







# RAC Tender Response

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# Executive summary

By bringing together the RAC brand with your retail brands we will create a standout proposition for your customers, ensuring they are at the heart of all aspects of our service. Our cost proposal for Markerstudy Retail Division delivers:

A patrol based model  
Well loved brand  
Partnership approach  
Marketing support  
Transparent pricing

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## Patrol Based Model

Our proposal to deliver best in class service is simple. By using RAC, Markerstudy will benefit from a centralised model as opposed to a sub-contracted model of breakdown service provision. The benefits will include:

- › Fully equipped RAC patrols trained to deliver the highest levels of customer satisfaction.
- › Full insight and reporting of the whole customer journey from the initial breakdown to completion of repairs, or delivery to a garage on the rare occasion we can't fix at the roadside.
- › The ability to be completely self-sufficient and prioritise those customers who need us most urgently, particularly during the worst of weather conditions.
- › Patrol vans equipped with over 500 parts and tools.

The RAC logo is rendered in a bold, orange, sans-serif font. The letters are thick and blocky, with a slight shadow effect that gives them a three-dimensional appearance. The 'R' is particularly stylized, with a thick vertical stem and a curved top that loops back towards the center.

Our experience tells us that repairing a vehicle at roadside delivers the best customer outcome.

By concentrating on the use of our own patrol resources, and investing in training and technology, we are able to continually improve our repair rates.

This gives Markerstudy retail brands the confidence that they are selling a service that gives customers the very best experience when they need it most.

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### **Brand Utilisation**

Consumer research points to the RAC brand being widely recognised across UK motoring circles. With 1650 patrols on the UK's roads every day and offices on key UK motorways, most customers know exactly who the RAC is and the services offered.

Should RAC be successful in collaborating with Markerstudy we would clearly want to maximise every sales opportunity.

We believe this can be achieved by enabling you to utilise the RAC brand in a controlled manner which adheres to our brand guidelines. In addition we will provide full marketing and training support, enabling your retail brands to focus on the road risk element of the sale.

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### **Partnership Approach**

RAC will partner with Markerstudy to deliver points of differentiation, supporting enhancement of your product offerings leading to increased conversion rates. We will also provide industry insight and expertise enabling you to continue to deliver integrated products and services. We are proposing a partnership approach that reviews strategic and day-to-day activities on a regular and agreed frequency.

We will provide a structured, robust account management strategy ensuring operational excellence at all times and one that responds quickly to changing market conditions. We have the capacity, flexibility and headroom to drive a continuous improvement agenda and introduce innovative and noticeable change to your business on an ongoing basis.

# Executive summary

We understand that Markerstudy is seeking to consolidate its existing breakdown offerings and appoint one commercially competitive breakdown partner that will be focused on customer service.

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## Marketing and Sales Support

Over the past 20 years the RAC has seen a change in the motor insurance breakdown sales journey from a predominantly telephone based sale, to one of increasing aggregator / online sales. In response to changing consumer behaviour, In order to maximise what needs to be compliant purchases, the RAC has adapted its approach to working with partners and has created a two pronged approach:

### 1) Training

The ability for RAC to either: (a) train the trainer or (b) train the sales team directly - with a view to enhancing product knowledge, provide an understanding of customer need and provide facts and figures that allow the agent to discuss why the product meets the needs of customers.

Our aim would be to empower the your teams dealing with telephone enquiries to maximise conversion of new customers and to enhance the up-sell of optional products.

### 2) Marketing

RAC is able to offer Markerstudy access to an experienced marketing manager who can help, if required, to optimise the online sales journey, provide marketing related images and logos, can sign off and approve all marketing materials and who can help with PR related requests.

RAC will also provide Markerstudy with a dedicated account manager who would be responsible for agreeing and co-ordinating any training and marketing related activities with the relevant teams.



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## Transparent Pricing

The cost of RAC's proposal can be split into 3 key areas – cost of claims, cost of overheads and administration and an applicable RAC margin. We deem cost of claim to be the cost of every customer request for service along with the cost of the staff required to manage those requests.

Cost of administration is the cost associated with training, marketing, IT set up and policy and product creation and margin is a clear percentage figure that RAC would wish to make to ensure it writes profitable business. As part of this response we have been clear as to RAC's expectation for each of those elements and have provided our rationale behind the figures stated.

We believe that transparency is key to building trust and that, by providing a clear line of sight of the specific costs and margins behind the programme, we can provide the highest level of service to your customers. If cost of delivery increases price will increase and likewise, if costs fall, pricing will fall in line.

We want to thank Markerstudy for this opportunity and we look forward to discussing our proposal with you in more detail.



# 1.0 A branded breakdown offer

With 8.6 million members, RAC is the United Kingdom's most progressive motoring organisation.

We believe that by selecting RAC as your breakdown partner, Markerstudy Retail customers will benefit from the technical knowledge of our experienced patrols, the investment in our fleet and equipment and the centralised support of our call centres.







# 1.0 A branded breakdown offer

Established in 1897, the RAC is the UK's oldest and most renowned motoring organisation. We offer nationwide coverage delivered by a fleet of over 1,600 patrol vans and additionally we run 55 branded flatbed recovery vehicles.

## Branded Patrol Model

RAC's branded fleet of patrol and recovery vehicles cover the entire United Kingdom. The majority of breakdown and recovery claims are attended by RAC branded patrols. Our patrols are distributed throughout the UK to ensure the optimum model for dispatch.

Our first aim is always to get the vehicle attended and repaired by one of our own resources. Delivering a vehicle to a garage takes up valuable customer time and will prove more expensive for the customer on every occasion. Equipping RAC patrols with the right parts and tools to maximise permanent repairs has been a long held RAC strategy. To that end our vehicles hold in excess of 500 parts and tools and all patrol personnel are trained to deliver consistently high repair rates.

## Quality

RAC holds the following internationally recognised accreditations for Quality: Quality Management System – ISO9001:2008. RAC is fully accredited to BS EN ISO 9001:2008 as follows:

The scope of the management system covers the design, development, management and provision of a total mobility service tailored to support the needs of all motoring customers (individual and business to business). This includes roadside assistance, repair, recovery and incident management for onward travel and the provision of information, equipment, methods and training services tailored to the needs of internal and external customers of RAC. The RAC vehicle breakdown and recovery service also complies with the requirements of PAS 43:2012.

## Our model offers your customers:

- 1560 patrol vans
- 55 flatbed trucks
- 26 fuel vans
- 19 mobile tyre vans
- 1 mobile electric charging van



Understanding Breakdown

Members

8.6m

Breakdowns P.A

2.4m





## 1.2 Customer Service

RAC attends more than 85% of breakdowns using our own resources, ensuring we have full control, visibility and ownership of the customer journey. From the initial call, through to the selection and dispatch of the right resource – RAC’s aim is to make every customer interaction effective, efficient and seamless.

We understand that keeping customers informed is critical in managing their expectations - we let customers know how long they can expect to wait to be attended, and we keep them updated by phone as standard.

All customers are greeted with understanding and empathy by our trained call centre operatives and patrols.

RAC use handheld PDA’s to give customers the opportunity to rate our service immediately after attendance at the roadside. This allows us to monitor performance and ensure customer satisfaction.

CSI and NPS scores of 97.7 and 94.6 respectively demonstrate the level of appreciation we receive from our customers.



“In 2017 we were ranked 6th of the top 100 brands when it comes to customer service – according to consumer magazine Which? We are keeping company with top brands such as John Lewis, Marks and Spencer and Amazon and are way ahead of our direct competitors”



# 2.0 Experience

RAC have a 120 year history and work with many of the UK's largest businesses.

In terms of supporting the car insurance industry we have enduring partnerships with companies such as Aviva, NFUM, RSA BGL, Zurich and Brightside and have recently acquired business with esure.





## 2.0 Experience

### Insurance Experience

Over the last 20 years the way consumers purchase breakdown products has evolved. Increasingly, there is a shift towards customers buying breakdown cover in conjunction with vehicle insurance policies. This offers convenience for the customer and the trend has increased as aggregators have entered the market and simplified access to breakdown services.

The principal mandate of our commercial team is to work collaboratively and transparently with our partners to deliver a first class, fully FCA compliant solution that address the needs of your customers.

We currently hold relationships with a large number of insurance brokers and insurance companies and have a renewed focus in this sector. We have developed products suited to the insurance market giving our partners' significant revenue growth opportunities and enhanced customer propositions.

RAC recognise the diverse range of policyholders within the Markerstudy customer base from car through to motorhome, competition car and horsebox policyholders. We believe that our ability to deliver multiple products

that meet the specific needs and requirements of each sector of Markerstudy policyholders can add significant value to the Markerstudy proposition.

### Classic Car, Motorhome and Horsebox Requirements

We cover classic cars, motorhomes and horseboxes for many of our Individual Members, Corporate Partners and Insurance Partners.

#### Classic Car

For customers of classic cars we know that our strength is our heritage, our understanding of classic vehicles and the knowledge of our engineers. We already provide breakdown assistance for partners such as Hagerty and Footman James.

RAC have also sponsored numerous driving related events across the UK. The Goodwood Festival of Speed, The London to Brighton Run and the Rally of the Tests are just a few examples of the RAC brand supporting the motoring industry.





### Patrol mends "Maisie" the Morris

"Today we called you out to attend to "Maisie" our 1938 Morris Eight as she had become unwell. "Wayne from the RAC arrived to assist us. He was outstanding and so helpful - we can't praise him enough. After diagnosing the problem, Wayne proceeded to follow us 20 miles home across country to protect Maisie, and us. She coughed and spluttered her way home with numerous compulsory stops en route, but we got there in the end. "People can be quick to complain, yet rarely take the time to say well done. Wayne is a real asset to you and we can't thank him enough for his assistance and patience with Maisie today." RAC Member - Karen Way.



## 2.1 Whatever your customers drive.... we've got them covered

### **Motorhome**

With no size or weight restrictions, we cover any type of motorhome. RAC currently provide motorhome breakdown cover for our corporate partners such as Comfort, Fiat Ducato and for our individual members via the Camping and Caravan Arrival scheme. Last year we had in excess of 50,000 caravan and motorhome owners on cover.

### **Horseboxes**

We have experience working with motorised horseboxes and horse trailers, these are dealt with by our RAC Commercial Assistance division.

If there is livestock on board we work with our partner PRP to provide specialist attention for the livestock and journey continuation for the horses. RAC will then fix or recover the trailer/horsebox. We have been providing this for over ten years for the NFUM and other corporate customers.

### **Specialist Vehicles**

RAC can work with your Caterhams, Motor Sport and Competition Car policyholders both in the UK and in Europe. As long as the vehicles are roadworthy and has been recovered from the track to the paddock.

We have grouped these vehicles together for pricing purposes but will work with you to develop cover levels to meet the requirements of these policyholders.







# 3.0 Product Offer

RAC are the motorists champion and have been driving innovation in motoring related products and services for 120 years.

We have a range of core products as well as breakdown extensions that we offer our insurance customers and individual members that will deliver extra protection to Markerstudy Retail customers.







# 3.0 Product Offer

We are offering a suite of products that will deliver tangible value to Markersudy's policyholders through a first-class service at the roadside. We would like to work in conjunction with Markerstudy to develop these products should we be successful with this tender.

Breakdown requirements, regardless of the vehicle type, are generally the same and focus on the following five key elements of breakdown:

- Roadside Assistance
- Recovery
- Onward Travel
- At Home
- European Rescue

We understand that Markerstudy's retail brands currently offer a range of UK and European breakdown cover levels for cars, classic cars, motorhomes, horseboxes and motorsports cars.

As requested in the tender document we have provided prices for these cover levels and a range of add on products to introduce more flexibility for you and your customers.

Based on your requirements we are proposing the following levels of cover to match your existing cover levels:

1. UK Roadside
2. UK Roadside, Recovery and Onward Travel
3. UK Roadside, Recovery, Onward Travel and At Home
4. UK and EU Roadside, Recovery, Onward Travel and At Home

### Roadside

RAC's roadside product offers your customers 24/7 breakdown cover. We'll fix their vehicle at the roadside, as long as they're over 1/4 mile away from home. Includes a 10 mile tow to a destination of choice, local garage or a place of safety if the car cannot be fixed at the roadside. Cover includes the United Kingdom, the Channel Islands the Isle of Man and the Republic of Ireland.



1. Roadside



2. Recovery



3. At Home



4. Onward Travel



5. European

### **Roadside, Recovery and Onward Travel**

RAC's Roadside, Recovery and Onward Travel product includes the benefits of Roadside with the added benefit of recovering your customer's car and up to 7 passengers to their chosen destination anywhere in mainland UK. With additional Onward Travel cover, RAC will provide a replacement car, for up to two days, in the event that a repair cannot be carried out in a reasonable time. If this is not appropriate for your customer, alternative arrangements can be made such as overnight accommodation or taxi / train.

RAC differ from other providers in respect of recovery and onward travel by offering BOTH recovery and onward travel options for the policyholders ie we will recover the vehicle to a destination/garage their choice and then provide hire car or other travel options.

### **Roadside, Recovery, Onward Travel and At Home**

RAC's Roadside, Recovery, Onward Travel and At Home product includes attendance if your customer's car breaks down at home or within 1/4 mile from their house. Customers can even book a time for us to fix their car.

### **UK and EU Roadside, Recovery, Onward Travel and At Home**

In the event of a breakdown incident occurring on the way to a destination in Europe or whilst actually in Europe, we will provide services for the vehicle to be either repaired by one of our contractor partners, or recovered to a local garage for repair. Whilst abroad, if repairs cannot be completed by the individual's planned return date, the vehicle will be repatriated back to the UK. The driver and passengers will also be provided with travel back to the UK.

Additional accommodation expenses and journey continuation expenses will be provided to allow your customer to continue their holiday whilst their vehicle is being repaired or repatriated. If the vehicle remains abroad to be repaired, RAC will refund the cost of your customer's journey to collect the vehicle once repairs are complete.

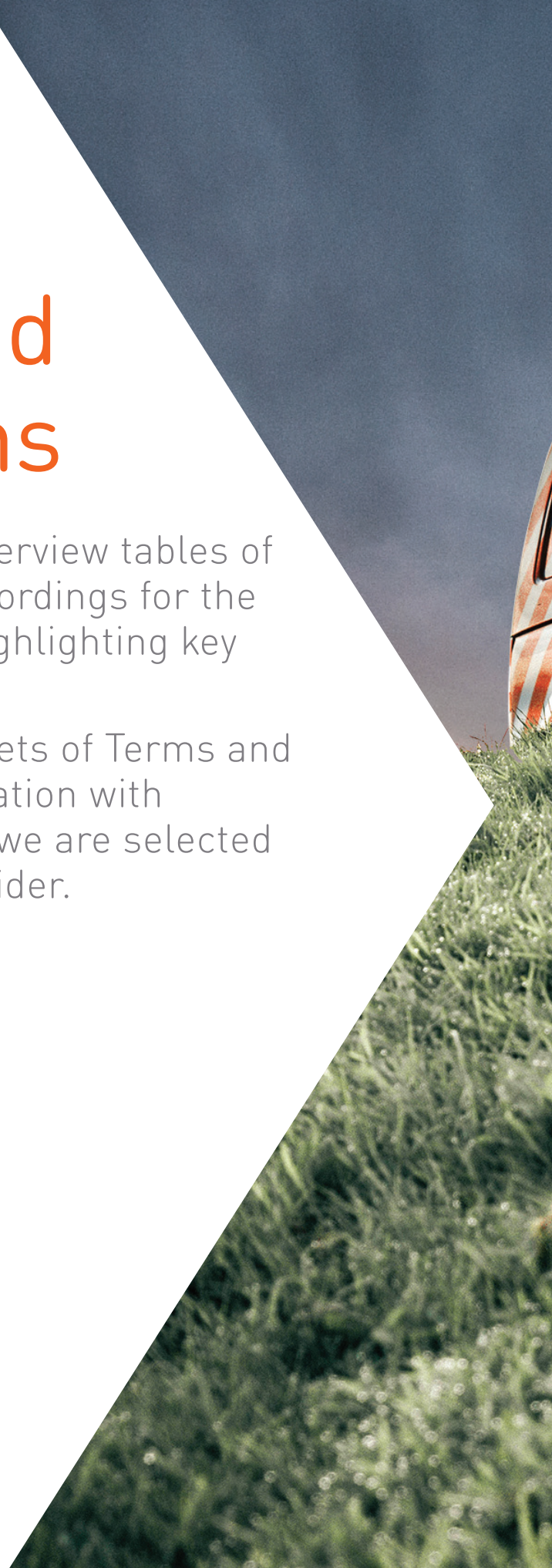
For Markerstudy we are offering these cover levels for the following vehicles:

**Car, Van, Classic Car and 4x4's**  
**Motorhomes**  
**Horseboxes and trailers**  
**Specialist Vehicles e.g Motorsports,**  
**Caterhams and Competition Cars**

# 4.0 Terms and Conditions

RAC have provided overview tables of our standard policy wordings for the proposed products highlighting key features.

We will produce full sets of Terms and Conditions in consultation with Markerstudy Retail if we are selected as your roadside provider.









## 4.0 Car and Van Terms and Conditions

The main features of our standard car and van cover are shown in the table below this will be the same for 4x4's and classic cars.

For all other products such as Motorhomes, Specialist Vehicles and Horseboxes we will develop our Terms and Conditions together with Markerstudy if we are successful.

Cover	Feature
<b>UK Cover</b>	
<b>Roadside</b>	Distance from home
	✓ At least 1/4 mile from home
	Callout limit
	✓ Unlimited
	Labour
	✓ Unlimited
	Number of passengers
	✓ 7 + Driver
	Tow limit
	10 miles
	Keys lost / stolen / missing / broken
	Excluded
<b>Recovery</b>	Tow destination
	✓ Destination of Choice
	Tow limit
	✓ Unlimited
	Misfuel job
	✓ Included
<b>At Home</b>	Distance from home
	Less than 1/4 mile from home
	Tow limit
	10 miles
<b>Onward Travel</b>	Replacement vehicle duration
	✓ 2 days
	Replacement vehicle type
	Small hatchback
	Alternative transport costs - per person/per party
	✓ £150/£500
	Hotel accommodation - per person/per party
	✓ £150/ £500
	Medical emergency - hotel accommodation - number of nights
	✓ 1 night
	Medical emergency - hotel accommodation - per person/per party
	✓ £150/£500

Cover	Feature
<b>General</b>	
	Road Traffic Collisions
	Excluded
	Maximum Length – vehicle/vehicle with caravan or trailer
	6.4m/7.0m
	Weight
	3.5 tonnes
	Caravan / trailer has broken down
	Yes - when attached only
	Exclusion period before claiming
	24 hours other than roadside which is immediate



All features highlighted with a ✓ are where RAC cover levels are an improvement from your existing service providers.

	Cover	Feature
<b>European Cover</b>		
<b>General</b>	Overall claim limit	£2,500
	Maximum Length – vehicle/vehicle with caravan or trailer	7.0 m/7.0m
	Countries	✓ As per your existing T&Cs but also including: Armenia, Azerbaijan, Belarus, Cyprus (South), Estonia, Georgia, Moldova, Russian, San Marino, Serbia, Switzerland, Turkey (in Europe), Ukraine & Vatican City
	Road Traffic Accidents	✓ RAC attendance where vehicle is immobilised
<b>Journey Continuation in territory</b>	Contribution to replacement vehicle	✓ 14 days
<b>Journey Continuation in Europe or Return Home</b>	Maximum vehicle repair time before benefits can be taken up	12 hours
	Maximum duration of replacement vehicle	14 days
<b>Additional Accommodation Expenses</b>	Maximum vehicle repair time before benefits can be taken up	12 hours
	Maximum contribution to additional accommodation - per person, per day	£30 per person and £500 in total
<b>Vehicle Break In / Emergency Repairs</b>	Maximum contribution to emergency repairs	£175.00
<b>Collection Of Vehicle Left Abroad For Repair</b>	Maximum contribution to transport costs	£600.00
	Maximum contribution to accommodation costs - per day	£50.00

## 5.0 Pricing

RAC's intention is to manage the Markerstudy partnership via loss ratios. We believe that this will be beneficial to both parties as it will allow for pricing to be adjusted dependent on scheme performance and actual policy usage. It will also enable full disclosure to the FCA given their current focus towards policy add-ons.







## 5.0 Pricing table

RAC's pricing is based on a net rate basis enabling Markerstudy to flex retail sales prices.

### Loss Ratio Management

The RAC premiums are made up of three components and are split as follows:

**Claim cost** – 68% of the total premium

**RAC overheads & administration cost** – 12% of the total premium

**RAC margin** – 20% of the total premium

RAC will continually track the cost of claims against the premium received. 68% of that premium will be allocated to pay the cost of the breakdown service.

This includes the cost of attendance at the roadside by RAC patrols or contractors and the staff required to deal with the calls for assistance.

RAC has calculated our premiums using the claim frequency and average cost of breakdown across 2.4 million incidents.

These prices will be set for the first twelve months of the partnership to allow for the scheme to settle in. After this period, we will review the total loss ratio on an annual basis and any increase or decrease to the claims cost will result in an amended rate for the following year.

RAC will provide detailed MI, format to be agreed, for discussion at each monthly review meeting so that both parties can manage expectations.

Please refer to the table below for our pricing structure.







## 5.0 Pricing table

Please find below our pricing model for Year 1 Net Rates

	Roadside	Roadside, Recovery, Onward Travel	Roadside, Recovery, At Home, Onward Travel	Roadside, Recovery, At Home, Onward Travel and European
Car	£17.52	£26.91	£41.19	£64.67
Van	£26.68	£39.53	£52.76	£75.59
Motorhome	£17.86	£27.40	£41.87	£73.27
	Roadside, Recovery, At Home, Onward Travel	Roadside, Recovery, At Home, Onward Travel	Roadside, Recovery, At Home, Onward Travel and European	Roadside, Recovery, At Home, Onward Travel and European
	UNDER 3.5 Tonnes	OVER 3.5 Tonnes	UNDER 3.5 Tonnes	OVER 3.5 Tonnes
Caterhams*	£54.01	£130.58	£113.68	£183.49
Competition Cars*	£54.01	£130.58	£113.68	£183.49
Motor Sport*	£54.01	£130.58	£113.68	£183.49
Horsebox	£87.66	£206.98	-	-

- › All pricing is based on RAC terms and conditions. Full T&Cs for car and van can be provided upon request. For niche products, such as Motorhomes, Horsebox and Specialist Vehicles, pricing is based on similar schemes run RAC and full T&Cs will be developed in conjunction with Markerstudy.

- › \* For the purpose of RAC pricing and T&Cs, these products have been grouped together and classified as 'Specialist Vehicles'.

## Assumptions

- › As filesize was provided at total per vehicle type, assumptions have been made to split the filesize down to cover level.
- › As usage was only provided as a total for 2015/2016/2017 we have used existing customer experience to estimate the usage by cover and vehicle type.
- › All policies are sold as optional breakdown cover, with no UK RTA cover and limited collision cover in European.
- › All breakdown **policies are sold per vehicle (no personal based)** regardless of number of vehicles on the insurance policy.
- › All European cover is limited to 90 days per trip, and a maximum of 3 trips per year.
- › Misfuel has been applied to car and van cover levels only to match existing cover and is not included in Motorhome, Horsebox or Specialist cover.
- › Prices are for year 1 and subsequent years will be based on loss ratios.
- › RAC will calculate invoice value based on validation files received from Markerstudy. The data will be consolidated (TBC to what detail/level) and an invoice raised once a month, one month in arrears, with payment due 30 days from invoice date.

### Caterhams, Competition Cars and Motor Sport (Specialist Vehicles)

- › In UK, recovery miles limited to 150 (75 miles each way), after this customer can choose to continue recovery on POU basis.
- › European costs are limited to £1500 per claim.
- › We will only attend to paddock for any track claims.
- › All vehicles under cover must be road legal.
- › Claim can only be for a mechanical breakdown, no crash damage.
- › Policies are only sold at inception or renewal, no Mid Term Adjustment's.



## 6.0 SLA's

Data is the key to ensuring that we are monitoring and reviewing all our Service Levels. Early visibility and identification of emerging trends mean that we can take appropriate early action to maintain critically important performance levels. KPI's will be reviewed locally and form part of our formal account management review process.







# 6.0 SLA's

Internally, each business area has a number of targets designed to drive performance and efficiency. For our partners, we agree service level targets that are appropriate to their business objectives, their customers and their vehicle fleet.

Key operational targets take into consideration both our contact centre service and our recovery service which are critical to ensure that all customers are receiving the highest levels of service at each customer touch point. Key operational performance targets are:

Telephony – speed of answer / abandon rate

Repair rate

Patrol attendance rate

Attendance times

Customer Satisfaction

The list below summarises our proposed service levels:



95%

% of calls offered that are handled

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80%

% of calls answered in 20 seconds

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5%

% of calls abandoned

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60<sub>min</sub>

Average period from notification to Service Delivery

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These levels are for UK Roadside Assistance for standard cars only. We will need to work with Markerstudy to develop European Service Level expectations and bespoke SLA's for specialist products such as Motorhomes, Motorsport vehicles and Horseboxes. We are happy to develop these as part of contract negotiations if we are successful.







# 7.0

## Management Information

RAC recognises the importance of providing timely, accurate and actionable data to our customers. RAC have developed a unique market leading Management Information Portal where our customers have online access to a suite of management information specific to the services covered.







# 7.0 Management Information

## Management Information

RAC provide detailed management information to provide our partners with incident volumes, types of breakdown claim, fault trends and details of repeat breakdowns.

We have provided Markerstudy with access to our management information test site. This will allow you to browse the features of the portal and provide you with a flavour of the reporting facilities available. Additional measures can be added as required to fulfil your business needs.

### User id:

RACazure\DEMOMarkerstudy

### Password:

HASTcaa8e7552d

### Link: [http:](http://www.rac.co.uk/business/racinsight)

[www.rac.co.uk/business/racinsight](http://www.rac.co.uk/business/racinsight)

## Vehicle Analytics

Our Technical Centre routinely undertakes:

- › Technical analysis identifying emerging faults delivering increased repair rates
- › Solutions which help our patrols fix more vehicles helping to drive customer satisfaction and reduce breakdowns
- › Regular technical reviews outlining current repair rate performance, usage and CSI
- › Vehicle software updates at the roadside

We regularly share this information with our partners with a view to identifying areas for continual improvement and innovation.





# 8.0 Marketing and Training

We have an in-house marketing manager tasked with working alongside our account managers to enhance your customer proposition and experience through strategic marketing activities. We can support you with:

- Broker Brand Guidelines usage
- RAC cover level reviews
- Website design
- Landing page layouts
- Contact centre engagement
- Merchandise
- Customer journey enhancements
- Aggregator wording
- Incentives for customers
- PR stories
- RAC statistic based content
- Events









## 8.0 Marketing Expertise

We will provide Markerstudy with marketing support which we can align to your current marketing activity planning. We can also create a bespoke plan purely for your RAC content.

### Online Optimisation

Critically important from a conversion perspective, small changes in the digital world can make a big difference to the uptake of products. We help to ensure your direct site and quote and buy journey is as clean and easy to use as possible. Data can be displayed through either tabular or rich, interactive visualisations, and published to your mobile device or browser/workspace.

### PR & Events

Our PR team can help to plan your internal and external launch. We provide support for press releases, national events and internal staff engagement. We can also organise for an RAC patrol to attend the event and showcase our products.

### Design Support

We can provide both digital and print design support. We work with you to create visuals that fit both your brand elements and ours whilst effectively getting the message across to your customers.

### Content production

We can assist with blogs, social media, driving tips and email communications. We provide content to keep your customers engaged and provide them relevant information about our products.

### Merchandise

We have a whole host of RAC merchandise including pens, power banks, notebooks etc. We give these away during training and buzz sessions to help keep our brand at the forefront of the minds of your call centre staff.

### Photography & videos

We can provide high quality photography to support any of your marketing activity, we also have a range of educational videos to help with training.



- 1. Your car
- 2. About you
- 3. Your cover
- 4. Your quote

### 4. Your quote

**9 monthly payments of**  
**£113.96**

Deposit payment: £233.10  
Total amount payable: £1258.74  
(includes 19.5% APR)

Pay now

Marmalade will introduce you, acting as a credit broker, to Premium Credit Ltd

OR

**1 annual payment of**  
**£1,165.48**

Includes Insurance Premium Tax (IPT)

Pay now

VISA

**Your quote reference number**  
428443

Underwritten by Allianz PLC

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**Call us**  
0333 323 1323


We're open today until 5:30pm

Please note that if you make any changes to this quote, including the start date, then the price quoted may change.

TRUSTPILOT
★★★★★
Marmalade is rated 9.1 out of 10 by TrustPilot

### Add breakdown cover from the RAC

Select your preferred level of cover to update your quote. For full details of cover, benefits and exclusions, please read the [policy booklet](#).





	Roadside, Recovery & At Home <b>£74.99</b> per year*	Roadside, Recovery, At Home & Onward Travel <b>£94.99</b> per year*
	Add	Add
No call out charge	✓	✓
Roadside assistance	✓	✓
Recovery of vehicle & passengers to UK destination	✓	✓
Recovery if driver taken ill	✓	✓



**UPGRADE YOUR CHOICE FOR GREATER BREAKDOWN COVER**

	UK ROADSIDE RECOVERY + AT HOME <b>£3.49</b> A MONTH	UK ROADSIDE RECOVERY, AT HOME + ONWARD TRAVEL <b>£3.99</b> A MONTH	EU + UK ROADSIDE RECOVERY, AT HOME AND ONWARD TRAVEL <b>£5.49</b> A MONTH
Roadside assistance	✓	✓	✓
Local/vehicle recovery	✓	✓	✓
No call out charge	✓	✓	✓
UK roadside vehicle recovery	✓	✓	✓
Emergency other (24 hrs)	✓	✓	✓
Labour and fitting costs	✓	✓	✓
Roadside assistance anywhere in the UK	✓	✓	✓





**Our patrols repair 1 vehicle every 19 seconds**

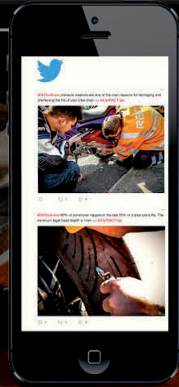
-   
4 out of 5 vehicles are fixed at the roadside
-   
Patrols repair vehicles on average within 34 minutes
-   
98% of members would recommend RAC Rescue to their friends and family
-   
Labour and fitting costs are included in your membership

**UPGRADE YOUR CHOICE FOR GREATER BREAKDOWN COVER**

	UK ROADSIDE RECOVERY + AT HOME <b>£3.49</b> A MONTH	UK ROADSIDE RECOVERY, AT HOME + ONWARD TRAVEL <b>£3.99</b> A MONTH	EU + UK ROADSIDE RECOVERY, AT HOME AND ONWARD TRAVEL <b>£5.49</b> A MONTH
Roadside assistance	✓	✓	✓
Local/vehicle recovery	✓	✓	✓
No call out charge	✓	✓	✓
UK roadside vehicle recovery	✓	✓	✓
Emergency other (24 hrs)	✓	✓	✓
Labour and fitting costs	✓	✓	✓
Roadside assistance anywhere in the UK	✓	✓	✓

**Our patrols repair 1 vehicle every 19 seconds**

-   
4 out of 5 vehicles are fixed at the roadside
-   
Patrols repair vehicles on average within 34 minutes
-   
98% of members would recommend RAC Rescue to their friends and family
-   
Labour and fitting costs are included in your membership



## 8.0 Training and Incentives

RAC are committed to supporting our partners with training activity. We provide regular product launches and product training in conjunction with our corporate partners. We are constantly working towards increasing conversion rates and will provide as much training and marketing support as is required by Markerstudy to launch your breakdown add-on products.

### Training

We will work with you to launch the products and deliver breakdown product training days.

A typical product launch will include training sessions for all staff with a van demonstration on site. We are able to provide full training support including:

- Induction materials
- Product launches
- Videos
- Van demonstrations
- Train the Trainer sessions
- Posters and marketing materials
- Crib sheets and product information

### Brand Usage

We have found that by utilising the RAC brand our partners who have breakdown as an existing add-on experience a significant uplift in sales. We expect that were Markerstudy to partner with the RAC you will see an immediate positive response and we will align marketing and training support to help you achieve this.

### Incentives

Our dedicated Marketing Manager will work closely with you to create bespoke customer incentives that are in keeping with your current promotional objectives and plan. We can then provide design support to help you with web pages, printed collateral and any other marketing material needed to promote your offer.








# 9.0

## Implementation

RAC have a systematic approach to implementation. Each project is planned, controlled, implemented and measured carefully through a structured project management approach, and managed by our in-house team of project managers, all of whom have operational as well as change management experience.



Join us today







# 9.0 Implementation

Implementation is a core RAC competency. We have a dedicated and experienced change management team within the operational business, which is supported by a wider RAC IT Change Team. Ideally, we request a 12-week implementation phase from contract award to launch.

We have a team who manage major account migrations who will ensure a seamless transition with no disruption to your business or customers. Our implementation philosophy revolves around clear communication and dedicated project resource. We have included a schematic below.







