

Motor Breakdown Insurance



Insurance Product Information Document

**Company: RAC Motoring Services and
RAC Insurance Limited**

**Product: HSBC Select and Cover
Motor Breakdown**

RAC Motoring Services and RAC Insurance Limited are registered in England. Registered office: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. Firm Reference Number 310208. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 202737.

This is a summary of our insurance. You will find the terms and conditions (along with other important information) online and in the policy documents.

What is this type of insurance?

This HSBC Select and Cover Motor Breakdown insurance is designed to provide you and your family with assistance after a vehicle breakdown – and includes recovery to a garage if the vehicle can't be repaired. The policy also provides other benefits (as set out below).



What is insured?

Roadside and Recovery

- ✓ Repair the vehicle at the roadside when you're more than of a quarter mile from home
- ✓ Help to transport you, the vehicle and up to seven passengers home or to a destination of your choice in the UK

At Home

- ✓ Repair the vehicle at home, or within a of quarter mile of your home

Misfuel Rescue

- ✓ A fuel drain and flush service, if you put the incorrect fuel in the vehicle (includes up to £10 fuel top-up)

Onward Transport

- ✓ Replacement car hire (compact e.g. small hatchback) for 24 hours, or
- ✓ Alternative transport or overnight accommodation, for you and up to seven passengers, (up to £150 per person or £500 for whole party – whichever is less) while the vehicle is repaired.
- ✓ The RAC will pay for overnight accommodation if you or a passenger is taken to hospital (up to £150 per person or £500 for whole party – whichever is less)

European Motoring Assistance

Onward travel in the UK

- ✓ Help to repair the vehicle if it breaks down within 24 hours before the planned departure date and a replacement hire car if it can't be repaired in time (up to £125 per day, or £1,500 in total)

Roadside assistance in Europe

- ✓ Help to repair the vehicle at the roadside or recovery to a local repairer, with a contribution towards labour costs (if repairable within 24 hours) – up to £150
- ✓ If spare parts are required, the RAC will organise and pay for their dispatch

Onward travel in Europe

- ✓ If the vehicle can't be repaired within 12 hours, the RAC will pay for you and up to seven passengers to continue your journey in a replacement car or alternative transport (up to £125 per day, or £1,500 in total); or
- ✓ If you're stranded following a breakdown, the RAC will pay extra accommodation expenses of £30 per person per day – up to £500
- ✓ The RAC will provide alternative transport to get you back home if your vehicle is unreparable in Europe and will be returned home.



What is insured? Continued...

Getting the vehicle home

The RAC will:

- ✓ return the vehicle home if it can't be repaired
- ✓ arrange and pay for you to collect the vehicle if it was left abroad for repair (up to £600 for transport and £30 for accommodation)
- ✓ pay any customs duty claims if the vehicle is written off and has to be disposed abroad
- ✓ provide reimbursement for a hire car for 24 hours in the UK, once the RAC have brought you and up to seven passengers home

Vehicle break-in emergency repairs

- ✓ Up to £175 for emergency repairs to make the vehicle safe again

Replacement driver

- ✓ The RAC will provide a replacement driver if a driver is medically unfit to drive



What is not insured?

- ✗ The RAC will not provide recovery to more than one destination under Roadside and Recovery
- ✗ The RAC will not cover the cost of any parts
- ✗ The RAC will not cover breakdowns caused by a fault that they had previously provided breakdown cover for, if they advised you that the repair was temporary and further repairs were required
- ✗ The RAC will not cover damage due to wear and tear or not caused by the misfuelling under Misfuel Rescue
- ✗ When onward transportation is provided, any animals will be transported in your vehicle at your own risk – the RAC will not transport animals in the recovery vehicle (assistance animals will be transported with their owners)
- ✗ When a replacement car hire is provided, the RAC will not cover the cost of fuel, oil or any personal insurance
- ✗ The RAC will not pay for labour costs if your vehicle is involved in a road traffic accident while driving in Europe
- ✗ If an insured person suddenly or unexpectedly falls ill while driving in Europe, the RAC will not provide a replacement driver if there is another qualified driver in the party who is fit and legally able to drive the vehicle
- ✗ If your vehicle breaks down in Europe, the RAC will not return your vehicle to the UK, if the cost is more than the market value of the vehicle



Are there any restrictions on cover?

- ! Your vehicle must be a UK registered vehicle with a maximum weight of 3,500 kg, maximum length of 7.0 metres including tow bar and maximum width of 2.55 metres and not used for business or commercial purposes or for public or private hire
- ! Mobility scooters and motorcycles under 50cc are not covered
- ! If a 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 3,500 kg, no longer than 7.0 metres and no wider than 2.55 metres) to a single destination
- ! If asked, you must provide proof that the vehicle is in a legal and roadworthy condition, and allow the RAC to examine the vehicle
- ! If the RAC believe there is evidence to suggest that your vehicle is not in a legal or roadworthy condition, they can refuse to provide any service under this policy
- ! Repairs carried out by an RAC patrol or RAC contractor do not guarantee that the vehicle is in a legal and roadworthy condition
- ! European Motoring Assistance is limited to 90 days for any one trip (with an overall limit of £2,500 per claim)



Where am I covered?

- ✓ England, Scotland, Wales, Northern Ireland including the Channel Islands and the Isle of Man
- ✓ European Motoring Assistance covers you in the countries listed under the definition of 'Europe' in the Motor Breakdown Terms and Conditions.



What are my obligations?

- You must pay your premiums on time
- In the event of a breakdown you must request services directly from the RAC, we will only provide cover if we make the arrangements to help you
- You must take reasonable care to provide complete and accurate answers to the questions we ask when you take out and make changes to your policy, and when you make a claim



When and how do I pay?

Premiums are payable monthly by Direct Debit.



When does the cover start and end?

Cover begins on the start date shown on your policy schedule. Cover will continue until this Motor Breakdown Option is removed from your policy, or your policy is cancelled.



How do I cancel the contract?

A cooling off period of 30 days applies to your HSBC Select and Cover policy.

To remove Motor Breakdown from your selected Options or cancel your HSBC Select and Cover policy, please visit us online at www.hsbc.co.uk, call us on **0345 051 1351** (opening hours 8am to 6pm, Monday to Friday, excluding public holidays, calls may be monitored or recorded), visit any HSBC branch, or write to us at HSBC Customer Services Centre, PO Box 6176, Coventry, CV3 9HN.

Removing this Option from your selection

As long as you keep a minimum of three Options in place and there have been no successful claims on this Option, you can remove this Option within the cooling off period and will receive a full refund of any associated premium you have paid.

If there has been a successful claim or you wish to remove this Option after the first 30 days, you can remove any one Option before your next policy anniversary window. Your anniversary window begins 30 days before the anniversary of your policy start date. If you remove this Option you will receive a refund for any unused days you've already paid for. You won't be able to repurchase the same Option for six months or until your next anniversary, whichever is sooner. You can also remove the Option from your selection within your policy anniversary window, however this will be with effect from your policy anniversary; and there will be no six month restriction to the date from when you can repurchase.

Cancelling your policy

You can cancel your HSBC Select and Cover policy within 30 days of the start date (or from when you receive your documents, whichever is later). If you decide to cancel within these 30 days you will receive a full refund of any premium you have paid providing no successful claims have been made on your policy.

You can cancel your policy at any time if there has been a successful claim or you wish to cancel after the first 30 days, and will receive a refund for any unused days you've already paid for. You won't be able to repurchase HSBC Select and Cover for six months from the date your cancellation becomes effective.