

Company: RAC Motoring Services

Product: Barclays Breakdown Cover Pack

Breakdown cover provided by RAC Motoring Services (310208). Registered in England, United Kingdom; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority.

This document provides a summary of the key information regarding RAC Breakdown Insurance. Please refer to the full RAC breakdown terms and conditions in your Breakdown Cover Pack for more information about your cover.

What is this type of insurance?

RAC Breakdown Insurance is intended to offer services relating to the breakdown of vehicles. It 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.



What is insured?

Personal Cover

- ✓ Barclays Pack holders and their Nominated Person (if applicable) are covered in any privately owned or leased vehicle they are travelling in.
- ✓ The vehicle should be registered in your name, or another individual and used for social, domestic, pleasure, and commuting to and from a permanent place of work only.

Roadside and At Home

- ✓ Cover for breakdowns and road traffic collisions.
- ✓ Assistance to repair your vehicle at the roadside and at home.
- ✓ If your vehicle cannot be repaired at the roadside or at home, RAC will transport you, the vehicle and passengers up to 10 miles, to an approved garage, local garage or a location of your choice.
- ✓ No limit to the number of times you can call us out.



What is not insured?

- ✗ Anyone other than the pack holder and their nominated person.
- ✗ Any breakdown or road traffic collision that happened before you had the Breakdown Cover Pack, or outside of the UK, Guernsey, Jersey and the Isle of Man.
- ✗ A breakdown in a vehicle that is not privately owned or leased and is not used exclusively for personal use.
- ✗ The cost of any parts or specialist resource.
- ✗ The fitting of parts, including batteries, not supplied by us.



Are there any restrictions on cover?

- ! Your vehicle must be UK registered and less than:
 - 3.5 tonnes.
 - 5.5 metres long (including a tow bar).
 - 2.55 metres wide.
 - Motorcycles must be over 49 cc.
- ! The amount of cover per section is highlighted in the terms and conditions.



Where am I covered?

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



What are my obligations?

- You must update Barclays straight away if you wish to change your details, such as who is covered and your address.
- You must ensure your vehicle is in a legal and roadworthy condition.
- You must report a breakdown to the RAC straight away, follow their instructions and comply with their full terms and conditions.



When and how do I pay?

- A monthly fee of £9.00 for your Breakdown Cover Pack is payable in advance on the first working day of the month. The first fee is a pro-rata payment for the rest of the month in which the Pack is opened. All amounts include insurance premium tax at the appropriate rate.



When does the cover start and end?

- The insurance begins on the date that you purchased Breakdown Cover Pack.
- The insurance has an initial term of 6 months after which it renews every month until you cancel your Breakdown Cover Pack. If you tell us you wish to close your Pack, you'll receive a part refund of one month's fee as this is payable in advance.



How do I cancel the contract?

- If you cancel within the first 14 days, any Breakdown Cover Pack fees you have paid will be refunded in full. This 14 day period begins on the date the Breakdown Cover Pack is opened or the date you receive your policy document, whichever is the later.
- Unless you cancel within the 14 day cooling-off period, you must hold this Pack for a minimum term of six months from the purchase date, after which you can cancel the Pack at any time.
- To cancel, you can remove the Pack within your available digital channel, call us on 03457 345 345, visit a branch or write to Barclays, Leicester LE87 2BB.