

RAC

 **Lifesure**
INSURANCE BROKER



Lifesure Insurance Broker RAC Breakdown Cover Policy

Caravan

Terms and Conditions

Please read and keep for your records

Contact information

	Telephone	In Writing
Breakdown	0333 070 2680	
Customer Services	01480 402460	Lifesure 3 Fenice Court, Phoenix Park, Eaton Socon, St. Neots, Cambridgeshire PE19 8EW
Hearing assistance	Telephone prefix 18001 to access Typetalk or text us on 07855 828282	

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.

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 your 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 **caravan'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.

Contents

	Page
Contact information	2
Your terms and conditions.....	5
Definitions	5
Important information about your RAC Breakdown Cover	5
Your cover:	6
Section A: Roadside.....	6
Section B: At Home	7
Section C: Recovery.....	7
General conditions	7
Additional benefits.....	8
Cancellation of your RAC Breakdown Cover	9
Misuse of RAC Breakdown Cover	9
Renewal of RAC Breakdown Cover	9
Changes to your details	9
Complaints	10
Financial Ombudsman Service	10
Financial Services Compensation Scheme.....	10
Law	11
Your data.....	11

Your terms and conditions

Definitions

Any words in bold appearing throughout this **RAC Breakdown Cover** have a specific meaning which we explain below.

“**breakdown**”/“**breaks down**”/“**broken-down**” means an event during the **policy period**, that stops the **caravan** from being driven because of a mechanical or electrical failure including flat tyres, but not as a result of a **road traffic collision**, fire, flood, theft, acts of vandalism, any fault caused by actions or omissions of the **driver**, or any issue related to any leisure batteries;

“**caravan**”/“**trailer**” means any towed caravan or trailer that is less than 7 metres long excluding the length of the A frame and hitch.

“**claim**” means each separate request for service or benefit for cover under any section of this **RAC Breakdown Cover**;

“**driver**”/“**their**” means **you** or any driver as shown on **your schedule** of the **vehicle** at the time a **breakdown** occurs who is authorised to be driving the **vehicle** and is permanently resident in the **UK**;

“**end date**” means the date that this **RAC Breakdown Cover** expires as shown on **your schedule**;

“**home**” means, in respect of an individual, the address **you** reside at in the **UK** and, in respect of a business the registered/trading address in the **UK**, as shown on **your schedule**;

“**Lifisure**” means Lifisure a trading name of Lifisure Group Limited of 3 Fenice Court, Phoenix Park, Eaton Socon, St. Neots, Cambridgeshire, PE19 8EW who arrange and administer this **RAC Breakdown Cover**;

“**passenger**” means the **driver** and up to the number of passengers allowed as shown in the Vehicle Registration Document travelling in the vehicle towing the **caravan**;

“**policy period**” means the length of time for which **your RAC Breakdown Cover** is in force as shown on **your schedule**;

“**RAC**”/“**we**”/“**us**”/“**our**”

1. For Sections A and B means RAC Motoring Services;
2. For Section C means RAC Insurance Limited;

3. For **Your data** means RAC Motoring Services and RAC Insurance Limited;
4. For **Additional services** means RAC Motoring Services; and
5. In each case any person employed or engaged to provide certain services on their behalf;

“**RAC Breakdown Cover**” means this RAC Breakdown policy that is subject to the terms and conditions together with the **schedule**;

“**reimburse**”/“**reimbursement**” means reimbursement by **us** under the reimbursement process;

“**road traffic collision**” means a traffic collision that immobilises the **caravan**;

“**schedule**” means the document entitled “**schedule**” containing important details about this **RAC Breakdown Cover** and levels of cover;

“**start date**” means the date that this **RAC Breakdown Cover** begins, or renews, as shown on **your schedule**;

“**specialist equipment**” means resource or equipment that is not normally required by **us** to complete a repair or recovery, for example a crane, tractor or winching and specialist lifting equipment;

“**UK**” means England, Scotland, Wales, Northern Ireland, and for the purpose of this **RAC Breakdown Cover** includes the Channel Islands and the Isle of Man;

“**you**”/“**your**” means the person, as shown on **your schedule** taking out the **RAC Breakdown Cover** and that in respect of an individual resident in the **UK** or, in respect of a business, has its registered office/trading address in the **UK**.

Important information about your RAC Breakdown Cover

- This **RAC Breakdown Cover** is intended to offer services relating to the **breakdown** of **caravans**. Based on the information provided this **RAC Breakdown Cover** meets the demands and needs of those who wish to ensure the risk of the **breakdown** of **caravans** is met now and in the future, and where additional cover is chosen, that certain additional risks relating to the **breakdown** of **caravans** are met.
- 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 RAC Breakdown Cover consists of:

1. A Breakdown Policy – one or more contracts - depending on the type of cover:
 - a) RAC Motoring Services provides cover under Sections A and B; and
 - b) RAC Insurance Limited provides insurance for Sections C.

A premium is payable for these contracts which will be made clear to **you** in advance of purchase.

2. A **schedule**- detailing the type of cover **you** have, the level of cover chosen, and the cost of cover. The **schedule** will detail the premium and any other charges payable. These will be made clear in advance of purchase and provided to **you** by **Lifisure** following purchase.

Policy type

This **RAC Breakdown Cover** covers the **caravan** shown on **your schedule**. The **caravan** is covered whoever is towing it.

Policy year

The **RAC Breakdown Cover** will start on the **start date** and end after the **end date** as shown on **your schedule**.

Limits of cover

Cover under this **RAC Breakdown Cover** 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 **RAC Breakdown Cover**;
 - b) no **claim** is permitted under sections B or C within 24 hours of the initial **start date** of the **RAC Breakdown Cover**, nor within 24 hours of any upgrade to an upgraded section; and
 - c) in order to make a **claim** under Section B (Recovery) or Section C (Onward Travel) **we** must have first attended under Section A (Roadside).
2. The amount that is covered for certain types of **claim** or for certain sections, as set out in this **RAC Breakdown Cover**.

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. If **you** have any queries please contact Breakdown Customer care on 0330 159 0337. 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.

Please note: any costs that are not arranged through **us** or agreed by **us** will not be **reimbursed**.

Your cover

Section A. Roadside

RAC Breakdown Cover includes cover for Roadside. Covered

If the **caravan breaks down** within the **UK** more than a quarter of a mile from **your home**, **we** will:

1. Send help to repair the **caravan** at the roadside. This could be a permanent or temporary repair; or
2. If **we** are unable to repair the **caravan** at the roadside, **we** will recover the **caravan** to a destination chosen by the **driver** up to a maximum of 10 miles from the **breakdown**.

Not covered

1. The cost of any parts or **specialist equipment**;
2. Any **breakdown** where the **caravan** is not attached to a motor vehicle;
3. The fitting of parts, including batteries, supplied by anyone other than **us**;
4. 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.

Section B. Recovery

RAC Breakdown Cover includes cover for Recovery.
Covered

If we are unable to repair the **caravan** under Section A (Roadside), we will recover the **caravan** from the **breakdown** location to a single destination chosen by the **driver** 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 **caravan** is not carrying a serviceable spare tyre, the tyre repair equipment provided by the **caravan's** manufacturer or a locking wheel nut key; or
 - b) any leisure battery related **claim**; or
3. A second recovery owing to the intended original destination being closed or inaccessible.
3. Where the **breakdown** is caused by a component failure this must stop the **caravan** from working, so for example an air-conditioning failure in itself does not constitute a **breakdown**. If it does not, you will need to take the **caravan** to a place of repair and your **RAC Breakdown Cover** will not cover this.
4. We will not cover any **claim** where the **caravan** is already at a garage or other place of repair.
5. Where we deem, acting reasonably, that you requested service to avoid the cost of repairing the **caravan**, or to correct an attempted repair by someone else, we will not provide cover.
6. A **driver** must be with the **caravan** when we attend.
7. We will not be responsible for any loss of or damage to the contents of the **caravan**.
8. Where we provide a repair to the **caravan**, whilst we are responsible for that repair, this does not mean that we are confirming the legal and road-worthy condition of the **caravan**. This remains your responsibility.
9. We will not be responsible for any losses that may incur following a **breakdown** that are not expressly covered by this **RAC Breakdown Cover**. For example, we will not pay for any loss of earnings or missed appointments.

Section C. Onward Travel

RAC Breakdown Cover includes cover for Onward Travel.

Covered

If we attend a **breakdown** under Sections A (Roadside) and cannot fix the **caravan** on the same day, we will arrange one night's bed and breakfast accommodation, up to a value of £150 per **passenger** or £500 for all **passengers**, whichever is less.

General conditions

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

1. You must pay your premium.
2. You must request services directly from us, as we will only provide cover if we make arrangements to help you.
10. 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.
11. 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.
12. The cost of the following is not covered by this **RAC Breakdown Cover**:
 - a) ferry charges for the **caravan** and our vehicle;
 - b) spare tyres and wheels and repairing or sourcing them; or
 - 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.

13. In handling any **claim** there may be more than one option available to the **driver** under this **RAC Breakdown Cover**. 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 **driver**, and act reasonably at all times.
14. This **RAC Breakdown Cover** does not cover:
- a) routine servicing, maintenance or assembly of the **caravan**;
 - b) **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;
 - c) **breakdowns** that occur, or recovery of the **caravan** to a destination that is, off the public highway to which the **driver** or **we** have no legal access;
 - d) the **caravan** if it is not being used in line with the manufacturer's guidelines;
 - e) **caravans** that are not in a roadworthy condition. If **we** consider, acting reasonably, that the **caravan** is not in a legal or roadworthy condition, **we** can refuse to provide service. If **you** can demonstrate that the **caravan** is roadworthy **we** will provide service;
 - f) any **claim** that is or may be affected by the influence of alcohol or drugs;
 - g) any **breakdown** that is caused by or as a result of **caravan** theft or fire;
 - h) **caravan** storage charges. If the **caravan** 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 **caravan** has not been collected and fees not paid, the **caravan** may be disposed of and any outstanding fees will be deducted. **You** will be notified, in accordance with legislation, prior to this happening; or
 - i) any **claim** under this **RAC Breakdown Cover** where the **breakdown** was first reported to **us** under a different policy.
15. If the **driver** is asked to review and approve a document recording the condition of the **caravan**, 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:

Driver-induced faults

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

Service in the Republic of Ireland

If the **caravan** 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, **we** will recover the **caravan** to **your** home, or to another destination in Northern Ireland if the distance is less.

Urgent message relay

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

Additional services

We can provide additional services that are not included in **your RAC Breakdown Cover** 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; or
3. 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. If **you** took out the **RAC Breakdown Cover**, **you** will be responsible for any additional charges so if **we** help someone under **your RAC Breakdown Cover** and they cannot pay, **we** will invoice **you**. This is why **we** request proof of identity at the **breakdown**.

Cancellation of your RAC Breakdown Cover

Your right to cancel

You can cancel your RAC Breakdown Cover within the cooling off period, being 14 days from the later of:

1. the start date; or
2. the date you receive your RAC Breakdown Cover documents.

If you do this, we will cancel the RAC Breakdown Cover with immediate effect from the day you request it and we will refund your premium in full unless a claim has been made within this cooling off period.

At any time after the 14 day cooling off period referred to above, you may cancel RAC Breakdown Cover. Cancellations must be made by contacting Lifesure. RAC Breakdown Cover will be cancelled with immediate effect. You will receive a pro-rata refund of premium if no claims have been made. If any claims have been made then no refund of premium will be given.

Your RAC Breakdown Cover will automatically cancel if your associated motor insurance policy is cancelled.

Our right to cancel

1. If any premium for the RAC Breakdown Cover is not paid by a relevant date as stated on your schedule, Lifesure will notify you. All payments must be paid within 28 days of the relevant date, if not your RAC Breakdown Cover may be cancelled; and
2. We may cancel the RAC Breakdown Cover in the event of misuse of this RAC Breakdown Cover and there will be no refund any premium;

Misuse of RAC Breakdown Cover

Each driver must not:

1. Behave inappropriately towards us, including acting in a threatening or abusive manner, whether verbally or physically;
2. Persuade or attempt to persuade us into a dishonest or illegal act;
3. Omit to tell us important facts about a breakdown in order to obtain a service;
4. Provide false information in order to obtain a service;

5. Knowingly allow someone that is not covered by your RAC Breakdown Cover to try and obtain a service under this RAC Breakdown Cover;
6. Pay for additional services or goods in the knowledge that the payment has or will fail, with no intention of providing alternative payment.

If these conditions are not complied with, we may:

1. Restrict the cover available to you at the next renewal;
2. Restrict the payment methods available to you;
3. Refuse to provide any services to you under this RAC Breakdown Cover with immediate effect;
4. Immediately cancel this RAC Breakdown Cover; and
5. Refuse to sell any RAC Breakdown Cover or services to you in the future.

We may also take any of the additional steps as set out above if any claim is found to be fraudulent in any way, and the RAC Breakdown Cover will be cancelled with effect from the date of the fraudulent act, and the fraudulent claim forfeited. We will not refund any premium. We will notify you in writing if we decide to take any of the above steps.

Renewal of RAC Breakdown Cover

A new RAC Breakdown Cover may be issued when you renew your existing associated motor insurance policy.

Changes to your details

You must let Lifesure know immediately if you need to change anything on your RAC Breakdown Cover.

Lifesure can be contacted by phone or post. Please see Contact Information.

We will not change your RAC Breakdown Cover into someone else's name. If you cancel your RAC Breakdown Cover for any reason, the whole RAC Breakdown Cover will be cancelled and others on your RAC Breakdown Cover will no longer be covered by us.

All communications from Lifesure or us shall be deemed duly received if sent to your last known address.

Complaints

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 **RAC Breakdown Cover** such as services at or following a **breakdown**, or the included benefits please contact us as follows:

	Phone	In writing
Breakdown related Complaints	0330 159 0337	Breakdown Customer Care RAC Financial Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN Breakdowncustomercare@rac.co.uk
Sales and administration Complaints	01480 402460	Lifesure 3 Fenice Court, Phoenix Park, Eaton Socon, St. Neots, Cambridgeshire, PE19 8EW

A dispute relating to goods or services sold online can also be submitted to the European Commission Online Dispute Resolution Service ("ODR") via their website: <http://ec.europa.eu/consumers/odr/>. The ODR is a platform which helps customers who have purchased goods or services online in the EU if a dispute arises. The ODR platform will send your complaint to a certified Alternative Dispute Resolution Provider who works with the parties to solve the problem. Please note: for qualifying financial services products purchased in the UK this will be the UK's Financial Ombudsman Service.

Financial Ombudsman Service

	Phone	In writing
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:	0800 023 4567 OR 0300 123 9123	The Financial Ombudsman Service Exchange Tower London E14 9SR complaint.info@financial-ombudsman.org.uk www.financial-ombudsman.org.uk
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, or by writing to:

Financial Services Compensation Scheme
PO Box 300
Mitcheldean
GL17 1DY

The cover provided by RAC Motoring Services under this **RAC Breakdown Cover** is not covered by the FSCS.

Law

The parties are free to choose the law applicable to this **RAC Breakdown Cover**. 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 **RAC Breakdown Cover** and the **policy schedule** and other information relating to this contract will be in English.

Your Data

Data protection statement

This section provides a summary of how **we** use **your** information. For full details about **our** use of **your** data, please visit rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy.

You can contact **our** Data Protection Officer by emailing dpo@rac.co.uk or writing to Data Protection Officer, RAC Great Park Road, Bradley Stoke, Bristol BS32 4QN.

What data will we use?

There are three types of information about you which **we** will use to provide **your RAC Breakdown Cover**:

1. **Personal data**: Information which potentially identifies **you**. This includes **your** name, address, email address, telephone number and date of birth.
2. **Non-personal data**: information about **you** that is not personal such as information about **your vehicle**.
3. **Special category data**: In very limited circumstances, **we** will collect special category data such as information relating to **your** health. **We** will only ask for this information when necessary and in accordance with data protection laws.

How we collect your data

We obtain **your** data from **you** when **you** contact **us** directly. **We** also obtain **your** data from **Lifisure Insurance Services** when **you** purchase this **RAC Breakdown Cover** and/or if **you** report a new **claim** to **Lifisure** in relation to this **RAC Breakdown Cover**.

How we use your data

We will use **your** data for the administration of **your RAC Breakdown Cover** such as when **you** require assistance. **We** also monitor and record any communications with **you** including telephone conversations and emails for quality and compliance reasons.

We may disclose **your** personal data to third parties involved in providing products and services or to service providers who perform services on **our** behalf.

Your rights

You have a number of rights relating to **your** personal data. For information about **your** rights **you** can visit rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy, contact **our** Data Protection Officer or contact **our** Customer Service Team by:

1. **Telephone**: 0330 159 0337
2. **Email**: membershipcustomercare@rac.co.uk
3. **Post**: RAC Motoring Services, Great Park Road, Bradley Stoke, Bristol BS32 4QN



Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and RAC Insurance Limited (Registered No 2355834). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. [LIFE03POL112021](#)