

MMA Motor Breakdown – Policy Summary

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This Policy Summary does not describe all the terms and conditions of your policy, so please take time to read the Policy document to make sure you understand the cover it provides.

Policy Provider

Recovery and At Home products are provided by RAC Motoring Services. MMA European Motor Breakdown 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 insurance intermediary and/or motor insurance policy documents will tell you which level of cover you have been offered. 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 at the time of a breakdown.

Roadside and Recovery

Roadside, Recovery and At Home

Roadside, Recovery, At Home and European

Significant features and benefits of the policy

This section outlines the main features and benefits of cover

Roadside and Recovery	Roadside assistance 1/4 mile or more away from your home address including recovery for up to 8 people and your vehicle to any single destination.
Roadside, Recovery and At Home	As per Recovery plus breakdown assistance at your home or within 1/4 mile of your home address.
Roadside, Recovery, At Home and European	In the event of a breakdown of your vehicle on its way to a destination abroad, or whilst abroad, your vehicle will be fixed at the roadside by a contractor or recovered to a local garage for repair or, if this is not possible, overnight accommodation or an alternative form of transport will be provided.

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Significant and unusual exclusions or limitations of the policy

This section outlines the main exclusions, limitations and conditions of cover. Please also read the general exclusions to your cover on and the vehicle specifications to which cover is applicable.

Service in the UK

The following are not covered by this policy

- 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 spares, petrol, oil or other materials and garage labour.
- The cost of ferry crossings and road toll charges.
- Contaminated fuel problems. We will arrange for You 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.
- The recovery of your motor vehicle if it is stuck in water, a bog, a ditch, or on a beach or it has been overturned (unless this forms part of your motor insurance claim).
- The carriage of any livestock which require special transportation facilities.

Service while abroad

BENEFIT	LIMITATION
• Spare parts dispatch	
• Additional accommodation expenses	• £30 per person per day
• Journey continuation or return home	• Maximum of 14 days car hire or second class rail fare
• Replacement driver	
• Vehicle break in, emergency repair	• £175 and only the benefits listed
• Accidental damage to or loss of tent	• £30 per person per day
• Urgent message relay service	
• Vehicle repatriation to United Kingdom	• Limited to the value of the vehicle being UK glasses guide
• Customs claims indemnity	

Service after return home

BENEFIT	LIMITATION
• Collections of vehicle left abroad for repair	• £600

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Duration of Policy

Subject to your rights to cancel, the Policy will remain in force for 12 months from the date of commencement, which unless otherwise agreed is 12 months from the date of payment for this Policy.

How to cancel your Policy

You are entitled to cancel your policy within 14 days from the date of purchase of the contract or the date on which you receive your policy documentation, whichever is the later. We reserve the right to make a charge to cover our costs if you have used the service during this period and then exercise your right to cancel. We will offset the cost of providing the service against any monies owed to you. The average cost for RAC providing roadside assistance only is £85.

What to do if you breakdown

To use the breakdown services call the following numbers as appropriate.

UK	0800 068 3489	
France & Monaco	0800 290 112 0472 43 52 55	(freephone within France and Monaco only) (pay call)
Republic of Ireland	1 800 535 005	(freephone)
Rest of Europe	00 33 472 43 52 55	(pay call)
Macedonia	99 33 472 43 52 55	(pay call)
Serbia and Montenegro	99 33 472 43 52 55	(pay call)
Armenia, Azerbaijan, Belarus, Georgia, Lithuania, Moldova, Russia, Ukraine	810 33 472 43 52 55	(pay call)

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How to make a complaint

If you are unhappy with our service, please tell us so that we can try to put it right. Should RAC Motoring Services and/or RAC Insurance Limited be unable to resolve your complaint satisfactorily, you may be able to refer your complaint to the Financial Ombudsman Service.

Further details are contained in your Policy document.

Financial Services Compensation Scheme (FSCS)

RAC Motoring Services (for insurance mediation activities only) and RAC Insurance Limited are covered by the FSCS. You may be entitled to compensation from the scheme if RAC Motoring Services and RAC Insurance Limited cannot meet their obligations. Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any limit.

Further information about compensation scheme arrangements is available from the FSCS or by visiting www.fscs.org.uk

MMA Insurance plc
Registered in England and Wales No. 613259
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Telephone: 0844 902 1000 Fax: 0118 955 2211 www.mma-insurance.com

If you have any problem reading this booklet, you can always call 0844 902 1000 and ask to speak to the Customer Services Department, for a large font or Braille version.

Authorised and regulated by the Financial Services Authority No. 202277

This policy is underwritten by RAC Motoring Services and/or RAC Insurance Limited
Registered Office: 8 Surrey Street, Norwich, NR1 3NG
Registered No. 01424399 and 2355834

RAC Insurance and RAC Motoring Services (in respect of insurance mediation activities only)
are authorised and regulated by the Financial Services Authority
You can check our authorisation on the FSA's Register by visiting www.fsa.gov.uk
or by contacting the FSA on 0845 606 1234

