



CITROËN

# CITROËN ASSISTANCE POLICY DOCUMENT

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# CONTACT INFORMATION

	PHONE	IN WRITING		PHONE	IN WRITING
<b>Breakdown in the UK</b>	0800 197 2046		<b>Citroën Warranty Administration Customer Services</b>	0344 573 8191	Citroën Warranty Administration Jubilee House 5 Mid Point Business Park Thornbury West Yorkshire BD3 7AG
<b>Breakdown in Europe</b>  Calling from <b>Europe</b> Calling from the Republic of Ireland	+33 4 26 73 78 96  1 800 646 561		Regarding the sale, administration and cancellation of your policy		
<b>Section E - European Breakdown Cover</b> To request a claim form: From the <b>UK</b> From <b>Europe</b>	0800 107 5861 +44 161 332 1040	europeanclaims@rac.co.uk  www.rac.co.uk/europeanclaimform	<b>RAC Customer Care</b> Regarding the service provided under this policy	0330 159 0339	Citroën Breakdown Customer Care RAC Motoring Services Bradley Stoke Bristol BS32 4QN  breakdowncustomercare@rac.co.uk
			Hearing assistance (in the UK)		Telephone prefix 18001 to access Typetalk or text us on 07855 828 282

## TELEPHONE CHARGES

**We** do not cover the cost of making or receiving telephone calls.  
**Our** calls may be monitored and/or recorded.

### In the UK

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.

### In Europe

Roaming charges may apply when making or receiving calls, please check with **your** mobile phone provider for more information. It may not always be possible for **us** to return a call to a mobile phone.

If **your vehicle breaks down**, please provide **us** with

1. The **vehicle's** make, model and registration number
2. The exact location of the **vehicle** – the road **you** are on or the nearest road junction
3. The number of the phone **you** are using
4. The cause of the **breakdown**, if **you** know it
5. A credit card in **your** name if **you** need additional services or a hire car

Some garages in **Europe** will require **your** passport and passport number before they begin any repairs.

If **you** fail to contact **us** within 24 hours of becoming aware of the **breakdown** **we** may refuse to provide assistance in relation to that **breakdown**.

## REMEMBER

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

**We** will only provide cover if **we** 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.

## BREAKDOWN ON A MOTORWAY IN FRANCE OR MAINLAND EUROPE

Motorways in France and many other European countries are privately managed. If **your vehicle breaks down** on a French motorway, motorway service area, or other European private motorway, **you** must use the roadside emergency telephones as we cannot send assistance. If the **vehicle** is recovered by the police or authorised motorway services, **you** may have to pay labour and towing charges on the spot and a standard tariff is normally applied.

**We** will **reimburse** these charges as long as the **vehicle** is towed to the recovery company's depot. This may also apply to other roads, so **we** recommend **you** use the emergency phones where available. If they will not send a breakdown recovery vehicle, **you** should contact **us**.

# YOUR TERMS AND CONDITIONS

Please read and keep for your records.

## DEFINITIONS

Any words in bold appearing throughout this **policy** booklet have a specific meaning which **we** explain below:

**“beyond economical repair”** means where the total cost required to repair the vehicle, including any taxes, is greater than the **market value** of the **vehicle**. If the **vehicle** has **broken-down**, the total cost required to repair the **vehicle** will be based on the estimate for repair provided by the service provider in the applicable country in **Europe** where the breakdown has occurred;

**“breakdown”/“break down”/“broken-down”** means an event during the **policy period**, that stops the **vehicle** from being driven because of a mechanical or electrical failure including as a result of battery failure, but not as a result of a mis-fuel, road traffic collision, tyre puncture, fire, flood, theft, acts of vandalism, or any **driver-induced fault**;

**“caravan”/“trailer”** means any caravan or trailer which weighs no more than 3.5 tonnes (MAM), and is no more than 7 metres long (including tow bar) and 2.55 metres wide. In **Europe** the caravan or trailer must also be no more than 3m high.

**“Citroën Warranty Administration”** means a trading name of Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG, who is arranging and administering this contract of insurance between **you** and **us**, on behalf of **us**. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority.

**“claim”** means each separate request for service or benefit for cover under any section of this **breakdown policy**;

**“driver”** means **you** or any authorised **driver** of the **vehicle** at the time of **breakdown**;

**“driver-induced fault”** means any fault caused by actions or omissions of the **driver** of the **vehicle**, for example running out of AdBlue, fuel (or charge in an electric vehicle), lost, stolen or broken keys, or locking **your** keys in **your vehicle**;

**“end date”** means the date that this **policy** expires as shown on **your fulfilment document**;

**“Europe”** means Albania, Andorra, Armenia, Austria, Azerbaijan, Belarus, Belgium, Bosnia Herzegovina, Bulgaria, Croatia, Cyprus (South), Czech Republic, Denmark, Estonia, Finland, France, Georgia, Germany, Gibraltar, Greece, Hungary, Italy, Kosovo, Latvia, Liechtenstein, Lithuania, Luxembourg, Macedonia, Malta, Moldova, Monaco, Montenegro, Netherlands, Norway, Poland, Portugal, Republic of Ireland, Romania, Russian mainland (west of the Urals), San Marino, Serbia, Slovakia, Slovenia, Spain (excluding Ceuta and Melilla and the Canary Islands), Sweden, Switzerland, Turkey (in Europe) plus Uskudar, Ukraine, Vatican City and any off-shore islands of the above, except overseas territories outside of Europe;

**“fulfilment document”** means the literature **you** were provided with from **Citroën Warranty Administration** upon taking this **policy**, including these terms and conditions;

**“home”** means the address in the **UK** where **you** live permanently, as shown on **your fulfilment document**;

**“Journey”** means a trip to **Europe lasting no longer than 90 days** which begins on departure from **home** on or after the **start date** and ends on return **home** during the **policy period**;

**“market value”** means the **market value** in the **UK**, as reasonably determined by **us** in accordance with published industry data (using *Glass’s Guide* or other appropriate trade vehicle valuation guide), of a **vehicle** based upon one of equivalent age, make, recorded mileage and model;

**“passengers”** means the **driver** and any **passengers** travelling in the **vehicle** up to the maximum number permitted as specified by the manufacturer;

**“policy”** means this RAC Breakdown insurance policy that is subject to these terms and conditions together with the **fulfilment document**;

**“policy period”** means the length of time for which **your policy** is in force, from the **start date**, as shown on **your fulfilment document**;

**“RAC”/“we”/“us”/“our”**

1. For Sections A, B, C and F means RAC Motoring Services;
2. For Sections D and E means RAC Insurance Limited;
3. For Your Data means RAC Motoring Services and RAC Insurance Limited

4. For Additional Benefits and Additional Services means RAC Motoring Services and RAC Insurance Limited; and
5. In each case any person employed or engaged to provide certain services on their behalf.

**“reimburse”/ “reimbursement”** means reimbursement by us under the reimbursement process on page 7;

**“specialist resource”** means resource or equipment that is not normally carried by **us** but is required to complete a repair or recovery, for example a crane, tractor or locksmith;

**“start date”** means the date that this **policy** begins, as shown on **your fulfilment document**;

**“UK”** means England, Scotland, Wales, Northern Ireland, and for the purpose of this **policy**, includes the Channel Islands and the Isle of Man;

**“vehicle”** means the UK registered vehicle shown on **your fulfilment document**; and

**“you”/ “your”** means the customer taking out the **policy** as named on the **fulfilment document**.

## IMPORTANT INFORMATION ABOUT YOUR POLICY

- Citroën Assistance is available as an option with **your** Citroën Warranty. If Citroën Assistance has been included, details will be shown on **your fulfilment document**.
- This **policy** is intended to offer services relating to the **breakdown of vehicles**. It meets the demands and needs of those who wish to ensure the risk of the **breakdown of vehicles** is met now and in the future.
- 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 **us**.

## YOUR POLICY CONSISTS OF:

1. A breakdown policy booklet – a contract of insurance between **you** and the **us** – depending on the type of cover. RAC Motoring Services provides insurance for Sections A, B and C. RAC Insurance Limited provides insurance for Section D.
2. A **fulfilment document** – details the type of cover and the policy duration.

## POLICY TYPE

- This **policy** covers the **vehicle** shown on **your fulfilment document** if registered at **your home** address.
- The **vehicle** is covered, whoever is driving.

## POLICY PERIOD

The **policy** will start on the **start date** and end on the date shown on **your fulfilment document**.

## LIMITS OF COVER

Cover under this **policy** is subject to limits on:

1. When a **claim** can be made:
  - a) no **claim** is permitted under section A if the **breakdown** occurred prior to purchasing this **policy**;
  - b) no **claim** is permitted under sections B to E within 24 hours of the initial **start date** of the **policy**;
  - c) Section E (European breakdown cover) includes unlimited **journeys** during the **policy period**, but each **journey** is limited to a maximum of 90 days;
  - d) in order to make a **claim** under Section C (Recovery) **we** must have first attended under Section A (Roadside); and
  - e) in order to make a **claim** under Section D (Onward Travel), **we** must have first attended under Section A (Roadside) or B (At Home).
2. The amount that is covered for certain types of **claim** or for certain sections, as set out in this **policy** booklet.



## REIMBURSEMENT

Under some sections, **you** may need to pay for the service up front and claim this back from **us**. To do so, please visit [www.rac.co.uk/reimbursementclaimform](http://www.rac.co.uk/reimbursementclaimform) or for a claim under Section E (European breakdown cover) please visit: [www.rac.co.uk/europeanclaimform](http://www.rac.co.uk/europeanclaimform).

If **you** have any queries please contact RAC Customer Care (see Contact information, page 2). Please send **your** completed claim form with proof of payment (such as a receipt) to Customer Services. **We** may ask you to supply original documents.

**Please note:** Any costs that are not arranged through **us** or agreed by **us** will not be **reimbursed**.

## HIRE CAR TERMS

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

1. If **your vehicle** has more seats than the hire car **we** provide, and **you** require more seats, **we** may need to provide two cars.
2. If **you** are not eligible for a hire car arranged by **us** for any reason, such as **you** do not meet the hire car provider's terms (e.g. **you** have certain types of endorsements on **your** licence or **you** are under 21), and **you** choose to hire a car yourself, let **us** know and then provided **we** have agreed the cost beforehand, **we** will **reimburse you** up to the limits in this policy under Sections D or E.

3. Where **we** arrange a hire car **we** will pay the insurance and collision damage waiver (this covers the cost of damage but there may still be an excess).
4. **We** will not provide any specific car type, model or accessories, including tow bars.
5. **We** will not cover any costs of:
  - a) fuel while using the car hire; or
  - b) any insurance excess and additional costs.

## CARAVANS AND TRAILERS

If **your caravan** or **trailer breaks down** within the **UK** more than ¼ mile from **your home**, **we** will send help to try to repair the **caravan** or **trailer** at the roadside. This could be a permanent or temporary repair.

**We** will not provide any other cover under Section A (Roadside) if **your caravan** or **trailer breaks down**. However if a **vehicle breaks down** and there is a **caravan** or **trailer** attached to it **we** will recover the **caravan** or **trailer** as well.

## YOUR COVER

### SECTION A: ROADSIDE

#### Covered

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

1. Send help to repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If **we** are unable to repair the **vehicle** at the roadside, **we** will recover the **vehicle** and **passengers** the nearest Citroën franchised retailer, or if the nearest Citroën franchised retailer is closed, a destination of **your** choice up to a maximum of ten miles from the **breakdown**. If **we** recover the **vehicle, we** will **reimburse you** for taxi costs for **passengers** to continue the journey to a single destination within 20 miles.

#### Not covered

1. The cost of any parts or specialist resource;
2. The fitting of parts, including batteries, supplied by anyone other than **us**; or
3. Any **breakdown** resulting from a fault that **we** have previously attended and:
  - a) the original fault has not been properly repaired; or
  - b) **you** have not followed **our** advice after a temporary repair.

### SECTION B: AT HOME

#### Covered

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

#### Not covered

Please see the “Not covered” part of Section A (Roadside), which also applies here.

### SECTION C: RECOVERY

#### Covered

If **we** are unable to repair the **vehicle** under Section A (Roadside), **we** will recover the **vehicle, passengers** and any attached **caravan** or **trailer** from the **breakdown** location to any Citroën franchised retailer within the **UK** for repair, or if the retailer is closed, a single destination of **your** choice within the **UK**.

For long distances we may use more than one recovery vehicle.

**Please note:** Recovery must be arranged with **us** while **we** are at the scene.

#### Not covered

1. Please see the “Not covered” part of Section A (Roadside), which also applies here;
2. A second recovery owing to the intended original destination being closed or inaccessible.

## SECTION D: ONWARD TRAVEL

If **we** attend a **breakdown** under Sections A (Roadside) or B (At Home), and the **vehicle** cannot be fixed on the same day, **we** will help **you** by making arrangements to allow the continuation of **your** journey. **You** can choose one of the following options, based on **your** circumstances and subject to availability:

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

### 1. Hire car Covered

Please see Hire Car terms on page 9.

**We** will arrange a hire car for up to 72 hours or until **your vehicle** has been fixed, if sooner.

If **you** arrange **your** own hire car in line with the 'Hire car terms' on page 7, **we** will **reimburse you** up to £35 per day.

Hire cars must be arranged with **us** within 24 hours of the time of the **breakdown**.

### 2. Alternative transport Covered

If **you** would prefer to continue the journey by air, rail, taxi or public transport, **we** 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 Covered

**You** may decide that waiting for **your vehicle** to be fixed is best. **We** 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 Covered

**We** will also help if **you** or one of **your passengers** suddenly or unexpectedly falls ill and needs medical help before the end of **your journey**. **We** will help **you**:

1. Book one night's bed and breakfast accommodation for **you** and **your passengers** if the hospital is more than 20 miles from **home**. **We** 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.

### Not covered

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



## SECTION E: EUROPEAN BREAKDOWN COVER

### European claim limits table

SECTION	ASSISTANCE LIMITS
<b>E1</b> – Onward travel in the UK	Hire Car: up to six days, or if you are not eligible for our hire car, a reimbursement limit of up to £125 per day up to a maximum of £750
<b>E2</b> – Roadside assistance in Europe	Unlimited roadside assistance in Europe Garage Labour up to £150 if repairs can be completed on the same day
<b>E3</b> – Onward travel in Europe (including recovering you and your passengers back to the UK)	<ul style="list-style-type: none"> <li>• <b>Hire car or alternative transport limit:</b> Up to £125 per day, up to a maximum of £1,500</li> <li>• <b>Additional accommodation expenses (room only):</b> Up to £50 per person per day, up to a maximum of £500</li> </ul>

SECTION	ASSISTANCE LIMITS
<b>E4</b> - Getting your vehicle home (providing your vehicle is not beyond economic repair)	Costs up to the market value of your vehicle, or £500, whichever is greater. Hire Car - up to £40 per day for up to three consecutive days
<b>E5</b> - Vehicle break-in emergency repairs	Up to £180

## SECTION E1: ONWARD TRAVEL IN THE UK

### Covered

If **we** attend a **breakdown** under Section A (Roadside) and **we** cannot fix **your vehicle** by **your** planned departure date and:

1. you are within 48 hours of your planned departure date; and
2. limited to the maximum amount set out in **your European claim limits** table **we** will arrange a hire car for the continuation of **your journey** or until your vehicle has been fixed if sooner, and **we** will transport one person to our nearest hire car supplier to collect the **vehicle**. Please see Hire car terms on page 7.



## SECTION E2: ROADSIDE ASSISTANCE IN EUROPE

We will cover **you** up to the limit shown in the **European claim limits** table.

### Covered

If **your vehicle breaks down** in **Europe** during a **journey**, we will send help to either:

1. Repair the **vehicle** at the roadside. This could be a permanent or temporary repair; or
2. If **we** are unable to repair the **vehicle** at the roadside, **we** will:
  - a) recover the **vehicle** and **passengers** to a local garage for fault diagnosis on the **vehicle**;
  - b) pay for the initial fault diagnosis to find the next course of action;
  - c) contribute towards the garage labour charges up to the amount in the **European claim limits** table;
  - d) help **you** purchase replacement parts if they cannot be found locally, and pay for them to be delivered; and
  - e) **we** will also relay any urgent messages from **you** to a contact of **your** choice.

### Not covered

1. Repair costs if the **vehicle** repair costs will be more than its **market value**.
2. The costs of any parts.

**Note:** By claiming under this section **you** are authorising **us** and the garage to undertake fault diagnosis.

## SECTION E3: ONWARD TRAVEL IN EUROPE

We will cover **you** up to the limit shown in the **European claim limits** table.

### Covered

If **your vehicle** has a **breakdown** during a **journey** in **Europe** and **we** establish that the repairs cannot be completed within six hours, **we** will help **you** by making arrangements for the **passengers** to continue the **journey**. **You** can choose one of the following options, based on **your** circumstances and subject to availability:

1. Hire Car; or
2. Alternative transport; or
3. Additional accommodation expenses.

### Not covered

The cost of transporting **you** and **your passengers** to collect **your** hire car, getting to a station or travel to **your** hotel.

### **1. Hire Car Covered**

A hire car as a replacement until **your vehicle** has been fixed, up to the limits in this **policy** and **European claim limits** table. Please see Hire car terms on page 9.

### **2. Alternative transport Covered**

A standard class ticket up to the limits in this **policy** and **European claim limits** table for travel by air, rail, taxi or public transport.

### **3. Additional accommodation expenses Covered**

**We** will arrange and pay for additional accommodation expenses if **you** are unable to use **your** pre-arranged accommodation.

#### **Not covered**

Accommodation where **you** have suitable alternative accommodation **you** can use. Cover under this section will stop once:

- 1.** The **vehicle** has been repaired to a roadworthy condition; or
- 2.** The decision to bring **your vehicle home** is made by **us**; or
- 3.** Once **we** establish that the repair costs to **your vehicle** exceed its **market value**.

Once **you** are notified of cover ending, if **you** have a hire car, **you** must return it to the place agreed with **us** within 24 hours. **You** can keep the hire car for longer if **you** agree this with **us** first and pay for it.

### **Getting your passengers home**

**We** will provide alternative transport as above to get the **passengers** back **home** if:

- 1.** **Your vehicle** is brought back **home** under Section E4; or
- 2.** Once **we** establish that the repair costs to **your vehicle** exceed its **market value** under Section 6.

### **SECTION E4: GETTING YOUR VEHICLE HOME**

**We** will cover **you** up to the limit shown in the **European claim limits table**.

#### **Covered**

If **we** attend a **breakdown** in **Europe** under Section 3 and the **vehicle** cannot be repaired before **your** planned return to the **UK**, **we** will arrange and pay for:

- 1.** Recovery of the **vehicle** to a single destination of **your** choice within the **UK**; and
- 2.** Storage charges for the **vehicle** whilst awaiting the **vehicle** to be returned to the **UK**; or

3. If **your vehicle** is repaired in **Europe**, the cost of one person to travel to collect the **vehicle** by standard class rail or air fare and public transport and a contribution towards room only accommodation up to £50 per day;
4. If the cost of repairing the **vehicle** is greater than its **market value** as a result of a **breakdown** and it has to be disposed of abroad under Customs supervision, **we** will pay the cost of the import duty;
5. **Reimbursement** for a hire car in the **UK** once **we** have brought **passengers home** under Section 5 until **your vehicle** is brought back to the **UK**, up to the amount set out in **your schedule**.

**We** will take the **passengers** in the **vehicle home** under Section E3 (Onward Travel in Europe).

It is **our** decision whether to get **your broken down vehicle home** or have it repaired locally, unless **you** have comprehensive plus and repair costs exceed £500 in which case **you** can choose.

#### **Not covered**

1. Any costs:
  - a) if **your vehicle** is **beyond economical repair**
  - b) covered under **your** motor insurance;
  - c) relating to storage once **you** have been notified that **your vehicle** is ready to collect; and
  - d) relating to any costs incurred as a result of actions or omissions of **your** motor insurers;
2. **We** will not take the **vehicle back home** if:
  - a) the **vehicle** is roadworthy; or
  - b) a customs officer or other official finds any contents in **your vehicle** that are not legal in that country;

3. Any import duties not relating to the **vehicle**, for example relating to items carried in the **vehicle**;
4. **We** will not cover the costs of fuel, insurance or meals;
5. **We** will only cover costs under this section to the amount set out on **your schedule**, so if **you** want **us** to bring the **vehicle home** and the costs of bringing the **vehicle home** exceed **your** level of cover **you** will need to pay any costs above **your** level of cover before **we** make arrangements.

#### **Important:**

- Following **our** authorisation, it can take up to 14 working days for the **vehicle** to be delivered back to the **UK**. At busy times and from some countries it may take longer.
- If **we** do not bring **your vehicle** back to the **UK**, **you** will have ten weeks in which to advise **us** of how **you** wish to recover or dispose of it. If **you** do not contact **us** within ten weeks **we** will dispose of it at **your** cost.



## SECTION E5: VEHICLE BREAK-IN EMERGENCY REPAIRS

Before claiming under this section **you** must report the break-in to the police within 24 hours in order to obtain a written report.

### Covered

If the **vehicle** suffers damage to windows, windscreens or locks caused by forcible entry or attempted forcible entry, although this is not a **breakdown** we will **reimburse you**, up to the amount shown in the **European claim limits** table, for:

1. immediate emergency costs incurred in order to continue **your journey**; or
2. the costs of recovering the **vehicle** to a local repairer to ensure **your vehicle** is secure and roadworthy.

### Not covered

1. The cost of any parts or specialist resource;
2. Any benefits under any other section of this **policy**.

## SECTION E6: REPLACEMENT DRIVER

### Covered

Although this is not covered as a **breakdown** under this **policy**, if **you** suddenly or unexpectedly fall ill or **you** are injured during **your journey** in **Europe**, meaning **you** are unable to drive, **we** will provide a replacement driver to allow **you** to continue **your journey** or return **home**.

**We** will require written confirmation from the treating hospital or medical expert that **you** are unable to drive.

### Not covered

1. If there is another qualified driver who is a **passenger** and who is fit and legally able to drive the **vehicle**.
2. Any benefits under any other section of this **policy**.



## SECTION F: CITROËN ASSISTANCE PLUS (OPTIONAL)

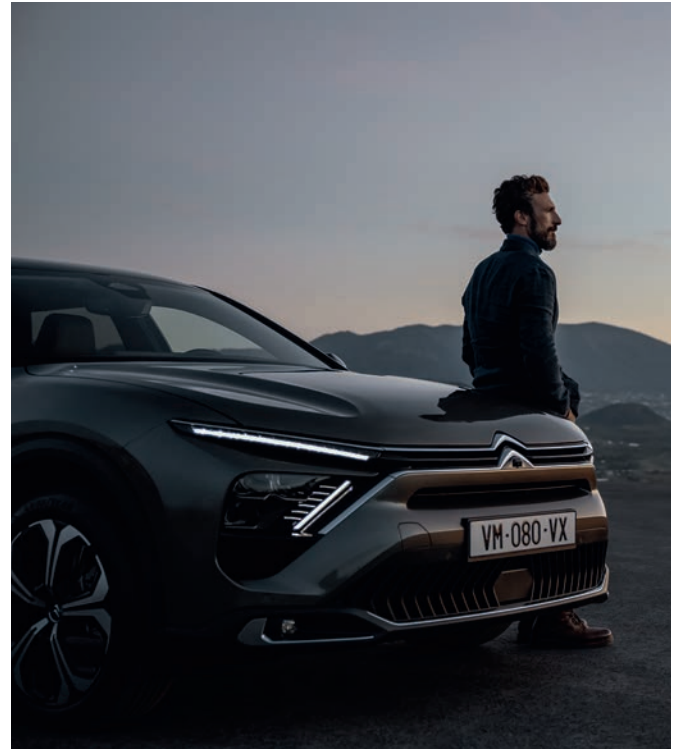
If **you** have purchased this cover it will be shown on **your fulfilment documents**.

### Covered

1. **We** will provide the same cover as the “Covered” part of Section A (Roadside) if **your vehicle** cannot be driven for the following reasons:
  - a. Mis-fuelling;
  - b. Running out of fuel, or charge in an electric vehicle, or AdBlue in a diesel vehicle;
  - c. Tyre punctures, even if the vehicle is carrying a serviceable spare tyre; and
  - d. Keys which have been lost, stolen, broken or locked inside the **vehicle**.

### Not Covered

Please see the “Not covered” part of Section A (Roadside), which also applies here.



## GENERAL CONDITIONS

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

1. **You** must pay **your** premium.
2. **You** must request services directly from **us**, as **we** will only provide cover if **we** make arrangements to help **you**.
3. 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 policy** will not cover this.
4. **We** will not cover any claim where the **vehicle** is already at a garage or other place of repair.
5. Where **we** deem, acting reasonably, that **you** requested service to avoid the cost of repairing the **vehicle**, or to correct an attempted repair by someone else, **we** will not provide cover.
6. A **driver** must be with the **vehicle** when **we** attend. If there is not, **we** will not be able to provide assistance.
7. **You** are responsible at all times for the care of **your** personal belongings, valuables, luggage and goods in or on a **vehicle**. **We** will not be responsible for any loss of or damage to them.
8. Where **we** recover **passengers** under the age of 16, they must be accompanied by an adult.
9. **We** will not allow animals in **our vehicles**, except assistance dogs. Any animals can remain in the **vehicle** at the **driver's** own risk. **We** will not be liable for any injury to animals, or damage caused by them. **We** will not transport any livestock. **We** will not be responsible for any costs relating to animals.
10. 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 if required.
11. Where **we** provide a repair to the **vehicle**, whilst **we** are responsible for that repair, this does not mean that **we** are confirming the legal and roadworthy condition of the **vehicle**. This remains the **driver's** responsibility.
12. **We** will not be responsible for any losses that may incur following a **breakdown** that are not expressly covered by this **policy**. For example, **we** will not pay for any loss of earnings or missed appointments.
13. **We** do not guarantee that recovery to any garage, including a Citroën franchised retailer, will be during opening hours, or that repairs can start immediately. Whilst **we** will try to check that the garage will undertake the type of repairs required, **we** cannot guarantee this. **We** 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.

14. **We** will not provide service under Citroën Assistance if we are prevented from doing so in circumstances beyond our reasonable control, including, but not limited to, an act of terrorism, a pandemic or epidemic, extreme weather, the activities of civil or government authorities, industrial disputes, riots, war or civil unrest. In these circumstances, we will take steps to prevent or minimise the effects on our services.
15. The cost of the following is not covered by this **policy**:
- a) **specialist resource**;
  - b) tolls, ferries or congestion or low emission zone charges for **your vehicle** and **our vehicle**;
  - c) any damage to glass even if the damage means the **vehicle** cannot be legally or safely driven. **We** will arrange transport to a local garage so **you** can arrange to get the **vehicle** fixed but **you** will have to pay for this; or
  - d) recovery by someone other than the **RAC**. If the emergency services, local authority or any government agency are handling the **breakdown**, **we** will only attend and provide recovery once instructed to do so by them.
16. In handling any **claim** there may be more than one option available to **you** under this **policy**. **We** will decide which is the most appropriate option based on **our** expertise in **breakdown** situations. In doing so **we** will act in consultation with **you**, and act reasonably at all times.
17. **Your vehicle** must be privately owned.
18. This **policy** does not cover:
- a) routine servicing, maintenance or assembly of **your vehicle**;
  - b) **caravan** or **trailers**;
  - c) **breakdowns** that occur during activities or events that are not subject to the normal rules of the road, for example, **breakdowns** on race tracks or where **you** have been immediately recovered from a race track;
  - d) **breakdowns** that occur off the public highway to which **you** or **we** have no legal access;
  - e) **your 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;
  - f) **vehicles** that are not in a roadworthy condition. If **we** consider, acting reasonably, that the **vehicle** is not in a legal or roadworthy condition, **we** can refuse to provide service. If **you** can demonstrate that the **vehicle** is roadworthy **we** will provide service;
  - g) any **claim** that is or may be affected by the influence of alcohol or drugs;
  - h) any **breakdown** that is caused by or as a result of **vehicle** theft or fire; or
  - i) any **claim** under this **policy** where the **breakdown** was first reported to **us** under a different policy.
19. If **you** are asked to review and approve a document (either paper or electronic) recording the condition of **your vehicle** and **our** findings at the roadside, it is **your** responsibility to ensure that the record is accurate and complete. **We** will not be responsible for any errors or omissions.

20. Where **we** arrange a hire car, taxi, hotel or similar benefit under this **policy**, **we** will always try to find a suitable option that is available at the time, however:
- a) **we** are not responsible for the quality or service of each individual hotel, train or taxi booked; and
  - b) for hire cars, whilst **we** use reputable companies, **we** are unable to and cannot be responsible for checking the condition of each **vehicle** or the quality of service provided by each company.
21. Any **claim** which **you** could make under any other insurance policy. If the value of **your claim** is more than **you** can recover under another **policy** **we** may pay the difference, subject to the limits as set out in this **policy** and the **schedule**.

#### CONDITIONS SPECIFIC TO TRAVEL IN EUROPE

22. **You** must be a permanent resident in the **UK** during the **policy period**;
23. **Claims** made more than 24 hours after the **breakdown** may be declined in part or completely;
24. This **policy** does not cover:
- a) **vehicle** storage charges, other than under Section E5 (Getting **your vehicle home**);
  - b) the hire of minibuses, motorhomes, motorcycles, caravans, trailers or vans;
  - c) overloading of a **vehicle** under the laws in any country in which the **vehicle** is travelling;
  - d) **Breakdowns** in **Europe** caused by running out of oil or water, frost damage or rust or corrosion.
25. **We** will not cover any **claim** for any repairs which are not essential in order to continue the **journey**.
26. **You** must make sure the **vehicle** meets all relevant laws of the countries **you** visit during a **journey**;
27. How **we** calculate the exchange rate:
- e) Any costs incurred directly by **us** in a currency other than GBP will be converted to GBP at the exchange rate used by **us** at the time;
  - f) Costs incurred by **you** in a currency other than GBP which are recoverable from **us** will be converted to GBP either:
    - i) at the exchange rate used by **your** credit or debit card provider; or
    - ii) at the exchange rate used by **us** when **we** receive **your claim** form if **you** paid in cash.
28. If **your vehicle** needs to be repaired following a **breakdown**, **you** must not delay or refuse repairs whilst **you** are in **Europe**. If **you** do, in **our** reasonable opinion that would lead to additional costs being incurred, **we** reserve the right to refuse to provide cover under Section E3 (Onward Travel) or Section E5 (Getting your vehicle home).

## ADDITIONAL BENEFITS

The following are provided at no additional charge:

### 1. Service in the Republic of Ireland

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

### 2. Urgent Message Relay

If **your vehicle** has **broken down** and **you** need to get in touch with friends and family urgently, **we** will get a message to them for **you**.

### 3. UK Replacement driver or recovery, in the event of illness or injury

If **you** suddenly or unexpectedly fall ill or are injured, during a journey in the **UK** and no one within **your** party can drive the **vehicle**, **we** may be able to provide **you** with a replacement driver, or recover the vehicle and passengers to a single destination within the UK. This service is discretionary, and **we** will decide whether or not to provide this.

## ADDITIONAL SERVICES

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

- Purchase the parts **you** need to get on **your** way;
- Pay for **specialist resource(s)** to complete the recovery or repairs;
- Extend the hire time for a replacement car;
- Attend a **driver-induced fault**; or
- Arrange a second or extended recovery.

**We** will agree these costs up front and will need full payment before **we** can help. If **you** are named on the **fulfilment document**, **you** will be responsible for any additional charges, so if **we** help someone under **your policy** and they cannot pay, **we** will invoice **you**. This is why **we** request proof of identity at the **breakdown**.

## CANCELLATION OF YOUR POLICY

### Your right to cancel

**You** can cancel **your policy** within the cooling off period, being 14 days from the later of:

1. the **start date**; or
2. the date **you** receive your **fulfilment documents**.

Please contact **Citroën Warranty Administration** if **you** wish to cancel this **policy**. **You** will not receive any refund if **you** have made a **claim** during the **policy period**.

**Please note:** If **you** cancel this **policy** **your** cover under Section F (Citroën Assistance Plus), if purchased, will be cancelled at the same time.

### Our right to cancel

**RAC** may cancel the **policy** in the event of misuse of this **policy** and there will be no refund of any **premium**.

Where **RAC** cancels **your policy**, **we** will not refund any **premium**.

## MISUSE OF POLICY

**You** must not:

1. Behave inappropriately towards **us**, including acting in a threatening or abusive manner, whether verbally or physically;
2. Persuade or attempt to persuade **us** into a dishonest or illegal act;
3. Omit to tell **us** important facts about a **breakdown** in order to obtain a service;
4. Provide false information in order to obtain a service;
5. Knowingly allow someone that is not covered by **your policy** to try and obtain a service under this **policy**;
6. 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, **we** may:

1. Restrict the cover available to **you** in the future;
2. Restrict the payment methods available to **you**;
3. Refuse to provide any services to **you** under this **policy** with immediate effect;
4. Immediately cancel this **policy**; and
5. Refuse to sell any **policy** or services to **you** in the future.

**We** may also take any of the additional steps as set out above if any **claim** is found to be fraudulent in any way, and the **policy** will be cancelled with effect from the date of the fraudulent act, and the fraudulent **claim** forfeited. **We** will not refund any **premium**. **We** will notify **you** in writing if **we** decide to take any of the above steps.

## CHANGES TO YOUR DETAILS

**You** must let **Citroën Warranty Administration** know immediately if **you** need to change anything on **your policy**.

All communications from **us** 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 **our** services relating to this **policy** such as services at or following a **breakdown**, or the included benefits please contact **us** as follows:

	PHONE	IN WRITING
Breakdown Complaints	0330 159 0339	Citroën Breakdown Customer Care RAC Motoring Services Great Park Road, Bradley Stoke Bristol . BS32 4QN breakdowncustomercare @rac.co.uk
Administration Complaints	0344 573 8191	The Complaints Team Citroën Warranty Administration Jubilee House 5 Mid Point Business Park Thornbury, West Yorkshire BD3 7AG complaints@motor-admin.com

Please tell the administrator your name and your claim number or policy number. Calls to the administrator may be recorded. The administrator will contact you within five days of receiving your complaint. In some cases, this will be to acknowledge your complaint, but in others it may be to give you a full reply. If the administrator cannot deal with your complaint within five working days, they will aim to give you a full reply within 28 days. In complex cases, or where further investigation is needed, this may take longer, and they will let you know if this is the case. The administrator will respond to your complaint within eight weeks, which is in line with requirements set by the Financial Conduct Authority.

A dispute relating to goods or services sold online can also be submitted to the European Commission Online Dispute Resolution Service ("ODR") via their website: <http://ec.europa.eu/consumers/odr/>. The ODR is a platform which helps customers who have purchased goods or services online in the EU if a dispute arises. The ODR platform will send your complaint to a certified Alternative Dispute Resolution Provider who works with the parties to solve the problem. **Please note:** for qualifying financial services products purchased in the **UK** this will be the **UK's** Financial Ombudsman Service.



## FINANCIAL OMBUDSMAN SERVICE

In the event that **we** cannot resolve **your** complaint to **your** satisfaction under the complaints process set out above, **you** may in certain circumstances be entitled to refer **your** complaint to the Financial Ombudsman Service at the following address:

The Financial Ombudsman Service  
Exchange Tower  
London E14 9SR.

Tel: 0800 023 4567 or 0300 123 9123.

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk).

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk).

The Financial Ombudsman Service will only consider **your** complaint once **you** have tried to resolve it with **us**. Using this complaints procedure will not affect **your** legal rights.

## FINANCIAL SERVICES COMPENSATION SCHEME

RAC Insurance Limited is covered by the Financial Services Compensation Scheme (FSCS). If it is unable to meet its obligations under the relevant sections of cover, **you** may be entitled to compensation from the FSCS.

Further information about FSCS arrangements is available from the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk).

The cover provided by RAC Motoring Services under this **policy** is not covered by the FSCS.

## LAW

The parties are free to choose the law applicable to this **policy**. Unless specifically agreed to the contrary, this contract will be subject to the laws of England and Wales. Unless otherwise agreed, the contractual terms and conditions (including this policy booklet and the **fulfilment document**) and other information relating to this contract will be in English.

## YOUR DATA

For the purposes of the UK Data Protection Laws, the data controllers in relation to the personal data **you** provide for this product are **Citroën Warranty Administration (CWA)** and RAC Motoring Services (RACMS). The provision of **your** personal data enables CWA to provide **you** with a quotation, for **you** and **us** to enter into a contract for RAC Breakdown Cover, in making a request for service or benefit, and for administering the **policy**. Details of how both RACMS and CWA process your data are set out below.

RACMS (Registered No: 01424399) Registered Office is RAC House, Brockhurst Crescent, Walsall WS5 4AW. **You** can contact the Data Protection Officer for RACMS by emailing [dpo@rac.co.uk](mailto:dpo@rac.co.uk) or writing to: The Data Protection Officer, RAC House, Great Park Road, Bradley Stoke, Bristol BS32 4QN.

CWA, means Car Care Plan Limited (Registered No: 850195) Registered Office is Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG. If **you** have any questions concerning the use of **your** personal data, please contact the Data Protection Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG, England.

RACMS processes **your** personal data as set out below. RACMS also obtains **your** personal data when **you** contact **us** directly in relation to **your policy**. Please be aware that **we** may record telephone calls for staff training and evidential purposes.

The categories of **your** personal data that RACMS obtains about **you** are:

- name;
- policy number;
- vehicle registration number;
- vehicle manufacturer;
- vehicle model;
- DVLA date of vehicle first registration;
- contact details;
- **vehicle** location data; and
- in very limited circumstances, certain sensitive personal data, including information on health and wellbeing, that **you** provide us from time to time.

RACMS processes **your** personal data for the following purposes and their other legitimate interests in order to:

- provide **you** with a quote for cover;
- provide **you** with a contract for cover;
- fulfil **your** contract for cover;
- administer **your policy**; and
- contact **you** to provide **you** with the services that form part of **your policy**.

In most cases, processing the above information is necessary for the performance of a contract to which **you** are party or in order to produce a quotation at **your** request prior to entering into a contract. **Your** personal data may also be processed for compliance with legal or regulatory obligations, or where the processing is necessary for the purposes of **our** legitimate interests, for example to reduce the risk of payment default and fraudulent abuse or to undertake research and statistical analysis.

RACMS may use **your** personal data to make automated decisions to calculate, evaluate or predict the performance of **your** policy. If **you** have any concerns regarding the outcome of these checks, please let RACMS know.

Please note that, if **you** do not provide **your** personal data, **we** will be unable to provide **you** with the RAC Breakdown Cover **you** are requesting, as well as services related to administering **your policy**.

RACMS will share the personal data **you** provide with their group companies<sup>†</sup>. RAC group companies (RACGC) will use this for administration and customer services. RACGC may disclose **your** personal data to **our** service providers and agents for these purposes.

RACGC retains **your** personal data for so long as is necessary to process **your** personal data for the purposes and legitimate interests set out above.

RACGC may transfer **your** personal data outside of the European Economic Area, for example to Asia or the US. RACGC will only do this where it is necessary for the conclusion or performance of a contract between **you** and **us**, or that RACGC enter into at **your** request, in **your** interest. In the event that RACGC transfers **your** personal data outside of the European Economic Area for any reason, they will ensure that appropriate and approved data transfer clauses or certification mechanisms are in place with the relevant recipient of **your** personal data.

When **you** give **us** personal information about another person, **you** confirm that they have authorised **you** to act for them, that **you** have their consent to act on their behalf (for example, under a power of attorney) and use of their personal data in the manner described in this notice and to receive on their behalf any data protection notice.

RACGC or **our** agents may undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossessions). Similar checks may be made in assessing any **claims** made.

RACGC may monitor and record any communications with **you** including telephone conversations and emails for quality assurance and compliance reasons. **You** have a number of rights in relation to **your** personal information that **you** can choose to exercise at any time. This includes **your** right to:

- access information processed about **you** to obtain a copy of the data as well as receive supplementary information;
- object to the processing of **your** personal data or its use in a particular way. The relevant data controller will consider whether **your** request can be granted;
- the rectification of inaccurate information, which in most cases **you** can do by getting in touch with CWA;
- the erasure of **your** data if there is no longer a legitimate basis for processing it;
- port data to another data controller or to **you** in a structured, commonly used and machine-readable format.

This notice provides a basic overview of those rights above, but if **you** would like to find out more or exercise any of these rights **you** can contact the RAC Data Protection Officer on the contact details shown at the top of this privacy notice.

<sup>†</sup>If you would like a list of all RAC group companies, please write to or email the Data Protection Officer.

CWA may use the personal data it holds about you for the purposes of providing products, services and insurance, administering memberships, handling claims and any other related purposes (this may include underwriting decisions made via automated means), for offering renewal, research or statistical purposes and to provide you with information, products or services that you request from CWA or which CWA feels may interest you. CWA will also use your data to safeguard against fraud and money laundering and to meet CWA's general legal or regulatory obligations.

CWA may disclose **your** personal data to third parties involved in providing it with products or services, or to service providers who perform services on its behalf. These include its group companies, affinity partners, brokers, agents, third party administrators, reinsurers, other insurance intermediaries, insurance reference bureaus, credit agencies, fraud detection agencies, loss adjusters, external law firms, external auditors and accountants, regulatory authorities, and as may be required by law.

The personal data CWA collects from you may be transferred to, processed and stored at a destination outside the European Economic Area ("EEA"). Where CWA transfers your personal data

outside of the EEA, CWA will take all steps necessary to ensure that it is treated securely and in accordance with this privacy notice and the Legislation.

**You** have the right to ask CWA:

- not to process **your** data for marketing purposes,
- to see a copy of the personal information held about **you**,
- to have **your** data deleted (subject to certain exemptions),
- to have any inaccurate or misleading data corrected or deleted,
- to ask for a copy of **your** data to be provided to any controller, and
- to lodge a complaint with the local data protection authority.

**Your** data will not be retained for longer than is necessary, and will be managed in accordance with CWA's data retention policy. In most cases the retention period will be for a period of ten (10) years following the expiry of the contract, or CWA's business relationship with **you**, unless the data must be retained for a longer period due to business, legal or regulatory requirements.

The above is a summary of the main ways in which CWA processes **your** personal data.

For more information please visit [www.view-privacy-policy.co.uk](http://www.view-privacy-policy.co.uk).







