

Summary of Cover - TFP Breakdown

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Policy Summary

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 detail the full terms and conditions of the cover, which can be found in the Policy.

Policy Provider

Roadside, Recovery and At Home products are provided by RAC Motoring Services. Onward Travel is underwritten by RAC Insurance Limited.

Type of Insurance and Cover

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. Your policy entitlement covers are:

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 from the Breakdown if Your Vehicle cannot be fixed
Recovery	As per Roadside plus recovery for all passengers (plus the driver) 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 one day whilst Your Vehicle is fixed, or, if this is not possible, overnight accommodation or an alternative form of transport

Significant and Unusual Exclusions, Limitations or Conditions

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

Cover can be arranged for vehicles that fall outside the standard terms. Please contact TFP for details

The following are not covered by this Policy:

- 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
- The following are excluded:
 - Vehicles of more than 17 passenger seats
 - Vehicles of 3.5 Tonnes GVW
 - Vehicles with overall dimensions of 5.5m in length and/or 3m height and/or 2.25m width

Important Facts about your Insurance for Commercial Customers

This summary does not contain the full terms and conditions of the insurance, which are in the Policy Document. Please ensure you read your policy Document carefully.

Your cover is valid for a twelve month period.

Making a Claim

- If You are unfortunate enough to Breakdown, please follow these simple steps:
- Telephone RAC on the following helpline number 0800 058 2370
- Quote the policy number referred to on your RAC Breakdown Card
- Quote Your Vehicle registration number
- Advise the operator of the location of Your Vehicle and the nature of the fault.

RAC will then advise how to proceed and what form of assistance would be the most appropriate.

Remember to always call RAC first. Please do not go ahead and make Your own arrangements as RAC cannot reimburse costs incurred without prior authorisation.

Your Cancellation Rights

Insurance contracts advised and arranged for Commercial Customers are not subject to Statutory Cancellation Rights. Early cancellation, outside of any Statutory Rights, is possible by you or the insurer. In this event you will remain liable for the premium due for the period on risk

Please note that in all instances of cancellation where a claim has been reported, no return premium will be payable in respect of that specific vehicle.

If you have a Complaint

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 TFP Schemes, Trevillian House, 40 Cathedral Road, Cardiff CF11 9LL or telephone us on 029 20 30 10 30.

TFP Schemes and RAC are covered by the Financial Ombudsman Service for complaints from private individuals, certain small businesses, charities and trusts. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

Further details of our complaints procedure can be found in your policy booklet.

Financial Services Compensation Scheme

Your policy providers obligations are covered by the Financial Services Compensation Scheme (FSCS). If we were unable to meet our obligations, you could be entitled to compensation from this scheme, depending on the type of insurance and the circumstances at the time.

Further information about compensation scheme arrangements is available on the FSCS website www.fscs.org.uk, or write to Financial Services Compensation Scheme, 7th floor Lloyds Chambers, Portsoken Street, London, E1 8BN.