

**Fiat**

**Service Activated Roadside Assistance**

**PLEASE READ AND KEEP THIS HANDY**

## Contact information

### Want to report a breakdown?

Where have you broken down?	Online	Telephone
<b>Breakdown in the UK</b>	fiatgroupbreakdown.rac.co.uk/ reportbreakdown Or, download the myRAC app. <b>Going online is the fastest way to report your breakdown.</b>	00 800 342 800 00 or 0203 450 8702 <b>If you have difficulty communicating, you can text us on 0785 582 8282.</b>

### Get in touch

	Email or phone	Post
<b>Customer Services</b>	0330 159 0339 breakdowncustomercare@rac.co.uk	Fiat Breakdown Customer Care RAC Motoring Services Great Park Road Bradley Stoke Bristol BS32 4QN

#### Options for people with communication difficulties

Use Typetalk by dialling 18001, then use one of the phone numbers listed above.

03 numbers are charged at national call rates and are usually included in minute plans. Text messages are charged at your standard network rate. Our calls are monitored or recorded.

## Your Need-to-Knows

This booklet has everything you need to know about your breakdown cover. But to make it easier to digest, we've pulled out some important bits below. Like what you need when you break down and how to keep your cover valid.

### Broken down? You'll need to give us the details below

- Your name and vehicle registration number.
- The vehicle's make and model.
- Where you have broken down. This could be an address, the road name, or the motorway name and nearest junction.
- A number we can contact you on.

#### Reminders to support your breakdown cover

- > If you break down, always contact us and allow us to assess the situation. If you don't contact us before requesting services, you won't be covered.
- > Keep your vehicle roadworthy. You'll need valid tax, insurance and MOT or we won't be able to help if you break down.
- > We're here to help. But if we tell you about a fault or carry out a temporary repair, it's your responsibility to get it fixed. We won't attend repeat callouts for the same problem.
- > We can't guarantee how quickly we'll be able to get to you after you've reported a breakdown, but we'll always take your circumstances into account.
- > If you do break down in the UK, you'll be asked to read and sign a form that tells you what we found wrong with your vehicle and what you need to do. Please make sure you read and understand this.
- > Your breakdown cover doesn't cover vehicles over 3.5 tonnes. We also have length and width restrictions (max 6.4m long and 2.55m wide) as we can't tow vehicles bigger than this.

# Contents

	Page
Contact information .....	2
Your Need-to-Knows .....	3
Making sense of your breakdown cover .....	5
Breakdown cover .....	7
How your breakdown cover works .....	7
Breakdown cover type .....	7
How long am I covered for? .....	7
What vehicles am I covered in? .....	7
Section A – Roadside and At Home .....	8
Your breakdown cover conditions .....	9
Included benefits .....	11
Misuse of your breakdown cover .....	11
When does your breakdown cover end .....	12
Complaints.....	12
<b>Your data.....</b>	<b>13</b>



## Making sense of your policy

We want our terms and conditions to be clear and easy to understand. To help with this, we use certain words in a specific way. We show the meaning of these words below. These definitions apply to all areas of your contract.

### **authorised repairer**

This means a Fiat authorised repairer.

### **breakdown/break down/broken down**

An event that happens during the time you're covered that stops the vehicle being driven. This must be because of a mechanical failure, like if your car won't start. Or an electrical failure, like loss of power. This also includes flat tyres. We don't consider it a breakdown if the vehicle can't be driven because of:

- a road-traffic collision
- fire, flood, theft
- acts of vandalism, or
- any driver-induced fault.

### **driver-induced fault**

Any fault caused by the driver of the vehicle, accidentally or on purpose. It includes running out of fuel (or charge in an electric vehicle), running out of AdBlue in a diesel vehicle, filling your car / tank with the wrong fuel, losing or breaking your keys, locking your keys in your vehicle and tyre punctures (even if the vehicle is carrying a serviceable spare tyre)

### **home**

Your permanent home in the UK.

### **passengers**

The driver and any number of passengers (up the maximum number as legally permitted by the number of seats in your vehicle).

### **RAC/we/us/our**

- This means RAC Motoring Services in:
  - Sections A
  - Included Benefits

Every time we say RAC/we/us/our, it can also mean any person who works for any of the companies above, or we've agreed can work on our behalf.

### **road-traffic collision**

This is if you hit another vehicle or an object (for example, a lamppost or a tree) and damage your vehicle so it can't be driven. If changing your wheel will get you back on the road, we won't consider this a collision.

### **specialist resource**

Resources or tools that our patrols don't usually carry. They may be needed to make a repair or recovery. It may mean a crane, tractor, locksmith, or lifting equipment.

### **UK**

In this policy, UK means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey, and the Isle of Man.

### **you/your**

Anyone who is authorised to use the vehicle.



# BREAKDOWN POLICY

## How your policy works

- On pages 9-10 of this booklet, we have listed the conditions of this policy. These apply to everything in this booklet. For your cover to be valid, you must meet all these conditions.
- All breakdowns and requests for service must be made directly to us.

## Policy type

- Service Activated Roadside Assistance is provided free of charge at the time of the purchase of a Scheduled or Menu Price Service by a participating authorised repairer, no matter the age of the vehicle, who's driving, or whether the vehicle has been re-sold.
- Cover is provided in the UK.
- This policy covers the vehicle, and the vehicle will be covered whoever is driving.

## How long am I covered for?

Your policy starts on the day that your vehicle was serviced by an authorised repairer and lasts for 12 months.

This offer does not apply to vehicles already covered by an active Assistance plan but may be applied on expiry of the current policy up until then next scheduled service interval.

## What vehicles am I covered in?

You are only covered for the Fiat vehicle. Service Activated Roadside Assistance does not cover you as a driver or a passenger in any other vehicle.

The vehicle has to be less than:

- a. 3.5 tonnes
- b. 6.4 metres long, including a tow bar for assistance in the UK
- c. 2.55 metres

wide. It must also be

- registered in the UK and remain registered in the UK to retain cover
- insured and have valid road tax (not SORN)
- have a valid MOT (unless legally exempt)

### **IMPORTANT**

If the vehicle you break down in lacks valid tax, MOT, or insurance, we won't attend. However, this doesn't apply if your vehicle is legally exempt from having an MOT or tax.





## Section A – Roadside and At Home

Covered
<p>Whilst in the UK, if your vehicle breaks down, or cannot be driven due to a breakdown, driver-induced fault or road traffic collision, we'll:</p> <ul style="list-style-type: none"> <li>• send help to repair the vehicle at the roadside or at your home address – this could be a permanent or temporary repair; or</li> <li>• recover the vehicle and passengers to the nearest authorised repairer, or</li> <li>• recover an electric or hybrid vehicle and passengers to the nearest charge point, if the high voltage battery is completely flat – up to 3 times in any 12-month period</li> </ul>
Not covered
<ul style="list-style-type: none"> <li>• The cost of any repairs, parts or specialist resource.</li> <li>• The fitting of parts, including batteries, supplied by anyone other than us.</li> <li>• Any breakdown that happens because of a fault we've looked at in the past:             <ul style="list-style-type: none"> <li>a) that hasn't been properly repaired; or</li> <li>b) that we have temporarily repaired. It's your responsibility to get it fixed. We won't attend repeat callouts for the same problem.</li> </ul> </li> <li>• Recovering an out of charge vehicle more than 3 times in any 12-month period.</li> </ul>

## Your policy conditions

The following conditions apply to all sections of this breakdown cover. If you don't keep to them, we can refuse cover or cancel your breakdown cover (or both).

1. **Direct request for services** You must request services directly from us. We'll only provide cover if we've arranged or authorised your services.
2. **Callout to avoid repair cost** If we have reason to think you have called us out to avoid the cost of repairing your vehicle, or to correct a repair that's been tried by someone else, we won't provide cover.
3. **Driver with the vehicle** The driver and passengers must be with the vehicle when we attend. If they are not in attendance, we won't be able to provide service.
4. **Vehicle contents** Don't leave valuables in the car. We can't cover any loss or damage to the vehicle's contents.
5. **Under-16s** If we need to recover passengers under the age of 16, they must be accompanied by an adult.
6. **Animals** The only animals allowed in RAC vehicles are assistance dogs. However, if your vehicle needs to be recovered, animals can stay in your vehicle at your own risk. Or we'll do our best to find an alternative way to transport them. We won't be liable for any injury to animals, or damage they cause. We do not transport livestock. We're not responsible for any costs relating to animals.
7. **Roadworthiness** If we repair your vehicle, we're responsible for that repair but this doesn't mean we're confirming the vehicle's legal and roadworthy condition. This is your responsibility.
8. **Uninsured losses** We won't be responsible for any losses after a breakdown that aren't listed in this breakdown cover. For example, we won't pay for any loss of earnings or missed appointments.
9. **Reporting a breakdown** Requests for assistance made more than 24 hours after the breakdown may be refused.
10. **Passengers** 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.
11. **Attendance times** We can't guarantee how quickly we'll be able to get to you after you've reported a breakdown, but we'll always try to take your circumstances into account. The estimated times we give you may change because of things outside of our control, including traffic, accidents, and weather. If we think it's the best solution for you, we may send one of our trusted partners to help you.

12. **Breakdowns on motorways or dual carriageways** If an emergency service, local authority, or any government agency handles your breakdown – for example, a breakdown on a live lane of a motorway - we'll only attend and offer recovery if we've been asked to by them.
13. **Choice of options** If you report a breakdown, there may be more than one option available to you. Based on our experience and expertise, we'll recommend what we think is the best option. We'll always discuss your options with you clearly.
14. **Garage Repairs** We won't take responsibility for the repairs done by a garage or repairer. Any acts or omissions are their responsibility. The contract for repairs will be between you and the garage/repairer.
15. **Event outside of our control** events outside our control may stop us being able to offer you our service as usual. For example, terrorist acts, pandemics or epidemics, extreme weather, industrial disputes, wars, or riots. If this happens, we'll take steps to make sure we can offer you the best service possible.
16. **Specialist resources** Your breakdown cover doesn't cover:
  - a. specialist resource. For example, if you've lowered your suspension and we need special lifting equipment to move your vehicle onto our ramp.
  - b. damage to glass, even if the damage means you can't legally or safely drive. We'll arrange transport to a local garage so you can get your vehicle fixed, but you'll have to pay for the repair.
  - c. tolls, ferries or congestion charges for your vehicle, or our vehicle
  - d. spare tyres and wheels – neither repairing or sourcing them.
17. **Other things not covered** This breakdown cover doesn't include:
  - a. routine servicing, maintenance, or assembly of your vehicle
  - b. breakdowns that happen during events or activities where the normal rules of the road don't apply. For example, we won't attend breakdowns on racetracks, or if you have been immediately recovered from a racetrack. This includes use of the Nürburgring
  - c. breakdown and recovery in a place you or we have no legal access to, such as private property
  - d. breakdown owing to the intended original destination being closed or inaccessible
  - e. vehicles that aren't being used in line with the manufacturer's guidelines
  - f. vehicles that aren't in good enough condition to drive. If we think your vehicle isn't in good enough condition to be legally driven, we can refuse you service
  - g. overloading of a vehicle under the laws in any country it is travelling through
  - h. a breakdown that is or may be affected by the influence of alcohol or drugs
  - i. a breakdown caused by vehicle fire, flood, theft or an act of vandalism
  - j. breakdowns caused by running out of oil or water, frost damage, rust or corrosion
18. **Right to withdraw** Fiat Chrysler Automobiles UK LTD trading as Fiat reserve the right to modify or stop this complimentary roadside assistance offer at any time.

## Included benefits

We offer these services as part of your breakdown cover package.

### Caravans and trailers

We don't cover the breakdown of caravans and trailers under Service Activated Assistance.

If the vehicle is towing a caravan or trailer at the time of breakdown and needs to be recovered, we will recover the caravan or trailer along with the vehicle.

### Urgent message relay

If your vehicle has broken down and you need to contact friends and family urgently, we'll try to get a message to them for you.

### Additional services

If your vehicle can't be driven, but it's not because of a breakdown, we may still be able to help you. You'll need to pay for these services, but we'll discuss the options with you when you call us.

## Misuse of your breakdown cover

<b>You must not:</b>
<ul style="list-style-type: none"> <li>• behave inappropriately towards us – this includes acting in a threatening or abusive manner, physically or verbally</li> <li>• persuade or try to persuade us to do anything dishonest or illegal</li> <li>• fail to mention important facts about a breakdown to make sure you can use our service</li> <li>• knowingly let someone who isn't covered by your breakdown cover to try to claim on it</li> </ul>
<b>If these conditions aren't met, we may:</b>
<ul style="list-style-type: none"> <li>• refuse to give you service under your breakdown cover immediately</li> <li>• cancel your breakdown cover immediately</li> <li>• refuse to sell you any policy or services in the future.</li> </ul>

## When your breakdown cover ends

This breakdown cover ends 12 months after your vehicle’s service by an authorised repairer.

## Complaints

We’re committed to giving our customers excellent service. We know, however, that sometimes you may feel you don’t get the service you expect.

If you’re unhappy with our services, please contact us.

	Phone	In writing
Breakdown-related complaints	0330 159 0339	Fiat Breakdown Customer Care RAC Motoring Services Great Park Road Bradley Stoke Bristol BS32 4QN breakdowncustomer care@rac.co.uk

## Your Data

In this section, where we say “we”, we mean the RAC Group of Companies which includes RAC, RAC Motoring Services.

This section explains how we collect and use information about you and who we share it with. Our privacy policy has more details about our use of your data. You can find it at [rac.co.uk/privacy-policy](https://rac.co.uk/privacy-policy). You can also request a copy by phone, email, or post. Just use the contact details listed later in this section.

This section applies to the entire Breakdown Cover

### What information about you do we use?

We may collect information about you. This includes the following things:

- **Information about you**  
Your name, address, phone number, email address.
- **Information about your passengers**  
Names and home addresses.
- **Location information**  
The location of you and your vehicle, plus information about any relevant journeys.
- **Breakdown cover information**  
Your breakdown cover start date and end date.
- **Vehicle information**  
Vehicle registration number, manufacturer, model, date of first registration with the DVLA.
- **Breakdown information**  
Information about the cause of your breakdown.
- **Payment details**  
Credit or debit card details only where additional purchase is required.
- **Expenses information**  
If the RAC pays for any of your expenses, it will need details of those expenses.
- **Health information**  
In limited circumstances, the RAC may ask for information about your health and wellbeing. This is to make sure the RAC can fulfil your breakdown cover properly, particularly if this involves helping you in a medical emergency.

### How we collect your data

At times, we'll collect information about you. This includes:

- when you contact us on social media or online
- when you ask for service under your breakdown cover
- from third parties, e.g. your dealer, the DVLA etc.

## Why we collect your data

We use your information to help you with your RAC breakdown cover, offer our other products and services, meet our legitimate business interests, and for legal and regulatory purposes.

## Who will we share your data with?

At times, we may share your information. Examples include the following:

1. We may share your data with the RAC group of companies (including RAC Motoring Services Limited).
2. To allow us to give you the service you have requested, we may also share your data with external service providers and specialists. Your data may also be shared for market research.
3. If we need to recover unpaid debts to the RAC, we may share your data with debt-recovery agencies.
4. Your data may be shared with external organisations to help us prevent and detect fraud. This includes credit-reference agencies and organisations that check your identity.
5. In some cases, we must share your data with statutory bodies or organisations to help prevent or detect fraud.

## Contacting the RAC's Data Protection Office (DPO)

Email	dpo@rac.co.uk
Writing	Data Protection Officer RAC House Great Park Road Bradley Stoke Bristol BS32 4QN

## Your rights

You have rights over your personal data and how it's used. For more information about your rights, please visit [rac.co.uk/privacy-policy](https://rac.co.uk/privacy-policy), contact our Data Protection Officer, or contact the RAC Customer Centre.

Email	Yourinformationrights@rac.co.uk
Writing	Freeport RTLA-HZB-CESE RAC Financial Services Limited Membership Customer Care Great Park Road Bradley Stoke Bristol BS32 4QN