

caravan or trailer will be recovered together with the Vehicle to a single destination. Other than as set out above caravans and trailers are not covered under this Policy

If the Vehicle requires repatriation We will arrange for repatriation of the caravan or trailer as well.

20. Any claim by You unless You are Resident of the United Kingdom and the Vehicle is registered with the relevant Vehicle Licensing Agency.
21. Any Vehicle carrying more persons than recommended by the manufacturer, up to 8 person's maximum (including the driver). For minibuses the maximum is increased to 17 persons (including the driver). Each person must occupy a separate fixed seat fitted during Vehicle construction and to the manufacturer's specification.
22. Your Vehicle if it is unattended.
23. Any personal effects, valuables or luggage left in Your Vehicle or in any trailer, boat or caravan or any other item being towed by or used in conjunction with the Vehicle. These are Your responsibility.
24. Specialist Equipment costs. We will however arrange for the specialist services if needed, but You will have to pay for any additional costs direct to the contractor.
25. Any costs which are not directly covered by the terms and conditions of this Policy.
26. Vehicles which were broken down/had suffered a Breakdown or unroadworthy at the start of this Policy.
27. It is a legal requirement that Vehicles used or recovered with their wheels in contact with the public highway must have a valid current excise licence. Where no current excise licence is displayed We will attempt to fix Your Vehicle at the roadside but will not provide any other service or benefit.

The above is not applicable to those vehicles exempt under Section 5 of the Vehicle Excise and Registration Act 1994 (which include certain types of vehicles, including certain old vehicles, agricultural vehicles and emergency vehicles) or under Section 5 of the Vehicle Duty Order 2010 in Isle of Man. For further information please contact either DVLA at www.dvla.gov.uk or Vehicle Licensing, Dept of Transport for Isle of Man at www.gov.im/transport/highways/dandv/welcome.xml

28. The costs of any parts provided by RAC to fix Your Vehicle at the roadside must be paid in full by credit/debit card at time of Breakdown before work can commence.

Your right to cancel

1. You are entitled to cancel Your Policy In full up to 14 days following the commencement (or renewal) date, or the date You receive Your terms and conditions booklet, whichever happens later.
2. If You have not made a Claim within the first 14 days We will refund the cost of Your Policy.
3. If You use the service within the first 14 days and decide to cancel, You will not be eligible for any refund.
4. If You cancel the Policy after 14 days, no refund or credit will be given.
5. To cancel Your Policy please contact Your broker.

Caring for our customers

We are committed to providing You with the highest standard of service and customer care. We realise, however, there may be occasions when You feel You did not receive the standard of service You expected. Should You have cause for complaint about any aspect of the service We have provided to You, please contact Us at the relevant address indicated and We will work with You to resolve Your complaint.

We will deal promptly with Your query. Unless We can satisfactorily resolve Your complaint within 24 hours We will send You an acknowledgement within 5 working days, along with a leaflet outlining Our complaints procedure. In the unlikely event that we cannot resolve Your complaint to Your satisfaction, depending on the product and the nature of Your complaint You may refer Your concerns to the Financial Ombudsman Service.

If you wish to refer your complaint to the Financial Ombudsman Service, this must be done within 6 months of our final response letter.

Here are their contact details:

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

Telephone: 0300 123 9 123

Email: complaint.info@financial-ombudsman.org.uk

Please quote Your full name, contact telephone number, Federation name and Your Vehicle registration in any communication.

If You have used Our Breakdown service and are dissatisfied with any aspect of the service, please bring the complaint to Our attention as soon as You can (if possible, within 28 days of becoming aware of it). This does not affect Your statutory rights to take legal action or exercise any other legal remedy.

Please write to Us at: RAC Motoring Services, Breakdown Customer Care, RAC House, Great Park Road, Bradley Stoke, Bristol, BS32 4QN or email: breakdowncustomercare@rac.co.uk.

If You are dissatisfied with the service You have received under Your European Cover, please write to Us at: RAC Motoring Services, Breakdown Customer Care, RAC House, Great Park Road, Bradley Stoke, Bristol, BS32 4QN.

Freephone from the UK on 0800 107 5861 or from Europe on 00 44 161 332 1040 or Fax 01922 746 528. Alternatively, email breakdowncustomercare@rac.co.uk.

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

Police Mutual
5th Floor
20 Chapel Street
Liverpool
L3 9AG

Tel: 0151 242 7648

An acknowledgement that Your complaint has been received will be sent to You within 5 working days following which Your complaint will be investigated on behalf of the Chief Executive.

Financial Services Compensation Scheme

RAC Motoring Services (in respect of insurance mediation activities only) and RAC Insurance Limited are covered by the Financial Services Compensation Scheme (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 the scheme is available from the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Data Protection Act – information uses

For the purposes of the Data Protection Act 1998, the data controller in relation to the information you supply is Police Mutual.

Police Mutual or its agents may use the information provided to inform you by post, telephone, SMS or e-mail of other products and services offered.

Please write to the below address if you do not wish to receive this material from us or from our agents.

You have the right to ask for a copy of your information held on our records. A small administration fee is required for providing this service. Please write to:

Police Mutual
5th Floor
20 Chapel Street
Liverpool
L3 9AG

Please note that calls are recorded for training and monitoring purposes.