

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 Policy Booklet carefully.

Breakdown Cover

Your Policy Summary

For you to keep

Details of your insurer

Roadside and recovery products are provided by: RAC Motoring Services.

Your Breakdown Cover

What is covered – significant features and benefits

Roadside	Roadside assistance ¼ mile 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 a single destination within the UK.

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

What to do if you breakdown

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

UK 0800 107 4149 (free phone)

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

Period of cover

Your 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 anytime 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 related 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're not happy with the 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

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