

**RAC BREAKDOWN COVER POLICY**  
**Brightside Insurance Services Limited**  
**Taxi**

Terms and conditions

Please read and keep for your records



## Contact information

	Telephone	In Writing
Breakdown	0333 202 1867	
Customer Services	Please refer to <b>your motor policy schedule</b>	Brightside Insurance Services Limited Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL
Hearing assistance	Telephone prefix 18001 to access Typetalk or text <b>us</b> 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 **vehicle'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

Contact information	2
Your terms and conditions	4
Definition of words	4
Important information about your RAC Breakdown Cover	4
Your Cover	5
Section A. Roadside	5
Section B. At Home	5
Section C. Recovery	5
General Conditions	5
Additional Benefits	6
Cancellation of your RAC Breakdown Cover	6
Misuse of RAC Breakdown Cover	7
Renewal of RAC Breakdown Cover	7
Changes to your details	7
Complaints	7
Financial Ombudsman Service	7
Financial Services Compensation Scheme	8
Your Data	8

## Your terms and conditions

### Definition of words

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 **vehicle** from being driven because of a mechanical or electrical failure including as a result of battery failure, running out of fuel, flat tyres, but not as a result of a mis-fuel, **road traffic collision**, fire, flood, theft, acts of vandalism, any **driver induced fault** or any key related issue other than keys locked in **your vehicle**;

**"Brightside Insurance Services Limited"** means Brightside Insurance Services Limited of Brightside Park, Severn Bridge,, Aust, Bristol BS35 4BL who arrange and administer this **RAC Breakdown Cover**;

**"call-out"/"claim"** means each separate request for service or benefit for cover under any section of this **RAC Breakdown Cover**;

**"caravan"/"trailer"** means any caravan or trailer that is less than (a) 3.5 tonnes; (b) 7.0m (23ft) long; (c) 2.55 metres wide; and (d) 3 metres high;

**"driver"/"their"/"they"** means **you** or any driver of a **vehicle** at the time a **breakdown** occurs who is authorised to be driving the **vehicle** and is permanently resident in the **UK**;

**"driver induced fault"** means any fault caused by actions or omissions of the **driver** of the **vehicle**, except running out of fuel and battery failure;

**"end date"** means the date that this **RAC Breakdown Cover** expires as shown on **your motor policy schedule**;

**"home"** means the address in the **UK** where **you** live permanently, as shown on **your motor policy schedule**;

**"motor policy schedule"** means the document entitled "motor policy schedule" containing important details about this **RAC Breakdown Cover** and levels of cover;

**"passengers"** means the **driver** and up to the number of passengers allowed as shown in the Vehicle Registration Document travelling in the **vehicle**;

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

**"policy year"** means the **policy period**, from the **start date**;

**"RAC"/"we"/"us"/"our"** means RAC Motoring Services and 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 **motor policy schedule**;

**"reimburse"/"reimbursement"** means reimbursement by us under the reimbursement process;

**"road traffic collision"** means a traffic collision involving a **vehicle** within the **UK**;

**"specialist equipment"** means equipment that is not normally required by **us** to complete repairs and recoveries, for example winching and specialist lifting equipment;

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

**"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 if **you** are a resident there;

**"vehicle"** means the **UK** registered vehicle as shown on **your motor policy schedule** and that complies with the following specifications:

1. it is a car that is less than (a) 3.5 tonnes; (b) 6.4 metres long including a tow bar; and (c) 2.55 metres wide; or
2. it is a motorcycles over 49cc and is not a mobility scooter

**"you"/"your"** means the person taking out the **RAC Breakdown Cover** as named on the **motor policy schedule**.

## Important information about your RAC Breakdown Cover

• This **RAC Breakdown Cover** is intended to offer services relating to the **breakdown** of **vehicles**. 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 **vehicles** is met now and in the future, and where additional cover is chosen, that certain additional risks relating to the **breakdown** of **vehicles** are met.

• Some sections of cover are optional. The ones **you** have chosen are listed on **your motor policy schedule**. Please make sure this is correct.

• 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 – a contract of insurance between **you** and the insurer. RAC Motoring Services provides insurance for Sections A, B and C.

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

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

### Policy type

This **RAC Breakdown Cover** covers the **vehicle** shown on **your motor policy schedule** and if registered at **your home** address. The **vehicle** is covered whoever is driving.

### Policy Period

The **RAC Breakdown Cover** will start on the **start date** and end after the **end date** as shown on **your motor policy 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 to D 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 C (Recovery) **we** must have first attended under Section A (Roadside).
2. The number of **claims** that can be made per **policy year** whether under a particular section, or as a whole, one **claim** means one request for service or benefit for cover under any section of this **RAC Breakdown Cover**, regardless of who makes the **claim**;
3. The amount that is covered for certain types of **claim** or for certain sections, as set out in this **RAC Breakdown Cover**;
4. This **RAC Breakdown Cover** is subject to a limit of five **claims** that can be made during each **policy period**.

## 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](http://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.

## Included Benefits

As well as the cover **we** provide under Sections A to D, **we** offer the following benefits provided by RAC Motoring Services at no additional charge to **you** and include:

- Urgent Message Relay; and
- Replacement Driver.

## Additional Services

RAC Motoring Services can also offer additional services following a breakdown for an additional charge which will be agreed with **you** before service is provided.

## Your Cover

### Section A. Roadside

**RAC Breakdown Cover** includes cover for Roadside. The number of **claims** which can be made during a **policy year** is shown under Limits of cover.

#### Covered

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

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

If **we** recover the **vehicle** to a garage, **we** will **reimburse you** for taxi costs for non-fare paying **passengers** to continue the journey to a single destination within 20 miles.

#### Caravans or Trailers

If a **caravan** or **trailer breaks down** within the **UK** more than 1/4 mile from **your home**, **we** will send help to repair the **caravan** or **trailer** at the roadside. This could be a permanent or temporary repair.

**We** will not provide any other cover under this **RAC Breakdown Cover** if a **caravan** or **trailer breaks down**.

However if a **vehicle breaks down** and there is a **caravan** or **trailer** attached to it **we** will recover the **caravan** or **trailer** as well.

#### Not Covered

1. The cost of any parts;
2. The fitting of parts, including batteries, supplied by anyone other than **us**;
3. 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;
4. Recovery for **caravans** or **trailers** if the **caravan** or **trailer breaks down**.

### Section B. At Home

Please refer to **your motor policy schedule** which sets out whether this **RAC Breakdown Cover** includes cover for At Home. The number of **claims** which **you** can make during a **policy year** is shown under Limits of cover.

#### Covered

**We** will provide the same cover as the "Covered" part of Section A (Roadside) if **your vehicle breaks down** at, or within a quarter of a mile of, **your home**.

#### Not Covered

Please see the "Not Covered" part of Section A (Roadside), which also applies here.

### Section C. Recovery

This **RAC Breakdown Cover** includes cover for Recovery.

#### Covered

If **we** are unable to repair the **vehicle** under Section A (Roadside), **we** will recover the **vehicle** from the **breakdown** location to:

1. A local garage; or
2. 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. Tyre faults where the **vehicle** is not carrying a serviceable spare tyre, the tyre repair equipment provided by the **vehicle's** manufacturer or a locking wheel nut;
3. A second recovery owing to the intended original destination being closed or inaccessible.

### 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**.
3. Where the **breakdown** is caused by a component failure this must stop the **vehicle** from working, so for example an air-conditioning failure in itself does not constitute a **breakdown**, and the illumination of a warning light does not always constitute a **breakdown**. If it does not, **you** will need to take **your vehicle** to a place of repair and **your RAC Breakdown Cover** will not cover this.
4. **We** will not cover any **claim** where the **vehicle** 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 **vehicle**, or to correct an attempted repair by someone else, **we** will not provide cover.
6. A **driver** must be with the **vehicle** when **we** attend.
7. **You** are responsible at all times for the care of **your** personal belongings, valuables, luggage and goods in or on a **vehicle**. **We** will not be responsible for any loss of or damage to them.
8. Where **we** recover **passengers** under the age of 16, they must be accompanied by an adult.
9. **We** will not allow animals in **our** vehicles, except guide dogs. Any animals can remain in the **vehicle** at the **driver's** own risk. **We** will not be liable for any injury to animals, or damage caused by them. **We** will not transport any livestock. **We** will not be responsible for any costs relating to animals.
10. The **vehicle** must not carry more passengers than the number stated in the **vehicle's** registration document. Each **passenger** must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat.
11. Where **we** provide a repair to the **vehicle**, whilst **we** are responsible for that repair, this does not mean that **we** are confirming the legal and roadworthy condition of the **vehicle**. This remains **your** responsibility.
12. **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.

13. 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.
14. During extreme weather, riots, war, civil unrest, industrial disputes, our services can be interrupted. We will resume our service to you as soon as we can in these circumstances.
15. The cost of the following is not covered by this RAC Breakdown Cover:
  - a) specialist equipment;
  - b) ferry charges for the vehicle and our vehicle;
  - c) any damage to glass even if the damage means the vehicle cannot be legally or safely driven. We will arrange transport to a local garage so you can arrange to get the vehicle fixed but you will have to pay for this;
  - d) spare tyres and wheels and repairing or sourcing them; or
  - e) 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.
16. 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.
17. The vehicle must be privately owned and only used for private or public hire use or for social, domestic and pleasure purposes other than courier services.
18. This RAC Breakdown Cover does not cover:
  - a) routine servicing, maintenance or assembly of the vehicle;
  - b) caravan or trailers, except as described under Section A;
  - c) use of your vehicle, including for example demonstrating, carrying trade plates or commercial travelling;
  - d) 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;
  - e) breakdowns that occur off the public highway to which the driver or we have no legal access;
  - f) the vehicle if it is not legally taxed, insured and holding a valid MOT which is required by law or is not being used in line with the manufacturer's guidelines;
  - g) vehicles that are not in a roadworthy condition. If we consider, acting reasonably, that the vehicle is not in a legal or roadworthy condition, we can refuse to provide service. If you can demonstrate that the vehicle is roadworthy we will provide service;
  - h) any claim that is or may be affected by the influence of alcohol or drugs;
  - i) any breakdown that is caused by or as a result of vehicle theft or fire; or
  - j) any claim under this RAC Breakdown Cover where the breakdown was first reported to us under a different policy.
19. If the driver is asked to review and approve a document recording the condition of the vehicle, 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:

### Service in the Republic of Ireland

If the vehicle 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 and you have purchased Section C (Recovery), we will recover the vehicle to your home, or to another destination in Northern Ireland if the distance is less.

### Urgent message relay

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

### Replacement driver

If the driver becomes ill during a journey in the UK and no one within the party can drive the vehicle, we may be able to provide a replacement driver. This service is discretionary, and we will decide whether or not to provide this service.

### 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;
3. Extend the hire time for a replacement car;
4. Arrange a second or extended recovery; or
5. Attend a mis-fuel event.

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. If you downgrade your RAC Breakdown Cover after this cooling off period we will not refund premium to you;

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 Brightside Insurance Services Limited.

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 motor policy schedule, Brightside Insurance Services Limited 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 **Brightside Insurance Services Limited** know immediately if **you** need to change anything on **your RAC Breakdown Cover**.

**Brightside Insurance Services Limited** can be contacted by phone, post, or email. Please see Contact Information.

If **you** change **your vehicle** **you** must contact **Brightside Insurance Services Limited** to update **your** details. If **you** do not, **you** may not be covered.

**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 **Brightside Insurance Services Limited** 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	Please refer to <b>your motor policy schedule</b>	Brightside Insurance Services Limited Brightside Park, Severn Bridge, Aust, Bristol BS35 4BL

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.

In the event **we** cannot resolve a complaint raised in respect of Onward Travel complaints can be brought to the Financial Ombudsman Service by, or on behalf of customers, who are private individuals or "Micro-enterprises".

"Micro-enterprises" (an EU term covering smaller businesses) can bring complaints to the ombudsman as long as they have an annual turnover of up to two million euros and fewer than ten members.

## Financial Ombudsman Service

In the event that	Phone	In writing
we cannot resolve <b>your</b> complaint to <b>your</b> satisfaction under the complaints process set out above, <b>you</b> may in certain circumstances be entitled to refer <b>your</b> 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 <b>your</b> complaint once <b>you</b> have tried to resolve it with <b>us</b> .		
Using this complaints procedure will not affect <b>your</b> 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](http://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 **motor policy schedule** and other information relating to this contract will be in English.

## Your Data

### Data protection statement

This section provides a short summary of how **we** collect and use **your** data. Please refer to **our** website at [rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy](http://rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy) for full details of how **we** use **your** data. Alternatively, **you** can obtain a copy of the Privacy Policy by using the contact details below.

### What is your data?

There are three types of data **we** hold about **you**:

1. Personal data is information **we** hold on record which identifies **you**. This may include **your** name, address, email address and telephone number;
2. **We** will may also hold data about **you** that is not personal, for example, information about **your** vehicle; and
3. A small number of **our** services require the collection and storing of special categories of personal data. **We** will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

### How we obtain and collect your data

**Your** data may be collected in a number of different ways. For example, when **you** purchase **RAC Breakdown Cover**, contact **us** through social media or make a **claim** under **your** **RAC Breakdown Cover**. **We** will always need to collect, store and use information about **you** to be able to provide **you** with **your** **RAC Breakdown Cover**.

Please note, if **you** do not provide **your** data **we** will be unable to provide **you** with cover, as well as services related to administering **your** **RAC Breakdown Cover**.

## How we will use your data

**We** will use **your** data for the administration of **your** **RAC Breakdown Cover**, for example, helping **you** if **you** make a **claim**. **We** may disclose **your** personal data to service providers who provide help under **your** **RAC Breakdown Cover**.

### Your rights

**You** have a number of rights relating to **your** personal data. For further information regarding any of these rights please visit

[rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy](http://rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy) or contact the Data Protection Officer:

1. Call **our** Customer Service Team: 0330 159 0337; or
2. Email **us**: [membershipcustomer@rac.co.uk](mailto:membershipcustomer@rac.co.uk); or
3. Write to **us**:

RAC Motoring Services  
Great Park Road  
Bradley Stoke  
Bristol  
BS32 4QN

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