. This does not reduce Your statutory rights to claim compensation in relation to the services We provide. This does not apply to any claim You have for death or personal injury.

We do not guarantee the provision of any of the benefits under this document, if there is anything beyond Our reasonable control or the reasonable control of any service provider which prevents Us or a service provider from providing that benefit. Benefits may be refused if You or any of Your Party behaves in a threatening or abusive way to any persons providing service..

Taxi Bookings

In some circumstances it can be quicker and easier for You to arrange a taxi. We may ask You to make Your own arrangements for taxi service. If so please send Your receipts to us and We will reimburse You.

Service providers

The garages, breakdown/recovery companies, repairers, car hire companies and other third party service providers whose services are arranged by RAC on Your behalf and/or paid for under this document by RAC on Your behalf are not approved by RAC. They are not agents of RAC and RAC cannot be held liable for acts or omissions of such garages or other third parties. You are responsible for authorising repairs and making sure any repairs to the Vehicle are carried out to Your satisfaction.

B. Service Abroad only

Motor insurance

We strongly recommend You tell Your motor insurers before taking the Vehicle abroad. If You do not, Your insurance policy will only cover You for damage You might cause to other people or their property (third party cover). This means that You will not be covered for any loss or damage to the Vehicle. Your insurers will also need to know if You are towing a caravan or trailer.

Availability of service in eastern Europe

Every effort is made by RAC to make sure that a good quality service is provided in eastern European countries but this may not necessarily be to the same standards as in western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc. You should also be aware that unleaded fuel may not be widely available.

Service in certain countries may become disrupted or unavailable due to prevailing conditions, for which RAC cannot accept responsibility. Information can be obtained from the Foreign & Commonwealth Office – www.fco.gov.uk; or by telephoning The FCO Travel Advice Unit on: 0870 606 0290.

Important self-drive hire car information

RAC will normally try to arrange a hire car similar in seating capacity and volume to, but not necessarily the same as, the Vehicle, if there is one available. If You were travelling in an MPV or similar vehicle RAC may arrange two hire cars. RAC will only arrange this if there are two qualified drivers in Your Party. Otherwise, RAC will arrange alternative means of transport.

Self-drive car hire arranged will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence endorsements etc. The driver must also have held a full UK driving licence or equivalent for a minimum of one year (2 years for France).

Your credit card details will also be required as security for the hire and to cover extras such as top up of the fuel tank when returning the vehicle. Car hire companies insist on having credit card details at the time of booking and the card must be produced at the time of hiring the car. The name on the credit card and the name of the driver of the hire vehicle must be the same. Switch cards and debit cards are not acceptable. If You leave a hire car at a different location to the one arranged by the RAC control centre You must pay any collection charge which may be made.

Please note that many car hire companies across Europe charge a damage excess which is not covered by the collision damage waiver (CDW). This means that if the car is damaged during the hire period You could be liable for the equivalent of the first £150 – £550 (approximately) and have Your credit card charged. In some cases the amount could be higher and varies according to hire company, category of hire car and location. The CDW covers the amount above the excess.

In some parts of Europe hire cars are not allowed to cross national borders. In Greece and eastern Europe international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete Your journey. A car hired abroad must not be brought into the United Kingdom. A second car hire will be arranged for the United Kingdom part of Your journey.

It cannot be guaranteed that a hire car will be available.

RAC cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack, roof boxes, automatic gearbox, sports cars, 4x4 or luxury class vehicles and cannot guarantee the hire of minibuses or vans.

RAC will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with Your pre-booked ferry, etc. You may have to collect a hired vehicle from the nearest available place of supply.

Special requirements for vehicles with over 9 seats - The supply of minibuses as a replacement vehicle can often prove difficult. When one is available the following regulations apply:

Drivers must be at least 21 years old and have a full year's car driving experience. Special documents and tachographs are mandatory throughout the EU. For more information contact your local Department of Transport Area Office for details.

Repayment of credit

You must pay back to Us on demand:

- any costs We have paid for which are not covered as described in this document;
- the cost of any spare parts supplied.

Spares dispatch

After You have asked the appropriate RAC control centre to dispatch parts You are responsible for paying for them in full, even if You later obtain them locally.

We will arrange the dispatch of parts as quickly as possible but delays will occur at weekends and bank holidays. We will not be responsible for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.

Exclusions (Service in the UK and Abroad)

In addition to any limits and exclusions noted elsewhere Vehicles are not covered for;

- Costs for anything which was not caused by the Breakdown.
- Breakdowns as a result of taking part in a motor sport event which takes place off the road and/or is not subject to the

normal rules of the road or which Breakdown as a result of a motor sport event which takes place on a permanent or temporarily constructed race track (e.g. Snetterton, Oulton Park) or rally circuit. For example, vehicles participating in a treasure hunt, touring assembly or navigational road rally which takes place on the road and comply with normal rules of the road are covered but vehicles participating in any off road rally will not be covered.

- The cost of all parts, garage, labour or other costs in excess of the limits set out in the part entitled "Service Description". Please note these costs are likely to be higher than in the UK.

- Loss caused by any delay, whether the benefit or service is being provided by RAC or someone else (for example a garage, hotel, car hire company, carrier, etc).

- Any incident affecting a vehicle hired by You even if arranged for You by Us.

- Routine servicing of the Vehicle, replacing tyres, missing or broken keys*, or replacing windows.

We may be able to arrange for the provision of these Services but You must pay any costs incurred.

* Keys which are locked inside a vehicle are covered and We can arrange for a contractor to attend. However, any damage which may occur in trying to retrieve the keys will be at Your risk.

- Any claim caused directly or indirectly by:

- Your property being held, taken, returned, destroyed or damaged under the order of any Government or other Authority;
- war, invasion, civil unrest, revolution, terrorism or any similar event.

- Any claim caused directly or indirectly by the overloading of the Vehicle and/or any caravan or trailer.

- Any claim as a result of Vehicle Breakdown due to:

- running out of oil or water;
- frost damage;
- rust or corrosion;
- tyres which are not roadworthy.
- using the incorrect fuel.

- Any claim caused directly or indirectly by the effect of intoxicating liquors or drugs.

- Any claim where the Vehicle is being driven by persons who do not hold a full United Kingdom or other recognised and accepted driving licence.

- Any claim which You have made under any other policy of insurance held by You. If the value of Your claim is more than the amount You can get from Your other insurance We may pay the difference subject to limits and exclusions.

- The cost of any transportation, accommodation or care of any animal. Any onward transportation is at RAC's discretion and solely at Your risk. RAC will not insure any animal during any onward transportation.

- Any period outside Your Period of Cover.

- Any vehicle other than a car, motorcycle 121cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4 x 4 sport utility vehicle and provided the vehicle conforms to the following specification:

- maximum legal laden weight of 7,500kg (7.5 tonnes). This weight is called the Gross Vehicle Mass (GVM);
- maximum overall dimensions of: length 5.5 m; height

The Vehicle restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans

must not exceed 7m. If the Vehicle which has suffered a Breakdown is towing a caravan or trailer and We procure recovery, the caravan or trailer will be recovered together with the Vehicle to a single destination. Other than as set out above caravans and trailers are not covered in the UK.

In the Territory if the Vehicle requires repatriation We will procure repatriation of the caravan or trailer as well

16. Any claim by You unless You are a Resident of the United Kingdom

17. Any Vehicle which is not roadworthy and in good mechanical condition at least 7 days before any booked journey within Your Period of Cover. You must also make sure it is serviced as the manufacturer recommends.

18. Any Vehicle carrying more persons than recommended by the manufacturer, up to 8 persons maximum (including the driver). For minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during vehicle construction and to the manufacturer's specification.

19. The Vehicle if it is unattended.

20. Any personal effects, valuables or luggage left in the Vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the Vehicle. These are Your responsibility.

Assistance Procedure and Conditions

When providing assistance We make every effort to arrange on Your behalf all costs within the limits in the Service Description. However, in some instances You may be asked to pay locally and reclaim costs on Your return to the United Kingdom. There may also be occasions when You arrange and pay for assistance direct and wish to reclaim the cost.

RAC European Motoring Assistance claims are handled by RAC European Support, Customer Care, RAC Motoring Services, RAC House, Brockhurst Crescent, Walsall, WS5 4QZ

If You have paid any cost which You believe is covered, please telephone RAC for a claim form immediately on Your return Home, quoting Your reference and Vehicle registration number. When returning Your completed claim form You should enclose relevant original receipts (not photocopies).

Receipts

You must keep all relevant original receipts (not photocopies) as they will be needed for any claim. We may refuse to arrange reimbursement of expenses You are claiming back if You cannot provide original receipts or bills for the items You have paid.

Payment of claims depends on You complying with the following conditions.

1. You must make any claim on an RAC claim form, please bring Your complaint to RAC's attention as soon as you can (if possible within 28 days) after You return to the United Kingdom. Claims which are not on an RAC claim form will not be accepted. This does not affect your statutory rights to take legal action or exercise any other legal remedy.
2. If RAC pay out money for You RAC can take over Your right to get that money back. You must cooperate with RAC as much as possible if requested by Us.
3. You must do all You can to prevent accident, injury, loss or damage, as if You were not covered.
4. You must forward to RAC any writ, summons, legal document or other communication about the claim as soon as You receive them.
5. You must obtain any original receipts, certificates, police reports, evidence, etc and give all the information and help We may need at Your expense. This includes medical certificates and details of Your household insurance if necessary.
6. You must not admit liability or offer or promise payment

without RAC's written permission.

7. The Vehicle must be roadworthy and in good mechanical condition when You commence Your journey.

8. If any claim is found to be fraudulent in any way Your claim will be forfeited.

9. You must, within 7 days of any request from RAC, send to RAC copies of any European accident statements (called a "Constat d'amiable" in France) and/or any police reports should You make a claim following a road traffic incident.

Caring For Our Customers

Policyfast Limited take pride in providing a first class service to all Our Policyholders, however occasionally an enquiry or a complaint may arise, often as a result of a misunderstanding, which will usually be resolved quickly and efficiently to Our Policyholders satisfaction.

If You have an enquiry or cause to make a complaint regarding Your Policy, You should firstly contact the Broker/Agent who arranged the insurance for You.

If they are unable to resolve the problem, please contact:

Operations Manager,
Policyfast Limited,
Unit 5 Vantage Park,
Washingley Road,
Huntingdon,
PE29 6SR

If You are not satisfied with the way Your complaint has been dealt with, You may write to the insurer at the following address:

Customer Care,
RAC Motoring Services,
RAC House,
Brockhurst Crescent,
Walsall,
WS5 4QZ

If after following the above procedure, Your complaint has not been resolved to Your satisfaction, You may have the right to refer the matter to the Financial Ombudsman Service at the following address.

Financial Ombudsman Serviv,
South Quay Plaza,
183 Marsh Wall
London,
E14 9SR