

**Company:** RAC Motoring Services & RAC Insurance Ltd  
**Product:** Monzo Max – RAC Breakdown Insurance

Registered in England & Wales. RAC Motoring Services (310208) is authorised and regulated by the Financial Conduct Authority. RAC Insurance Ltd (202737) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document will tell you some key information about your RAC UK and European Breakdown Insurance. For full details, please see your Monzo Max Terms and Conditions.

## What is this type of cover?

Monzo Max is for people who want to make sure they can get help if their vehicle breaks down in the UK or in Europe.



## What is insured?

### Cover in the UK

#### Roadside, At Home and Recovery

- ✓ We'll help to repair your vehicle if it breaks down on the roadside in the UK
- ✓ 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 in the UK, we can keep you moving. We'll either arrange a hire car for up to 2 days, alternative transport, or an overnight hotel
- ✓ If you are traveling to Europe and your vehicle can't be repaired before you plan to leave, we'll arrange a hire car for up to 14 days so you can continue your journey to Europe

### European Breakdown Cover

#### Missed Connection

- ✓ If your breakdown means you miss a pre-booked ferry or train (either to or from Europe), we'll cover you for a standard-class ticket of up to £500. You can claim for 1 missed connection

#### Roadside Assistance in Europe

- ✓ If you breakdown in Europe, we'll send help to fix your vehicle at the roadside. If your vehicle cannot be fixed at the roadside, 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
- ✓ We'll also contribute up to £150 towards labour as long as repairs can be completed on the same working day the breakdown happened

#### 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), or an overnight hotel – Up to £50 accommodation expenses (per person per day)

#### 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 the market value of your vehicle to get it back to the UK. We'll also arrange a hire car in the UK for up to the value of £250 while you wait for your vehicle



## What is not insured?

- ✗ Caravans or trailers unless attached to the vehicle at point of breakdown
- ✗ 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 that are used for business – even if you aren't using it for business at the time
- ✗ The cost of any parts
- ✗ 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 in the UK and Europe

- ✗ 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?

- ! Your vehicle must be registered in the UK and be less than:
  - 3.5 tonnes (for reference, a standard SUV is 2.3 tonnes)
  - 5.5 metres long
  - Motorcycles must be over 49cc in the UK and over 121cc in Europe
- ! If you break down on a live lane of a motorway or dual carriageway in the UK or private motorway in Europe, we won't be able to attend until you have been moved to a safe location by the authorities
- ! If your caravan or trailer breaks down, we'll only send help to try and repair it at the roadside. We won't provide any other services or cover (e.g. recovery)
- ! You must be with your vehicle at time of breakdown

### Onward Travel - Hire Car

- ! The hire car we supply will be a small hatchback. We can't provide adapted cars
- ! If you don't meet the terms of our car hire provider, for example if you are under 21, but you decide to hire a car yourself, let us know. If we've agreed the cost beforehand, we'll reimburse you up to £35 per day

### European Breakdown

- ! A maximum claim limit of £2500 per 12-month period
- ! You can make 2 claims in a 12-month period
- ! Monzo Max must be bought at least 24 hours before you travel to Europe
- ! In Europe, to make a claim, you must call us and allow us to assess the claim and arrange repairs, replacements, or other services. If you don't speak to us before requesting services, you will not be covered



## Where am I covered?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey 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



## When and how do I pay?

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



## What are my obligations?

- You must pay for your Monzo 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
- The driver must have a credit card in their name if we need to arrange a hire car



## When does the cover start and end?

- Your start date is shown in your Monzo Banking app.
- Roadside, At Home and Recovery cover start straight after buying your Monzo Max plan
- Onward Travel and European cover is available 24 hours after your start date

If you cancel your Monzo Max plan, 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 Max through the Monzo banking app. There is a 3-month minimum term for Monzo Max.