

monzo

**RAC Breakdown Cover
UK & Europe Policy Booklet**

PLEASE READ AND KEEP THIS HANDY

RAC

Contact information

Want to make a claim?

What's the claim for?	Online	Telephone
UK Breakdown	Download the myRAC app for the fastest way to report your breakdown. Or, visit rac.co.uk/reportbreakdown	0330 159 8549 If you have difficulty communicating, you can text us on 0785 582 8282.
European Breakdown Calling from Europe From a French landline From the Republic of Ireland		+33 472 43 52 55 0800 29 01 12 (freephone) 1 800 535 005 (freephone)

Get in touch

	Email or phone
Reimbursement claim forms: For UK and European breakdowns	rac.co.uk/reimbursementclaimform
Bringing your vehicle back to the UK after a breakdown in Europe	0330 159 0342
Options for people with communication difficulties Use Typetalk by dialling 18001, then use one of the phone numbers listed above.	

03 numbers are charged at national call rates and are usually included in minute plans. Text messages are charged at your standard network rate. Our calls are monitored or recorded.

Want an easier way to report your breakdown in the UK?

Download the myRAC app on App Store or Google Play. It's the fastest and easiest way to report a breakdown.

Download and drive



Your Need-to-Knows

This booklet has everything you need to know about your policy. But to make it easier to digest, we've pulled out some important bits below. Like what you need when you break down and how to keep your cover valid.

Broken down? You'll need to give us the details below

- Your name and home postcode.
- The vehicle's make, model and registration number.
- Where you have broken down. This could be an address, the road name, or the motorway name and nearest junction.
- A number we can contact you on.
- Some ID. This could be your Monzo Banking app, insurance cover page or a driving licence.

In Europe, keep these with you...

- Credit card: If you need to arrange a hire car, the provider will need both a valid, full UK driver's licence and a credit card in the driver's name. Please make sure you bring one on your journey. Debit cards won't be accepted.
- Log Book (V5C) You must take your vehicle's log book (V5C) with you when travelling to Europe.
- Passport: Some garages in Europe will need to see your passport before they begin any repairs.



Reminders to support your policy

- › To make a claim, always call us and allow us to assess the claim. If you don't speak to us before requesting services, you will not be covered.
- › If any of your details change, update Monzo Bank straight away or you may not be covered. This cover is for a single person only and they are covered in any vehicle.
- › Keep your vehicle roadworthy. You'll need valid tax, insurance and MOT or we won't be able to help if you break down.
- › We're here to help. But if we tell you about a fault or carry out a temporary repair, it's your responsibility to get it fixed. We won't attend repeat callouts for the same problem.
- › We can't guarantee how quickly we'll be able to get to you after you've reported a breakdown, but we'll always take your circumstances into account.
- › If you do break down, you'll be asked to read and sign a form that tells you what we found wrong with your vehicle and what you need to do. Please make sure you read and understand this.
- › Your policy doesn't cover vehicles used for business or vehicles over 3.5 tonnes. We also have length and weight restrictions (max 5.5m long and 2.55m wide) as we can't tow vehicles bigger than this. We also don't cover motorbikes under 49cc.
- › Keep a debit or credit card with you when you travel. You may need it for a hire car or to pay for things up front, even if you're covered. Only Credit Cards can be used in Europe for car hire.

In addition for Europe:

- › Trips must start and end in the UK. You need to have cover for the total length of your trip.
- › Caravans and trailers are only covered if they're attached to your vehicle when it breaks down. We also don't cover motorbikes under 121cc.
- › If you break down on a private motorway, use the emergency telephone. If you break down anywhere else, call us first.
- › If you fail to contact us within 24 hours of the breakdown, we may not be able to provide you services. For example, if you delay calling us, it could mean there isn't time to repair your vehicle before your planned departure. In that case, we won't get your vehicle home or reimburse you for garage support.
- › We will only provide cover if we arrange help or have agreed in advance to reimburse you for help that you've arranged.

Breakdown or road traffic collision on a motorway in Europe

- Motorways in many European countries are privately managed. If your vehicle breaks down or is in a road traffic collision on a private motorway or motorway service area you must use the roadside emergency telephones before contacting us. They can tell you whether the RAC can attend, or if they need to send their own recovery vehicle. If your vehicle is recovered by the police or authorised motorway services, you may have to pay labour and towing charges on the spot. A standard tariff is normally applied.
- We will reimburse these charges if the vehicle is towed to the recovery company's depot. This may apply to other roads in Europe, so we recommend you use the emergency phones where available. If they refuse to send a recovery vehicle, you should contact us.

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Who arranges and provides your cover?

Your contract is arranged by Monzo Bank.

This RAC Breakdown cover is a contract of insurance between you and our insurers. The table below shows who provides your cover.

Cover type	Your contract is with
Roadside	RAC Motoring Services
At Home	
Recovery	
Included Benefits	
Onward Travel	RAC Insurance Limited
European	



Making sense of your policy

We want our terms and conditions to be clear and easy to understand. To help with this, we use certain words in a specific way. We show the meaning of these words below. These definitions apply to all areas of your contract.

breakdown/break down/broken down

An event that happens during the time you're covered that stops the vehicle being driven. This must be because of a mechanical failure, like if your car won't start. Or an electrical failure, like loss of power. This also includes flat tyres and running of fuel/ charge. We don't consider it a breakdown if the vehicle can't be driven because of:

- a road-traffic collision
- fire, flood, theft
- acts of vandalism, or
- any driver-induced fault.

beyond economical repair

This is when the cost of repairing your vehicle would be greater than its market-value. We'll base the cost of repairs on the estimate made by the European garage. Applies to Section D - European breakdown only.

Europe

Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Iceland, 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 the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta, Melilla and the Canary Islands), Sweden, Switzerland, Turkey (in Europe - West of the Bosphorus) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe. Applies to Section D - European breakdown only.

driver-induced fault

Any fault caused by the driver of the vehicle, accidentally or on purpose. It includes filling your car / tank with the wrong fuel, losing or breaking your keys, or locking your keys in your vehicle.

Journey

A trip in Europe that begins when you and your vehicle leave your home address. This must be on or after the start date of your policy. The journey ends when you return home, during the period you're covered.

home

Your permanent home in the UK, as shown on your Monzo Account.

passengers

The driver and up to 8 other people travelling in the vehicle. In Europe, passengers must be travelling with you for the whole duration of your journey.

planned departure date

The date you intend to begin your journey. We may ask for evidence of this. Applies to Section D - European breakdown only.

market value

What your vehicle is worth in the UK, as determined by us. This will be from Glass's Guide or another appropriate trade vehicle valuation guide, based on a vehicle of equivalent age, make, recorded mileage and value. Applies to Section D - European breakdown only.

Monzo Max

The plan of products and services that you have purchased from Monzo. This policy forms part of it.

RAC/we/us/our

- This means RAC Motoring Services in:
 - Part 1: Sections A and B
 - Included Benefits
- This means RAC Insurance Limited in:
 - Part 1: Sections C and D

Every time we say RAC/we/us/our, it can also mean any person who works for any of the companies above, or we've agreed can work on our behalf.

RAC Mobile Mechanic

This is a paid-for service that is provided by the RAC. It is not included in your breakdown policy.

road-traffic collision

This is if you hit another vehicle or an object (for example, a lamppost or a tree) and damage your vehicle so it can't be driven. If changing your wheel will get you back on the road, we won't consider this a collision.

specialist resource

Resources or tools that our patrols don't usually carry. They may be needed to make a repair or recovery. It may mean a crane, tractor, locksmith, or lifting equipment.

UK

In this policy, UK means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey, and the Isle of Man.

you/your

This means the person who is taking out the policy.

PART ONE: BREAKDOWN POLICY

Policy type

Your breakdown cover is Personal based: This cover is for the named account holder only and covers you as a driver or passenger in any vehicle.

How long am I covered for and how many claims can I make?

This breakdown policy is a part of Monzo Max. You are covered while your Monzo Max plan is active.

- There is no limit on the number of claims you can make under UK cover.
- Repeat callouts for the same problem are not covered.
- European breakdown cover has a £2500 limit per claim. You can make up to 2 claims in each 12-month period (starting 24 hours after you first signed up to Monzo Max). Each journey must be for no more than 90 days and must start and end at home. Your policy must be active for the duration of your journey.

What vehicles am I covered in?

You are only covered for cars, light vans, motorhomes or minibuses that are less than:

- a. 3.5 tonnes
- b. 5.5 metres long (including a tow bar)
- c. 2.55 metres wide.

Or motorcycles that are 49cc or over.

In Europe, vehicles must also be under 3m high, and motorcycles must be over 121cc.

They must also be:

- registered in the UK
- insured and have valid road tax (not SORN)
- have a valid MOT (unless legally exempt)
- owned or leased by a person (not by or for a company) and used for private use only.

This means the vehicle should be registered in your name, or the name of another individual. It must only be used for social, domestic and pleasure purposes, and commuting to and from a place of work.

Cover isn't provided for company cars, or other vehicles used for business. This applies even if you're not using it for business when you break down. Business use includes if you carry your tools to work (for example, if you're a mobile hairdresser or builder), plus taxi drivers, delivery drivers, and sign written vehicles.

IMPORTANT

If the vehicle you break down in lacks valid tax, MOT, or insurance, we won't attend your breakdown, this applies in the UK and Europe. However, this doesn't apply if your vehicle is legally exempt from having an MOT.

When can I make my first claim?

Claims can only be made for breakdowns that happen once your cover has started, as shown below.

Cover type	From the date your Monzo Max plan is live	24 hours after your Monzo Max plan is live
Roadside and At Home Recovery	✓	
Onward Travel European		✓



Stuart, patrol since 2007, South West

Section A – Roadside and At Home

Covered

If your vehicle breaks down in the UK, we'll:

- send help to repair the vehicle at the roadside or at your home address – this could be a permanent or temporary repair, or
- recover the vehicle and passengers to a destination up to 10 miles away if we can't repair your vehicle at the roadside. This could be:
 - a. a safe location for an RAC Mobile Mechanic to attend
 - b. an RAC-approved garage
 - c. another location, up to 10 miles away from the breakdown. This could be a local garage of your choice.

Not covered

- The cost of any parts or specialist resource.
- The fitting of parts, including batteries, supplied by anyone other than us.
- Any breakdown that happens because of a fault we've looked at in the past:
 - a. that hasn't been properly repaired, or
 - b. that we have temporarily repaired. It's your responsibility to get it fixed. We won't attend repeat callouts for the same problem.
- The cost of any repair work carried out by an RAC Mobile Mechanic after your breakdown and rescue, including labour and parts.

Section B – Recovery

Covered

If we can't repair the vehicle under Roadside and At Home (section A) cover, we'll recover the vehicle and passengers to a single location of your choice within the UK.

For long distances, we may use more than one recovery option to get you and your vehicle to your destination.

IMPORTANT

When we first arrive, you will need to let us know where you would like us to take the vehicle and passengers.

Not covered

- Please see the 'Not covered' part of Roadside and At Home (section A). This applies to Recovery as well.
- If your vehicle is designed to carry a spare tyre, but you are not carrying one, or it's not in safe working order, we won't provide full national recovery for tyre-related breakdowns. We'll only offer you a 10-mile tow.
- If you choose a destination but when we arrive it's closed or we can't access it, we won't offer a second recovery. This applies to recovery of both the vehicle and passengers.

Section C – Onward Travel

If we attend a breakdown but can't fix your vehicle on the same day, we'll arrange for you to continue your journey. You will be able to choose one of the following options, if they are available:

1. Hire car
2. Alternative transport
3. Overnight accommodation.

1. Hire car
Covered
You're covered for up to 48 hours, or until your vehicle has been fixed (if sooner). We'll arrange for the hire of a small hatchback car with 5 seats. Hire cars must be arranged with us within 24 hours of the breakdown. <ul style="list-style-type: none">• If you don't meet the terms of the car-hire provider we arrange and 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. The reimbursement process is below.• If we arrange the car hire, we'll pay the insurance and collision-damage waiver. This covers the cost of damage, but there may still be an excess to pay if you have an accident.
Not covered
<ul style="list-style-type: none">• We won't provide a specific car type, model, or accessories or adapted vehicles - including tow bars.• Any cost of:<ol style="list-style-type: none">a. delivery and collection of the hire car and any fuel usedb. fuel while using the hire carc. insurance excess or additional costs.
2. Alternative transport
Covered
If you would prefer to continue your journey in the UK by air, rail, taxi, or public transport, we'll reimburse you. We can cover a standard-class ticket up to £150 per person or £500 for the whole party, whichever is less.
3. Overnight accommodation
Covered
You may decide that you would like to wait with your vehicle while it's being fixed. We'll arrange one night's accommodation (including breakfast). You'll be covered for up to £150 per person or £500 for the whole party, whichever is less.
Not covered
<ul style="list-style-type: none">• Evening meals.• Alcohol.• If you are less than 20 miles from home.

Reimbursement

For some of our cover options, you may need to pay for the service upfront and claim back the money from us.

To do this, please visit rac.co.uk/reimbursementclaimform. If you have any questions, contact us on 0333 202 1877. Please send us your completed form within 90 days of your breakdown using the contact details on the form. We'll need to see proof of payment, so please send us the original receipt.

IMPORTANT

We won't reimburse any costs that haven't been arranged through us or agreed by us.

Section D – European Breakdown Cover

European breakdown cover has an overall £2,500 limit per claim. You can make up to 2 claims in each 12-month period (starting 24 hours after your Monzo Max Account is opened). Each journey must be for no more than 90 days and must start and end at home. Your policy must be active for the duration of your journey.

Section D1 – Onward Travel in the UK

Covered

If we attend a breakdown in the UK up to 7 days before your trip to Europe and it can't be fixed by the date you plan to leave, we can help.

- We can arrange a hire car so that you can continue your journey to Europe. Or, for use while you wait for your car to be fixed – whichever is sooner.
- We'll arrange transport for one person to our nearest hire-car supplier to collect the vehicle.

See the hire car terms as laid out in section D7.

IMPORTANT

If the length of your trip means you need a hire car for longer than you are entitled under this policy, we'll help to arrange an extension. However, you will need to pay for this.

D2 – Roadside in Europe

Covered
<p>If your vehicle breaks down in Europe during a journey, we can help. We'll send a local mechanic or recovery specialist to either:</p> <ol style="list-style-type: none">1. Repair the vehicle at the roadside. This could be a permanent or temporary repair, or2. If we are unable to repair the vehicle at the roadside, we will:<ol style="list-style-type: none">a. recover the vehicle and passengers to a local garageb. pay for an initial fault diagnosis, andc. if your vehicle can be fixed the same day, we'll contribute up to £150 towards garage labour charges <ul style="list-style-type: none">• We'll also get any urgent messages from you to a contact of your choice.
Not covered
<ul style="list-style-type: none">• Costs towards garage labour if the cost to repair will be more than the market value of the vehicle.• The cost of any parts.• Any costs over the overall policy limits <p>IMPORTANT</p> <ul style="list-style-type: none">• By agreeing for us to recover your vehicle to a local garage you are authorising us and the garage to do an initial fault diagnosis.

D3 – Missed Connection

Covered
<p>If we attend a breakdown that results in you missing a pre-booked train or ferry, we will reimburse you for the cost of a standard-class replacement ticket, for 1 claim per trip up to the value of £500.</p>
Not covered
<ul style="list-style-type: none">• We will not refund the cost of the original ticket.

D4 – Onward travel in Europe

If your vehicle breaks down in Europe and we take it to a garage for repairs, we'll arrange for you and your passengers to continue your journey. Based on your circumstances (and subject to availability) you can choose from a hire car, alternative transport or overnight accommodation.

Covered
<p>You can choose from either:</p> <ol style="list-style-type: none">1. Hire car – A hire car as a replacement for up to 14 days or until your vehicle has been fixed if sooner. The hire car terms in Section D7 apply here.2. Alternative transport – A standard class ticket for travel by air, rail, taxi, or public transport.3. Alternative accommodation expenses – If you're unable to use your planned accommodation because of your breakdown, we can arrange and contribute up to £50 per person per day towards alternative accommodation.
Not covered
<ul style="list-style-type: none">• Alternative accommodation if you already have suitable accommodation you can use. For example, if you have broken down close to your original booked accommodation.• Costs incurred which are in excess of the total claims limit.

IMPORTANT

You will no longer be covered under this section once:

1. the vehicle has been repaired
2. we have established that the cost to repair your vehicle would be more than the market value of your vehicle, or
3. we have agreed not to repair your vehicle in Europe and instead agree to transport it back to the UK. We'll provide cover to get you home. See 'Getting you and your passengers home' (section D5).

Once you've been told that your cover is ending, if you have a hire car, you must return it to the place agreed with us within 24 hours. If you want to keep the car hire for longer you must first agree this with us. You will have to pay to extend your hire.

D5 – Getting you and your vehicle home

Getting your vehicle home

You are only covered under this section if the cost of repairing your vehicle is less than its market value. If the cost of repair is greater than this, you can either make your own arrangements or choose to have the vehicle destroyed. If you do this, we will pay the cost of import duty.

Covered
<p>If your vehicle breaks down in Europe and can't be repaired before you plan to return home, you have a couple of different options.</p> <p>Option one: Sending your vehicle back to the UK</p> <ul style="list-style-type: none">• We'll arrange and pay for recovery of the vehicle to a single UK destination of your choice.• We will pay for vehicle storage charges whilst waiting for it to be returned to the UK. <p>Option two: Leaving your vehicle in Europe to be repaired and returning to collect it</p> <ul style="list-style-type: none">• If the vehicle can be repaired in Europe, we'll cover for someone to return and collect your vehicle when ready. This could be by standard-class rail, air fare, or public transport, and includes £50 per day for room only accommodation. <p>While you're waiting for your vehicle to be fixed in Europe or while you're waiting for your vehicle to be sent back to the UK, we'll reimburse you for a hire car in the UK, up to a maximum of £250.</p>
Not covered
<ul style="list-style-type: none">• Any costs for storage after you've been notified that your vehicle is ready to collect.• You're not covered if a customs officer or any other official finds illegal contents in your vehicle.• Any import duties unrelated to the vehicle. For example, for items carried in the vehicle. <p>Any costs:</p> <ol style="list-style-type: none">a. if the vehicle is beyond economical repair;b. covered under your motor insurance;c. relating to costs incurred because of actions or omissions of your motor insurers;d. for fuel, insurance, or meals; <ul style="list-style-type: none">• If the cost of bringing the vehicle home takes you over the overall claim limit of £2500, we can still bring your vehicle home providing you pay us the difference before we make any arrangements.

IMPORTANT

Once we've agreed to get your vehicle back home, it can take several weeks for it to be delivered back to the UK. Especially at busy times such as Easter or Summer.

If your vehicle is not eligible to be brought back to the UK under this policy, you will need to arrange to bring the vehicle back yourself. If this has not happened after 10 weeks, we will dispose of it, and you will be liable for any charges.

Getting you and your passengers home

We'll provide alternative transport to get you and your passengers home if:

- your vehicle can't be repaired by your planned departure date and we bring it home, or
- if we confirm that the cost of repairing your vehicle will be more than its market value.

For details on the alternative transport options we can offer you, please see Section D4. For Hire car and Alternative transport.

D6 – Replacement Driver

Covered
We can help if you unexpectedly fall ill or are injured during a journey. 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 or recover your vehicle and passengers to a single destination in the UK. We'll need a medical expert to confirm in writing that you are unable to drive.
Not covered
<ol style="list-style-type: none">1. If there's another passenger who is fit and legally able to drive the vehicle.2. Any benefits under any other section of this policy (for example Recovery, Hire car, or Getting your vehicle home).

D7 – Hire-car terms – In Europe

Certain sections of this policy include the supply of a hire car for up to 14 days. The following terms apply:

Covered
<ul style="list-style-type: none">• We'll arrange for the hire of a small hatchback car.• If the hire car we arrange doesn't have enough seats for your passengers, we'll arrange an extra car for you. This will only be available if someone else in your party is also legally allowed to drive.• If we arrange the car hire, we'll pay the insurance and collision-damage waiver. This covers the cost of damage, but there may still be an excess to pay if you have an accident.• If you don't meet the terms of the car-hire provider we arrange, and you decide to hire a car yourself, let us know. If we've agreed the cost beforehand, we'll reimburse you up to limits of your policy.
Not covered
<ul style="list-style-type: none">• We won't provide a specific car type, model, or accessories – including tow bars.• We won't provide a hire car arranged by us if you are under 21 or have certain endorsements on your licence• If you leave the hire car at a different location to the one arranged by us, you will need to pay the hire car company any additional costs.• You won't be covered if you cross a border from one country to another, unless you have agreed it with us in advance. It must also be allowed by the hire-car provider. You may need to change vehicles at the border instead.• Any cost of:<ol style="list-style-type: none">a. fuel while using the hire carb. any insurance excess or additional costsc. delivery or collection of hire cars within the UK, or any fuel used

Your policy conditions

The following conditions apply to all sections of this policy. If you don't keep to them, we can refuse cover or cancel your policy (or both).

1. **Monzo plan charges** You must pay the agreed cost of your Monzo Max plan.
2. **Direct request for services** You must request services directly from us. We'll only provide cover if we've arranged or authorised your services. If your vehicle is already at a garage or another place of repair, you won't be covered.
3. **Callout to avoid repair cost** If we have reason to think you have called us out to avoid the cost of repairing your vehicle, or to correct a repair that's been tried by someone else, we won't provide cover.
4. **Driver with the vehicle** You have Personal cover, you must be with the vehicle at the time of the breakdown, and when we attend.
5. **Vehicle contents** Don't leave valuables in the car. We can't cover any loss or damage to the vehicle's contents.
6. **Under-16s** If we need to recover passengers under the age of 16, they must be accompanied by an adult.
7. **Animals** The only animals allowed in RAC vehicles are assistance dogs. However, if your vehicle needs to be recovered, animals can stay in your vehicle at your own risk. Or, we'll do our best to find an alternative way to transport them. We won't be liable for any injury to animals, or damage they cause. We do not transport livestock. We're not responsible for any costs relating to animals.
8. **Roadworthiness** If we repair your vehicle, we're responsible for that repair but this doesn't mean we're confirming the vehicle's legal and roadworthy condition. This is your responsibility.
9. **Uninsured losses** We won't be responsible for any losses after a breakdown that aren't listed in this policy. For example, we won't pay for any loss of earnings or missed appointments.
10. **Garage closed or unable to help** If we take your vehicle to a garage, we can't guarantee it will be open or that repairs will start straight away. We'll try to check that the garage can do the kind of repairs needed, but we can't guarantee this. We won't take responsibility for repairs, whether done by an RAC Approved Garage or not. The contract for repairs will be between you and the garage/repairer.
11. **Attendance times** We can't guarantee how quickly we'll be able to get to you after you've reported a breakdown, but we'll always try to take your circumstances into account. The estimated times we give you may change because of things outside of our control, including traffic, accidents, and weather. If we think it's the best solution for you, we may send one of our trusted partners to help you.
12. **Specialist resources and glass** Your policy doesn't cover:
 - a. specialist resource. For example, if you've lowered your suspension and we need special lifting equipment to move your vehicle onto our ramp
 - b. damage to glass, even if the damage means you can't legally or safely drive. We'll arrange transport to a local garage so you can get your vehicle fixed, but you will have to pay for the recovery and any repairs.

13. **Breakdowns on motorways or dual carriageways** If you break down on a motorway or dual carriageway, we may need to get the local highways authority or emergency services to take you to safe place before we can attend – for example, a breakdown on a live lane of a motorway.
14. **Choice of options** If you make a claim, there may be more than one option available to you. Based on our experience and expertise, we'll recommend what we think is the best option. We'll always discuss your options with you clearly.
15. **Other things not covered** This policy doesn't cover:
 - a. routine servicing, maintenance, or assembly of your vehicle
 - b. any cost for Ferries, tolls, congestion charges for your vehicle or ours
 - c. breakdowns that happen during events or activities where the normal rules of the road don't apply. For example, we won't attend breakdowns on racetracks, or if you have been immediately recovered from a racetrack
 - d. breakdown and recovery in a place you or we have no legal access to
 - e. vehicles that aren't being used in line with the maker's guidelines
 - f. vehicles that aren't in good enough condition to drive. If we think your vehicle isn't in good enough condition to be legally driven, we can refuse you service
 - g. a claim that is or may be affected by the influence of alcohol or drugs
 - h. a breakdown caused by vehicle theft or fire
 - i. vehicle-storage charges. If your vehicle can't be delivered as agreed and is being stored, we'll contact you at your last-known address. We'll provide details on collecting your vehicle and any fees that may be payable. In extreme instances, if you haven't collected or paid for the vehicle, it may be destroyed. We'll try to contact you before this happens.

Conditions specific to travel in Europe

1. You must be a permanent resident in the UK during the period of cover
2. Claims made more than 24 hours after the breakdown may be declined in part or completely
3. This policy does not cover:
 - a. Vehicle storage charges, other than under Getting your vehicle home;
 - b. The hire of minibuses, motorhomes, motorcycles, caravans, trailers, or vans;
 - c. Overloading of a vehicle under the laws in any country in which the vehicle is travelling.
4. You must comply with, and make sure the vehicle complies with all relevant laws of the countries you visit during a journey;
5. How we calculate the exchange rate:
 - a. Any costs incurred directly by us in a currency other than GBP will be converted to GBP at the exchange rate used by us at the time;
 - b. Costs incurred by you in a currency other than GBP which are recoverable from us will be converted to GBP either:
 - i. At the exchange rate used by our credit or debit card provider; or
 - ii. At the exchange rate used by us when we receive your claim form if you paid in cash.
6. If your vehicle needs to be repaired following a breakdown, you must not delay or refuse repairs whilst you are in Europe. If you do, and in our reasonable opinion that would lead to additional costs being incurred, we reserve the right to refuse your claim under D4 (Onward Travel in Europe) or D5 (Getting your vehicle home).
7. Where we arrange a hire car, taxi, hotel, or similar benefit under this policy, we will always try to find a suitable option that is available at the time, however:
 - a. we are not responsible for the quality or service of each individual hotel, train or taxi booked; and
 - b. for hire cars, whilst we use reputable companies, we are unable to and cannot be responsible for checking the condition of each vehicle or the quality of service provided by each company;
8. If the breakdown is caused by flooding brought about by adverse weather, we will only arrange for the vehicle to be taken to a local repairer. All further service will be an additional cost paid by you, or must be referred to your vehicle's motor insurer.



Included benefits

We offer these services as part of your breakdown policy package.

Caravans and trailers

In the UK

If your caravan or trailer breaks down in the UK, whilst attached to the vehicle you are in, we'll try to repair it at the roadside.

The repair may be temporary or permanent. We won't provide any other cover (such as recovery) under this policy if your caravan or trailer breaks down.

In Europe

We do not provide breakdown cover for caravans or trailers as standard in Europe, and if your caravan or trailer breaks down, no cover will be provided.

However, if a vehicle breaks down in the UK or Europe and a caravan or trailer is attached to it, we'll recover the caravan or trailer as well, as long as it is less than:

- 3.5 tonnes
- 7.0 metres long (including a tow bar)
- 2.55 metres wide
- In Europe it must be less than 3m high

Service in the Republic of Ireland

If the home address listed on your policy is in Northern Ireland and you break down in the Republic of Ireland, we'll offer roadside attendance. This is described in Roadside & at Home (section A). If you have Recovery (section B), we'll recover your vehicle to your home or to another destination in Northern Ireland if it's closer.

If the home address listed on your policy is in mainland UK and you break down in the Republic of Ireland, we'll only provide roadside attendance (section A).

Urgent message relay

If your vehicle has broken down and you need to contact friends and family urgently, we'll try to get a message to them for you.

Ways we can help, beyond a breakdown

In the UK

If you run out of fuel or charge, we will either:

1. Bring enough fuel to you to get you to the nearest fuel station (you will have to pay for the fuel); or
2. Send one of our mobile EV charging vehicles (which will give you enough charge to get to the nearest charge point); or
3. Send a patrol to tow you to the nearest fuel station or charge point.

If you put the wrong fuel in your car, we will either:

1. Arrange for a misfuel service to attend. They'll be able to drain the wrong fuel, and flush the system if necessary. You'll have to pay for this service, but it will mean you can get on your way sooner; or
2. Tow you up to 10 miles to the nearest garage or safe place.

If your vehicle can't be driven for other driver induced faults, we may still be able to help you. This could be by getting you in touch with a locksmith if you lose your keys or lock them in a vehicle, or arranging specialist resources to attend if you are stuck in a ditch. You will need to pay for these services, but we'll discuss the options with you when you call us.

Replacement driver or recovery, in the event of illness

This service can help if you unexpectedly fall ill or are injured during a journey in the UK. 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 or recover your vehicle and passengers to a single destination in the UK. This is discretionary, so we'll decide whether to provide this service. We'll need a medical expert to confirm in writing that you are unable to drive.

In Europe

If your vehicle can't be driven, but it's not because of a mechanical or electrical breakdown, we can still help. For any of the following problems, just give us a call on +33 472 43 52 55.

- **Road-traffic collisions**

We will arrange recovery of your vehicle to a local garage.

- **Running out of fuel (or charge for an electric vehicle)**

We will take you to the nearest fuel station or electric charger. You will need to pay for your fuel/charge.

- **Flat tyres**

If your vehicle is carrying a spare tyre, we will fit this to allow you to continue your journey. If you don't have a spare tyre, we will arrange to recover your vehicle to a local garage. If a tyre needs to be ordered, this can take 2 days or more. You will need to pay for the tyres and any associated costs.

- **Locked-in keys**

If your keys are locked in your vehicle, we will arrange for local experts who could help to try to get them out. We are not liable if damage is caused to the vehicle in this process. You will need to pay for this service.

- **Flooding**

If your breakdown's caused by driving through flood water, we'll arrange for your vehicle to be taken to a local repairer. All further service needs to be covered by you or referred to your motor insurer.



Paul,
patrol since 1996,
East

Cancellation Rights

If you cancel your Monzo plan after the minimum term, your breakdown cover will stop one month after your last payment, unless you are moving to another Monzo plan that includes the same insurance features. You cannot cancel during the minimum term, except under certain circumstances, which you can find out more about in the Monzo app.

If Monzo cancels your Monzo Max plan or stops offering breakdown cover, your cover will stop immediately. We may also cancel your policy in certain circumstances. We list these under "Misuse of your policy".

Misuse of your policy

You must not:
<ul style="list-style-type: none">• behave inappropriately towards us – this includes acting in a threatening or abusive manner, physically or verbally• persuade or try to persuade us to do anything dishonest or illegal• fail to mention important facts about a breakdown to make sure you can use our service• knowingly let someone who isn't covered by your policy try to claim on it• give payment details that you know will fail, with no intention of making a successful payment.
If these conditions aren't met, we may:
<ol style="list-style-type: none">1. Refuse to provide any service to you immediately.2. Cancel this policy.3. Refuse to sell any policy or services to you in the future.4. Advise Monzo Bank of your actions. <p>If a claim is fraudulent, we will refuse service and cancel your policy from the date of the fraudulent act. The fraudulent claim will also be cancelled.</p> <p>We or Monzo Bank will write to you if we need to take one of these steps.</p>

Complaints

We are committed to giving our customers excellent service. We know, however, that sometimes you may feel you don't get the service you expect.

If you're unhappy with our services, please contact us.

	Phone	Email
Sales-related complaints	0800 802 1281 (or +44 203 872 0620 from abroad)	complaints@monzo.com
Breakdown- related complaints	0333 202 1877	breakdowncustomer@rac.co.uk

Financial Ombudsman Service

If we can't resolve your complaint for you, you can refer your complaint to the Financial Ombudsman Service at this address:

The Financial Ombudsman Service
Exchange Tower
London E14 9SR

0800 023 4567 / 0300 123 9123

Complaint.info@financial-ombudsman.org.uk

financial-ombudsman.org.uk

The Financial Ombudsman Service will only engage with your complaint if you have already tried to resolve it with us.

Using this complaints procedure will not affect your legal rights.

Financial Service Compensation Scheme

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS).

If we can't meet our obligations to provide you with cover, you may be entitled to compensation from the FSCS.

You can find out more about the FSCS and how it works at:

fscs.org.uk

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

The FSCS cannot help regarding the cover provided by RAC Motoring Services (Section A - Roadside and At Home or Section B - Recovery) under this policy.

Law

These contracts (and any dispute or claim about them) are subject to interpretation in line with the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this policy booklet and the schedule) and other information relating to this contract will be in English.

Our regulators

RAC Motoring Services is authorised and regulated by the Financial Conduct Authority. Their FCA number is 310208.

RAC Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Their FCA number is 202737.

You can check this information on the Financial Services Register at:

register.fca.org.uk

0800 111 6768

Your Data

In this section, where we say "we", we mean the RAC Group of Companies which includes RAC Motoring Services and RAC Insurance Limited.

This section explains how we collect and use information about you and who we share it with. Our privacy policy has more details about our use of your data. You can find it at rac.co.uk/privacy-policy. You can also request a copy by phone, email, or post. Just use the contact details listed later in this section.

What information about you do we use?

We may collect information about you. This includes the following things:

- **Information about you**
Your name, address, phone number, email address.
- **Information about your passengers**
Names and home addresses.
- **Location information**
The location of you and your vehicle, plus information about any relevant journeys.
- **Policy information**
Your policy number, policy start date and end date.
- **Vehicle information**
Vehicle registration number, manufacturer, model, date of first registration with the DVLA.
- **Breakdown information**
Information about the cause of your breakdown.
- **Payment details**
Credit or debit card details.
- **Health information**
In limited circumstances, the RAC may ask for information about your health and wellbeing. This is to make sure the RAC can fulfil your policy properly, particularly if this involves helping you in a medical emergency.

How we collect your data

At times, we'll collect information about you. This includes:

- when you apply for RAC membership through the Monzo Banking app.
- when you contact us on social media or online
- when you ask for service under your policy
- from third parties, like the DVLA.

Why we collect your data

We use your information to help you with your RAC membership, offer our other products and services, meet our legitimate business interests, and for legal and regulatory purposes.

Who will we share your data with?

At times, we may share your information. Examples include the following:

1. We may share your data with the RAC group of companies (including RAC Insurance Limited and RAC Motoring Services Limited).
2. To allow us to give you the service you have requested, we may also share your data with external service providers and specialists. Your data may also be shared for market research.
3. If we need to recover unpaid debts to the RAC, we may share your data with debt-recovery agencies.
4. Your data may be shared with external organisations to help us prevent and detect fraud. This includes credit-reference agencies and organisations that check your identity.
5. In some cases, we must share your data with statutory bodies or organisations to help prevent or detect fraud.

Contacting the RAC's Data Protection Office (DPO)

You have rights over your personal data and how it's used. For more information about your rights, please visit rac.co.uk/privacy-policy, contact our Data Protection Officer, or contact the RAC Customer Centre.

Email	dpo@rac.co.uk
Writing	Data Protection Officer RAC House Great Park Road Bradley Stoke Bristol BS32 4QN

**If you would like these terms and conditions
in audio or large print format, please get in contact
with us at membership@rac.co.uk.**

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