

# RAC Gold Parts and Labour Insurance

## Insurance Product Information Document

Company: London General Insurance Company Limited

Product: RAC Gold Parts and Labour Insurance



London General Insurance Company Limited, registered number 1865673, is a private company limited by shares and incorporated in England (TWENTY Kingston Road, Staines-upon-Thames, Surrey TW18 4LG), authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Further details can be found on the Financial Services Register under Firm Reference Number 202689.

IMPORTANT: Complete pre-contractual and contractual information is provided in other relevant documents. Please refer to the full terms and conditions for further details.

### What is this type of insurance?

RAC Gold Parts and Labour Insurance is a mechanical breakdown insurance which covers specific listed parts in the event of a mechanical or electrical breakdown of your vehicle.



#### What is insured?

- ✓ **Mechanical Breakdown:** Covers your vehicle for the cost of repair or replacement (including labour) of any Covered Components in the event that any such Covered Component (as listed in Schedule 1: Covered Components) is subject to sudden and unforeseen mechanical or electrical breakdown.
- ✓ **Vehicle hire:** We will pay up to £50 per day including VAT for a maximum of 7 days. Vehicle hire is only available when the Autodata recommended repair time exceeds 8 hours. You will be reimbursed on receipt of a bonafide car rental agreement. The period of hire does not include delays while awaiting the start of maintenance or repairs or delivery of parts.
- ✓ **Recovery:** If the breakdown requires recovery of your vehicle following the failure of a Covered Component and we cannot resolve the matter in any other way, we will pay up to a maximum of £50 for vehicle recovery arranged by you.
- ✓ **Overnight accommodation:** If, following a breakdown, the Vehicle is immobilised more than 30 miles from your place of residence and the vehicle cannot be repaired within the day in which the breakdown occurred, a stay in a local three-star hotel will be organised for you and passengers. We will pay for board and breakfast per person per night, for up to 3 nights, for a maximum of the same number of permitted passengers stated in the Vehicle's registration document.

RAC Breakdown and Recovery Services are available for an additional charge. This cover is separate to your Parts and Labour Insurance and is provided by RAC.



#### What is not insured?

- ✗ **Dismantling:** We will not pay for any stripping down of the parts to determine the cause of the failure of parts or breakdown unless we accept the claim.
- ✗ Any failure of parts or breakdown caused by lack of normal and proper use or care, including the incorrect use of fuel or grade of oil.
- ✗ Any act, omission or negligence by customer (or any user of vehicle), which adds to loss or damage.
- ✗ Any failures caused by the following:
  - Water ingress, fire, collision, frost, snow, ice, flooding, freezing or corrosion
  - Incorrect oil specification
- ✗ Gradual deterioration of your vehicle's performance due to age and mileage, including, but not limited to, gradual loss of engine compression requiring the repair of valves or rings and the gradual increase in the oil consumption due to normal operating functions;
- ✗ **Design or existing faults:** Parts being subjected to recall by the manufacturer or parts which fail as a result of inherent design faults; or faults which existed before you entered into the Agreement.
- ✗ **Accidental damage:** The costs relating to losses normally included under a road risks insurance policy or losses resulting from an accidental damage to the vehicle.
- ✗ Mechanical Breakdown that causes damage to another Covered Component is not included if it is reasonable for us to conclude that further damage has been caused by your failure to take preventative steps or to notify us after the initial failure of a component (for example, the vehicle being driven with a defective part / warning lights being illuminated) and any loss arising from: excluded parts; incorrectly fitted parts; faults present at purchase.

For full details of exclusions please see the Terms and Conditions.



## Are there any restrictions on cover?

- ! In order to be eligible for cover under this insurance policy your vehicle must:
  - Have been serviced by a VAT registered garage in accordance with the manufacturers periodic service schedules before the policy start date (We may require a stamp in the service book or VAT invoice as evidence of this service); Be built to and not be modified outside of UK manufacturer's specifications;
  - Not be used for hire or reward, professional instruction, competition or off-road use, motor rally, track days, speed or duration tests or any practice for these events whether they are timed or untimed;
  - Not be a vehicle used in public service capacity, for example for the police force, military service or fire service;
  - Not be beneficially owned by a company or person involved in the business of vehicle repair, servicing, dealership or by an employee of such a company or person; and
  - Not be a vehicle with gross weight of more than 3.5 tonnes.
- ! We have the right to appoint an independent engineer to inspect your vehicle prior to any repair or replacement of part(s).
- ! All replaced parts become our property.
- ! Repair or replacement of defective parts under this agreement is to be carried out through a third-party VAT-registered motor repairer of your choice [and approved by us to which your vehicle should be recovered. Repairs can only be made on presentation of the schedule to this agreement, your service booklet and confirmation that your vehicle has been serviced in accordance with the servicing requirements detailed in the full terms and conditions (A. Servicing requirements):

For full details of all restrictions, please refer to the Terms and Conditions.



## Where am I covered?

- ✓ UK
- ✓ **Continental use:** Cover is extended for up to 60 days in any 12-month period while the Vehicle is in any country of the EU or EFTA. The most we will pay is restricted to the equivalent UK rate for labour charges, and for parts at the manufacturer's list prices which are current at the date of the claim.



## What are my obligations?

**Let us know** as soon as possible if you need to make a claim.

When applying for or varying this policy or submitting a claim, you or anyone acting on your behalf must take **reasonable care** to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.

You **may be requested** to provide details of the registered keeper and copies of the V5C (often known as the vehicle's "log book") at any time during this agreement.

It is **your responsibility** to ensure that routine maintenance is carried out and that the timing belt is changed in accordance with the manufacturer's recommendations.

After each service, please ensure that the relevant service details are completed in this booklet by your servicing garage and obtain a receipt for the service. You **must keep the receipt** for reference in the event of a claim.

You **must obtain authorisation** from the Administrator before having any repairs carried out.

In accordance with manufacturer's servicing requirements, your vehicle **must be serviced** at intervals recommended for your particular make, type and age of vehicle (details of this can be found in your vehicle's service book). For completion of a service, we allow a maximum of 500 miles or 4 weeks' leeway on either side of the stipulated time (whichever occurs first).

You **may have to** provide the Administrator with proof of servicing before a claim is settled under this Policy.



## When and how do I pay?

One off payment by debit or credit card.

Direct Debit Installments.



## When does the cover start and end?

**Start date:** The cover starts on the start date shown on your schedule

**End date:** The policy will end the earliest of:

- The expiry date as shown in the details section of your schedule; or
- The date a claim is authorised with a value greater than the current market value of the car and the claim is settled based on the market value of the car; or
- The date when you no longer own the vehicle, unless you transfer the policy in according with the section 9: Transferring your policy below



## How do I cancel the contract?

This Policy may be cancelled by contacting the Insurance Broker within 30 days of receipt of Your Policy documents, with a full refund of premium. If You cancel after the initial 30 day period please contact your Insurance Broker first or alternatively the Administrator. You may be entitled to a pro rata refund depending on how you have paid for the policy and whether you have made a claim. We will inform You upon cancellation whether You are entitled to a pro rata refund.

SAMPLE

## **Important information about your insurance policy**

We are required to provide you with certain key information prior to the purchase of your RAC Gold Parts and Labour Insurance and it is important that you take time to read this. Please also refer to your policy terms and conditions for further details. English law applies to the policy and is subject to the non-exclusive jurisdiction of the courts of England.

### **How does this policy meet your demands and needs?**

You have chosen RAC Gold Parts and Labour Insurance because you wish to protect your eligible vehicle against for the period stated. This insurance meets those demands and needs. London General Insurance are not providing you with a personal recommendation or advice regarding your insurance purchase. The decision to purchase this insurance is based on your stated demands and needs in response to our question(s).

### **Who provides RAC Gold Parts and Labour Insurance?**

The insurance is underwritten by London General Insurance Company Limited, (company number 1865673) whose registered head office is at TWENTY Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG, United Kingdom. London General Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Further details can be found on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk) under firm reference number 202689.

### **What is the complaints process?**

For complaints relating to the terms of this Policy, administration or claims handling under this insurance please write to the Customer Relations Department of TWG Services Limited at The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF, telephone 0330 100 3728, or email [customer.relations@thewarrantygroup.com](mailto:customer.relations@thewarrantygroup.com). TWG Services Limited administer the Policy on behalf of the insurer, London General Insurance Company Limited.

If you are not happy with our decision, you can, within 6 months of our final decision refer your complaint to the Financial Ombudsman Service, Exchange Tower, Harbour Exchange Square, London, E14 9SR, telephone 0800 023 4567 or 0300 123 9 123.

### **What happens in the unlikely event that the insurer is not able to meet its obligations?**

London General Insurance Company Limited are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our liabilities. You can get more information about the compensation scheme arrangements by contacting the FSCS by telephone on 0800 678 1100 or by post at Financial Services Compensation Scheme, PO Box 300, Mitcheldean, GL17 1DY. Website [www.fscs.org.uk](http://www.fscs.org.uk)

### **How your personal information is used.**

Your personal details will be used by London General Insurance Company Limited (the Insurer), TWG Services Limited (the Administrator) and their repairers and service providers for policy and claims administration and for fraud prevention. A copy of the details held about you is available upon request. We may also provide by post or email, text or telephone, administrative information including expiry/renewal details. For these purposes, your data may be confidentially and securely transferred outside the EEA. We may also send other information in this way, including marketing about this and other similar products provided by our group of companies, but you may contact us at any time to stop receiving any such other information. Please see the full terms and conditions for more information about how we use your personal details.