



# RAC

INTRODUCTION

October 2016







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INTRODUCTION - ABOUT RAC

Find out more about how the UK's most loved motoring organisation can add value to your AVA customers

SERVICE LEVELS

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SERVICE LEVELS

An overview of our current service levels

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# About RAC

With 8.2 million members, RAC is the UK's most progressive motoring organisation.

We believe that by including RAC breakdown into your AVA offering, CYBG customers will benefit from exceptional levels of service derived from the technical knowledge of our experienced patrols, the investment in our fleet and equipment and the centralised support of our call centres.



## CYBG customers are in safe hands

- ✓ 3,500 staff across 3 sites
- ✓ Founded 1897
- ✓ 1,540 patrols
- ✓ 8.2 million members
- ✓ 2.2 million breakdowns every year
- ✓ 3.9 million calls every year
- ✓ 1 car fixed every 19 seconds



# National Coverage: CYBG customers attended by RAC branded patrols 90% of the time

RAC's branded fleet of patrol and recovery vehicles cover the entire United Kingdom. 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.

“Make sure your customers benefit from a breakdown provider that owns their own nationwide patrol force”

- ✓ A centralised ICAD system allowing a single view of incidents and resources at all times
- ✓ A national resourcing team that manages surges in demand in peak periods and with unexpected weather events
- ✓ Ability to deliver consistent levels of service
- ✓ Fully equipped patrol vans with rapid deployment trailers capable of towing
- ✓ Fully trained patrol force supported by a technical department dedicated to innovation and improvement



1450 patrol vans



15 mobile tyre vans



2 electric charging vans



29 fuel vans



50 flatbeds





# Why RAC?

## Better for your customers

**RAC** Over 100 years of repairing vehicles by the roadside



Specialist patrols for breakdown, recovery, misfuelling, tyres and electric vehicle charging



Our vans are a £60,000 mobile garage, carrying over 500 parts and tools on board



92% of our members would recommend RAC



We fix 4 out of 5 vehicles at the roadside



We are the highest ranking breakdown company for customer service according to the 2015 Which? report



## Better for you

- A premium suite of innovative breakdown products
- Extensive product training and ongoing support
- An additional range of breakdown extensions designed to meet the customer's needs and differentiate CYBG's offering
- RAC's expertise in designing products that put the customer first and meet all of the FCA guidelines in relation to add-on products
- The opportunity to link to one of the UK's strongest motoring brands
- Increased sales conversions and revenue from brand association





# Core Products



1. Roadside 2. Recovery 3. At Home 4. Onward Travel 5. European



RAC's breakdown services, regardless of the vehicle type focus on the following five key elements of breakdown:

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

For CYBG a combination of our Roadside, Recovery and At Home cover would offer your customers an improved level of cover to your existing product with much enhanced features.

We also have a dedicated misfuel service with 29 fuel patrols. RAC offer a standalone misfuel product to our members and for some corporate customers some elements of our misfuel service are included in our roadside product.

We would be happy to discuss your requirements in this respect to design a bespoke product that meets the needs of CYBG and your customers. More detail on our core products is given overleaf.

## + Types of Cover

### Vehicle Based

With vehicle-based membership we provide breakdown cover for any authorised driver who has a break down in a named vehicle registered with us by number plate.

### Personal Based

Personal-based membership covers the customer as the driver or passenger in any eligible vehicle. Therefore if they're in a vehicle when it breaks down, they can call RAC for assistance even if they're not driving it at the time.

### Household

Our personal-based breakdown cover products are available to individual members, joint memberships and family groups.

### Hybrid Product Offerings

We can bespoke cover to include personal and vehicle cover as well as small fleet or multi-vehicle policies. We also provide cover for high net worth individuals with a combination of vehicle types at multiple addresses.



# Products: Roadside

RAC's roadside product is our core offering, it delivers fix rates and customer satisfaction that is second to none. RAC fix 4 out of 5 of your customers vehicles at the roadside with no need for a tow.



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 ¼ 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, Guernsey, Jersey the Isle of Man and the Republic of Ireland.



"24/7 breakdown cover"

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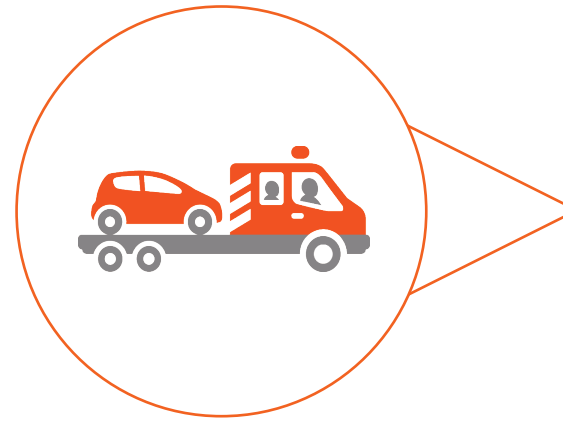
## »» Benefits

- Roadside assistance if the vehicle has broken down in the UK, Guernsey, Jersey or the Isle of Man\*
- Cover 24 hours a day, 365 days per year
- Free labour at the roadside
- Transportation of the vehicle and transportation of you and up to 7 passengers to a single destination of your choice within the territory and up to 10 miles from the breakdown



# Products: Recovery

In the unlikely event that we can't offer local repair for your customers vehicle, we'll take up to seven passengers and the vehicle to a chosen destination anywhere in mainland UK.



In the unlikely event that we can't offer local repair for your customers vehicle, we'll take up to seven passengers and the vehicle to a chosen destination anywhere in mainland UK.

This option saves time and money for busy customers who do not want to wait at a local garage near the breakdown location for a repair.



"Recovery if driver is taken ill"

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## »» Benefits

- Recovery of the vehicle to a destination of choice within the UK, Guernsey, Jersey or the Isle of Man\*
- Transportation of the driver and up to 7 passengers
- Recovery if the driver is taken ill



# Products: At Home Rescue

At Home cover provides RAC attendance for cars that have broken down in the driveway, for the RAC this can be up to 25% of calls annually



RAC's At Home cover provides peace of mind for customers that need their car for daily, time critical activities such as commuting or school runs.

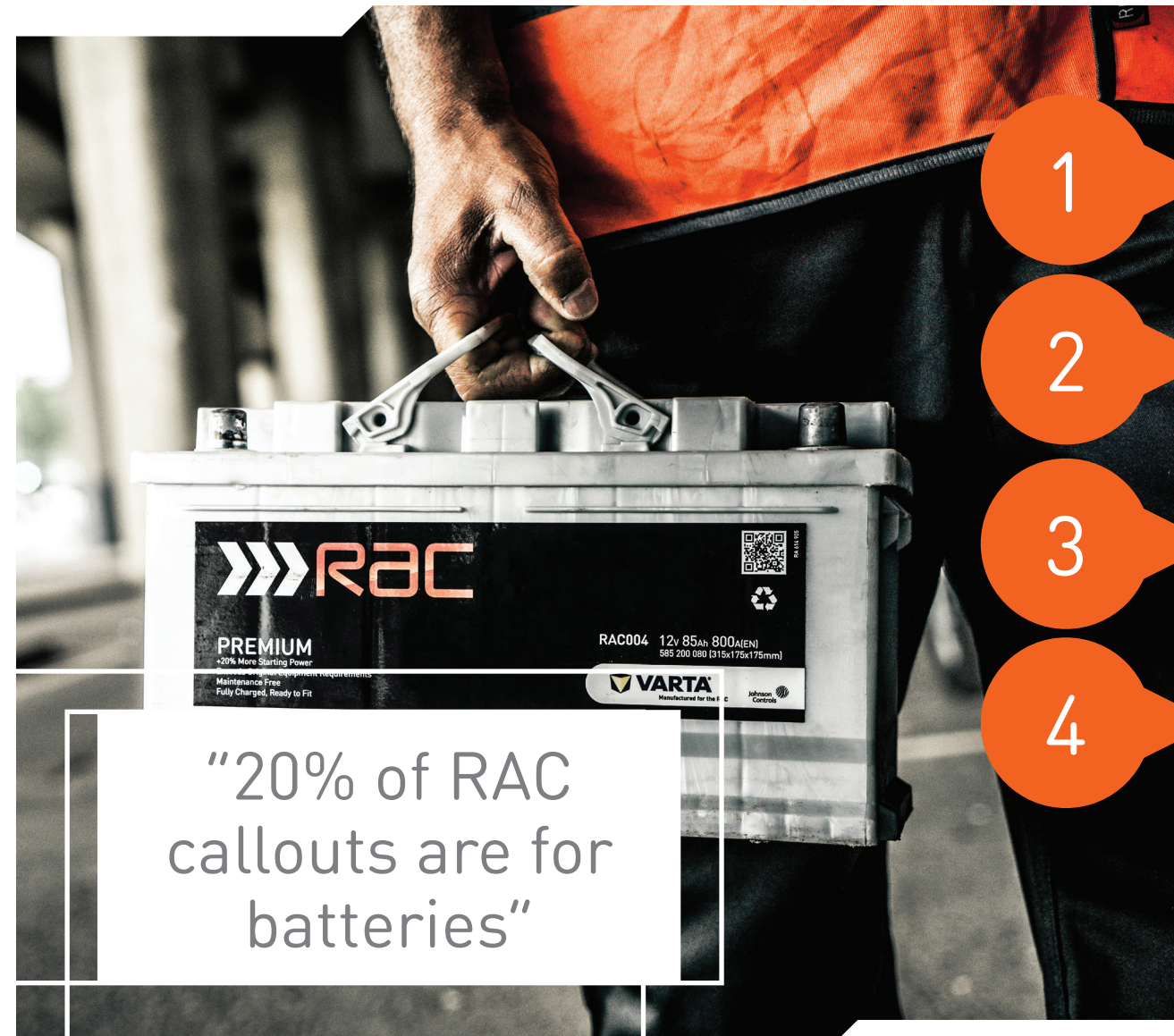
At Home cover provides RAC attendance for cars that have broken down in the driveway, for the RAC this can be up to 25% of calls annually.

## RACs Battery Response Service for customers that breakdown at home

Battery failure is the no.1 cause of all breakdowns and the reason for 20% of our patrol attendances every month – in Winter alone, battery issues are responsible for 150,000 call outs with other problems such blown headlights, windscreen wiper and washer problems, frozen locks and door handles and broken road coil springs also needing a patrol fix in the driveway.

RAC is able to fix 98% of battery related problems by attendance with a fully equipped RAC van offering a defined Battery Response Service including:

- Testing with the latest battery testing equipment
- A FREE battery fitting service from a van stocked with nine RAC branded batteries which cover 85% of vehicle types
- A five year warranty on RAC branded batteries bought and fitted by us
- Diagnostic capability to register new batteries direct with the manufacturer's computer



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## »» Benefits

- Assistance if the vehicle has broken down within ¼ mile of the driver's home
- Transportation of the driver and up to 7 passengers to a garage within 10 miles
- Customers can book a time for us to come and fix their car
- 20% of all RAC call outs are for battery problems many of which are at the customers home. RAC can fix 98% of these issues and every patrol van carries nine batteries as stock that fit 85% of vehicle types. These can be purchased in the driveway for an immediate permanent fix



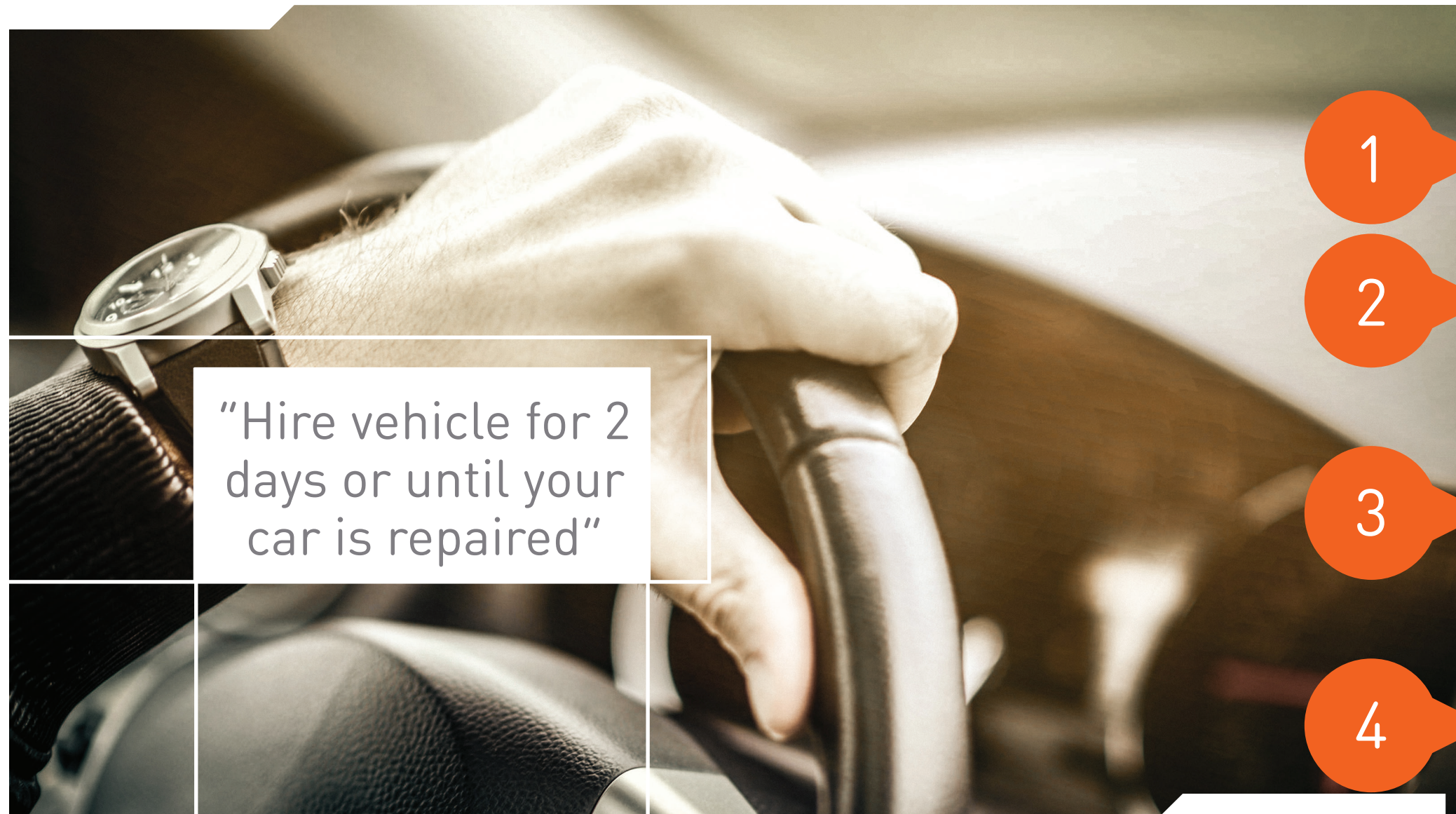
# Products: Onward Travel

If the vehicle breaks down and we are unable to fix it at the roadside, we have an onward travel option that enables customers who need to continue with their journey.



If the vehicle breaks down and we are unable to fix it at the roadside, we have an onward travel option. This enables customers who need to continue with their journey, are

away from home or who would otherwise still need transportation to have either:  
- a hire car  
- alternative transport  
- accommodation



"Hire vehicle for 2 days or until your car is repaired"

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## »» Benefits

- Hire vehicle for 2 days or until the vehicle is repaired, whichever is sooner up to 1600cc
- Insurance for the replacement car, including collision damage waiver that waives the costs of damage resulting from a collision, but excluding any excess
- OR: Rail, air or other public transport to complete journey for the driver and up to 7 passengers to a limit of £150 per person or £500 per group, whichever is less
- OR: Bed and breakfast accommodation for one night for the driver and up to 7 passengers to a limit of £150 per person or £500 per group, whichever is less



# Products: European

We offer a complete level of emergency cover across all of Europe. The service offers exceptional cover levels and a multi-lingual helpline 24 hours a day.

# 797

Car Repatriations  
from Europe in 2015



We offer a complete level of emergency cover across all of Europe. The service covers continental Europe (west of the Urals), Mediterranean islands and Turkey.

Below is a list of the top European countries where UK nationals experience breakdown and shows the number of jobs we attended last year and our attendance times.

Country	Time to attend	Jobs
France	45.89	5895
Spain	45.03	995
Germany	53.31	944
Belgium	55.72	528
Italy	63.33	394
Netherlands	47.27	320
Switzerland	38.33	181
Poland	77.00	175
Austria	42.00-	146
Portugal	39.67	138
Denmark	40.00	55
Hungary	55.00	44



“Cover for up to 90 days for a single trip”

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## »» Benefits

- Cover for up to 90 days for a single trip in Europe. Includes:
  - Attendance and a Tow
  - Hotel or Onward Travel
  - Repatriation or Collection of vehicle
- Contribution towards labour costs if the vehicle can be fixed on the same day as the breakdown
- If the vehicle cannot be fixed within 12 hours we provide a Hire Car up to £125 per day to a limit of £1500 or Alternative Hotel up to £30 per person per day up to a maximum of £500
- If the vehicle cannot be fixed by planned return date we will cover the cost of unaccompanied recovery of the vehicle



# Add-on Products

In a market where vehicles are becoming more reliable other factors are causing the need for roadside assistance to increase. Many manufacturers no longer put a spare tyre in the vehicle to save weight and reduce emissions. This has led to a tenfold increase in call outs for 'Puncture No Spare' (PNS) incidents. In addition, higher volumes of diesel vehicles have led to increased mis-fuelling incidents and more weather extremes see battery failures increasing.

Having identified these trends in addition to providing solutions at roadside such as equipping our vans with a universal spare wheel, developing mis-fuel vans and carrying battery stock, we have created four new products that can be sold alongside our core roadside products: these include:- key Replace, Battery Rescue, Misfuel Rescue and Tyre Replace.

## Key Replace

Up to £1500 of cover for lost, stolen or broken car and house keys. We'll cover the cost of replacing locks, keys, re-programming immobilisers and alarms. We also cover locksmith charges.



## Misfuel Rescue

Includes drainage and flushing of the contaminated fuel and refuel up to 10 litres of replacement fuel.



## Battery Rescue

We'll source and fit a new battery up to the value of £600, if your battery is unable to be re-charged, with no additional charge to you.



## Tyre Replace

If there is Accidental damage, Malicious damage or puncture to one or more of the vehicles tyres RAC will arrange and pay for a repair or replacement tyres. If RAC are unable to repair or replace the tyres at the roadside they will transport the vehicle, member and up to 7 passengers to their nearest approved tyre network.





# Service Levels

Choosing RAC will deliver clear overnight benefits including: greater Patrol attendance and related repairs, a better customer experience, a higher quality service and increased brand satisfaction. We have an excellent track record of implementing major new contracts seamlessly.

We know that your customers want to get back on the road as quickly as possible following a breakdown incident. That's why our approach to service is based around attending to the customer's needs and repairing their vehicle as quickly as possible after making sure they are in a safe environment. Our typical service levels are indicated opposite.



With 6.4m corporate members covered by 200 corporate partners, of which 47 are for financial services providers, RAC is well positioned to provide service for CYBG and your customers.

The list below summarises our typical service levels:

	<b>95%</b>	% of calls offered that are handled
	<b>80%</b>	% of calls answered in 20 seconds
	<b>5%</b>	% of calls abandoned
	<b>50<sub>min</sub></b>	Average period from notification to Service Delivery
	<b>80%</b>	Roadside fix rates
	<b>1%</b>	% of complaints to claims notified - all product types

## RAC BANKING CUSTOMER

"I would just like to say what a superb service I had from you today. The engineer who came out to me this morning was without doubt excellent!!! Very knowledgeable, polite, and a first class ambassador for your company."





[WWW.RAC.CO.UK](http://WWW.RAC.CO.UK)

**RAC**

# ENQUIRIES...

Please contact Ian Stevenson for more information on:

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