

Please note

This is only a summary of the roadside assistance cover - full terms and conditions of your cover can be found in your Breakdown Policy Booklet. It's important you read your Breakdown Policy Booklet carefully.

Breakdown Cover

Your Policy Summary

For you to keep

Details of your provider

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

Your Breakdown Cover

What is covered – significant features and benefits of the cover

Roadside	Roadside assistance ¼ or more away from your Home address including a tow for up to 10 miles and taxi fares for up to 20 miles from the breakdown if your vehicle cannot be fixed.
Recovery	As per Roadside plus recovery for up to 8 people and your vehicle to any single destination within the UK.
At Home	As per 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 Cover	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.

What is not covered – significant and unusual exclusions or limitations

- Replacing tyres or windows.
- Missing or broken keys. We will try to arrange the services of a locksmith but you will have to pay for them.
- The cost of ferry crossings, road toll and congestion charges.
- Contaminated fuel problems. We will arrange for the Vehicle 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.
- More than 1 claim per journey (maximum 2 per year) under European Cover.

Service while abroad

What is covered	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
Accidental damage to or loss of tent	£30 per person per day
Urgent message replay service	
Vehicle repatriation to United Kingdom	Limited to the value of the vehicle in the UK Glass's guide current at the time of the claim.
Customs claims indemnity	

Service after return home

What is covered	Limitation
Collection of vehicle left abroad for repair	£600

What to do if you breakdown

In the event of a breakdown, please call the number below:

UK	0800 107 4149 (free phone)
France and Monaco	0800 290 112 (free phone within France and Monaco only) 0472 435 255 (pay call)
Republic of Ireland	1800 535 005 (free phone) 0044 800 1079058* (pay call)
Rest of Europe	0033 472 435255 (pay call)
Serbia and Montenegro	9933 472 435255 (pay call)
Azerbaijan, Belarus, Georgia Russia, Ukraine	81033 472 435255 (pay call)

*Calls may be recorded and/or monitored. Members with hearing difficulties will need to prefix 18001 before dialing the relevant number to be connected to Type Talk or use SMS facilities on **07855 828282**.

Period of cover

The policy will last for the same duration as your Virgin Car Insurance, these dates are shown on your current Certificate of Car Insurance and Policy Schedule.

Cancellation

You can choose to cancel your policy at any time by writing to us. If you cancel within 14 days of receiving your policy documents we will refund you the full amount of your premium. If you cancel after this time a pro-rata refund will be given.

This policy will automatically terminate in the event that your Virgin Car Insurance policy terminates.

What to do if you need to complain

If you would like to complain about your Virgin Car Insurance please write to us at: Virgin Money, 1000 Lakeside North Harbour, Western Road, Portsmouth PO6 3EN.

If you'd like to complain about any aspect of your breakdown cover please write to: Breakdown Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall, WS5 4QZ.

If you are not happy with your response you can contact the Financial Ombudsman Service – the independent service for settling complaints between consumers and businesses that provide financial services. Write to: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E19 9SR. Or call the Financial Ombudsman Service on **0300 123 9123**.

You can find full details of our complaint procedure in your policy booklet, a copy of which is also available on request.

Financial Services Compensation Scheme (FSCS)

We are members of the financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we're unable to meet our obligations. This depends on the type of business and the circumstances of the claim. Further information about compensation scheme arrangements are available from the FSCS at www.fscs.org.uk

RAC Motoring Services

RAC Motoring Services and RAC Insurance Limited are authorised and regulated by the Financial Services Authority. You can check our authorisation on the FSA's Register by visiting www.fsa.gov.uk or by contacting the FSA on **0845 606 1234**.

RAC Motoring Services and RAC Insurance Limited are subsidiaries of Aviva PLC.
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