

keyfacts[®]

Policy summary – excluding Europe

This policy summary is an important document and contains a summary of the roadside assistance cover afforded to You under Your Policy, which You should read. It does not set out the full terms and conditions of the cover, which can be found in the Policy.

Policy provider

- Roadside, Recovery and At Home levels of cover are underwritten by RAC Motoring Services. In the Channel Islands and Isle of Man, these covers are underwritten by RAC Insurance Limited.
- Onward Travel is underwritten by RAC Insurance Limited.

Type of insurance and cover

Depending on the level of cover purchased You may be entitled to some or all of the different types of cover, which are summarised below with the lowest level of cover shown first: Your Fulfilment Material will tell You which level of cover You have. This Policy is a vehicle based policy which means that it is the Vehicle (and its driver and occupants) which is entitled to the level of cover shown below at the time of a Breakdown.

Roadside

Recovery

At Home

Onward Travel

Significant features and benefits

This section outlines the main features and benefits of cover.

Roadside	Roadside assistance 1/4 mile or more away from Your Home address including a tow for up to 10 miles and taxi fares for up to 20 miles if Your Vehicle cannot be fixed.
Recovery	As per Roadside plus Recovery for up to 8 people and Your Vehicle to any single destination within the UK.
At Home	As per Roadside plus breakdown assistance at Your Home or within 1/4 mile of Your Home address.
Onward Travel	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.



Significant and unusual exclusions or limitations

This section outlines the main exclusions, limitations and conditions of cover. Please also read the general exclusions and the vehicle specifications which apply to the Vehicle.

The following are not covered by this Policy, for full details please refer to the General Exclusions section of Your Policy booklet.

- Recovery, At Home and Onward Travel services are not available until 24 hours after commencement of the 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 them.
- The cost of ferry crossings, road toll 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.
- If You require a second or any other type of Vehicle We will try to arrange this for You, You will have to pay for any additional costs.

What to do if You Breakdown

If You are unfortunate enough to Breakdown, please call the number below.

UK	0800 316 7816	(freephone)
----	---------------	-------------

The telephone numbers are correct at the time of printing (March 2013).

Calls may be recorded and/or monitored. Customers with hearing difficulties can contact RAC using a Text Phone and prefix the relevant number with 18001 to be connected to Typetalk or use the SMS facilities on 07855 828282.

Duration of Policy

Subject to Your rights to cancel, the Policy will remain in force for 12 months from the commencement date of this Policy.

This policy will automatically terminate in the event that Your related motor insurance policy terminates.

Your right to cancel

You have the right to cancel Your Policy within 14 days either from the day of purchase or renewal of the Policy or the day on which You receive Your policy documentation, whichever is the later.

If You cancel the cover after 14 days, no refund or credit will be applied.



Financial Services Compensation Scheme

RAC Motoring Services (in respect of insurance mediation activities only) and RAC Insurance Limited are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet Our obligations You may be entitled to compensation from the scheme, depending on Your type of insurance and the circumstances of any claim.

Caring for Our customers

We hope that You will be very happy with the service that We provide. However, if for any reason You are unhappy with it, We would like to hear from You. In the first instance, please write to :

RAC Motoring Services, Breakdown Customer Care, RAC House, Great Park Road, Bradley Stoke, Bristol, BS32 4QN

If You are dissatisfied with any other aspect of the services provided to You please contact:

Quality Manager
Customer services Department
The Co-operative Insurance
1000 Lakeside North Harbour
Western Road
Portsmouth
PO6 3EN

Tel: 0845 602 983

Email: customer_services@youngdriver.co-operativeinsurance.co.uk

If we are unable to settle Your complaint with Us, You may be able to refer Your complaint to the Financial Ombudsman Service.