Motor Breakdown Cover

Insurance Product Information Document

Company: RAC Motoring Services and/or RAC Insurance Limited

Product: Monzo Family Max

Breakdown cover provided by RAC Motoring Services (Firm Reference No 310208) and/or RAC Insurance Limited (Firm Reference No 202737). Registered in England; Registered Offices: RAC House, Brockhurst Crescent, Walsall WS5 4AW. RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This Insurance Product Information Document is only intended to provide a summary of the main coverage and exclusions. You will find full information in the Monzo Family Max terms and conditions.

What is this type of insurance?

Monzo Family Max provides help following a breakdown of your vehicle. It also provides other benefits.

What is insured?

Roadside & At Home

- ✓ We'll help to repair your vehicle if it breaks down on the roadside in the UK
- ✓ If we can't repair your vehicle at the roadside, we'll take the vehicle and passengers to a safe place, up to 10 miles away
- ✓ Whether that's a local garage, or home - it's your choice!

Recovery

- ✓ If we can't repair your vehicle, we'll arrange transport of the vehicle, you, and your passengers to a single location. This can be anywhere you choose, within the UK

Onward Travel

- ✓ If your vehicle can't be repaired on the day you break down, we can keep you moving. We'll either arrange you a hire car for up to 48 hours, alternative transport, or an overnight hotel

European Motoring Assistance

Onward Travel in the UK

- ✓ If your vehicle can't be repaired before you plan to leave, we'll arrange a hire car so you can continue your journey to Europe. We'll arrange a hire car for up to seven consecutive days

Roadside Assistance in Europe

- ✓ If you breakdown in Europe, we'll send help to fix your vehicle at the roadside. Or, we'll get you to a garage and pay for an initial inspection to identify the fault. You'll get English speaking support throughout the claims process

Garage Labour Charges

- ✓ We can support you with costs towards garage repairs

We'll contribute up to £150 towards labour as long as repairs can be completed on the same day

Missed Connection

- ✓ If your breakdown means you miss a pre-booked ferry or train, we'll cover you for a standard-class ticket of up to £500. You can claim for one claim per journey

Onward Travel in Europe

- ✓ If your vehicle can't be repaired at the roadside and needs to go to a garage, we can keep you moving. We'll either arrange alternative transport (such as a hire car, taxi or train), £50 per person per day for an overnight hotel or the cost of a standard class ticket for air, rail, taxi or public transport to continue your journey with alternative transport

Getting your vehicle home

- ✓ We can help get you and your vehicle home if it can't be repaired by your planned return date. You won't be covered if the cost of repairing your vehicle is greater than its market-value. We'll pay up to to the market value of your vehicle to get it back to the UK. We'll also arrange a hire car for up to £250 while you wait for your vehicle

Replacement Driver

- ✓ If you unexpectedly fall ill or are injured during a European journey, we can help. If there's no one in your party who can drive the vehicle instead of you, we may be able to offer you a replacement driver

What is not insured?

- ✗ Any breakdown or road traffic collision which has occurred prior to purchase.
- ✗ Faults that existed before purchasing cover
- ✗ Repeat call outs for the same issue where you have not followed our advice If your vehicle stops working because of anything other than a mechanical or electrical breakdown. For example, a road traffic collision, or putting the wrong fuel in your car
- ✗ Vehicles used for hire and reward or courier services
- ✗ The cost of any parts, unless you have purchased optional cover for them
- ✗ Any resources or equipment that are needed to repair or recover a vehicle but aren't normally carried by the RAC
- ✗ Vehicles which don't have valid tax, insurance or MOT (unless exempt)
- ✗ Onward Travel
- ✗ Delivery or collection of the hire car is not covered
- ✗ Fuel is not covered
- ✗ Drivers under 21 won't be accepted for hire cars arranged by us

Are there any restrictions on cover?

- ! The car or van must be less than:
  - 3.5 tonnes,
  - 6.4 metres long (including a tow bar)
  - 2.55 metres wide
- ! Motorcycles under 49cc or mobility scooters are not covered.
- ! If a caravan or trailer breaks down in the UK, RAC will only attend at the roadside and attempt a repair. No other benefits of the policy are available.
- ! If the vehicle breaks down while towing a caravan or trailer and the RAC provide recovery, the caravan or trailer will be recovered with the vehicle (provided it is no heavier than 3.5 tonnes, no longer than 7 metres and no wider than 2.55 metres) to a single destination.
- ! If the breakdown is as a result of a tyre fault and a spare wheel or the manufacturer's repair equipment is not being carried we will only tow you 10 miles.
- ! There are limits on the amount of cover per section. Please see your terms and conditions.
- ! European Breakdown is limited to journeys up to 90 days for any one trip.

Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.
- ✓ In Europe, you are covered in Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Republic of North Macedonia, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta, Melilla and the Canary Islands), Sweden, Switzerland, Turkey (in Europe-West of the Bosphorus) plus Üsküdar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe

What are my obligations?

- You must pay for your Monzo Family Max fees by the due date
- Let Monzo know straight away if you want to change your details. This includes who is covered by the policy and the address
- You must make sure your vehicle is in a legal and roadworthy condition
- You must follow our guidance on repairs following a breakdown attendance
- You must report a breakdown to us straight away and follow the instructions we give you
- You must take your log book V5c with you abroad

When and how do I pay?

- Payment for this cover will be taken as part of your Monzo Family Max fees

When does the cover start and end?

- Your start date is shown in your Monzo Banking app.
- Roadside, At Home and Recovery cover start 24 hours after you buy your Monzo Family Max policy
- If you cancel your Monzo Family Max bundle, your Breakdown cover won't continue. Your Monzo bank account will not be closed when you cancel.

How do I cancel the contract?

You can cancel your Monzo Family Max through the Monzo banking app. There is a 3-month minimum term for Monzo Family Max.