

Glossary: what our terms mean

You, Your, Yourself

The person named as the Insured in the insurance documents.

Certificate of Motor Insurance

The proof that **You** have motor insurance needed by law, any details of the person or people insured, and those people who are allowed to drive **Your Vehicle**.

Schedule

The document which shows details of **Your Vehicle** which is covered under this breakdown contract.

United Kingdom (UK)

England, Wales, Scotland, Northern Ireland, the Isle of Man and the Channel Islands.

Great Britain

England, Wales and Scotland.

Period of Insurance

The dates shown on **Your** current **Certificate of Motor Insurance** and **Schedule**.

Your Vehicle

The vehicle shown on **Your** current **Certificate of Motor Insurance** and **Schedule**.

Market Value

The cost of replacing **Your** car with one of a similar make, model, history, age and condition.

Administrator, BDML Connect, The Connect Centre, Kingston Crescent, Portsmouth, Hampshire PO2 8QL.

email: enquiries@bdml.co.uk

Premier Plus

Welcome to Premier Plus, the Breakdown Recovery Service from the RAC

You are entitled to the benefits described in this document as a subscriber to Premier Plus and as long as **Your** motor insurance policy administered by BDML Connect remains in force and operative. **You** must always call the RAC first.

Please familiarise **Yourself** with the contents of this booklet and therefore the cover available to **You**.

If **You** have any queries regarding the cover, please contact **Our** Customer Service Department who will be happy to answer all **Your** questions.

EMERGENCY CONTACT DETAILS

If **You** are unfortunate to break down, please follow these simple steps:

1

Telephone RAC Breakdown Recovery Service on 08000 286086 (from the **United Kingdom** only).

2

Advise the operator that You are a Premier Plus policyholder and quote Your Vehicle registration number.

3

Tell them where You are and what has happened.

*They will then know how to proceed and what form of assistance would be the most appropriate for **You**.*

IMPORTANT NOTE

*Remember always to call RAC first. Please do not go ahead and make **Your** own arrangements as RAC cannot reimburse costs incurred without their prior authorisation. This is not a claim service.*

Cover in the United Kingdom - Breakdown Assistance

The following cover is provided in **the United Kingdom** through RAC for **You** or any named person permitted to drive **Your Vehicle** in accordance with **Your Certificate of Motor Insurance** and **Schedule**.

If **You** are unfortunate enough to break down, please follow these simple steps

Telephone RAC on the Premier Plus helpline number 08000 286086;

advise the operator that Premier **Plus** are a Premier Plus policyholder;

quote **Your Vehicle** registration number;

advise the operator of the location of **Your Vehicle** and the nature of the fault.

They will then know how to proceed and what form of assistance would be the most appropriate for **You**.

Remember always to call RAC first. Please do not go ahead and make **Your** own arrangements as RAC cannot reimburse costs incurred without their prior authorisation. This is not a claim service.

If **Your Vehicle**, or a trailer or caravan being towed by it, breaks down, RAC will arrange for the following at no additional cost:

Roadside

If **You** are stranded on a public highway (or other road or area to which the public has the right of access) because **You** have broken down, we will send an RAC patrol or contractor to help **You**.

If **Your Vehicle** cannot be repaired immediately it will be taken to a nearby garage, where **You** may arrange for repairs to be made. If **Your Vehicle** needs to be towed it must display a valid road tax disc. Roadside includes labour at the scene of the breakdown (but not labour at any garage to which the vehicle is taken). Roadside does not include the cost of parts, fuel or other supplies.

In addition, RAC will arrange for one of the following options, at no additional cost, if **Your Vehicle** breaks down away from home and cannot be repaired within a reasonable time.

Recovery

RAC will take **Your Vehicle**, any caravan or trailer on tow at the time, the driver and up to 7 passengers to the destination of the driver's choice, in one non-stop journey. If there are more than 5 people this may require two separate vehicles. An adult must accompany any children. This facility may also be provided if the driver falls ill and there are no passengers who can drive the vehicle, so that the journey can be completed. In these circumstances it will be at the discretion of RAC whether this service is offered. Some form of medical certification will be required.

Or a hire car of up to 1600cc for 24 hours to enable **You** to complete **Your** journey, providing that there is one available and that **You** can meet the requirements of the car hire supplier.

These requirements will include:

- age limits;

- the need to have a current driving licence with **You**;

- limits on acceptable endorsements;

- the need to provide a valid credit card number (alternatively, the car hire supplier will require a deposit of no less than £50 and may also undertake a simple credit card check, before releasing the vehicle to **You**).

All hires are subject to the supplier's terms and Conditions.

Or overnight accommodation for the passengers and driver up to a maximum of £150 in total. This does not include the cost of providing meals and drinks.

Or a refund of the cost of public transport for the driver and up to four passengers to reach the end of their journey subject to a maximum of £150.

At Home

In the event that **Your Vehicle** breaks down at home RAC will arrange for someone to come out and help. If **Your Vehicle** cannot be repaired immediately it will be taken to a nearby garage where **You** can arrange for repairs to be carried out at **Your** own expense.

What is not covered in the UK

The cost of any ferry crossings or toll charges;

The carriage of any livestock which requires special transportation facilities;

The cost of recovery of **Your Vehicle** if it is stuck in water, a bog, a ditch or on a beach or if it has overturned unless this forms part of **Your** insurance claim;

The repair or recovery of **Your Vehicle** if it broke down at the premises of a motor trader;

The cost of spare parts, petrol, oil, keys or other materials and garage labour;

Any vehicles that:

- a. are carrying a dangerous or illegal load;
- b. cannot be recovered by normal trailers or transport;
- c. are over 5.5 metres in body length;
- d. are caravans or trailers, over 7.6 metres in body length, including a tow bar;
- e. are over 3.5 tons in weight.

In providing breakdown assistance RAC employees and contractors will use reasonable care and skill when providing the service. RAC can, however, cancel services or refuse to provide them if, in their opinion, demands made are excessive, unreasonable or impracticable.

European Motoring Assistance

If **You** need to call for assistance you must contact the appropriate control centre as shown below. In Continental Europe all assistance is coordinated through the RAC Continental Control Centre, where a team of multi-lingual incident managers are waiting to help **You**.

When calling for assistance, please advise the incident manager of the following details:

- Your** name;
- that **You** are a Premier plus policyholder with European Cover;
- Your** location and telephone number;
- the make and registration number of **Your Vehicle**;
- Your** credit card details.

Telephone Numbers

In the UK - Call **0800 568 820** (freephone)

In the Republic of Ireland - Call **1 800 535 005** (freephone)

In France and Monaco - Call **1 800 259 259** (freephone)

In case of difficulty with private telephone subscribers - garages, hotels, etc - the French text below indicates that no charge will be incurred by the private subscriber for the telephone call:

Attestation de gratuite d'appel - La Direction Generale des Telecommunications certifie qu'a compter du 1.07.1993, le cout de tout appel telephonique effectue a destination d'un numero commençant par 0800 est automatiquement pris en charge par l'abonne destinataire de cet appel.

If **You** are unable to get through on the freephone number, please call **04 72 43 52 45** (charged call).
when **You** have given **Your** details the Control Centre will call **You** back.

In all other European Countries

Call our Control centre on 33 472 43 52 45 (not freephone), prefixed by one of the following dialling codes depending on the country that **You** are dialling from. When **You** have given **You** details the Control Centre will call **You** back.

- 00 Andorra, Austria, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Czech Republic, Denmark, Estonia, Finland, Germany, Gibraltar, Greece, Hungary, Italy, Liechtenstein, Luxembourg, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Switzerland, Turkey.
- 99 Macedonia, Yugoslavia (availability of service in these countries is subject to prevailing conditions).
- 009 Sweden.
- 810 Armenia, Azerbaijan, Belarus, Georgia, Lithuania, Moldova, Russia, Ukraine.

The dialling codes were believed to be correct at the time of printing (February 2002). However, they are liable to change without notice. In case of difficulty in being connected, please check with the international telephone operator for the country **You** are in.

Albania: Via operator.

Israel and Iceland: No number

RAC do not currently operate in Israel and Iceland. In these countries **You** are advised to pay for the services **Yourself**. On **Your** return to the **UK** you should initiate a claim for the costs to be reimbursed by contacting RAC European Support on 08705 49 33 20, all claims must be supported by receipts. Costs that can be claimed will only be those covered by European Breakdown and will not include the cost of spare parts etc.

Important: On all Continental Motorways use roadside telephones. **You** will not be connected to our Control Centre but with the police or authorised motorway service, who will send a breakdown recovery vehicle. In France the same procedure applies if **You** break down on a motorway service area. **You** may have to pay labour and towing charges on the spot, which **You** can reclaim on **Your** return to the **UK**. If **You** are towed from a motorway, contact our Control centre as soon as possible.

Cover in Europe - Breakdown and Accident Assistance

The following cover is provided for **You** or any named person permitted to drive **Your Vehicle** in accordance with **Your Certificate of Motor Insurance**.

RAC Roadside and Recovery Assistance

On the outward journey from home to the departure port and on the inward journey from the arrival port to home, if **You** are stranded on a public highway through breakdown, road traffic accident or vandalism to the insured vehicle, RAC will arrange.

Assistance from an RAC Patrol or garage/repair service, to repair **Your Vehicle** at the roadside if possible, or tow to a local garage.

Recovery service, to return **Your Vehicle** and up to eight occupants to **Your** home or a nominated repairer in the **United Kingdom**, if **Your Vehicle** cannot be repaired within a reasonable time. If there are more than five people this may require two separate vehicles. An adult must accompany any children.

Replacement Car

RAC will provide a self-drive hire car, including collision damage waiver, to carry out, or complete the planned journey if:

as a result of a road traffic accident, fire or theft within 7 days of **Your** declared departure **Your Vehicle** cannot be repaired or recovered (in the case theft) in time for the journey; or **Your Vehicle** breaks down on the way to the port of departure and RAC confirms that it cannot be repaired the same day;

providing that there is one available and that **You** can meet the requirements of the car hire supplier.

These requirements will include:

age limits;

the need to have a current driving licence with **You**;

limits on acceptable endorsements; and

the need to provide a valid credit card number (alternatively, the car hire supplier will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the vehicle to **You**).

Service While Abroad

If **Your Vehicle** breaks down or is disabled as a result of an accident covered under **Your** motor policy whilst being driven by **You** or any person permitted by that policy to drive **Your Vehicle**, RAC will arrange:

Emergency Roadside Assistance whilst on the continent up to a maximum of £175 (not including the cost of any spare parts). If **Your Vehicle** cannot be repaired immediately it will be taken to a nearby garage where **You** can arrange for repairs to be carried out.

Spare Parts Despatch service, which is available if the required parts are not obtainable locally. This covers freight and handling costs plus the fare for one person to collect the parts from the nearest airport or railway station.

Note: The cost of the parts is not included and must be repaid on return to the **UK**.

Onward transportation if **Your Vehicle** cannot be repaired within 12 hours.

RAC will provide **You** with onward travel; either a replacement hire car to enable you to continue your journey whilst **Your Vehicle** is being repaired or to return home, providing that there is one available and that **You** can meet the requirements of the car hire supplier. These requirements will include:

age limits;

the need to have a current driving licence with **You**;

limits on acceptable endorsements;

the need to provide a valid credit card number (alternatively, the car hire supplier will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the vehicle to **You**).

Or, second class rail fare or a combination of the two up to a maximum of £750.

This facility may also be provided:

- 1) if the driver falls ill and there are no passengers that can drive **Your Vehicle** so that the journey can be completed, RAC will provide a replacement driver to enable **You** to reach **Your** destination or return home. This service will be provided at the discretion of RAC and some form of medical certification will be required; or
- 2) if **Your Vehicle** is stolen or involved in a traffic accident during the 7 days prior to returning and cannot be repaired or recovered before **Your** intended return date.

RAC will normally try to arrange a hire car equivalent to, but not necessarily the same as **Your Vehicle**, if there is one available. If **You** are travelling in an MPV or similar vehicle RAC may arrange two cars. RAC will only arrange this if there are two qualified drivers in **Your** party. Otherwise RAC will arrange alternative transport.

Overnight accommodation, RAC may at its discretion offer **You** or any permitted driver overnight accommodation expenses for the driver and passengers up to £25 per person, per night, subject to an overall maximum of £400. This does not include the cost of meals or drinks;

repatriation of **Your Vehicle** to **Your** home address or **Your** nominated repairer in the **United Kingdom**, if **Your Vehicle** cannot be repaired by **Your Vehicle** declared return date, subject to the cost of the repatriation not exceeding the **Market Value** of **Your Vehicle**;

emergency repairs to make **Your Vehicle** secure in the case of wilful damage to windscreen, windows or locks caused solely through break-in or attempted break-in;

urgent message transmission service to immediate relatives or business associates if breakdown, accident or fire results in immobilisation of **Your Vehicle**, or it is stolen;

claims indemnity against continental customs claims if **Your Vehicle** is stolen or destroyed by fire;

service after return home. RAC will pay the travel and hotel expenses for one person to collect **Your Vehicle** repaired abroad, using second class rail and other public transport fares, which are necessary to reach the place of collection, up to a limit of £600.

In providing breakdown assistance RAC employees and contractors will use reasonable care and skill when providing the service. RAC can, however, cancel services or refuse to provide them if, in their opinion, the demands made are excessive, unreasonable or impracticable.

RAC will, in all cases, attempt to deliver the best service available within the country where the breakdown occurred. However, in certain circumstances **You** may be required to settle any account **Yourself** - if this is the case all receipts should be retained and on **Your** return to the **UK You** should claim reimbursement from RAC.

What is not covered in Europe

- The costs of any ferry crossing or toll charges;
- the carriage of any livestock that requires special transportation facilities;
- the cost of recovery of **Your Vehicle** if it is stuck in water, a bog, a ditch or on a beach or if it has overturned unless this forms part of **Your** insurance claim;
- the repair or recovery of **Your Vehicle** if it broke down at the premises of a motor trader;
- the cost of spare parts, petrol, oil, keys or other materials and garage labour;
- any vehicles that:
 - a) are carrying a dangerous or illegal load;
 - b) cannot be recovered by normal trailers or transport;
 - c) are over 5.5 metres in body length;
 - d) are caravans or trailers, over 7.6 metres long in body length, including a tow bar;
 - e) are over 3.5 tons in weight.

In providing breakdown assistance RAC employees and contractors will use reasonable care and skill when providing the service. RAC can, however, cancel services or refuse to provide them if, in their opinion, the demands made are excessive, unreasonable or impracticable.

General Terms and Conditions

1. **UK** breakdown assistance cover is provided by RAC Motoring Services ("RAC") company registration number 1424399, whose registered office is at RAC House, 1 Forest Road, Feltham, TW13 7RR. European motoring assistance cover is an insured product and is provided through RAC by RAC Insurance Limited, company registration number 2355834, of the same address.
2. This cover is governed by the laws of England.
3. This product is arranged by BDML Connect Limited.
4. Upon renewal of **Your** breakdown cover, the services that **You** receive will be those set out in the Terms and Conditions ('Terms') current at the time of such renewal. Regardless of who may have supplied these or any subsequent or replacement Terms, the provisions contained therein are and shall be deemed to be those of RAC and RAC Insurance Limited.
5. Cover is only provided in respect of **You** or a named person permitted to drive **Your Vehicle** in accordance with **Your** current **Certificate of Motor Insurance**.
6. We will provide the services under the cover provided **You** have paid your insurance policy extension, if applicable, including RAC cover subscription, and **You** do not owe **Us** or the **Administrator** any monies.
7. **You** must produce a valid scheme code or proof of identity to use our services. If these are not available we may refuse service.
8. We will take legal action against anyone who uses our services dishonestly.
9. If service is provided to a child, an adult must accompany the child.
10. Work cannot be undertaken on **Your Vehicle** if it is unattended.
11. If someone other than **You** calls RAC out to attend **Your Vehicle**, **You** will have to pay any costs that go above the terms of cover.
12. RAC and our associated contractors will use reasonable skill and care when providing the service.
13. RAC will not be responsible to **You** for any indirect losses which **You** incur as a result of our acts or omissions. This does not apply to any claim **You** have against us for death or personal injury and does not affect **Your** statutory rights.
14. **You** may cancel this contract at any time by letter. The **Administrator** will not make a refund if **You** cancel your cover. The **Administrator** may cancel the contract by giving seven days' notice in writing to **Your** last known address.
15. RAC do not guarantee to carry out the services in whole, or in part, if RAC are prevented from doing so due to any circumstances beyond their reasonable control including, without limitation, the activities of civil or government authorities; industrial disputes; acts of God; or severe weather conditions.

16. RAC have the right to refuse to give service and/or cancel **Your** cover if anyone using the service behaves in a threatening or abusive way to our staff or contractors or if **Your Vehicle** is not maintained in a safe and roadworthy condition.
17. **Your** telephone calls to and from RAC may be monitored and recorded for the purpose of staff training and quality assesment. This complies with Oftel regulations.
18. If the service **You** require is not provided for under these terms, RAC will try, if **You** wish, to arrange it at **Your** expense. The terms of, and any payment for, any such service are a matter for **You** and the supplier.
19. RAC services do not cover vehicles, which have broken down as a result of taking part in a motor sport event, which takes place off the road and/or is not subject to the normal rules of the road. For example:
Vehicles participating in a treasure hunt, touring assembly or navigational road rally which takes place on the road or public place and complies with the normal rules of the road, are covered; whereas cover will not be extended to vehicles which have broken down as a result of a motor sport event which takes place on a permanent, temporary constructed race track e.g. Snetterton or Oulton Park, or rally circuit.

Complaints procedure

We are proud of **Our** reputation for fairness in the way **We** deal with **Our** policyholders. However, occasionally disputes or misunderstandings can happen. If **You** have any enquiry of complaint about **Us** or **Your** policy or a claim made under it, **You** should first phone Customer Services on 0870 6061369.

Or write to

The Quality Manager
BDML Connect Limited
The Connect Centre
Kingston Crescent
Portsmouth
Hampshire
PO2 8QL

email: complaints@bdml.co.uk

Complaints procedure continued

Details of **Your** policy and the policy or claim number along with your name and address will help us to deal quickly with **Your** enquiry.

If we are unable to resolve the matter **You** may write to the RAC, we will provide details upon request.

If **You** have been given a final response and **You** remain dissatisfied **You** may refer **Your** case to the Financial Ombudsman Service (FOS).

Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

Tel: 0845 080 1800

Please note that **You** have six months from the date of the final response in which to refer **Your** complaint to the FOS. Referral to FOS will not affect **Your** right to take legal action against **Us** or the **Insurer**.