



Summary of Cover

Group Policy for West Midlands Police Federation Breakdown Cover

George Burrows has arranged a group breakdown policy for West Midlands Police Federation. The RAC will provide the following benefits detailed in the sections below. Cover will be provided by RAC for member of the Federation or nominated partner of the member of the West Midlands Police Federation group insurance scheme, and will cover them in any vehicle as a passenger or driver.

The policy contains the following benefits and exclusions and is suitable for member of the Federation or nominated partner of the member wishing to obtain the cover outlined below:

Summary of Cover

This policy summary is an important document and contains a summary of the breakdown cover afforded to you under the Group Policy, which you should read. It does not set out the full terms and conditions of the cover, which can be found in the Group Policy, a copy of which is available upon request from the West Midlands Police Federation.

If you have any problems reading this policy summary you can always call the RAC's Customer Care Team on 0330 159 0360 (calls can be recorded and / or monitored) for a large font or Braille version.

Policy Provider

- Roadside, Recovery and At Home levels of cover are provided by and underwritten by RAC Motoring Services. In the Channel Islands and Isle of Man, these covers are underwritten by RAC Insurance limited.
- Onward Travel and European Motoring Assistance are provided by RAC Motoring Services and are underwritten by RAC Insurance Limited.
- This policy is a personal based policy which covers you when you are driving or a passenger in a vehicle.

What is covered in the UK

Roadside	Roadside assistance a quarter of a mile or more away from your home address including a tow of up to 10 miles and taxi fares for up to 20 miles if your vehicle cannot be fixed.
Recovery	This provides recovery for the vehicle and passengers to any single destination within the UK if your vehicle can't be repaired at the roadside.
At Home	This provides the same cover as roadside if your vehicle breaks down within ¼ mile of your home address.
Onward Travel	This provides a replacement car for up to 2 days whilst your vehicle is fixed, or overnight accommodation or an alternative form of transport up to £150 per person or £500 for all persons.

What's not covered:

This section outlines the main exclusions, limitations and conditions of cover. The full terms and conditions are available from the Force.

- Recovery, At Home and Onward Travel services are not available until 24 hours after you have opted to become a policyholder under the group policy.
- The cost to replace any parts
- Missing or broken keys. We will try to arrange the services of a locksmith but you will have to pay for their services
- The cost of ferry crossings, road tolls and congestion charges
- Contaminated fuel problems. We will arrange for the vehicle to be taken to a local garage for assistance but you will have to pay for the work carried out
- The use of a vehicle in connection with hire and reward and courier services



What is covered in Europe:

In the event of a breakdown of your vehicle on its way to or in Europe, your vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair or, if this is not possible, we will arrange additional overnight accommodation or an alternative form of transport to a maximum of £2,500.

- Local breakdown service in the event of a breakdown in Europe
- Tow to the nearest repairer if necessary
- Up to £150 contribution to labour costs if the vehicle can be repaired on the same day

If the vehicle is not repairable within 12 hours we will:

- Pay additional accommodation costs for one night up to £30 per person
- Arrange for repatriation of the vehicle (at our discretion)

- Pay up to £1500 toward your travel expenses to either continue your trip or to return home
- Pay up to £600 for one person to collect the repaired vehicle from Europe.

What's not covered

- Any hire car charges other than the initial rental arranged by us eg fuel, delivery charges, late return charges
- Hiring motorcycles, modified or automatic vehicles, vehicles with towbars
- Any vehicle that is beyond economical repair
- Any damage covered under your motor insurance policy
- The use of a vehicle in connection with hire and reward and courier services.

Additional Services in Europe

- We will pay up to £175 to secure your vehicle if it is broken into and you have a police report
- We will provide a replacement driver if a doctor declares you unfit to drive and nobody else in your party are able to drive

When you join the group insurance scheme your welcome pack will contain all the telephone numbers you will need in the event of a claim. The premiums payable are subject to periodic review and you will be notified in advance of any applicable changes.



What to do if you break down

Please call the dedicated telephone number: 0330 159 0283 and 0800 197 1813 quote reference X800 for breakdowns in the UK.

For breakdowns in Europe the number to call is: 00 33 472 52 55 (replace 00 at the beginning with 810 when in Belarus or Russia).

Duration of Policy

Your cover will commence immediately on joining the group insurance scheme and will remain in force until the group policy renewal date, which is detailed in the full policy wording.

Cancellation Rights

In the event that you wish to cancel your membership of the scheme please contact the Federation. Your membership will be cancelled if the Federation scheme member leaves the Federation group insurance scheme.

Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and RAC Insurance Ltd (Registered No 2355834). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of Insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.