

# Group Policy

## Breakdown Policy for West Midlands Fire Service Sports & Welfare Fund

Terms and conditions

Please read and keep for your records.



## Contact information

	Telephone	In Writing
<b>Breakdown in the UK</b> Please quote X813	0330 159 1168 & 0800 174 780	
<b>Breakdown in Europe</b> Calling from <b>Europe</b> Calling from a French landline (freephone) Calling from the Republic of Ireland (freephone)	00 33 472 43 52 55* 0800 290 112 1800 535 005	
<b>Bringing the vehicle back to the UK after a breakdown</b>	0330 159 0342	
<b>Claim Form Requests</b> From the <b>UK</b> From <b>Europe</b>	0330 159 0334 0044 161 332 1040*	europeanclaims@rac.co.uk www.rac.co.uk/europeanclaimform
<b>Customer Services</b>	01403 327719	info@georgeburrows.com
<b>Hearing assistance</b>	Telephone prefix 18001 to access Typetalk or text us on 07855 828282	

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

## Telephone charges

Please note that **we** do not cover the cost of making or receiving telephone calls. **Our** calls may be monitored and/or recorded.

**In Europe:** Roaming charges may apply when making or receiving calls, please check with **your** mobile phone provider for more information. It may not always be possible for **us** to return a call to a mobile phone.

**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. Text messages will be charged at **your** standard network rate.

## If the vehicle breaks down, please provide us with

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

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

## Remember

Please let **us** know if **you** have called **us** but manage to get going before **we** arrive

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

## Breakdown or involved in a road traffic collision on a motorway in France or Mainland Europe

Motorways in France and many other European countries are privately managed. If the **vehicle breaks down** or is involved in a **road traffic collision** on a French motorway, motorway service area, or other European private motorway, **you** must use the roadside emergency telephones as **we** cannot send assistance. If the **vehicle** is recovered by the police or authorised motorway services, **you** may have to pay labour and towing charges on the spot and a standard tariff is normally applied.

**We** will **reimburse** these charges as long as the **vehicle** is towed to the recovery company's depot. This may also apply to other roads, so **we** recommend **you** use the emergency phones where available. If they will not send a breakdown recovery vehicle, **you** should contact **us**.

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## Your terms and conditions

### Definition of words

Any words in bold appearing throughout this **group policy** have a specific meaning which we explain below.

**"beyond economical repair"** means where the total cost required to repair the vehicle, including any taxes, is greater than the **market value** of the vehicle. If the vehicle has **broken down** or had a **road traffic collision** in Europe, the total cost required to repair the vehicle will be based on the estimate for repair provided by the service provider in the applicable country in Europe where the **breakdown** or **road traffic collision** has occurred;

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

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

**"claim"** means each separate request for service or benefit for cover under any section of this **group policy**;

**"driver"/"their"/"they"** means the **member** of a vehicle at the time a **breakdown** occurs who is authorised to be driving the vehicle and is permanently resident in the **UK**;

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

**"Europe"** means the mainland countries of 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 Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above in the Mediterranean Sea;

**"expiry date"** means the date that this **group policy** expires;

**"George Burrows"** means "George Burrows" a trading name of Arthur J Gallagher Insurance Brokers Limited of Spectrum Building, 7<sup>th</sup> Floor, 55 Blythswood Street, Glasgow G2 7AT who act on behalf of the RAC in respect of the sales and administration of the **group policy**;

**"group policy"/"policy"** means the breakdown policy as set out in this document;

**"home"** means the address in the **UK** where you live permanently;

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

**"member"/"you"/"your"** means the subscribing member of the West Midland Fire Service Sports & Welfare Fund group insurance scheme or nominated partner of the member who is entitled to the benefits under this **group policy**;

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

**"planned departure date"** means the date when you intend to begin your trip.

We may ask for proof of this;

**"policy period"** means the length of time for which your **group policy** is in force;

**"policy year"** means the **policy period**, from the **start date**;

**"RAC"/"we"/"us"/"our"**

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

**"reimburse"/"reimbursement"** means reimbursement by RAC under the reimbursement process;

**"road traffic collision"** means

1. for the purpose of Section F only, a traffic collision in Europe that immobilises the vehicle; and
2. for all other sections, means a traffic collision involving a vehicle within the UK;

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

**"start date"** means the date you join the group insurance scheme;

**"trip"** means a trip to Europe which begins and ends on return from home during the **policy period**;

**"UK"** means England, Scotland, Wales, Northern Ireland, and for the purpose of this **group policy** includes the Channel Islands and the Isle of Man;

**"vehicle"** means a UK registered vehicle and that complies with the following specifications:

1. it is either a car, light van, minibus or motorhome that is less than (a) 3.5 tonnes; (b) 6.4m (21ft) long; and (c) 2.55 metres wide; or
2. for Section F it is either a car, light van, minibus or motorhome that is less than (a) 3.5 tonnes; (b) 7m (23ft) long; and (c) 2.55 metres wide;
3. it is a motorcycles over 49cc and is not a mobility scooter

**"welcome letter"** means the document entitled "welcome letter" containing important details about this **group policy**;

### Important information about your group policy

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

Your **group policy** consists of:

1. A Breakdown Policy – one or more contracts of insurance between you and the insurers:
  - a) RAC Motoring Services provides insurance for Sections A, B and C; and
  - b) RAC Insurance Limited provides insurance for all other Sections.

A premium is payable for contracts of insurance which is included in your monthly group insurance subscription.

2. A policy wording will be made available to you on joining the group insurance scheme.

### Policy type

This **group policy** covers you as a driver or a passenger in any vehicle.

### Policy Period

The **group policy** will start on the 1<sup>st</sup> November 2012 and end after the 31<sup>st</sup> October 2025.

### Limits of Cover

Cover under this **group policy** is subject to limits on:

1. When a **claim** can be made:
  - a) no **claim** is permitted under section A if the **breakdown** occurred prior to purchasing this **group policy**;
  - b) in order to make a **claim** under Section C (Recovery) we must have first attended under Section A (Roadside) or Section B (At Home); and
  - c) in order to make a **claim** under Section E, we must have first attended under Section A (Roadside) or B (At Home).
2. The number of **claims** that can be made per **policy year** whether under a particular section, or as a whole, one **claim** means one request for service or benefit for cover under any section of this **group policy**, regardless of who makes the **claim**;
3. The amount that is covered for certain types of **claim** or for certain sections, as set out in this **group policy**.

### Reimbursement

Under some sections, you may need to pay for the service up front and **claim** this back from us. To do so, please visit [www.rac.co.uk/reimbursementclaimform](http://www.rac.co.uk/reimbursementclaimform). If you have any queries please contact Breakdown Customer care on 0330 159 0360. Please send your completed claim form with proof of payment (such as a receipt) to Customer Services. We may ask you to supply original documents.

## Hire Car Terms

Certain sections of this **group policy** include the supply of a hire car. Where a hire car is available as a covered benefit, the following terms apply:

### Covered

1. In the **UK**, we will arrange and pay for the hire cost of a replacement car for up to 2 consecutive days or until the **vehicle** has been repaired. Any replacement vehicle will be limited to a small hatchback;
2. In **Europe**, we will arrange and pay for the hire cost of a replacement car for up to 14 consecutive days or until the **vehicle** has been repaired if sooner. Any replacement vehicle will be limited to a small hatchback;
3. If **you** are not eligible for a hire car arranged by **us** for any reason, such as **you** do not meet the hire car provider's terms (e.g. **you** have points on **your** licence), and **you** choose to hire a car yourself, let **us** know before **you** hire a car, and then provided we have agreed the cost, we will **reimburse you** up to £35 per day;
4. Where we arrange a hire car we will pay the insurance and collision damage waiver (this covers the cost of damage but **you** would still need to pay the excess).

### Not Covered

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

## Your Cover

### Section A. Roadside

This **group policy** includes cover for Roadside.

#### Covered

If the **vehicle breaks down** within the **UK** more than a quarter of a mile from the **member's home**, we will:

1. Send help to repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If we are unable to repair the **vehicle** at the roadside, we will recover the **vehicle** and **passengers** to, along with any **caravan** or **trailer** attached to it, will be recovered to a destination chosen by the **member** up to a maximum of 10 miles from the **breakdown**;

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

#### Caravans or Trailers

If a **caravan** or **trailer breaks down**, whilst attached to the **vehicle**, within the **UK** more than 1/4 mile from the **member's home**, we will send help to repair the **caravan** or **trailer** at the roadside. This could be a permanent or temporary repair.

We will not provide any other cover under this **group policy** if a **caravan** or **trailer breaks down**. However if a **vehicle breaks down** and there is a **caravan** or **trailer** attached to it we will recover the **caravan** or **trailer** as well.

### Not Covered

1. The cost of any parts or **specialist equipment**;
2. The fitting of parts, including batteries, supplied by anyone other than **us**;
3. Any **breakdown** resulting from a fault that we have previously attended and:
  - a) the original fault has not been properly repaired; or
  - b) our advice after a temporary repair has not been followed;
4. Recovery for **caravans** or **trailers** if the **caravan** or **trailer breaks down**.

### Section B. At Home

This **group policy** includes cover for At Home.

#### Covered

We will provide the same cover as the "Covered" part of Section A (Roadside) if the **vehicle breaks down** at, or within a quarter of a mile of, the **member's home**.

### Not Covered

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

## Section C. Recovery

This **group policy** includes cover for Recovery.

### Covered

If we are unable to repair the **vehicle** under Section A (Roadside) or Section B (At Home), we will recover the **vehicle** from the **breakdown** location to a single destination chosen by the **member** within the **UK**. For long distances we may use more than one recovery vehicle.

Please note: recovery must be arranged with **us** while we are at the scene.

### Not Covered

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

## Section D. Mis-fuel Rescue

This **group policy** includes cover for Mis-fuel Rescue.

### Covered

If the **vehicle** has **broken down** due to a mis-fuel in the **UK** we will attend to either

1. Drain, flush and clean out the fuel system;
  - a) fill the **vehicle** with up to 10 litres of fuel to get the **vehicle** mobile and allow the **driver** to drive to the nearest fuel station; and
  - b) arrange the safe disposal of the contaminated fuel; or
  - c) if we are unable to repair the **vehicle** due to a mechanical damage caused by the mis-fuelling, we will recover the **vehicle** and **passengers** to a destination chosen by the **member** up to a maximum of 10 miles from the **breakdown**. If more than 5 people require transportation we may need to provide transport in separate vehicles.

### Not Covered

1. Damage due to:
  - a) AdBlue or similar diesel exhaust fluid being put in the fuel tank;
  - b) gradual loss of the ability of a part to work exactly as it was designed to by the manufacturer, caused by time and/or the **vehicle's** mileage; and
  - c) pre-existing faults or defects;
2. Any damage not caused by mis-fuelling.

## Section E. Onward Travel

This **group policy** includes cover for Onward Travel.

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

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

### 1. Hire Car

#### Covered

Please see Hire Car terms.

Hire Cars must be arranged with **us** within 24 hours of the time of **breakdown**.

### 2. Alternative transport

#### Covered

If the **member** would prefer to continue the journey by air, rail, taxi or public transport, we will **reimburse the member** for a standard class ticket up to £150 per person or £500 for the whole party, whichever is less.

### 3. Overnight accommodation

#### Covered

The **member** may decide that waiting for the **vehicle** to be fixed is best. We will arrange one night's bed and breakfast accommodation, up to a value of £150 per person or £500 for the whole party, whichever is less.

## 4. Assistance in a medical emergency

### Covered

We will also help if the **member** or one of the **passengers** suddenly or unexpectedly falls ill or is injured and needs medical help before the end of the journey. We will help to:

1. book one night's bed and breakfast accommodation for the **member** and **passengers** if the hospital is more than 20 miles from **home**. We will **reimburse** the **member** up to £150 per person or £500 for the whole party; and
2. arrange to get the patient home or to a local hospital as soon as they are fit to travel.

### Not Covered

We will not assist the **member** where **they** or one of the **passengers** is taken ill during a journey to or from a doctor's surgery or hospital, including planned doctor or hospital appointments or emergencies.

## Section F. European Motoring Assistance

This **group policy** includes cover for European Motoring Assistance.

### Limits of cover

The cover under Section F is subject to an aggregate overall limit of £2,500 per **claim** and 3 **claims** per **policy year**, limited to 1 **claim** per **trip** and is subject to the further limits of cover in respect of each type of cover. Each **trip** is limited to a maximum of 90 days.

### Section F1: Onward travel in the UK

#### Covered

If we attend a **breakdown** under Section A (or C) and cannot fix the **vehicle** by the **planned departure date** and **you** are within 24 hours of **your planned departure date** we will arrange a hire car for the continuation of the **trip** up to 14 consecutive days or until the **vehicle** has been fixed if sooner and one person will be transported to their nearest hire car supplier to collect the vehicle.

#### Not Covered

Requests following a **road traffic collision**.

### Section F2: Roadside assistance in Europe

#### Covered

If the **vehicle breaks down** or is involved in a **road traffic collision** in **Europe** during a **trip**, we will send help to either:

1. Repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If we are unable to repair the **vehicle** at the roadside, we will:
  - a) recover the **vehicle** and **passengers** to a local garage for fault diagnosis on the **vehicle**;
  - b) pay for the initial fault diagnosis to find the next course of action;
  - c) contribute towards the garage labour charges up to £150 when the **vehicle** can be repaired on the same day;
  - d) help **you** purchase replacement parts if they cannot be found locally, and pay for them to be delivered; and
  - e) we will also relay any urgent messages from the **member** to a contact of their choice.

#### Not Covered

1. Repair costs, including garage labour charges:
  - a) If the **breakdown** was due to mis-fuelling or a flat tyre. **You** are also not covered for any benefits under any other section of this **group policy**;
  - b) if the **vehicle** was in a **road traffic collision**; or
  - c) if the **vehicle** repair costs will be more than its **market value**.
2. Any liability if damage is caused to the **vehicle** whilst attempting to get keys, which have been locked in the **vehicle**, out. **You** are also not covered for any benefits under any other section of this **group policy**; or
3. The costs of any parts.

Please note: By claiming under this section **you** are authorising **us** and the garage to undertake fault diagnosis.

## Section F3: Onward travel in Europe

### Covered

If the **vehicle** has a **breakdown** or is involved in a **road traffic collision** during a **trip** in **Europe** and we establish that the repairs cannot be completed within 12 hours, we will help the **member** by making arrangements for the **passengers** to continue the **trip**. The **member** can choose either:

1. Alternative transport; or
2. Additional accommodation expenses.

### 1. Alternative transport

#### Covered

1. A hire car as a replacement until the **vehicle** has been fixed, up to 14 consecutive days; or
2. A standard class ticket up to £125 per day and £1500 in total for travel by air, rail, taxi or public transport.

### 2. Additional accommodation expenses

#### Covered

We will arrange and pay for additional accommodation expenses if **you** are unable to use **your** pre-arranged accommodation up to £30 per person per day up to a maximum of £500 for all **passengers**.

### Not Covered

Accommodation where the **member** has suitable alternative accommodation that can be used. Cover under this section will stop once:

1. The **vehicle** has been repaired to a roadworthy condition; or
2. The decision to bring the **vehicle home** is made by **us** or **your** motor insurer; or
3. Once we establish that the repair costs to the **vehicle** exceed its **market value**.

Once the **member** is notified of cover ending, if **they** have a hire car, it must be returned to the place agreed with **us** within 24 hours. The **member** can keep the hire car for longer if **you** agree this with **us** first and pay for it.

### Getting your passengers home

We will provide alternative transport as above to get the **passengers** back home if:

1. The **vehicle** is brought back home under Section F4; or
2. Once we establish that the repair costs to the **vehicle** exceed its **market value** under Section F4.

## Section F4: Getting the vehicle home

### Covered

If we attend a **breakdown** or **road traffic collision** in **Europe** under Section F2 and the **vehicle** cannot be repaired before the **member's** planned return to the **UK**, we will arrange and pay for:

1. Recovery of the **vehicle** to a single destination of the **member's** choice within the **UK**; and
2. Storage charges for the **vehicle** whilst awaiting the **vehicle** to be returned to the **UK**; or
3. If the **vehicle** is repaired in **Europe**, the cost of one person to travel to collect the **vehicle** by standard class rail or air fare and public transport up to £600 and a contribution towards room only accommodation up to £50 per day;
4. If the cost of repairing the **vehicle** is greater than its **market value** as a result of a **breakdown** and it has to be disposed of abroad under Customs supervision, we will pay the cost of the import duty;
5. **Reimbursement** for a hire car in the **UK** once we have brought **passengers** home under Section F3 until the **vehicle** is brought back to the **UK**, up to 2 consecutive days;

We will take the **passengers** in the **vehicle home** under Section F3 (Onward Travel in Europe). It is **our** decision whether to get the **broken down vehicle home** or have it repaired locally. We will follow **your** motor insurer's decision whether to get the **vehicle home** or have it repaired locally following a **road traffic collision** covered by **your** motor insurance.

## Not Covered

- Any costs:
  - if the **vehicle** is **beyond economical repair**;
  - if the **breakdown** was due to mis-fuelling, keys being locked in the **vehicle** or a flat tyre;
  - covered under **your** motor insurance;
  - relating to storage once **you** have been notified that the **vehicle** is ready to collect; and
  - relating to any costs incurred as a result of actions or omissions of **your** motor insurers;
- We** will not take the **vehicle** back home if:
  - the **vehicle** is roadworthy; or
  - a customs officer or other official finds any contents in the **vehicle** that are not legal in that country;
- Any import duties not relating to the **vehicle**, for example relating to items carried in the **vehicle**;
- We** will not cover the costs of fuel, insurance or meals;
- We** will only cover costs under this section up to the **market value**, so if **you** want **us** to bring the **vehicle** home and the costs of bringing the **vehicle** home exceed this amount **you** will need to pay any costs above this amount before **we** make arrangements.

## Important

- Following **our** authorisation, it can take up to 14 working days for the **vehicle** to be delivered back to the **UK**. At busy times and from some countries it may take longer.
- If **we** do not bring the **vehicle** back to the **UK**, **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 **we** will dispose of it at **your** cost.

## Section F5: Vehicle break-in emergency repairs

Before claiming under this section the break-in must be reported to the police within 24 hours in order to obtain a written report.

### Covered

If the **vehicle** suffers damage to windows, windscreens or locks caused by forcible entry or attempted forcible entry, although this is not a **breakdown** **we** will **reimburse** the **member**, up to £175 for:

- immediate emergency costs incurred in order to continue the **trip**; or
- the costs of recovering the **vehicle** to a local repairer to ensure the **vehicle** is secure and roadworthy.

### Not Covered

- The cost of any parts; or
- Any benefits under any other section of this **group policy**.

## Section F6: Replacement Driver

### Covered

Although this is not covered as a **breakdown** under this **group policy**, if the **member** suddenly or unexpectedly falls ill or is injured during the **trip** in **Europe**, meaning **they** are unable to drive, **we** will provide a replacement driver to allow the **trip** to continue or return home. **We** will require written confirmation from the treating hospital or medical expert that the **member** is unable to drive.

### Not Covered

- If there is another qualified driver who is a **passenger** and who is fit and legally able to drive the **vehicle**.
- Any benefits under any other section of this **group policy**.

## General conditions for Section F

- We** will not cover any **claim** for any repairs to a **vehicle** which are not essential in order to continue the **trip**;
- Any **claim** which the **member** could make under any other insurance policy. If the value of the **claim** is more than the amount which can be recovered under another policy **we** may pay the difference, subject to the limits as set out in this **group policy**;
- You** must make sure the **vehicle** meets all relevant laws of the countries visited during a **trip**;

- How the exchange rate is calculated:
  - Any costs incurred directly by **us** in a currency other than GBP will be converted to GBP at the exchange rate used by them at the time;
  - Costs incurred by **you** in a currency other than GBP which are recoverable will be converted to GBP either:
    - at the exchange rate used by **your** credit or debit provider; or
    - at the exchange rate used by **us** when **your** claim form is received if **you** paid in cash;
- When a hire car, taxi, hotel or similar benefit is arranged under this **group policy**, **we** will always try to find a suitable option that is available at the time, however:
  - we** are not responsible for the quality or service of each individual hotel, train or taxi booked; and
  - for hire cars, whilst reputable companies are used, **we** are unable to and cannot be responsible for checking the condition of each vehicle or the quality of service provided by each company;
- If, following a **breakdown**, the **vehicle** needs to be repaired, **you** must not delay or refuse repairs whilst **you** are in **Europe**. If **you** do, and in **our** reasonable opinion that would lead to additional costs being incurred, **we** reserve the right to refuse to provide cover under Section F3 (Onward travel in Europe) or Section F4 (Getting the vehicle home);
- If the **breakdown** or **road traffic collision** is caused by flooding brought about by adverse weather **we** will only arrange for the **vehicle** to be taken to a local repairer. All further service will be an additional cost paid by **you**, or must be referred to the **vehicle's** motor insurer;
- This **group policy** does not cover:
  - vehicle** storage charges, other than under Section F4;
  - the hire of minibuses, motorhomes, motorcycles, **caravans**, **trailers** or vans;
  - overloading of a **vehicle** under the laws in any country in which the **vehicle** is travelling;
  - breakdowns** or **road traffic collisions** caused by running out of oil or water, frost damage or rust or corrosion.

## General Conditions

The following conditions apply to all sections of this **group policy**. If **you** do not comply **we** can refuse cover and/or cancel your **group policy**.

- You** must pay **your** premium.
- You** must request services directly from **us**, as **we** will only provide cover if **we** make arrangements to help **you**.
- Where the **breakdown** is caused by a component failure this must stop the **vehicle** from working, so for example an air-conditioning failure in itself does not constitute a **breakdown**, and the illumination of a warning light does not always constitute a **breakdown**. If it does not, **you** will need to take the **vehicle** to a place of repair and this **group policy** will not cover this.
- We** will not cover any **claim** where the **vehicle** is already at a garage or other place of repair.
- Where **we** deem, acting reasonably, that **you** requested service to avoid the cost of repairing the **vehicle**, or to correct an attempted repair by someone else, **we** will not provide cover.
- A **member** must be with the **vehicle** when **we** attend.
- We** will not be responsible for any loss of or damage to the contents of the **vehicle**.
- Where **we** recover **passengers** under the age of 16, they must be accompanied by an adult.
- We** will not allow animals in **our** vehicles, except guide dogs. Any animals can remain in the **vehicle** at the **member's** own risk. **We** will not be liable for any injury to animals, or damage caused by them. **We** will not transport any livestock. **We** will not be responsible for any costs relating to animals.
- The **vehicle** must not carry more passengers than the number stated in the **vehicle's** registration document. Each **passenger** must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat where required.
- Where **we** provide a repair to the **vehicle**, whilst **we** are responsible for that repair, this does not mean that **we** are confirming the legal and roadworthy condition of the **vehicle**. This remains **your** responsibility.
- We** will not be responsible for any losses that may incur following a **breakdown** that are not expressly covered by this **group policy**. For example, **we** will not pay for any loss of earnings or missed appointments.

13. **We** do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst **we** will try to check that the garage will undertake the type of repairs required, **we** cannot guarantee this. **We** will not take responsibility for repairs carried out at any garage and the contract for such repairs will be between **you** and the garage / repairer.
14. During extreme weather, riots, war, civil unrest, industrial disputes or any other event, **our** services can be interrupted. **We** will resume **our** service to **you** as soon as **we** can in these circumstances.
15. The cost of the following is not covered by this **group policy**:
  - a) ferry charges for the **vehicle** and **our** vehicle;
  - b) spare tyres and wheels and repairing or sourcing them;
  - c) recovery by someone other than **us** even if this is requested by the emergency services. **We** will only provide recovery once instructed to do so by the emergency services.
16. In handling any **claim** there may be more than one option available to the **member** under this **group policy**. **We** will decide which is the most appropriate option based on **our** expertise in **breakdown** situations. In doing so **we** will act in consultation with the **member**, and act reasonably at all times.
17. The **vehicle** must be privately owned and only used for private use, or any business use other than hire and reward and/or courier services.
18. This **group policy** does not cover:
  - a) routine servicing, maintenance or assembly of the **vehicle**;
  - b) **caravan** or **trailers**, except as described under Section A;
  - c) use of the **vehicle** for business, including for example demonstrating, carrying trade plates;
  - d) **breakdowns** resulting from activities that are not subject to the normal rules of the road for example rallies, stock car racing, use of the Nürburgring or other formal or informal race events;
  - e) **breakdowns** that occur off the public highway to which the **member** or **we** have no legal access;
  - f) the **vehicle** if it is not legally taxed, insured and holding a valid MOT which is required by law or is not being used in line with the manufacturer's guidelines;
  - g) **vehicles** that are not in a roadworthy condition. If **we** consider, acting reasonably, that the **vehicle** is not in a legal or roadworthy condition, **we** can refuse to provide service. If **you** can demonstrate that the **vehicle** is roadworthy **we** will provide service;
  - h) any **claim** that is or may be affected by the influence of alcohol or drugs;
  - i) any **breakdown** that is caused by or as a result of **vehicle** theft or fire;
  - j) **vehicle** storage charges. If the **vehicle** is being stored, **you** will be contacted at **your** last known address with details of how to arrange collection and any fees which may be payable. In extreme instances, where the **vehicle** has not been collected and fees not paid, the **vehicle** may be disposed of and any outstanding fees will be deducted. **You** will be notified, in accordance with legislation, prior to this happening; or any **claim** under this **group policy** where the **breakdown** was first reported to **us** under a different policy.
19. If the **member** is asked to review and approve a document recording the condition of the **vehicle**, including an electronic form, it is **their** responsibility to ensure that the record is accurate and complete, and **we** will not be responsible for any errors or omissions.

## Additional Benefits

The following are provided at no additional charge:

### Service in the Republic of Ireland

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

### Driver-induced faults

If the **vehicle** cannot be driven for any reason other than a **breakdown**, for example if the **vehicle** has broken or cracked glass, the **vehicle** keys are broken or lost or there has been a **driver**-induced fault, **we** will send help to the **vehicle**. If **we** cannot get the **vehicle** going again, **we** will recover the **vehicle** and **passengers** up to 10 miles. Any **specialist equipment** required by **us** to repair or arrange recovery of the **vehicle** will be chargeable. This service is discretionary and **we** will decide whether or not to provide this service.

### Urgent message relay

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

### Replacement driver

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

### Additional services

**We** can provide additional services that are not included in **your group policy** but **we** will charge **you** for these, for example to:

1. Purchase the parts **you** need to get on **your** way;
2. Pay for **specialist equipment** to complete the repairs;
3. Extend the hire time for a replacement car; or
4. Arrange a second or extended recovery.

If **you** need extra help, **we** will agree the costs up front and will need full payment before **we** can help. **You** will be responsible for any additional charges so if **we** help **you** under this **group policy** and cannot pay, **we** will invoice **you**. This is why **we** request proof of identity at the **breakdown**.

### Cancellation of your policy

In the event that **you** need to cancel this **policy** please contact the West Midland Fire Service Sports & Welfare Fund.

### Misuse of this policy

Each **member** must not behave inappropriately towards **us**, including acting in a threatening or abusive manner, whether verbally or physically.

If this condition is not complied with, **we** will contact the **member** to discuss **our** concerns and if the concerns are not dealt with within a reasonable period of time or cannot be dealt with **we** reserve the right to refuse cover under this **group policy** with immediate effect.

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



## Complaints and Financial Ombudsman Service

We are committed to providing excellent service. However, we realise that there are occasions when you feel you did not receive the service you expected. If you are unhappy with our services relating to this group policy such as services at or following a breakdown, or the included benefits please contact us as follows:

Phone	In writing
0330 159 0360	Breakdown Customer Care RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN  Breakdowncustomer@rac.co.uk

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

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:	Phone	In writing
	0800 023 4567 or 0300 123 9123	The Financial Ombudsman Service Exchange Tower Harbour Exchange London E14 9SR  <a href="mailto:complaint.info@financial-ombudsman.org.uk">complaint.info@financial-ombudsman.org.uk</a>  <a href="http://www.financial-ombudsman.org.uk">www.financial-ombudsman.org.uk</a>
The Financial Ombudsman Service will only consider your complaint once you have tried to resolve it with us.		
Using this complaints procedure will not affect your legal rights.		

## Financial Services Compensation Scheme

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

Further information about FSCS arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk), or by writing to:

Financial Services Compensation Scheme  
PO Box 300  
Mitcheldean,  
Gloucestershire, GL17 1DY

The cover provided by RAC Motoring Services under this group policy is not covered by the FSCS.

## Law

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

## Your Data

### Data Protection Statement

This section provides a short summary of how we collect and use your data. Please refer to our website at [rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy](http://rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy) for full details of how we use your data. Alternatively, you can obtain a copy of the Privacy Policy by using the contact details below.

### What is your data?

There are three types of data we hold about you:

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

### How we obtain and collect your data

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

Please note, if you do not provide your data we will be unable to provide you with cover, as well as services related to administering your group policy.

### How we will use your data

We will use your data for the administration of your group policy, for example, helping you if you make a claim. We may disclose your personal data to service providers who provide help under your group policy.

### Your rights

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

1. Call our Customer Service Team: 0330 159 0337; or
2. Email us: [membershipcustomer@rac.co.uk](mailto:membershipcustomer@rac.co.uk); or
3. Write to us:  
RAC Motoring Services  
Great Park Road  
Bradley Stoke  
Bristol  
BS32 4QN