

# Motorcycle Breakdown Cover

## Insurance Product Information Document (IPID)



**Company:** RAC Motoring Services Limited and/or RAC Insurance Limited

**Registered Office:** RAC House, Brockhurst Crescent, Walsall WS5 4AW.

Breakdown cover provided by RAC Motoring Services (Registered No 01424399) and/or RAC Insurance Ltd (Registered No 2355834). RAC Motoring Services is authorised and regulated by the Financial Conduct Authority in respect of insurance mediation activities. RAC Insurance Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

This document provides a summary of the key information relating to this motorcycle breakdown insurance policy, which has been included by BeMoto as an additional benefit of your underlying motorcycle insurance policy for no additional premium.

### What is this type of insurance?

RAC Breakdown Cover provides help following a breakdown of your motorcycle. It also provides other benefits.



#### WHAT IS INSURED?

##### Roadside:

- ✓ Help to repair your motorcycle at the roadside when you're more than a quarter mile from your home.
- ✓ Help to transport your motorcycle, you and your passengers to a destination of your choice, up to 10 miles, if the RAC cannot repair your motorcycle at the roadside.

##### At Home:

- ✓ Help to repair your motorcycle at, or within, a quarter of a mile of your home.

##### Recovery:

- ✓ Help to transport the motorcycle, you and your passengers to a destination of your choice, within the UK, if the RAC cannot repair your motorcycle.

##### Onward Travel:

- ✓ A replacement hire car for 3 consecutive days or £150 per person and £450 in total for either alternative transport or overnight accommodation for the passengers while your motorcycle is repaired.

#### EUROPEAN MOTORING ASSISTANCE

##### Onward Travel in the UK:

- ✓ Help to repair your motorcycle if it breaks down within 24 hours before the departure date and a hire car if it can't be repaired in time (up to £125 per day and £750 in total).

##### Roadside Assistance in Europe:

- ✓ Help to repair your motorcycle at the roadside or recovery to a local repairer, with a contribution towards the garage labour costs if the motorcycle can be repaired on the same day – up to £150.
- ✓ If spare parts are required, the RAC will organise and pay for their dispatch.

##### Journey Continuation in Europe:

- ✓ If your motorcycle can't be repaired within 12 hours, the RAC will pay for the passengers to continue their journey in a replacement car or by rail, plane or taxi (up to £125 per day, or £1500 in total) or for additional accommodation expenses of £30 per person per day – up to £500.
- ✓ RAC will provide alternative transport to get the passengers back home if your motorcycle is unrepairable in Europe and will be returned home.

##### Motorcycle Repatriation:

- ✓ RAC will return your motorcycle home if it can't be repaired.
- ✓ Reimbursement for a hire car in the UK, once the RAC have brought the passengers home – up to 3 consecutive days.
- ✓ RAC will arrange and pay for you to collect your motorcycle if it was left abroad for repairs up to £600 for transport and £30 per night for accommodation.

##### Motorcycle Break-in Emergency Repairs (Up to £175):

- ✓ RAC will cover the costs to carry out emergency repairs to make your motorcycle safe again following a break-in.



#### WHAT IS NOT INSURED?

- ✗ Any breakdown which has occurred prior to purchase.
- ✗ Anything which is not a breakdown e.g. a road traffic collision.
- ✗ The cost of any parts.
- ✗ Any breakdown resulting from a fault that has previously been attended and has not been properly repaired or the advice after a temporary repair has not been followed.
- ✗ Motorcycles used for hire and reward or courier.



#### ARE THERE ANY COVER RESTRICTIONS?

- ! The motorcycle must be a mechanically propelled vehicle, not being an invalid carriage, with less than four wheels.
- ! Motorcycles under 49cc or mobility scooters are not covered.
- ! If a sidecar 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.
- ! 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 (with an overall limit of £2,500 per claim).



### WHERE AM I COVERED?

- ✓ You are covered in England, Scotland, Wales, Northern Ireland, Jersey, Guernsey and the Isle of Man.
- ✓ You have purchased European Breakdown and the following countries are included: 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, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any offshore islands of the above, except overseas territories outside of Europe.



### WHAT ARE MY OBLIGATIONS?

- You must take reasonable care to accurately answers to the questions asked when you take out this RAC Breakdown Cover, make changes to your policy and when you make a claim.
- You must let BeMoto know immediately if you need to change anything, such as your address and vehicle.
- You must ensure your motorcycle is in a legal and roadworthy condition.
- You must report a breakdown to the RAC straight away (0330 159 0587), follow their instructions and comply with their full terms and conditions.



### WHEN AND HOW DO I PAY?

You can pay your premium annually using Visa or Mastercard (debit or credit card), or you may be offered a monthly instalment plan. Payment options should be discussed with your insurance adviser.



### WHEN DOES THE COVER START AND END?

The policy is for a period of one year starting from the date shown on your Certificate of Motor Insurance for your underlying motorcycle insurance policy. The policy is renewable each year as a benefit of that underlying motorcycle insurance.



### HOW DO I CANCEL THE CONTRACT?

You have the right to cancel your policy at any time by calling BeMoto on 01733 907000 (calls may be recorded).

This breakdown insurance has been included by BeMoto as an additional benefit of your underlying motorcycle insurance policy for no additional premium and cannot be cancelled without cancelling the underlying motorcycle insurance policy.

If you cancel your underlying motorcycle insurance policy this policy will automatically cancel at the same time.

### YOUR INSURER

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01733 907000 (BeMoto sales & service)



[www.bemoto.uk/contactus](http://www.bemoto.uk/contactus)



0330 159 0587 (UK breakdown)



[helpme@bemoto.uk](mailto:helpme@bemoto.uk)



0033 472 43 52 55 (EU breakdown)



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