

UK & European Motor Breakdown Cover

with Everyday Extra

Your Policy document

The **co-operative** bank

Ethical then, now and **always**

UK & European Motor Breakdown Cover

With your Everyday Extra Current Account, you also receive UK & European Motor Breakdown Cover; giving you reassurance that you'll always have someone to rely on if you happen to breakdown. This booklet tells you everything you need to know about your Policy, from what to do in an emergency to the terms and conditions of your cover.

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Call +44(0)344 249 9981 for general enquiries
9am to 5pm, Mon - Fri, 9am to 6pm, Sat and
Sun. Breakdown and Medical Emergencies
Lines available 24/7

Lines are available from both the UK
and abroad.

Statement of Demands and Needs

Roadside

This product meets the demands and needs of customers who wish to ensure that, following a breakdown more than a quarter of a mile of their home address, or place where the vehicle is normally kept, assistance will be provided in order to attempt to repair the vehicle at the scene of the breakdown or, if this is not possible, tow the vehicle to a location within ten miles of the scene of the breakdown.

Recovery

This product meets the demands and needs of customers who wish to ensure that, in the event of a breakdown, where the vehicle cannot be fixed locally or at the scene of breakdown, the vehicle and up to eight people will be recovered to any destination within the UK.

At Home

This product meets the demands and needs of customers who wish to ensure that, in the event of a breakdown within a quarter of a mile of their home address, or place where the vehicle is normally kept, the vehicle will be repaired or towed to a location within ten miles of the scene of the breakdown.

Onward Travel

This product meets the demands and needs of customers who wish to ensure that, in the event the vehicle cannot be repaired at the scene of the breakdown or by a local garage, that alternative transport arrangements or accommodation will be provided.

European Motoring Assistance

This product meets the demands and needs of customers who wish to use their vehicle throughout most of continental Europe, Turkey, the Mediterranean islands and the Republic of Ireland, and wish to ensure that, in the event of a breakdown whilst abroad, their vehicle will be fixed at the roadside by a contractor, or if this is not possible, recovered to a local garage for repair, or if this is not possible, overnight accommodation or alternative form of transport will be provided.

Policy Terms and Conditions

This Policy is a contract between us and you. We agree to provide services/pay for those costs set out in this Policy which occur during the Period of Cover, provided payment of your monthly subscription under your Co-operative Bank Everyday Extra Current Account has been made and subject to the following terms and conditions.

If the service you require is not provided for under this Policy, we 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 and we will not act as an agent.

Definitions

Below are certain words that have a specific meaning in this and wherever these words appear they have the following meaning:

Accident

means an accidental crash immobilising the insured vehicle.

Breakdown

means unforeseen mechanical or electrical failure during the Period of Cover in the UK or the Territory which has either immobilised your vehicle or made it unsafe to drive.

Collision Damage Waiver

means if a hire car is damaged during the hire period you could be liable for the equivalent of the first £150-550 (approximately) and have your credit card charged. In some cases the amount could be higher and varies according to the hire company, category of hire car and location. The Collision Damage Waiver covers the amount above the excess.

Claim

means a call/claim for assistance under this Policy.

Fulfilment Material

means the confirmation of Policy coverage provided to you by us or on our behalf.

Home

means your permanent residence in the United Kingdom.

Period of Cover

this Policy provides cover that begins on the Start Date and which continues for the period you remain a holder of the Co-operative Bank Everyday Extra Current Account.

Policy

means your Co-operative Bank Everyday Extra Current Account breakdown cover as set out in this document.

Resident of the United Kingdom

means a person living permanently in the United Kingdom or a person employed by a company having its registered office in the United Kingdom.

Specialist Equipment

is equipment not carried by RAC patrols or RAC contractors and includes, but is not limited to, winching and specialist lifting equipment.

Start Date

The date your cover under this Policy begins, which is the date you become a Co-operative Bank Everyday Extra Current Account holder.

Territory

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Romania, Russia (West of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey in Europe plus Uskudar, Ukraine.

The Party/Your Party

means the persons (including you), travelling with you in the vehicle.

United Kingdom/UK

means England, Scotland, Wales, Northern Ireland and for the purpose of this document includes Jersey, Guernsey and the Isle of Man.

Vehicle

means any vehicle the account holder/holders are driving or passenger in.

Vehicle Licensing Agency

the Driver and Vehicle Licensing Agency (DVLA), responsible for registration of vehicles in the UK and the DVANI for vehicles in Northern Ireland.

We/Our/Us/RAC

means RAC Motoring Services and/or RAC Insurance Limited.

You/Your

means the person named on the Fulfilment Material.

How to obtain assistance in the UK

The myRAC app is provided free to all members covered by RAC Breakdown cover. It is the quickest and easiest way to let RAC know you've broken down, so they can focus on finding the nearest patrol for you.

You can download the app by searching for 'myRAC' on Google Play store or iPhone App store.



If you are unfortunate enough to break down and do not have the myRAC app, please follow these simple steps:

1. Call **0344 249 9981**
2. Have to hand your bank account number and vehicle registration
3. Advise the operator of the location of your vehicle and the nature of the fault.

RAC will then advise how to proceed and what form of assistance would be the most appropriate.

Remember to always call RAC first. Please do not make your own arrangements as RAC cannot reimburse costs incurred without prior authorisation.

You must be with the vehicle at the time of breakdown and service will be provided in accordance with the Policy. You must also be in attendance when the Patrol or Contractor arrives, or we may not be able to provide assistance.

The telephone numbers are correct at the time of printing (06/2025).

Calls may be recorded and/or monitored. Customers 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**.

Services in the UK

Cover applies to vehicles registered with the relevant Vehicle Licensing Agency only.

If you are stranded on a public highway (or other road or area to which the public has the right of access) as a result of a breakdown to your vehicle, we will send an RAC patrol or contractor to help you.

We will try to repair your vehicle at the roadside. Roadside includes labour at the scene of the breakdown (but not labour at any garage to which the vehicle is taken).

If we cannot repair the vehicle at the roadside or if we believe repairs are unwise or cannot be completed within a reasonable time, we will take the vehicle and up to eight people to a destination of your choice within ten miles of the scene of the breakdown. If you have no preferred destination, we will take the vehicle to a nearby garage. If you wish the vehicle to be taken to any other destination, you will have to pay for the towage costs for the whole distance.

If you need to leave your vehicle at the garage we will reimburse you for taxi fares up to 20 miles (a receipt must be obtained).

Roadside does NOT cover:

- Breakdowns which would be prevented by routine servicing of your vehicle
- Routine servicing of the vehicle
- Any labour other than that incurred at the roadside including, without limitation, garages
- 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
- Vehicles being demonstrated or delivered by motor traders, or used under trade plates
- Vehicles, which in the reasonable opinion of our patrol or contractor, had broken down or were unroadworthy before you took out your Policy
- Vehicles, which break down within ¼ mile of your home address or where you normally keep the vehicle
- Contaminated fuel problems. We will arrange for your vehicle to be taken to a local garage for assistance, but you will have to pay for the work carried out
- The cost of parts, fuel or other supplies
- Any vehicle storage charges incurred when you are using our services
- Breakdown caused by or following an accident, fire, theft or act of vandalism. If you call us for assistance following such an incident you will be liable to pay us for removal. (Subject to the terms of your insurance policy, You can then reclaim these costs through your insurance)
- The tow or transport of any vehicle, which, in our reasonable opinion, is loaded beyond its legal limit
- Any vehicle in a position where we cannot work on it or tow it, or wheels have been removed, we can arrange to rectify this but you will have to pay the costs involved
- Any animals in your vehicle, please note that their onward transportation is at our discretion and solely at your risk. We will not insure any animal, including livestock in transit, during any onward transportation we undertake.

Recovery

Recovery has the same terms and conditions as Roadside but with the following variations:

If we cannot get your vehicle repaired locally within what we deem to be a reasonable time, we will take the vehicle and up to eight people home or to a single address anywhere else within the UK. If there are more than five people this may require two separate vehicles. An adult must accompany any persons under the age of 16.

You can use Recovery if you are ill, and there are no passengers who can drive the vehicle, so that you cannot continue your trip. You must show us a doctor's medical certificate confirming your inability to drive (in these cases, we will provide this service as we see fit).

Residents of Northern Ireland are also entitled to be recovered from the Republic of Ireland.

Recovery does NOT cover:

- Any vehicle which in our reasonable opinion was broken down or unroadworthy at the time you took out your Policy
- The use of Recovery as a way to avoid paying repair costs
- A second Recovery if:
 - a) the original fault has not been repaired properly by a party other than RAC,
 - b) RAC have advised you that it is a temporary repair, or
 - c) the desired destination cannot accept the vehicle due to company opening hours or other restrictions.
- If a second Recovery is required this service can be provided but a charge will be made dependent on the service required, time of day and distance. These charges will be payable by credit/debit card prior to the relevant service being provided
- Service within 24 hours of commencement of this Policy.

At Home

At Home has the same terms and conditions as Roadside but with the following variations:

At Home allows you to use Roadside within ¼ mile of your home address or where you normally keep the vehicle.

At Home does NOT cover:

- The rectifying of failed or attempted repairs
- The reimbursement of taxi fares
- Service within 24 hours of commencement of this Policy
- Recovery of the vehicle.

Onward Travel

Onward Travel benefits must be arranged at the time of breakdown and cannot be requested later

You are entitled to one of the following extra benefits once we have decided that we cannot get the vehicle repaired locally:

- Replacement car hire
- Alternative transport costs
- Hotel accommodation.

You can use the Onward Travel benefits from your home address or within ¼ mile of your home address. This excludes incidents where we have been called to rectify failed repairs.

Replacement car hire

We will pay for:

- Up to three days' hire cost of a manual car of similar cubic capacity to your vehicle up to 1600cc if your vehicle is being repaired
- Insurance (including Collision Damage Waiver).me

Replacement car hire is subject to availability and our supplier's terms and conditions, which will usually include:

- Age limits. Drivers must be at least 21 years of age
- The need to have a current driving licence, and, if held, a driving licence photo card, with you
- Limits on acceptable types or numbers of motoring offence penalties and/or penalty points endorsed on your driving licence
- The need to provide a valid debit or credit card number (alternatively, the car rental provider will require a deposit of no less than £50 and may also undertake a simple credit check, before releasing the vehicle to you). Hire cars are not usually available with a tow bar, and therefore your caravan or trailer will, if eligible, be recovered under Recovery with your broken down vehicle

After taking a fair and reasonable view of the circumstances, we may decide that a hire car is not a practicable solution, and hotel accommodation or alternative transport will be provided instead

If you require a second or any other type of vehicle we will try to arrange this for you, you will have to pay for any additional costs.

Alternative transport

We will reimburse you for standard class rail or other transport of our choice for up to eight people to reach the end of their journey within the UK. We will pay up to £150 a person or £500 for a group, whichever is less.

Hotel accommodation

We will arrange and reimburse you for one night's bed and breakfast for up to eight people in a hotel of our choice.

We will pay up to £150 a person or £500 for each party, whichever is less.

You will have to pay for any extra hotel or transport costs.

Special medical assistance

Onward Travel also provides special medical assistance. If you or one of your passengers is taken into hospital more than 20 miles from home, we will arrange and pay for overnight accommodation for the other passengers, as described in 'Hotel accommodation' above.

We will also arrange for an ambulance to take the patient to a local hospital near to their home once medical permission has been given. Special medical assistance is not available for planned hospital visits.

What is NOT covered

- Other charges arising from your use of the hire car, such as fuel costs, deposit, any insurance excess charges, collecting and returning the vehicle and any costs due to you keeping the car after the agreed period of hire (you must settle these charges directly with the supplier)

- A second use of the Onward Travel benefits if the original fault has not been properly repaired by a third party other than RAC or if we have advised you that it is a temporary repair
- If you are unfortunate enough to have an incident with the hire vehicle and you make an insurance claim, you will be responsible for paying any excess
- Service within 24 hours of commencement of this Policy
- Any of the Onward Travel benefits, as stated above, before our attendance of the breakdown incident
- Any of the Onward Travel benefits, as stated above, if the vehicle is not displaying a valid excise licence.

How to obtain assistance abroad

1. European Motoring Assistance

European Motoring Assistance applies to vehicles registered with the relevant Vehicle Licensing Agency and operates throughout the territory.

To obtain help in the event of a breakdown, accident, fire or theft, or if the only qualified driver is medically unfit to drive, please call the RAC control centre listed under **2** below and state that the vehicle has **European Motoring Assistance** and give the following information:

- Your name
- Your vehicle manufacturer name
- Your location and telephone number – if you are on a motorway see also note 3
- The make and registration number of the vehicle.

2. Please call

UK incl. Northern Ireland:
0344 249 9981 (pay call)

France and Monaco:
00 33 472 43 52 44 from a UK mobile (paycall) or **0800 290 112** from a landline phone within France and Monaco (freephone)

Republic of Ireland:
1 800 535 005 (freephone)

Rest of Europe:

00 33 472 43 52 44 (pay call)

The 'Rest of Europe' number applies from most countries but there are some exceptions where the 00 at the beginning of the number is replaced as follows:

99 in Serbia and Montenegro;

810 in Azerbaijan, Belarus, Georgia, Russia, Ukraine.

The telephone numbers are correct as of: (08/2020).

If you are calling from a UK mobile phone, your network provider may not allow you to call a freephone 1800 number. Please check with your service provider prior to travelling. Customers who are affected can contact us on **00 44 800 107 9058**. your network provider may charge you for this call.

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**. These services are not available outside of the United Kingdom.

3. Breakdowns on motorways

On continental motorways (including service areas) you **MUST** use the roadside emergency telephones. You cannot call RAC control centres from these. You will be connected to the police or authorised motorway service, who will send a breakdown recovery vehicle. However, this will only be to the recovery company's own depot if they cannot fix the vehicle – contact RAC using

the numbers in section 2 above as soon as you can, if possible from the recovery company's depot.

You may have to pay labour and towing charges on the spot - an authorised tariff is normally applicable. You should obtain a receipt to claim a refund on your return home.

Mobile and car phones

RAC will not reimburse the cost of any telephone calls you make in connection with any breakdown under this Policy (including mobile phone calls).

It may not be possible for an RAC control centre to call a mobile or car phone but when it is, you may still have to pay the cost of any

international call. Some service providers charge for calls to freephone numbers. The regulations on the use of mobile and car phones vary from country to country.

Please check with your service provider that your phone meets the requirements and standards for the countries in which you are travelling.

Services whilst abroad

Service in the UK

Service in the UK is provided under the terms of your current UK product. This product does not cover service in the UK except as expressly contained in this document.

Service in the UK en route to the territory

If you are stranded on a public highway through breakdown of your vehicle on the outward journey from home to your point of departure from the UK, or on the inward journey from your point of entry to the UK, to home, we will provide services as if you were abroad.

In addition we will pay towards the cost of self-drive hire car including Collision Damage Waiver and replacement Green Card as necessary, to complete the planned journey if RAC confirms your vehicle cannot be repaired within 24 hours, this is subject to a maximum contribution of £750.

Service whilst abroad

You are covered for any number of trips, each up to 90 days in duration but not for longer stays and provided the outward and return journeys are completed in the Period of Cover.

Roadside assistance

In the event of a breakdown we will pay for the following subject to the limitations for each section as described in the following terms and conditions:

We will pay for:

1. Attendance of local breakdown or garage services to repair the vehicle at the roadside if possible, or
2. Tow of the vehicle from the place of breakdown or Accident to the nearest local repairer where you may arrange repairs, and either:
 - a). a contribution towards labour charges at a garage (restricted up to the total claims limit) if it is possible to effect the repairs necessary to enable the vehicle to continue the journey on the date of breakdown, or
 - b). inspection fees, in the event of a breakdown, to confirm that the vehicle cannot be repaired by your return travel date and your request for assistance will include authorisation for us to arrange this, and
3. Storage charges for the vehicle while awaiting repair or repatriation, and
4. The cost of wheel changes but not for replacement tyres.

We will not pay for:

- Any labour costs other than those incurred at the roadside. We will not pay labour costs at any garage to which the vehicle is taken other than under paragraph numbered 2 above
- Repair costs, including labour, if the vehicle was in a road traffic accident, damaged by fire or stolen or is, in our reasonable opinion, uneconomical to repair
- The cost of parts used for roadside or garage repairs
- The cost of any repairs not directly necessary to enable the vehicle to continue the journey on the date of the breakdown, or
- The cost of any other supplies, including but not limited to Specialist Equipment.

If the appropriate RAC control centre can confirm repairs to the vehicle will take more than 12 hours of being notified of a breakdown, or if it is to be repatriated to the United Kingdom, then we will pay for either:

a) Additional accommodation expenses

We will pay up to £30 per person per day towards necessary additional (not alternative) accommodation expenses (room only) while you wait for your vehicle.

We will not pay for the costs of meals and any other costs that are not specified above.

Or

b) Journey continuation or return home

A contribution (restricted up to the total claims limit) to travel expenses to allow you to either:

- Continue the planned journey during the period your vehicle is not roadworthy
- Return home by a direct route.

Expenses can comprise of self-drive car hire up to 14 days per claim, including Collision Damage Waiver and replacement Green Card as necessary, or second/standard class rail, or a combination of both.

RAC will in its reasonable discretion decide which course of action to adopt, but RAC will take into consideration your preference.

You must collect the vehicle when repaired as once the vehicle is repaired and you have been notified, RAC will not pay any further expenses other than the costs of collection.

This benefit is also available if your vehicle is stolen and not recovered within 24 hours of reporting the matter to the police. A police report must be obtained. However, this benefit will cease if your vehicle is recovered in a roadworthy condition.

We will not pay for:

- Fuel, oil, personal insurance, any collection charge if a hire car is left at a different location to that arranged, or any other costs in connection with self-drive hire car
- The cost of any car hire beyond the period agreed with the appropriate RAC control centre
- Any car hire expenses after your vehicle is repaired except for the direct journey to return and collect it
- First class rail fares
- Any costs under this benefit if they are for a service you used at the same time as the above section 'Additional accommodation expenses'
- International drop charges where a vehicle hired from abroad is dropped within the UK
- The costs of hiring a motorcycle
- Any hire costs not arranged through RAC or agreed by RAC.

You will have the following cover if RAC can confirm that repairs cannot be completed by your planned return date to the United Kingdom and providing the cost of repatriation is not uneconomical.

(Repatriation will be uneconomical if it will cost more than the UK market value of your vehicle according to Glass's guide or other appropriate industry standard used by RAC.) Cover is available for either:

a) Vehicle repatriation

We will pay for the cost of taking the vehicle by road transporter from abroad to your home or chosen UK repairer for repair in the UK.

We will also pay the costs of packing and freighting your baggage if the vehicle is declared a 'write-off' by the vehicle's insurers.

When repatriation is authorised it normally takes 10-14 working days for delivery to a UK address from most West European countries. At busy times and from Eastern European countries it may take longer.

If the vehicle has been fitted with a roof box or bicycle rack, you must remove and place it inside the vehicle. The roof box keys need to be left with your vehicle keys.

We will not pay for:

- Claims for any repatriation not authorised by the appropriate RAC control centre
- The cost of repatriation if this is uneconomical. Repatriation will be uneconomical if it will cost more than the UK market value of your vehicle according to Glass's guide or other appropriate industry standard used by RAC
- The cost of repatriation if your vehicle is roadworthy

- Any claim if your vehicle is being repatriated and Customs in any country find its contents are breaking the law
- Any further costs in connection with the vehicle once declared a write-off by us.

Or

b) Collection of vehicle from abroad

We will pay the following costs up to £600 for one person to collect your vehicle, repaired abroad after a breakdown:

- Standard/second class rail fare plus other public transport fares which are necessary to reach the place of collection
- Additional homeward cross channel ferry or rail fare for the repaired vehicle (calculated by taking the actual fare less the value of any unused homeward portion of your original cross channel ticket)
- Up to £30 per night for single room hotel accommodation necessary to complete the round trip (limited to room only).

We will not pay for:

- First class rail fares
- The cost of any meals
- The costs of more than one person

Note: The appropriate RAC control centre will, after taking a fair and reasonable view, decide whether your vehicle should be repaired abroad for you (or someone nominated by you) to return and collect.

Authority for repatriation or repair

If your vehicle is not able to be driven due to a road traffic accident, fire, break-in or theft, any damage which you are entitled to have repaired by your motor insurers must be reported to them immediately. Your insurers must decide whether to declare the vehicle is a write-off, authorise repair abroad or have the vehicle repatriated. We cannot repatriate the vehicle unless your insurers first give their permission.

We also reserve the right to negotiate with them to reclaim costs incurred. If your insurers cannot or do not give permission to repatriate then it is our decision alone whether to declare the vehicle a write-off, or repatriate or repair locally a vehicle which cannot be driven as a result of a breakdown, or as a result of a road traffic accident, fire or theft, for which you do not have fully comprehensive cover.

Additional services

We will pay for the costs of providing the following if applicable:

Vehicle break-in, emergency repairs

We will pay:

The cost of immediate emergency repairs necessary to make your vehicle secure in the event of damage to windows, locks or windscreen caused solely by forcible entry, or attempted forcible entry, up to £175, provided you report the matter to the police either before contacting us or within 24 hours of contacting us, and you have obtained a written report from the police.

We will not pay for:

- The cost of repairs if they are not to make your vehicle secure and for the reasons stated
- Any repair costs if you do not obtain a police report and submit it with your claim
- Repatriation benefits as described under the section entitled 'vehicle repatriation.'

Spare parts dispatch

If as a result of a breakdown your vehicle needs parts but these are unavailable locally:

We will pay for:

- Freight, handling and ancillary charges for dispatch of spare parts not obtainable locally
- The fare for one person to collect parts from the appropriate railway station or airport.

We will not pay for:

The cost of parts themselves, which must be paid on receipt.

When telephoning the RAC control centre you will be asked for your credit card details. Alternatively you will be asked to pay for the part(s) direct to the repairer.

Accidental damage to or loss of tent

We will pay for:

A contribution to accommodation expenses of up to £30 per person per day if during the Period of Cover you are camping and your tent is damaged accidentally making it unusable, or it is stolen. Alternatively, we may at our option authorise the cost of a replacement tent.

If your tent is stolen you must report the theft to the police within 24 hours and obtain a written report.

We will not pay for:

- Damage caused by weather conditions
- The cost of a replacement tent not authorised by us
- Any costs if your tent was stolen and you do not report the theft to the police within 24 hours and obtain a written report
- The cost of meals or any other costs that are not specified above.

Urgent message relay service

We will pay for:

The cost of relaying urgent messages from the appropriate RAC control centre to your immediate relatives or close business associates if the vehicle cannot be driven because of breakdown, accident or fire or it is stolen.

We will not pay for:

- The cost of non-urgent messages or messages to persons not described in the previous paragraph
- The cost of relaying any urgent message not arranged through the appropriate RAC control centre.

Replacement driver

We will pay for:

The cost of providing a replacement driver to drive your vehicle and your party to your destination or home, if a registered doctor declares you medically unfit to drive and you are the only qualified driver.

We will not pay for:

- Replacement driver cost if there is another qualified driver in the party who is fit to drive
- More than one claim per journey abroad.

Customs claims indemnity

We will pay for Continental or Irish Customs claims for duty if:

- a). the vehicle is beyond economic repair as a result of fire or theft abroad during the journey and it has to be disposed of abroad under Customs supervision, or
- b). it is stolen abroad during the journey and not recovered. RAC will deal with necessary Customs formalities.

To arrange, please call: RAC European Support, **0330 159 0342**. Calls may be recorded and/or monitored. Monday-Friday 9am-5pm.

We will not pay any import duties not relating to the vehicle.

Policy requirements and limitations

A. Service in the UK and Abroad

Debit or Credit card details

We will require your debit or credit card details if we arrange a service for you which is not covered by the terms and conditions or if it exceeds the limits set out in the part entitled 'Terms and Conditions'. If you do not provide us with your debit or credit card details RAC will not be able to provide certain services which will be notified to you when debit or credit card details are requested.

Motorcycles

We cover motorcycles on the same basis as other eligible vehicles. However, it is not possible for us to hire a motorcycle if a replacement vehicle is required. A hire car or alternative transport will be arranged, whichever is most suitable. We are also unable to hire a trailer for you to transport your motorcycle.

Caravans and trailers

The vehicle restrictions in this Policy apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7.6m. If the vehicle which has suffered a breakdown is towing a caravan or trailer and we provide recovery, the caravan or trailer will be recovered together with the vehicle to a single destination.

Other than as set out in this paragraph caravans and trailers are not covered by this Policy.

We do our best to find solutions to motoring problems, but we regret we cannot arrange a replacement caravan or trailer in the event of breakdown or accident damage which cannot be repaired. It is also virtually impossible to hire vehicles with tow bars and it may become necessary to repatriate a caravan or trailer together with a towing vehicle which cannot be repaired abroad by the return date.

Unforeseeable losses or events

Except in relation to any claim you may have for death or personal injury, if we are in breach of the arrangements under this contract, we will not be liable for any losses or damages which are not a reasonably foreseeable result of any such breach, for example, loss of profit, loss of revenue or anticipated savings, loss of contacts, or for any business losses.

We do not guarantee the provision of any of the benefits under your Policy, if there is anything beyond our reasonable control or the reasonable control of any service provider which prevents us or a service provider from providing that benefit. Benefits may be refused if you or any of your party behaves in a threatening or abusive way to any persons providing service under this Policy.

Taxi bookings

In some circumstances it can be quicker and easier for you to arrange a taxi. We may ask you to make your own arrangements for taxi service. If so please send your receipts to us and we will reimburse you.

Vehicle condition

Your vehicle must be roadworthy and in good mechanical condition when you apply for cover and you must keep it in that condition.

Fraud

If any claim is found to be fraudulent in any way your Policy will be cancelled immediately.

B. Service in the UK only

Battery related faults

For battery related faults your Policy entitlements are as follows:

- RAC's initial attendance for a battery related fault is included in your Policy's entitlement
- The fitting of any parts or batteries purchased by you prior to our attendance is not covered. This is to ensure that parts are fitted from reputable sources in order to avoid secondary callouts
- RAC will test your battery at that initial breakdown attendance. If the battery is no longer serviceable and so fails the test you will be advised to replace it
- If a condemned (non-serviceable) battery is not replaced, we may provide further assistance to a battery related fault but in this case a separate charge will apply. The charge will be payable by credit or debit card before assistance can be arranged.

C. Service abroad only

Motor insurance

RAC European Motoring Assistance is not motor vehicle insurance. We strongly recommend you tell your motor insurers before taking your vehicle abroad. If you do not, your motor insurance policy may only cover you for damage you might cause to other people or their property (third party cover). This means that you would not be covered for any loss or damage to your vehicle. Your insurers will also need to know if you are towing a caravan or trailer.

Service providers

Unless the services are provided by RAC patrols or contractors acting on our instructions and on our behalf, we do not give any guarantee as to the services provided by garages,

breakdown/recovery companies, repairers, car hire companies and other third party service providers whose emergency services we arrange on your behalf and/or pay for under European Motoring Assistance – they do not act as our agents or subcontractors and we do not accept responsibility for their acts or omissions. You should check that any repairs to your vehicle are carried out to your reasonable satisfaction.

Availability of service in eastern Europe

Every effort is made by RAC to make sure that a good quality service is provided in eastern European countries but this may not necessarily be to the same standards as in Western Europe. The situation varies from country to country but time delays may occur, telephones are sometimes not available, garage facilities may be inadequate, spare parts are often not available, etc.

Service in certain countries may become disrupted or unavailable due to prevailing political, economic, infrastructural or environmental conditions, for which RAC cannot accept responsibility. Information can be obtained from the Foreign & Commonwealth Office at fco.gov.uk

Important self-drive hire car information

We will normally try to arrange a hire car similar in seating capacity and volume to, but not necessarily the same as, your vehicle, if there is one available. If you were travelling in an MPV or similar vehicle we may arrange two hire cars. We will only arrange this if there are two qualified drivers in your party. Otherwise, we will arrange alternative means of transport.

Self-drive car hire arranged under your cover will be subject to the normal conditions of the hiring company. These will include limitations on driver age, driving convictions and other licence penalties, etc. The driver must also have held a full UK driving licence or equivalent for a minimum of one year (two years for France).

Your debit or credit card details will also be required as security for the hire and to cover extras such as top-up of the fuel tank when returning the vehicle. Car hire companies insist on having credit card details at the time of booking and the card must be produced at the time of hiring the car.

The name on the credit card and the name of the driver of the hire vehicle must be the same. Switch cards and debit cards are not acceptable. If you leave a hire car at a different location to the one arranged by the RAC control centre you must pay any collection charge which may be made.

Please note that many car hire companies across Europe charge a damage excess which is not covered by the Collision Damage Waiver (CDW).

In some parts of Europe hire cars are not allowed to cross national borders. In Greece and Eastern Europe international drop-offs are not permitted. It may be necessary therefore to arrange two hires or alternative transport to complete your journey. A car hired abroad must not be brought into the United Kingdom. A second car hire will be arranged for the United Kingdom part of your journey.

We cannot guarantee a hire car will be available

We cannot arrange the hire of motorised caravans, motorcycles, convertibles or vehicles with tow bar, roof rack, roof boxes, automatic gearbox, sports cars, 4x4s or luxury class vehicles and cannot guarantee the hire of minibuses or vans.

We will not be responsible for any delays in obtaining a hired vehicle and cannot guarantee to provide it in time to connect with your pre-booked ferry, etc. you may have to collect a hired vehicle from the nearest available place of supply.

Special requirements for vehicles with over nine seats.

The supply of minibuses as a replacement vehicle can often prove difficult. When one is available the following regulations apply:

Drivers must be at least 21 years old and have a full year's car driving experience. Special documents and tachographs are mandatory throughout the EU. For more information contact your local Department of Transport Area Office for details.

Repayment of credit

You must pay back to us on demand:

- Any costs we have paid for which you are not covered under your Policy, and
- The cost of any spare parts supplied.

Spares dispatch

After you have asked the appropriate RAC control centre to dispatch parts you are responsible for paying for them in full, even if you later obtain them locally.

We will arrange to dispatch parts as quickly as possible but delays will occur at weekends and bank holidays. We will not be responsible for manufacturers' or suppliers' errors, loss or damage of parts in transit or any delay in delivery.

Policy exclusions (Service in the UK and abroad)

In addition to any limits and exclusions noted elsewhere in this Policy, we will not cover:

1. Costs for anything which was not caused by the incident you are claiming for
2. Breakdowns in the UK resulting from road traffic accidents, vandalism, fire or theft
3. Vehicles which have broken down as a result of taking part in any motor sport event (including, without limitations rallies or stock car racing) which takes place off the road and/or is not subject to the normal rules of the road. However, vehicles participating in any event (such as a treasure hunt, touring assembly or navigational road rally), which takes place on, and complies with the normal rules of the road will be covered
4. Any claim if the vehicle suffers a breakdown at a motor trader's premises, garage or premises offering vehicle repair
5. The cost of all parts, garage, labour or other costs in excess of your Policy limits set out in the part entitled 'Terms and Conditions'. Please note these costs in the Territory are likely to be higher than in the UK
6. Loss caused by any delay, whether the benefit or service is being provided by us or someone else (for example a garage, hotel, car hire company, carrier, etc.)
7. Any incident affecting a vehicle hired under the terms of this Policy
8. Routine servicing of your vehicle
9. The cost of a glass or tyre specialist. We will arrange for your vehicle to be taken to a nearby garage for assistance but you will have to pay for any work carried out on the vehicle. Any other Recovery may be arranged but you will be liable for any additional costs
10. The cost of a locksmith if you lose, break, or lock your keys in your vehicle. If we are unable to open your vehicle, we will arrange for a locksmith to attend where available, but you will be responsible for the costs. If a locksmith is not available, we will arrange for your vehicle to be taken to a nearby garage for assistance but you will have to pay for any work carried out on the vehicle. Any other recovery may be arranged but you will be liable for any additional costs
11. Any consequence whatsoever which is the direct or indirect result of any of the following, or anything connected with any of the following, whether or not such consequence has been contributed to by any other cause or event:
 - a). War, invasion, act of foreign enemy, hostilities or a warlike operation or operations (whether war be declared or not), civil war, mutiny, rebellion, revolution, military rising, insurrection, civil commotion assuming the proportions of or amounting to an uprising, military or usurped power

- b). Terrorism - Terrorism is defined as any act or acts including, but not limited to:
 - i) The use or threat of force and/or violence and/or
 - ii) Harm or damage to life or to property (or the threat of such harm or damage) including, but not limited to, harm or damage by nuclear and/or chemical and/or biological and/or radiological means caused or occasioned by any person(s) or group(s) of persons in whole or in part for political, religious, ideological or similar purposes including, but not limited to, the intention to influence any government and/or to put the public or any section of the public in fear, or is claimed to be caused or occasioned in whole or in part for such purposes
 - c). Any action taken in controlling, preventing, suppressing or in any way relating to (a) or (b) above
- 12. Any claim caused directly or indirectly by the overloading of your vehicle and/or any caravan or trailer
- 13. Any claim as a result of vehicle breakdown due to:
 - a). Running out of oil or water
 - b). Frost damage
 - c). Rust or corrosion
 - d). Tyres which are not roadworthy
 - e). Using the incorrect fuel.
- 14. Any claim caused directly or indirectly by the effect of intoxicating liquors or drugs
- 15. Any claim where your vehicle is being driven by persons who do not hold a full United Kingdom or other recognised and accepted driving licence valid for use in the United Kingdom
- 16. Any claim which you have made successfully under any other policy of insurance held by you. If the value of your claim is more than the amount you can get from your other insurance we may pay the difference subject to these Policy limits and exclusions
- 17. The cost of any transportation, accommodation or care of any animal. Any onward transportation is at our discretion and solely at your risk. We will not insure any animal during any onward transportation we may undertake
- 18. Any period outside your Period of Cover
- 19. Any vehicle other than a car, motorcycle 121cc or over, motor caravan, minibus fitted with not more than 17 seats including driver, light van, estate car, MPV or 4x4 sport utility vehicle and provided that the vehicle conforms to the following specification:
 - a). Maximum legal laden weight of 3,500kg (3.5 tonnes). This weight is called the Gross vehicle Mass (GVM)

- b). Maximum overall dimensions of: length 5.5m; height 3m; width 2.3m (all including any load carried).

The vehicle restrictions apply equally to caravans and trailers except that the maximum length of trailers and/or caravans must not exceed 7.6m. If the vehicle which has suffered a breakdown is towing a caravan or trailer and we provide recovery, the 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 eight persons 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 dvla.gov.uk or Vehicle Licensing, Dept of Transport for Isle of Man at gov.im/categories/travel-traffic-and-motoring/drivers-and-vehicles/vehicle-registration-and-licensing
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.

European Claims procedure and conditions

When providing assistance we make every effort to arrange on your behalf all costs within the limits set out in this document. However, in some instances you may be asked to pay locally and reclaim costs on your return to the United Kingdom. There may also be occasions when you arrange and pay for assistance direct and wish to reclaim the cost.

RAC European Motoring Assistance Claims are handled by: Breakdown Customer Care, RAC Motoring Services, RAC House, PO Box 200, Walsall WS5 4QZ.

If you have any enquiries relating to repatriations or claims associated with our European Service, please contact us on **0330 159 0342** (calls may be recorded and/or monitored) or email:

breakdowncustomercare@rac.co.uk

If you have paid any cost which you believe is covered, please telephone RAC for a claim form immediately on your return home, quoting your reference and vehicle registration number. When returning your completed claim form you should enclose relevant original receipts (not photocopies).

Receipts

You must keep all relevant original receipts (not photocopies) as they will be needed for any claim. We may refuse to arrange reimbursement of expenses you are claiming back if you cannot provide original receipts or bills for the items you have paid.

Payment of claims depends on you complying with the following conditions:

1. You must make any claim on an RAC Claim form, please bring your claim to RAC's attention as soon as you can (if possible within 28 days) after you return to the United Kingdom. Claims which are not on an RAC Claim form will not be accepted.

This does not affect your statutory rights to take legal action or exercise any other legal remedy

2. If RAC pay out money for you RAC can take over your right to get that money back. You must cooperate with RAC as much as possible if requested by us
3. You must do all you can to prevent accident, injury, loss or damage, as if you were not covered
4. You must forward to RAC any writ, summons, legal document or other communication about the claim as soon as you receive them
5. You must obtain any original receipts, certificates, police reports, evidence, etc., and give all the information and help we may need at your expense. This includes medical certificates and details of your household insurance if necessary
6. You must not admit liability or offer or promise payment without RAC's written permission
7. The vehicle must be in roadworthy and in good mechanical condition when you commence your journey
8. If any claim is found to be fraudulent in any way your claim will be forfeited.

You must, within seven days of any request from RAC, send to RAC copies of any European accident statements (called a 'Constat d'amiable' in France) and/or any police reports should you make a claim following a road traffic incident.

General

Period of Cover/Changes we can make to your RAC Breakdown Cover

Unless cancelled earlier by you or us, the Policy will remain in force from the date your Co-operative Bank Everyday Extra Current Account commences and will continue until terminated by you or us.

Your cover will end if:

- You or your account provider close your Co-operative Bank Everyday Extra Current Account
- You fail to pay the monthly fee for your Co-operative Bank Everyday Extra Current Account; or
- Your residential address is no longer in the United Kingdom.

You are entitled to cancel this Policy up to 14 days following the date your Co-operative Bank Everyday Extra Current Account commences or the date you receive your Policy documentation, whichever happens later. Please see the 'Your right to cancel' section below for further details. Please refer to the same section regarding how your Policy can be cancelled by you or The Co-operative Bank after the 14 days.

We can, at any time and after taking a fair and reasonable view, make changes to your RAC Breakdown Cover to reflect changes in Our expectation of the future likely cost of providing cover. When doing so we will only consider one or more of the following:

- Our experience and expectation of the cost of providing this product and/or our other products of a similar nature
- Information reasonably available to us on the actual and expected claims experience of insurers of similar products
- Widely available economic information such as inflation rates and interest rates

- Our experience and expectation of the costs of administering your Policy.

Additionally, we can, at any time and after taking a fair and reasonable view, make changes:

- To reflect changes (affecting us or your Policy) in the law or regulation or the interpretation of law or regulation, or changes in taxation
- To reflect decisions or recommendations of an Ombudsman, regulator or similar person, or any code of practice, with which we intend to comply
- In order to make your Policy clearer and fairer to you or to rectify any mistakes that may be discovered in due course.

Changes (together with the reasons for such changes) will be notified to you in writing at least 30 days in advance.

Fair call scheme

Service limit for your RAC Breakdown Cover:

UK Cover

The Fair Call Entitlement is five callouts in each calendar year.

If you exceed your entitlement we may provide further assistance, by providing the Roadside or At Home service only and in this case a separate charge per callout will apply. The charge will be set by us and payable prior to us providing service.

European Cover

The Fair Call Entitlement is two callouts per 12-month period. If you exceed your entitlement we will not be able to provide assistance.

Choice of Law

The law of England and Wales will apply to this contract unless:

- You and us agree otherwise, or

Your right to cancel

You are entitled to cancel this Policy up to 14 days following the date your Co-operative Bank Everyday Extra Current Account commences or the date you receive your Policy documentation, whichever happens later.

- At the date of the contract you are a resident of Scotland, Northern Ireland, Channel Islands or (in the absence of the agreement to the contrary) the law of that country will apply.

The laws of England and Wales govern your Policy, unless you and we agree otherwise and such agreement has been put in writing by us.

Use of Language

Unless otherwise agreed, the contractual terms and conditions and other information relating to this contract will be in English.

Additional Covers – Refund of premiums

If you have purchased additional cover options with this Policy no refund is available on those additional covers if they are subsequently removed after the statutory cancellation period.

Please see the 'your Right to Cancel' section of the Policy wording for further details.

Please also refer to that section regarding how your Policy can be cancelled by you or The Co-operative Bank after the 14 days.

If you or your account provider close your Co-operative Bank Everyday Extra Current Account your cover will end.

Your Data

This section provides a short summary of how we collect and use your data and who we share it with.

Please refer to our website at rac.co.uk/privacy-policy for full details of how we use your data. Alternatively, you can obtain a copy of our Privacy Policy by using the contact details below.

What is your data?

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

1. Personal data is information we hold on our records which identifies you. This includes your name, address, email address and telephone number
2. We will also hold data about you that is not personal, for example, information about your vehicle; and
3. A small number of our products and services require us to collect and store 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

We receive your name and address from The Co-operative Bank to provide breakdown services and to validate your cover, but may also collect it in other ways such as when you contact us through social media or make a claim under your policy. We will always need to collect, store and use information about you to be able to provide you with your policy. 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 policy.

How we will use your data

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

We carry out checks against publicly available information (such as the electoral roll, county court judgments, bankruptcy orders or repossessions). We also monitor and record any communications with you including telephone conversations and emails for quality and compliance reasons.

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/privacy-policy or contact the Data Protection Officer:

1. Call our Customer Service Team: 0330 159 0360; or
2. Email us: breakdowncustomercare@rac.co.uk; or
3. Write to us:
Freepost RTLA-HZHB-CESE RAC
Financial Services Limited
Customer Services Team
PO Box 586
Bristol
BS34 9GB

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 and you have already called Customer Services, who have been unable to resolve the matter to your complete satisfaction, 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 five working days, along with a leaflet outlining our complaints procedures.

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:
Breakdown Customer Care,
RAC Motoring Services, RAC House, PO Box 200, Walsall WS5 4QZ.

Or email: breakdowncustomercare@rac.co.uk

If you are dissatisfied with any aspect of service received under your European Motoring Assistance please write to us at:
Breakdown Customer Care,
RAC Motoring Services, RAC House,
PO Box 200, Walsall WS5 4QZ.

Freephone from the UK on
0800 107 5861 or from Europe on
00 44 (0) 161 332 1040 (Calls may be recorded and/or monitored).

Fax: **01922 746 528**

Email:

breakdowncustomercare@rac.co.uk

If you are dissatisfied with any other aspect of the services provided to you please contact: Customer Response, The Co-operative Bank p.l.c. PO Box 4931, SWINDON, SN4 4PL, 03457 212 212 (8am to 6pm Monday to Friday and 9am to 5pm Saturday and Sunday)

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

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 six months of our final response letter.

Here are their contact details:
Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London E14 9SR

Telephone:

***0800 023 4567**

Visit:

www.financial-ombudsman.org.uk

Please quote your full name, contact telephone number or Policy number and where applicable your vehicle registration in any communication.

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 [fscs.org.uk](https://www.fscs.org.uk) or write to:

Financial Services Compensation Scheme,
10th Floor, Beaufort House, 15 St Botolph
Street, London EC3A 7QU.

The **co-operative** bank

Ethical then, now and **always**

To hold an Everyday Extra Current Account you must be 18 or over and a UK resident. The terms and exclusions applicable to any of the account benefits are set out in this Welcome Guide. Policy and supplier terms and exclusions apply.

The Bank reserves the right to decline any application. The subscription fee for the Everyday Extra Current Account is £12 debited from the account on the first working day of each month.

Please call 03457 212 212* (8am to 6pm Monday to Friday and 9am to 5pm Saturday and Sunday) if you would like to receive this information in an alternative format such as large print, audio or Braille.

The Co-operative Bank p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services Register No: 121885). Registered office: 1 Balloon Street, Manchester, M4 4BE. Registered in England and Wales (Company No: 990937).

*If you're calling from the UK, calls to 0800 and 0808 numbers are free from landlines and mobiles. Calls to 03 numbers from a UK landline cost up to 16p per minute and from a mobile cost between 3p and 65p if outside any inclusive minutes. Charges for calls made outside of the UK will be determined by your network provider. Calls may be monitored or recorded for security and training purposes.

Information correct as at 06/2026.