



BDAssistance Policy Summary

This policy summary is an important document which you should read and contains a summary of the BDAssistance cover afforded to you under your policy. It does not detail the full terms and conditions of the cover, which can be found in the policy.

POLICY PROVIDER

Roadside, Recovery and At Home products are provided by RAC Motoring Services. Onward Travel and European Motoring Assistance are underwritten by RAC Insurance Limited.

TYPE OF INSURANCE AND COVER

The cover you have purchased entitles you to the full range of services detailed below:-

Roadside
Recovery
At Home
Onward Travel
European Motoring Assistance

This Policy is a vehicle based policy which means that it is the vehicle (and driver and occupants) which is entitled to the level of cover shown.

SIGNIFICANT FEATURES AND BENEFITS

This section outlines the main features and benefits of cover:

ROADSIDE	Roadside assistance ¼ mile or more away from your home address including a tow for up to 10 miles, taxi fares for up to 20 miles from the garage if your vehicle cannot be fixed (receipt required).
RECOVERY	Roadside plus recovery for up to 8 people and your vehicle to any single destination within the UK.
AT HOME	Roadside plus breakdown assistance at your home or within ¼ mile of your home address.
ONWARD TRAVEL	Replacement car for up to 1 day whilst your vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport will be provided.
EUROPEAN MOTORING ASSISTANCE	In the event of a breakdown of your vehicle (on its way to a destination abroad, or) whilst abroad, your vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair or, if this is not possible, overnight accommodation or an alternative form of transport will be provided.

SIGNIFICANT AND UNUSUAL EXCLUSIONS, LIMITATIONS OR CONDITIONS

This section outlines the main exclusions, limitations and conditions of cover. Please also read the general exclusions and the vehicle specifications to which apply to the vehicle.

Exclusions and limitations applicable to UK cover

The following are not covered by this Policy, for full details please refer to the policy exclusions section of your terms and conditions booklet:

- ♦ Recovery, At Home and Onward Travel services are not available until 24 hours after commencement of the Policy.
- ♦ Replacing tyres or windows
- ♦ Missing or broken keys. We will try and arrange the services of a locksmith but you will have to pay for them.
- ♦ The cost of ferry crossings and road toll and congestion charges.
- ♦ Contaminated fuel problems. We will arrange for you to be taken to a local garage for assistance, but you will have to pay for the work carried out.
- ♦ Labour at any garage to which the vehicle is taken.

Exclusions and limitations applicable to European Motoring Assistance

Service in the UK en route

Product	Limitation
Roadside Assistance	Repair at the roadside or recovery to the nearest garage capable of performing repairs or home.
Journey Continuation	Replacement vehicle to a maximum of £750.

Service while abroad

Benefit	Limitation
Roadside Assistance	Repair at the roadside or recovery to the nearest garage capable of performing repairs.
Spare parts dispatch	
Additional accommodation expenses	£30 per person per day
Journey continuation or return home	Maximum of 14 days car hire or second class rail fare
Replacement driver	
Vehicle break-in, emergency repair	£175 and only benefits listed
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

Benefit	Limitation
Collection of vehicle left abroad for repair	£600

DURATION OF POLICY

Subject to your rights to cancel, the policy will remain in force for 12 months from the date of commencement, which unless otherwise agreed is 12 months from the date of payment for this policy.

YOUR RIGHT TO CANCEL

You have the right to cancel this policy within 14 days either from the day of purchase or renewal of the Policy or the day on which you receive your policy documentation, whichever is the later.

If you do not pay your premium promptly, we will cancel your cover. If you cancel the cover after 14 days , no refund or credit will be applied.

CARING FOR OUR CUSTOMERS

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please write to:

Breakdown Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, WS5 4QZ.

If you are dissatisfied with any other aspect of the services provided to You please contact:

Broker Direct Plc, Deakins Park, Hall Coppice Road, Egerton, Bolton, BL7 9RW.

If we are unable to settle your complaint with us, you may be able to refer your complaint to the Financial Ombudsman Service. Further details are contained in your policy document.

FINANCIAL SERVICES COMPENSATION SCHEME (FSCS)

RAC Motoring Services (for insurance mediation activities only) and RAC Insurance Limited are covered by the FSCS. If we cannot meet our obligations you may be entitled to compensation from the scheme, depending on your type of insurance and the circumstances of any claim.

Further information about compensation scheme arrangements is available from the FSCS or by visiting www.fscs.org.uk.