



cinch Cover

Extended Warranty and RAC Breakdown Assistance policy wording documentation

Within this Policy Wording Documentation, You will find information relating to the following products and services; Extended Warranty and RAC Breakdown Assistance.

Please read each section carefully:

- Extended Warranty Pages 3 - 11
- RAC Breakdown Assistance - Pages 12 - 17 this is a complimentary product and will be fulfilled by the RAC, on behalf of TWG Services Limited who are the Administrator of this product.

Useful contact information at a glance

Extended Warranty

- Repair / Claim: Visit yourvehiclecare.co.uk or call 0333 220 6622 or email cinchcover.warranty@assurant.com
- Complaints: 0330 100 3246 or customer.relations@assurant.com
- Cancellations, and Policy amendments 0333 220 6622 or email cinchcover@assurant.com.

RAC Breakdown Assistance

- RAC Breakdown Assistance: If You experience a Mechanical Breakdown while present in the United Kingdom please contact the RAC on 0330 159 8492 (www.rac.co.uk/reportbreakdown) and quote O183.
- Breakdown related complaints: 0330 159 0337
- Customer Service: 0330 159 0337



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Extended Warranty Terms and Conditions



Extended Warranty

This insurance **Policy** is suitable only for persons who do not already have any other extended warranty that covers the **Vehicle** detailed on the **Policy Schedule**. For example, if **You** have the benefit of a manufacturer warranty, this insurance **Policy** may not be suitable for **You**. A manufacturer warranty may be subject to certain conditions to ensure it is valid (such as only using a main dealer). **You** are responsible for checking the terms and conditions of any manufacturer warranty **You** hold for the **Vehicle** to determine whether this **Policy** is suitable or not.

Who arranges and provides Your Policy?

This **Policy** has been arranged for **You** by Cinch Cars Limited acting as the **Distributor** for London General Insurance Company Limited (the **Insurer**). The **Insurer** has appointed TWG Services Limited as the **Administrator**.

Assurant is a trading name of both London General Insurance Company Limited and TWG Services Limited.

Useful contact details:

Contact the **Administrator** for claims, cancellations, and **Policy** amendments on 0333 220 6622 (Monday – Friday, 9:00 am to 5:00 pm) or email cinchcover@assurant.com.

In return for **Your** payment of the premium, the **Insurer** agrees to insure **Your Vehicle** in accordance with the terms and conditions provided to **You** in writing by **Us**.

Definitions:

In this **Policy**, some words have defined meanings. They are shown below:

Administrator: TWG Services Limited is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312440.

Autodata: an industry database that assists with calculating repair lead times.

Covered Component: as set out in Schedule 1 to these Terms and Conditions.

Distributor: Cinch Cars Limited is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 313486.

Excluded Parts: as set out in Schedule 1 to these Terms and Conditions.

Insurer: London General Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202689.

Mechanical Breakdown: The sudden and unforeseen failure of a mechanical or electrical component of the **Vehicle**, not by wear and tear, normal deterioration, or negligence (as more particularly described in section 2 below). **We** are not liable for parts that have reached the end of their normal working lives because of age, mileage or usage.

Period of Cover: the period as noted in the **Policy Schedule** for which **We** have agreed to provide cover in accordance with these Terms and Conditions.

Policy Schedule: **We** will issue this to **You** as part of the **Policy**. This contains important information about **You**, **Your Vehicle**, the **Start Date**, **Period of Cover** and the premium.

Policy Wording Documentation or Policy: Collectively refers to these Terms and Conditions, the **Policy Schedule** and the Insurance Product Information Document (IPID).

Start Date: the start of **Your Policy** as detailed in the **Policy Schedule**.

Vehicle: The **Vehicle** described on the **Policy Schedule** as the insured **Vehicle**.

We/Us/Our: TWG Services Limited, **Administrator** for and on behalf of London General Insurance Company Limited.

You/Your: The person named on the **Policy Schedule** as the insured.

When does my cover start?

Your Policy begins from the date detailed on **Your Policy Schedule** (the **Start Date**), which will be sent to **You** by the **Administrator**. Please ensure **You** keep the **Policy Schedule** with this **Policy Wording Documentation**.

The cover provided by this **Policy** is set out in section 2: What the **Policy** provides and section 3: Additional benefits.

1. Eligibility:

In addition to the eligibility requirements mentioned in **Your** application form, in order to be eligible for cover under this insurance **Policy**, **Your Vehicle** must:

- Be less than 10 years old and have less than 100,000 miles on the odometer at the **Start Date** of the **Policy**;
- Have been serviced by a VAT registered garage within 12 months or in line with manufacturer service schedule before the **Policy Start Date** (**We** may require a stamp in the service book or VAT invoice as evidence of this service);
- Continue to be serviced and maintained in accordance with the manufacturer guidelines for the **Period of Cover**. **Your Vehicle** must be serviced at intervals recommended for the make, model and age of **Vehicle** (details can be found in **Your Vehicles** service book). For completion of a service, **We** will allow a maximum of 1000 miles or 1 month leeway on either side of the stipulated time (whichever occurs first);
- 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, or participation in, any event or sporting event whether they are timed or untimed;
- Not be a vehicle used in public service capacity, for example for the police force, military, emergency 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;
- Not be used as a commercial vehicle or otherwise for commercial use; or
- Not be a vehicle with gross weight of more than 3.5 tonnes.

2. What the Policy provides:

This **Policy** covers the cost of repair or replacement (including labour) of any **Covered Components** for the sudden or unforeseen mechanical or electrical failure of the **Vehicle**, unless such component fails due to:

- misuse, accidental damage or carelessness (except if caused by **Us** or a repairer acting on **Our** instruction);
- wear and tear or the component reaching the end of its working life due to deterioration caused by the age, usage or mileage of the **Vehicle**.

There are some components and parts which are excluded from the cover, and these are all listed under '**Excluded Parts**' in Schedule 1.

Following commencement of the **Policy** if **You** fail to keep the **Vehicle** serviced in accordance with

the manufacturer's requirements, then any repairs required will not be covered under the **Policy**.

Where the failure of a **Covered Component** causes damage to another part of **Your Vehicle**, **We** will only be liable to pay for the repair of that secondary damage if it is also covered by the **Policy** (in its own right) and is not purely cosmetic. Drive belts, filters, lubricants, anti-freeze and fluids are covered as secondary damage where they need replacement due to the mechanical or electrical failure of a **Covered Component**.

The total amount payable that **You** are covered for under this **Policy**, including any applicable VAT, will not exceed the purchase price of the **Vehicle** at the time of purchasing this **Policy**.

In the event of a repair request **We** will pay up to 1 hour labour for diagnostic costs at a maximum of £65 plus VAT. If additional diagnostics work is required after this first hour, **We** will only cover the additional labour costs where the investigation determines the failure of **Your Vehicle** is due to a **Covered Component**. In the event additional investigative work concludes that the source of the failure or **Your Vehicle** is not covered by this **Policy** then **You** will be responsible for meeting the cost of the investigative work (excluding the first hour of labour).

3. Additional benefits:

Subject to prior authorisation (see section 5: How to use the **Policy**) and in the event of a valid claim, **You** may benefit from the below:

Vehicle hire as part of an Extended Warranty claim:

- **We** will pay up to £60 per day including VAT for a maximum of 7 days whilst **Your Vehicle** is with the repairer. Vehicle hire is only available when the **Autodata** recommended repair time exceeds 8 hours or the parts required to complete the repair will take longer than 48 hours to arrive with the repairer. **You** will be reimbursed on receipt of a car rental agreement from a VAT registered business providing car hire. **You** will be expected to promptly collect **Your Vehicle** and return **Your** hire car as soon as the repair work to **Your Vehicle** is complete.
- Cover is valid anywhere in the UK, the Channel Islands and the Isle of Man. The **Policy** is also valid whilst **Your Vehicle** is outside the United Kingdom, Channel Islands and the Isle of Man for a total of 60 days per annum, as long as **You** accept the following:
 - The repair must be carried out in Europe, which means countries who are members of the European Economic Area.
 - **We** will not pay more than the manufacturer's list prices for parts and current warranty rates for labour time. Actual repair times will be limited to those defined by **Autodata** (or equivalent industry standard). Please bear this

in mind if **You** authorise a repair overseas. In Europe, **You** can authorise repair work yourself with payment made direct by **You**;

- Claims requests put to **Us** upon **Your** return will be assessed in accordance with this **Policy Wording Documentation**.
- In order to validate **Your** travel outside the UK, **We** will require a copy of **Your** outbound and return travel tickets for either Eurotunnel or ferry crossings.
- **Our** liability is up to the maximum claim limit (including VAT or the local equivalent).
- The **Administrator** will pay **You** in pounds sterling at the Bank of England rate of exchange prevailing for the relevant currency at the time of repair, on receipt of a bona fide invoice for any costs covered by this **Policy**. **You** will be responsible for any costs outside of this **Policy Documentation Wording**.

4. What the Policy does not provide:

The **Policy** does not cover failures due to any of the following:

- Any faults that existed prior to the **Start Date**.
- Any faults arising from a failure to service the **Vehicle** during the **Period of Cover** in line with the manufacturer's servicing requirements. **We** allow a maximum of 1,000 miles or 1 months' leeway on either side of the stipulated time (whichever occurs first).
- Diagnostics/Dismantling: **We** will not pay for any stripping down of parts to determine the cause of the failure of parts or breakdown further to the 1-hour diagnostics covered (see section 6 - How to use the **Policy**) unless **We** accept the claim.
- Any failure of parts or **Mechanical 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 **You** (or any user of **Vehicle**) which adds to loss or damage (including but not limited to misuse, vandalism or deliberate damage).
- Any failures caused by the following: Water ingress, fire, collision, frost, snow, ice, flooding, freezing, extreme temperatures, corrosion (or similar conditions) or incorrect oil specification.
- The failure or breakdown of a part which is under any manufacturer or supplier warranty outside of this **Policy**.
- Repair or replacement of any such **Covered Component** that fails due to negligence or reaching the end of its working life due to expected deterioration in consequence of the **Vehicle's** age, mileage or usage.
- Any failures which are the result of carbon build-up.
- Any failures which are a result of foreign object damage.

- The gradual deterioration of **Your Vehicle's** performance due to age, use or 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 parts that require modification or replacement which is or has been recommended by the manufacturer or faults which existed before the **Start Date**.
- Accidental damage - the costs relating to losses normally included under a road risks insurance policy or losses resulting from 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 **Covered 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.
- Vehicle hire - **We** will not be liable for the cost of **Your** hire car for any day **You** retain the hire car after **You** have been notified that the repairs to **Your Vehicle** have been completed and it is ready for collection. This **Policy** does not cover the cost of fuel, lubricants, anti-freeze, filters, fluids or other commodities for the hire car. **You** are responsible for these costs.

5. Other ways to receive this information:

If **You** would like this document (or any other part of the **Policy Wording Documentation**) in another format, such as large print, Braille, or on CD, please call **Us** on 0333 220 6622.

6. How to use the Policy:

In the event of **breakdown** within the United Kingdom, or in the event of warning lights being illuminated, do not continue to use **Your Vehicle**. This may aggravate the problem and cause greater damage for which **We** will not be liable.

You can select for **Your Vehicle** to be seen by one of **Our** approved garages by going to yourvehiclecare.co.uk and clicking 'Get Repair Help' and 'Book a Repair'. Alternatively, **You** can speak to one of **Our** agents and they can assist **You** in booking into one of **Our** approved garages by calling 0333 220 6622 between 9 am and 5 pm, Monday to Friday (excluding public holidays), or via email: cinchcover.warranty@assurant.com. **You** should aim to report the incident to **Us** within 7 days of it occurring.

You must obtain authorisation from the **Administrator** before having any repairs carried out. It is **Your** responsibility to ensure that the repairer calls **Us** before any work is started and repairs are commenced after the eight-digit authority number is issued. Any repairs or work carried out without the authority of the **Administrator** will not be covered by this **Policy** and **You** will be responsible to pay any associated costs.

All invoices must be made out to TWG Services Limited.

To support a claim, **We** will need:

- Registration Number
- **Policy** Number
- Name of the **Policy** holder
- Current mileage
- Nature of repair/description of the problem (to the extent known)
- Total cost
- Service history

At the time of requesting authorisation for repair, **You** will need to ask the repairer to notify **Us** of the cost of the work as part of the authorisation process.

On completion of the work, when required by **Us**, please arrange for **Us** to be sent the repairer's invoice quoting the **Policy** number.

We may (at **Our** discretion) authorise repairs immediately; call for other estimates; nominate another repairer; investigate the repair request further; insist on the use of factor or pattern parts; exchange or remanufactured units; or appoint an independent assessor to inspect the **Vehicle**.

In giving authorisation for repairs, **We** will assess repair times in line with **Autodata** (or equivalent industry standard) recommended repair or service times and hourly labour rates at a maximum of £65 plus VAT per hour. In the event of a repair request **We** will pay up to 1 hour labour for diagnostic costs. If additional diagnostics work is required after this first hour, **We** will only cover the additional labour costs where the investigation determines the failure of **Your Vehicle** is due to a **Covered Component**. In the event additional investigative work concludes that the source of the failure or **Your Vehicle** is not covered by this **Policy** then **You** will be responsible for meeting the cost of the investigative work (excluding the first hour of labour).

In the event of **breakdown** outside of the United Kingdom, please contact **Us** first on +44 333 220 6622 between 9 am and 5 pm (UK Time) and **We** will advise on the actions **You** should follow.

To avoid any doubt, **Our** obligations to **You** under this **Policy** relate to the payment of sums due as described in this **Policy Wording Documentation**.

We have no control over or responsibility for the quality of work carried out or parts supplied by third party motor repairers.

7. Price of this Policy:

The price of this **Policy** is detailed on **Your Policy Schedule**. Payment is made in 10 monthly instalments by direct debit.

8. Duration of the Policy:

This insurance will take effect from the **Start Date** for the **Period of Cover** shown on **Your Policy Schedule**. It will end earlier in the event of:

- **You** failing to pay **Your** premium for this **Policy** when due (see section 12 below);
- **You** breach the terms of the **Policy Wording Documentation**;
- **You** sell or transfer title of **Your Vehicle** to anyone other than a private individual (see section 10 below);
- **Your** claim limit has been reached;
- **You** contact **Us** to cancel the **Policy**; or
- **We** contact **You** to terminate the **Policy**.

9. General Conditions

We have the right to appoint an independent engineer to inspect **Your Vehicle** prior to any repair or replacement of part(s).

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.

All replaced parts become **Our** property.

Repair or replacement of **Covered Components** must be carried out through a third-party VAT-registered motor repairer of **Your** choice and approved by **Us**.

If the part that is needed to repair **Your Vehicle** is no longer available, **We** may (at **Our** discretion) agree a financial settlement to **Your** claim (as an alternative to carrying out the repair or replacement part).

Repairs can only be made on presentation of the **Policy Schedule**, **Your** service booklet and on confirmation that **Your Vehicle** has been serviced in accordance with the servicing requirements detailed below (A. Servicing requirements):

A. Servicing requirements

- i. In accordance with manufacturer's servicing requirements, during the **Period of Cover** **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 1,000 miles or 1 month leeway on either side of the stipulated time (whichever occurs first).

- ii. After each service, please ensure that the relevant service details are completed in the service 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.
- iii. **You** may have to provide the **Administrator** with proof of servicing before a claim is settled under this **Policy**.

B. Maintenance requirements

- i. 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.
- ii. Engine oil works under extremes to lubricate, cool and protect internal engine components. For the best protection using the manufacturer's recommended engine oil will have a positive effect on engine performance and minimise wear.
- iii. Using inferior oil or the wrong type of oil can cause damage or wear that ultimately could cause any damage to mechanical and electrical parts and/or components to be excluded.
- iv. It is **Your** responsibility to use the manufacturer's recommended engine oil. If **You** need any assistance, please contact the manufacturer.

10. Transferring Your Policy:

If **You** sell **Your Vehicle** during the **Period of Cover**, **You** may transfer this insurance **Policy** to the new owner of **Your Vehicle**, provided that **You** sell **Your Vehicle** privately and not through a garage, motor trader, auctioneers or similar company.

This **Policy** cannot be transferred in any other circumstances.

The transfer will be subject to a £25 administration fee payable to the **Administrator** and the **Administrator's** approval. The fee will be returned in the event the transfer is not accepted.

To find out more on how to transfer **Your Policy**, please go online yourvehiclecare.co.uk or contact **Us** on 0333 220 6622.

11. Misinformation & Fraud:

We work closely and share data with law enforcement and fraud prevention agencies to identify fraud and support prosecution where the appropriate evidence exists. **We**, and other organisations, may access and use the information recorded by fraud prevention agencies. It is important that when applying for, renewing or amending this **Policy**, or making a repair request **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** and the claim.

If false or inaccurate information is provided and fraud is identified, then **We** may:

- not pay for any repairs and terminate **Your Policy**;
- report **You** to the relevant authorities;
- pass the details to fraud prevention agencies; and
- recover any costs **We've** incurred and, if necessary, take any legal action to recover such costs.

12. Cancellations & Refunds:

You have the right to cancel **Your Policy** at any time. Please see the below for **Your** refund rights. Please note **You** will not receive a refund where **You** have already made a successful claim on the **Policy**.

Cancellation within Cooling Off Period:

Cancellation within 30 days of the **Start Date** on the **Policy Schedule** or receipt of this **Policy Wording Documentation** (whichever is later);

If **You** cancel within 30 days and have not made a claim on **Your Policy**, **You** will be entitled to a full refund of any premium **You** have paid.

Contact TWG Services Limited on 0333 220 6622 (Monday – Friday, 9:00am to 5:00pm). Alternatively, **You** can cancel via email to cinchcover@assurant.com or by writing to: Motor Administration Department, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.

Cancellation Outside of Cooling Off Period:

Cancellation after 30 days from the **Start Date** on the **Policy Schedule** or receipt of this **Policy Wording Documentation** (whichever is later);

If **You** cancel after 30 days and have not made a claim on **Your Policy**, **You** will be entitled to a pro-rata refund, based on the number of full unexpired months remaining on **Your Policy**.

Please contact TWG Services Limited on 0333 220 6622 (Monday – Friday, 9:00am to 5:00pm), Alternatively **You** can cancel via email to cinchcover@assurant.com or by writing to: Motor Administration Department, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.

Cancelling or Defaulting on Your direct debit:

If **You** opt to cancel **Your** direct debit or fail to pay **Your** monthly premium, **We** will suspend **Your Policy**. If **We** do not hear from **You** within 30 days, **We** will

assume that **You** no longer require this **Policy**. **Your Policy** will then be terminated, and no claims will be honoured for the period for which payment has not been received. If **You** decide to make payment of the missed premium within the timescale **We** require, **Your Policy** will continue.

13. Complaints:

We always aim to provide a first-class standard of service.

If **You** have a complaint relating to the selling of this **Policy** please contact the **Distributor** by telephone: 0333 0154 101 or email: hello@cinch.co.uk. Alternatively, please write to: Cinch Cars Limited, Form 2, 18 Bartley Wood Business Park, Bartley Way, Hook, RG27 9XA.

If **You** have a complaint relating to the **Policy Wording Documentation**, administration or claims handling under this **Policy** **You** should, in the first instance, contact the **Administrator**, quoting **Your Policy** number, by telephone: 0330 100 3246 or email: customer.relations@assurant.com. Alternatively, please write to: Customer Relations Department TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.

If **Your** complaint is not resolved to **Your** satisfaction, **You** may, within 6 months of a final decision, contact the Financial Ombudsman Service free of charge, stating clearly the nature of the complaint and the party to which that complaint was originally addressed, at: Telephone number: 0800 023 4567 or 0300 123 9 123; email: complaint.info@financial-ombudsman.org.uk

Web: www.financial-ombudsman.org.uk.

Address: The Financial Ombudsman Service, Exchange Tower, Harbour Exchange, London, E14 9SR

Nothing in these terms including referral to the Financial Ombudsman Service, affects **Your** statutory rights.

14. Law & Jurisdiction:

The law of England and Wales applies to this **Policy**, and **You** can bring legal proceedings in respect of the **Policy** in the English courts. If **You** live in Scotland, **You** can bring legal proceedings in respect of the **Policy** in either the Scottish or the English courts. If **You** live in Northern Ireland, **You** can bring legal proceedings in respect of the **Policy** in either the Northern Irish or the English courts.

15. Status Disclosure:

This **Policy** is provided by London General Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202689.

This **Policy** is administered on behalf of London General Insurance Company Limited by TWG Services Limited, which is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 312440.

This **Policy** is distributed by Cinch Cars Limited. Cinch Cars Limited is an appointed representative of ITC Compliance Limited which is authorised and regulated by the Financial Conduct Authority, Financial Services Register No. 313486.

The company information of the **Insurer**, **Administrator** and **Distributor** are set out below:

London General Insurance Company Limited: Registered in England & Wales No. 1865673. Registered Office: Twenty Kingston Road, Kingston Road, Staines-upon-Thames, Surrey, TW18 4LG, United Kingdom.

TWG Services Limited. Registered in England No: 01883565. Registered Office: Twenty Kingston Road, Kingston Road, Staines-Upon- Thames, Surrey, TW18 4LG.

Cinch Cars Limited. Registered in England & Wales No: 11520330. Registered Office: Form 2, 18 Bartley Wood Business Park, Bartley Way, Hook, RG27 9XA.

16. Compensation Scheme

London General Insurance Company Limited is covered by the Financial Services Compensation Scheme (**FSCS**). **You** may be entitled to compensation from the scheme if they cannot meet obligations. General insurance contracts are covered for 90% of the entire claim, without any upper limit.

You can get more information about the compensation scheme arrangements by contacting the FSCS on 0207 741 4100 or 0800 678 1100 or by visiting their website at www.fscs.org.uk

17. Data Protection

The **Insurer** has appointed the **Administrator** to manage **Your Policy**. The **Administrator** is the controller of the personal information **You** provide to the **Administrator**. The **Administrator** strives to protect the privacy and security of **Your** personal information according to the UK General Data Protection Regulation ("UK GDPR"), the Data Protection Act 2018 and any other applicable law (together "Data Protection Law").

The **Distributor** is an independent controller of the personal information **You** provide to the **Distributor**. The privacy notice of the **Distributor** can be found here: <https://www.cinch.co.uk/policies/privacy>

The **Administrator** will process the following personal information: **Your** name and surname, **Your** contact details to include physical address, phone number and e-mail address; **Your** bank details; information relating to **Your** claim including **Vehicle** information, proof of purchase, police reports, incident details,

repair invoice(s) and photo(s) of damages. If **You** go to the **Administrator** website, the following information will be collected: IP address, browser used, browser language preferences, screen settings, and cookies as detailed in the cookie **Policy** available on the website.

The **Administrator** does not knowingly collect personal information from anyone under the age of 18.

Your personal information will be processed for the following purposes:

1. For the administration of **Your Policy** to create the insurance certificate and manage **Policy** renewals, based on the execution of **Your** contract. Therefore, if **You** do not provide the personal information required mentioned above, **You** may be unable to receive the services contained under the **Policy**.
2. For any claim **You** may make against this **Policy** with any approved repairer, based on the performance of **Your** contract.
3. For claims and fraud prevention, and to respond to any regulatory or law enforcement investigation, based on the legal obligations.
4. To track preferences and trends, evaluate possible new features, functionality and services, and improve the Service, based on the **Administrator's** legitimate interest.
5. To help recognise **You** on the Service, improve **Your** experience, increase security of the **Administrator** networks and systems, and measure use and effectiveness of the Service, based on the **Administrator's** legitimate interest.
6. For statistical analysis, performing internal administrative functions, handling customer enquiries, managing customer relationships for example **We** share customer information to the appointed repairers after receiving a claim, based on the **Administrator's** legitimate interest.
7. Provide **You** the opportunity to complete surveys and with relevant information on similar products or services, based on the **Administrator's** legitimate interest, which may be related to this **Policy** and other similar products provided by Assurant group of companies (which includes The Warranty Group Services (Isle of Man) Limited, TWG Services Limited and London General Insurance Company Limited). **You** may contact the **Administrator** at any time to opt out of receiving such information. **Your** personal information will not be used for any other marketing purposes without **Your** explicit consent.

The data processing involves sharing **Your** personal information confidentially internally and with suppliers of products or services (including repairs) engaged by **You** or by the **Administrator** in the

purchase or performance of the **Policy**. These third parties are not authorised to disclose or use this personal information for other purposes.

If the **Administrator** sells or buys any business or assets, **Your** information may be disclosed to the buyer or seller of the assets. If the **Administrator** or substantially all of the **Administrator** assets are acquired by a third party, **Your** information will be one of the assets transferred. **Your** information will not be shared with anyone else unless allowed or required by law.

Also, **Your** personal information may be transferred outside the UK and the EEA for **Policy** administration. In this case the **Administrator** will ensure **Your** personal information are protected to the same extent as required in the UK and EU / EEA. Therefore, a) transfers of personal information will occur to countries with privacy laws that give the same protection as the UK and EEA and are considered as adequate countries, by decision of the Secretary of State and/or the EU Commission; or b) the **Administrator** will ensure that appropriate transfer mechanism such as the US-EU / UK Data Privacy Framework or Standard Contractual Clauses are in place for those countries with privacy laws that do not have adequate protection.

Measures are in place to restrict access to personal information to those individuals whom **We** know have a valid business purpose to have access to such data. Physical, electronic and procedural safeguards are maintained. The **Administrator** follows generally accepted standards designed to protect the personal information **You** submitted, both during transmission and once it is received.

Your personal information will be kept for only as long as necessary for the purposes described in this section after which time it will be destroyed. **Your** personal information may however be kept longer if required by law. Additionally, logs and backups are maintained for security, debugging, and site stability purposes for up to 365 days after **Your** transaction has been completed. These logs and other backup information are typically deleted through the deletion process within 365 days of **Your** last activity. Processing of registration data is done for as long as **Your Policy** is active with the **Insurer** and for 7 years after this. Where **Your** personal information is processed in connection with performing a contract, archive records are retained (where a **Policy** ceases to be in force) for 7 years.

You have a number of rights to **Your** personal information, these include: the right to be informed, have access, rectification, receive **Your** personal information in a transferable format, erasure, restriction of processing and object to how **Your** personal information are processed. Please note that the exercise of such rights is not absolute and is subject to the limitations provided by applicable law.

To obtain a copy of **Your** personal information held by the **Administrator**, for more information on the rights to **Your** personal information or to exercise one of **Your** personal information rights please visit www.assurant.com/dataprotection/eu or contact:

Data Protection Officer, PO Box 98,
Blyth, NE24 9DL, or send an email at dataprotectionofficer@assurant.com

You have the right to make a complaint at any time to the Information Commissioner's Office, the UK supervisory authority for data protection issues, or another EU Supervisory Authority depending on **Your** jurisdiction of residence.

Schedule 1. Covered Components

Included Parts

- All mechanical and electrical parts: All mechanical and electrical parts for the sudden and unforeseen failure of a component, not by wear and tear, normal deterioration, or negligence.
- Factory fitted Infotainment/ multimedia unit and satellite navigation system : up to a maximum of £500 (inclusive of VAT) per claim.
- Key Remote Fobs and Key Cards: up to a maximum of £250 (inclusive of VAT) per claim.
- Drive belts, filters, lubricants, anti-freeze and fluids: covered where another included part is not working and one of these items needs to be repaired or replaced because of that included part not working
- Timing belts: Provided there is proof that the manufacturer's replacement recommendations have been complied with and they are free from contamination.
- Casing: the cylinder block, gearbox, transfer box, differentials and axle of **Your Vehicle** are covered if they have been damaged by a failure of one of the included parts.
- Seat belts: replacement of seat belts.
- Handles and hinges: replacement or repair covered.
- 12v Batteries: used to power electrical systems and accessories that run on a low voltage such as alarms, lights and central locking.
- Hybrid/electric car batteries: A hybrid/electric car battery that has completely failed to hold any voltage/charge is covered provided that on the date **You** submit a request for its repair during the **Period of Cover**:
 - the battery is less than 10 years old from the date of its first registration; and
 - **Your** Car has less than 100,000 miles on the odometer.
- If **Your** Lithium-ion (the "battery") requires a repair due to failure **We** will repair the unit, or replace it

with a new, reconditioned, or re-manufactured part at **Our** discretion. Please note the costs associated to this will be covered under this **Policy**.

A battery is considered as failed when it will:

- not receive charge,
- not hold charge; or
- fails to discharge via propulsion of the **Vehicle** in the manner for which it was intended to do so.

Please note: The replacement may not restore the **Vehicle** to a "like new" condition but **We** will ensure the energy capacity of the replacement battery is at least equal to that of the original Battery before the failure occurred whilst taking into account other factors such as age and mileage of the **Vehicle**.

Excluded Parts:

- Clutch: Where the failure is due to the clutch having reached the end of its normal working life due to the age, usage and mileage or the clutch is burnt out.
- Turbo (Factory fitted): All failures due to carbonization (carbon build up) are not covered including repair or replacement of the variable nozzle turbine (VNT) or wastegate actuator or any other part of the turbo. Foreign object damage is not covered on any turbo claim.
- Repair to or replacement of any of the following are excluded: All bodywork, interior/ exterior trim, brightwork, paint, glass (including front & rear heated screens & elements), weather-strips, seals, sheet metal, sun roof (and guides), seats (including all internal electrical and mechanical components), carpets, wiper arms/blades/washer jets, wheels and tyres, wheel alignment/tracking/ balancing adjustments .
- Working Materials: Replacement of but not limited to oils, filters and anti-freeze are excluded (unless required as part of the repair of a **Covered Component**).
- Parts subject to manufacturer's servicing requirements or periodic repair are excluded (such as spark plugs/glow plugs, electrical leads and all filters). This is not an exhaustive list.
- Any item or accessory not in the manufacturer's original specifications is excluded.
- On convertible vehicles the roof together with pumps, motor mechanisms and any retractable panel/mechanism are not included in **Your** cover.
- Secondary repairs consequent to the repair of a **Covered Component** are excluded where the secondary component is not in itself covered/failed to function (for example replacing a timing belt as part of another job).
- Brakes: Repair or replacement of brake discs, drums, brake pads, brake hoses/ linings/ shoes are excluded.
- Miscellaneous items: Repair to or replacement of

any of the following are excluded: Air conditioning recharging, A electronic control unit reflashes/ upgrades, exhaust system (Including catalytic converter and diesel particulate filter) auxiliary drive belts, brackets, mountings, tappings, supports, fixings and fastening devices, fuel tank / adblue tank and fuel lines, rubber hoses, metal pipes or plastic pipes and unions, core plugs and air bags, brushes and/or any decoke mechanism.

- Contaminated fuel: The clearing of fuel lines, filters and pumps/ injectors are excluded.
- Electrics: Repair or replacement of the following are excluded: bulbs, LED lights, High Intensity Discharge (HID) lamps and other lamps, lenses, fuses, wiring harness, wiring terminals, disturbed electrical connections, car telephones.
- Hybrid/electric car batteries that are holding charge/voltage but have range degradation or a reduction in drive capacity.



RAC

RAC Breakdown Assistance

An inclusive benefit of your cinchCover extended warranty provided by Assurant

Terms and Conditions

RAC Breakdown Assistance

RAC Breakdown is a complimentary product and will be fulfilled by the RAC, on behalf of TWG Services Limited who are the administrator of this product.

RAC Roadside & Recovery

Contact information

	Telephone	Online/in writing
Breakdown	0330 159 8492 Quote O183	www.rac.co.uk/ reportbreakdown
Customer Services	0333 220 6622	TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire GL17 0AF cinchcoverwarranty@ assurant.com
Hearing assistance	Telephone prefix 18001 to access Typetalk or text RAC on 07855 828282	

Telephone charges

Please note that **RAC** do not cover the cost of making or receiving telephone calls. Calls to **RAC** may be monitored and/or recorded.

Call charges may apply. Please check with **your** telephone provider. 03 numbers are charged at national call rates and usually included in inclusive minute plans. Text messages will be charged at **your** standard network rate.

If your vehicle breaks down, please provide RAC with

1. **Your** name or **policy** number and quote O183
2. Identification such as a bank card or driving licence
3. The **vehicle's** make, model and registration number
4. The exact location of the **vehicle** - the road **you** are on or the nearest road junction
5. The number of the phone **you** are using
6. The cause of the **breakdown**, if **you** know it
7. **Your** credit/debit card if **you** need additional services

If **you** fail to make contact within 24 hours of becoming aware of the **breakdown** assistance may be refused in relation to the **breakdown**.

Remember

Please let **RAC** know if **you** have called **RAC** but manage to get going before **RAC** arrive.

RAC will only provide **service** if **RAC** arranged help, so please do not go directly to a garage or other recovery service, or otherwise approve action taken by **you** or on **your** behalf.

Your terms and conditions

Definition of words

Any words in bold appearing throughout this **RAC Breakdown** have a specific meaning which **RAC** explain in this section.

"breakdown"/"breaks down"/"broken down" means an event during the **period of service**, that stops the **vehicle** from being driven because of a mechanical or electrical failure including as a result of battery failure, running out of fuel, but not as a result of a mis-fuel, road traffic collision, fire, flood, theft, acts of vandalism, any **driver induced fault**, flat tyres or any key related issue other than keys locked in **your vehicle**;

"call-out" means each separate request for **service** or benefit for cover under any section of this **RAC Breakdown**;

"caravan"/"trailer" means any caravan or trailer that is less than (a) 3.5 tonnes; (b) 7.0m (25 ft) long including a tow bar; (c) 2.55 metres wide; and (d) 3 metres high;

"driver"/"they" means **you** or any driver of a **vehicle** at the time a **breakdown** occurs who is authorised to be driving the **vehicle** and is permanently resident in the **UK**;

"driver induced fault" means any fault caused by actions or omissions of the driver of the **vehicle**, except running out of fuel and battery failure;

"home" means the address in the **UK** where **you** live permanently, as shown on **your validation form**;

"passengers" means the **driver** and up to 7 people travelling in the **vehicle**;

"period of service" means the length of time for which **your RAC Breakdown** is in force as shown on **your validation form**;

"RAC" means the service provider who agrees to provide services under this agreement;

"RAC Breakdown" means this agreement that is subject to these terms and conditions together with the **validation form**;

"reimburse"/"reimbursement" means reimbursement by **RAC** under the reimbursement process;

"service" means the services provided by **us** under this **RAC Breakdown** agreement;

"specialist equipment" means equipment that is not normally required by **RAC** to complete repairs and recoveries, for example winching and specialist lifting equipment;

"TWG Services Limited" means TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire GL17 0AF who administer this **RAC Breakdown**;

"UK" means England, Scotland, Wales, Northern Ireland, and for the purpose of this **RAC Breakdown** includes Jersey, Guernsey and the Isle of Man if **you** are a resident there;

"validation form" means the document entitled "validation form" containing important details about this **RAC Breakdown** and levels of cover;

"vehicle" means the **UK** registered vehicle as shown on **your validation form** and that complies with the following specifications:

1. it is either a car or light van that is less than (a) 3.5 tonnes; (b) 6.4m (21ft) long including a tow bar; and (c) 2.55 metres wide;
2. It is a motorcycle over 121cc and is not a mobility scooter

"you"/"your" means the person taking out **RAC Breakdown** as named on the **validation form**.

Important information about our services

- There are general conditions that apply to all sections. There are also specific conditions that are set out in each section

that apply to each section. **You** must meet all of these conditions.

- All requests for **service** must be made directly to **RAC**.
- This document sets out the provision of **services** between **you** and **us**.
- **We** will arrange any **services** set out in this document that **you** are eligible to receive. **We** have an arrangement with **RAC** who will provide these **services** on **our** behalf. Please note that **you** do not have any rights under the arrangements between **us** and **RAC**.

Reimbursement

Under some sections, **you** may need to pay for the **service** up front and claim this back from **RAC**. To do so, please visit www.rac.co.uk/reimbursementclaimform. If **you** have any queries please contact **RAC** Breakdown Customer care on 0330 159 0337. Please send **your** completed claim form with proof of payment (such as a receipt) to Customer Care. **RAC** may ask **you** to supply original documents.

Hire Car Terms

Certain sections of this **RAC Breakdown** include the supply of a hire car. Where a hire car is available as a covered benefit, the following terms apply:

Service provided

Up to 2 consecutive day or until **your vehicle** has been fixed if sooner.

1. **RAC** will arrange and pay for a hire car. The category of the type of hire car which **RAC** will arrange is a family hatchback, but cannot guarantee this and may offer more than one hire car;
2. If you are not eligible for a hire car arranged by **RAC** for any reason, such as you do not meet the hire car provider's terms (e.g. you have points on your licence), and you choose to hire a car yourself, let **RAC** know before you hire a car, and then provided **RAC** have agreed the cost, **RAC** will reimburse you up to £35 per day;
3. Where **RAC** arrange a hire car **RAC** will pay the insurance and collision damage waiver (this covers the cost of damage but you would still need to pay the excess).

Service not provided

1. **RAC** will not provide any specific car type, model or accessories, including tow bars.
2. Any cost of:
 - a. delivery and collection of the car hire and any fuel used; or
 - b. fuel while using the car hire; or
 - c. any insurance excess and additional costs.

Additional Benefits

Service in the Republic of Ireland

If the **vehicle** has **broken down** in the Republic of Ireland, **RAC** will provide a Roadside attendance service only, as described under Section A (Roadside). **RAC** will recover the **vehicle** to **your home**, or to another destination in Northern Ireland if the distance is less.

Urgent message relay

If the **vehicle** has **broken down** and the **driver** needs to get in

touch with friends and family urgently, **RAC** will get a message to them.

Additional services

RAC can provide additional services that are not included in **your RAC Breakdown** but **RAC** will charge **you** for these, for example to:

1. Purchase the parts **you** need to get on **your way**;
2. Pay for **specialist equipment** to complete the repairs;
3. Extend the hire time for a replacement car;
4. Arrange a second or extended recovery; or
5. Attend for a mis-fuel event or a **driver induced** fault.

If **you** need extra help, **RAC** will agree the costs up front and will need full payment before **RAC** can help. If **you** took out **RAC Breakdown**, **you** will be responsible for any additional charges so if **RAC** help someone under **your RAC Breakdown** and they cannot pay, **RAC** will invoice **you**. This is why **RAC** request proof of identity at the **breakdown**.

Your Cover

Section A. Roadside (Included)

Service provided

If the **vehicle breaks down** within the **UK** more than ¼ mile from **your home**, **RAC** will:

1. Send help to repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If **RAC** are unable to repair the **vehicle** at the roadside, **RAC** will recover the **vehicle** and **passengers** to a destination chosen by the **driver** up to a maximum of 10 miles from the **breakdown**; and
3. If **RAC** recover the **vehicle** to a garage, **RAC** will **reimburse you** for taxi costs for **passengers** to continue the journey to a single destination within 20 miles.

Service not provided

1. The cost of any parts;
2. The fitting of parts, including batteries, supplied by anyone other than **RAC**;
3. Any **breakdown** resulting from a fault that **RAC** have previously attended and:
 - a. the original fault has not been properly repaired; or
 - b. **our** advice after a temporary repair has not been followed;
4. Recovery for **caravans** or **trailers** if the **caravan** or **trailer breaks down**.

Section B. At Home

RAC Breakdown includes cover for At Home.

Service provided

RAC will provide the same cover as the "Covered" part of Section A (Roadside) if **your vehicle breaks down** at, or within ¼ mile of, **your home**.

Service not provided

Please see the "Not Covered" part of Section A (Roadside), which also applies here.

Section C. Recovery

RAC Breakdown includes cover for Recovery.

Service provided

If **RAC** are unable to repair the **vehicle** under Section A (Roadside) or Section B (At Home), **RAC** will recover the **vehicle** from the **breakdown** location to a single destination chosen by the **driver** within the **UK**. For long distances **RAC** may use more than one recovery vehicle.

Please note: recovery must be arranged with **RAC** while **RAC** are at the scene.

Service not provided

1. Please see the "Not Covered" part of Section A (Roadside), which also applies here;
2. Tyre faults where the **vehicle** is not carrying a serviceable spare tyre, the tyre repair equipment provided by the **vehicle's** manufacturer or a locking wheel nut key.

Section D. Onward Travel

RAC Breakdown includes cover for Onward Travel.

If **RAC** attend a **breakdown** under Sections A (Roadside) or B (At Home), and cannot fix the **vehicle** on the same day, **RAC** will help the **driver** by making arrangements to allow the continuation of the journey. The **driver** can choose one of the following options, subject to availability:

1. Hire Car;
2. Alternative transport; or
3. Overnight accommodation.

1. Hire Car

Service provided

Please see Hire Car terms.

Hire Cars must be arranged with **RAC** within 24 hours of the time of **breakdown**.

2. Alternative transport

Service provided

If the **driver** would prefer to continue the journey by air, rail, taxi or public transport, **RAC** will **reimburse you** for a standard class ticket up to £150 per person or £500 for the whole party, whichever is less.

3. Overnight accommodation

Service provided

The **driver** may decide that waiting for the **vehicle** to be fixed is best. **RAC** will arrange one night's bed and breakfast accommodation, up to a value of £150 per person or £500 for the whole party, whichever is less.

4. Assistance in a medical emergency

Service provided

RAC will also help if the **driver** or one of the **passengers** suddenly or unexpectedly falls ill and needs medical help before the end of the journey. **RAC** will help to:

1. book one night's bed and breakfast accommodation for the **driver** and **passengers** if the hospital is more than 20 miles from **home**. **RAC** will **reimburse you** up to £150 per person or £500 for the whole party; and
2. arrange to get the patient home or to a local hospital as soon as they are fit to travel.

Service not provided

RAC will not assist the **driver** where **they** or one of the **passengers** is taken ill during a journey to or from a doctor's surgery or hospital, including planned doctor or hospital appointments or emergencies.

General Conditions

The following conditions apply to all sections of this **RAC Breakdown**. If **you** do not comply **we** can refuse cover and/or cancel your **RAC Breakdown**.

1. **You** must request **service** directly from **RAC**.
2. Where the **breakdown** is caused by a component failure this must stop the **vehicle** from working, so for example an air-conditioning failure in itself does not constitute a **breakdown**, and the illumination of a warning light does not always constitute a **breakdown**. If it does not, **you** will need to take **your vehicle** to a place of repair and **your RAC Breakdown** will not cover this.
3. **RAC** will not provide **service** where the **vehicle** is already at a garage or other place of repair.
4. Where **RAC** deem, acting reasonably, that **you** requested **service** to avoid the cost of repairing the **vehicle**, or to correct an attempted repair by someone else, **RAC** will not provide **service**.
5. A **driver** must be with the **vehicle** when **RAC** attend.
6. **You** are responsible at all times for the care of **your** personal belongings, valuables, luggage and goods in or on a **vehicle**. **RAC** will not be responsible for any loss of or damage to them.
7. Where **RAC** recover **passengers** under the age of 16, they must be accompanied by an adult.
8. **RAC** will not allow animals in their vehicles, except guide dogs. Any animals can remain in the **vehicle** at the **driver's** own risk. **RAC** will not be liable for any injury to animals, or damage caused by them. **RAC** will not transport any livestock. **RAC** will not be responsible for any costs relating to animals.
9. The **vehicle** must not carry more passengers than the number stated in the **vehicle's** registration document. Each passenger must have a separate fixed seat fitted to the manufacturer's specification and any child must occupy a properly fitted child seat.
10. Where **RAC** provide a repair to the **vehicle**, whilst **RAC** are responsible for that repair, this does not mean that **RAC** are confirming the legal and roadworthy condition of the **vehicle**. This remains **your** responsibility.
11. **RAC** will not be responsible for any losses that may incur following a **breakdown** that are not expressly covered by this **RAC Breakdown**. For example, **RAC** will not pay for any loss of earnings or missed appointments.
12. **RAC** do not guarantee that recovery to any garage will be during opening hours, or that repairs can start immediately. Whilst **RAC** will try to check that the garage will undertake the type of repairs required, **RAC** cannot guarantee this. **RAC** will not take responsibility for repairs carried out at any garage and the contract for such repairs will be between **you** and the garage / repairer.
13. During extreme weather, riots, war, civil unrest, industrial disputes, **RAC's** services can be interrupted. They will resume their service to **you** as soon as they can in these circumstances.

14. The cost of the following is not covered by this **RAC Breakdown**:
- specialist equipment**;
 - ferry charges for the **vehicle** and **RAC's** vehicle;
 - any damage to glass even if the damage means the **vehicle** cannot be legally or safely driven. **RAC** will arrange transport to a local garage so **you** can arrange to get the **vehicle** fixed but **you** will have to pay for this;
 - spare tyres and wheels and repairing or sourcing them;
 - recovery by someone other than **RAC** even if this is requested by the emergency services. **RAC** will only provide recovery once instructed to do so by the emergency services.
15. In handling any **call-out** there may be more than one option available to the **driver** under this **RAC Breakdown**. **RAC** will decide which is the most appropriate option based on the expertise of **RAC** in **breakdown** situations. In doing so **RAC** will act in consultation with the **driver**, and act reasonably at all times.
16. This **RAC Breakdown** does not cover:
- routine servicing, maintenance or assembly of the **vehicle**;
 - caravan** or **trailers**, except as described under Section A;
 - breakdowns** resulting from activities that are not subject to the normal rules of the road for example rallies, stock car racing, use of the Nürburgring or other formal or informal race events;
 - breakdowns** that occur off the public highway to which the **driver** or **RAC** have no legal access;
 - the **vehicle** if it is not legally taxed, insured and holding a valid MOT which is required by law or is not being used in line with the manufacturer's guidelines;
 - vehicles** that are not in a roadworthy condition. If **RAC** consider, acting reasonably, that the **vehicle** is not in a legal or roadworthy condition, **RAC** can refuse to provide **service**. If **you** can demonstrate that the **vehicle** is roadworthy **RAC** will provide **service**;
 - any **call-out** that is or may be affected by the influence of alcohol or drugs;
 - any **breakdown** that is caused by or as a result of **vehicle** theft or fire.
17. If the **driver** is asked to review and approve a document recording the condition of the **vehicle**, including an electronic form, it is the **driver's** responsibility to ensure that the record is accurate and complete, and **RAC** will not be responsible for any errors or omissions.

Misuse of RAC Breakdown

Each **driver** must not:

- Behave inappropriately towards **RAC**, including acting in a threatening or abusive manner, whether verbally or physically;
- Persuade or attempt to persuade **RAC** into a dishonest or illegal act;
- Omit to tell **RAC** important facts about a **breakdown** in order to obtain **service**;
- Provide false information in order to obtain a **service**;

- Knowingly allow someone that is not covered by **your RAC Breakdown** to try and obtain a **service** under this **RAC Breakdown**;
- Pay for additional services or goods in the knowledge that the payment has or will fail, with no intention of providing alternative payment.

If these conditions are not complied with, **RAC** may:

- Refuse to provide any **services** to the applicable **driver** under this **RAC Breakdown** with immediate effect;
- Refuse to sell any **services** to the applicable **driver** in the future.

RAC may also take any of the additional steps as set out above if any **call-out** is found to be fraudulent in any way, **RAC Breakdown** will be cancelled with effect from the date of the fraudulent act, and the fraudulent **call-out** forfeited. **We** will notify **you** in writing if **RAC** decide to take any of the above steps.

Changes to your details

You must let **TWG Services Limited** know immediately if **you** need to change anything on **your RAC Breakdown**.

RAC will not change **your RAC Breakdown** into someone else's name. If **you** cancel **your RAC Breakdown** for any reason, the whole **RAC Breakdown** will be cancelled and others on **your RAC Breakdown** will no longer be covered by **us**.

All communications from **TWG Services Limited**, **us** or **RAC** shall be deemed duly received if sent to **your** last known address.

Complaints

We are committed to providing excellent service. However, **we** realise that there are occasions when **you** feel **you** did not receive the service **you** expected. If **you** are unhappy with the **services** relating to this **RAC Breakdown** such as **services** at or following a **breakdown**, or the included benefits please contact **us** as follows:

	Phone	In writing
Breakdown related complaints	0330 159 0337	Breakdown Customer Care RAC Motoring Services Limited Great Park Road Bradley Stoke Bristol BS32 4QN breakdowncustomercare@rac.co.uk
Sales and administration complaints	0330 100 3247	TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire GL17 0AF customer.relations@thewarrantygroup.com

Your Data

Data protection statement

This section provides a short summary of how **RAC** collect and use **your** data. Please refer to **RAC's** website at rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy for full details of how **RAC** use **your** data. Alternatively, **you** can obtain a copy of the Privacy Policy by using the contact details below.

What is your data?

There are three types of data **RAC** hold about **you**:

1. Personal data is information **RAC** hold on record which identifies **you**. This may include **your** name, address, email address and telephone number;
2. **RAC** will may also hold data about **you** that is not personal, for example, information about **your vehicle**; and
3. A small number of **RAC** services require the collection and storing of special categories of personal data. **RAC** will only ask for this data when it is absolutely necessary and in accordance with data protection laws.

How RAC obtain and collect your data

Your data may be collected in a number of different ways. For example, when **you** took out this **RAC Breakdown**, contact **RAC** through social media or make a **claim** under **your RAC Breakdown**. **RAC** will always need to collect, store and use information about **you** to be able to provide **you** with **your RAC Breakdown**.

Please note, if **you** do not provide **your** data **RAC** will be unable to provide **you** with cover, as well as services related to administering **your RAC Breakdown**.

How RAC will use your data

RAC will use **your** data for the administration of **your RAC Breakdown**, for example, helping **you** if **you** make a **claim**. **RAC** may disclose **your** personal data to service providers who provide help under **your RAC Breakdown**.

Your rights

You have a number of rights relating to **your** personal data. For further information regarding any of these rights please visit rac.co.uk/pdfs/businessroadside/breakdown/privacypolicy or contact the Data Protection Officer:

1. Call **RAC's** Customer Service Team: 0330 159 0337; or
2. Email **RAC**: membershipcustomercare@rac.co.uk; or
3. Write to **RAC**:

RAC Motoring Services
Great Park Road
Bradley Stoke
Bristol
BS32 4QN