

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. RAC will provide the following benefits detailed in the sections below. Cover will be provided by RAC for subscribing members of the West Midlands Police Federation group insurance scheme, and will cover them in any vehicle as a passenger or driver.

Your cover will be made up of a combination of individual sections detailed below and will be detailed in your Welcome Letter. Please read this document carefully.

The policy contains the following benefits and exclusions and is suitable for members wishing to obtain the cover outlined below:

Summary of Cover

This policy summary is an important document and contains a summary of the roadside assistance 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 can be made available from the Federation.

If you have any problems reading this policy summary you can always call RAC's Customer Care Team on 0800 731 1104 (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 cover 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 ¼ 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 on the same day.
Recovery	This provides recovery for you, the vehicle and up to 7 passengers to any single destination within the UK if your vehicle can't be repaired at the roadside
At Home	This provides the same level of cover as roadside plus breakdown assistance at your home or within ¼ mile of your home address.
Onward Travel	This provides Replacement car for up to 2 days whilst your vehicle is fixed, or, if this is not possible, 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 Federation.

- 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.
- 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 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
- Labour at any garage to which the vehicle is taken

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 or inspection fees at the repairer
- Cost of wheel changes (but not tyres)

If the vehicle is not repairable within 12 hours or is stolen and not recovered, 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 £500 for one person to collect the repaired vehicle from Europe if necessary

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 services that will cost more than the vehicle is worth
- Any vehicle that has been declared a write-off
- Any damage covered under your motor insurance policy

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 locate and dispatch parts for your vehicle if they are not available locally and also pay for you to collect them. You must pay for the parts
- We will pay up to £35 per person for accommodation or replace your tent in the event it is accidentally damaged or stolen
- We will relay urgent messages to family or colleagues in the event of an eligible claim
- We will provide a replacement driver if a doctor declares you unfit to drive and nobody else in your party are able to drive
- We will take care of the requirements of Customs if your car is require to be disposed of abroad or is stolen and not recovered

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 breakdown

Please call the dedicated telephone number: 0330 159 0283 and 08001971813 and 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. Cover will cease immediately if you leave the Force unless you are eligible to continue as a member of the West Midlands Police Federation retired officer scheme.

Cancellation Rights

In the event that you wish to cancel your membership of the scheme please contact the Federation.