

RAC

Broker



RAC Brochure

Your essential guide to partnering with the RAC. Including information on core cover levels, cover types, vehicle types, additional products and information about our supportive approach to a successful partnership.



Your customers are
in safe hands

About RAC

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

We believe that by adding RAC breakdown to their car insurance policy, your 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.



- »»» 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:

Your 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



50 flatbeds



2 electric charging vans



29 fuel vans



Why RAC?

Better for your customers



Over 120 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



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 Which? report



- »»» A premium suite of innovative breakdown products
- »»» Extensive product training and ongoing support
- »»» An additional range of breakdown extensions designed to meet your customer's needs and differentiate your insurance product
- »»» 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

Better for you



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

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.

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

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.

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.

Whatever your customers drive, we've got them covered...

Car



Van



HGV



Bike



Motorhome



Minibus



Classic Car



Classic Bike





Products: Roadside

RAC's roadside product is our core offering, it delivers fix rates and customer satisfaction that is exceptional. 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 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, Guernsey, Jersey the Isle of Man and the Republic of Ireland.



"24/7 breakdown cover"

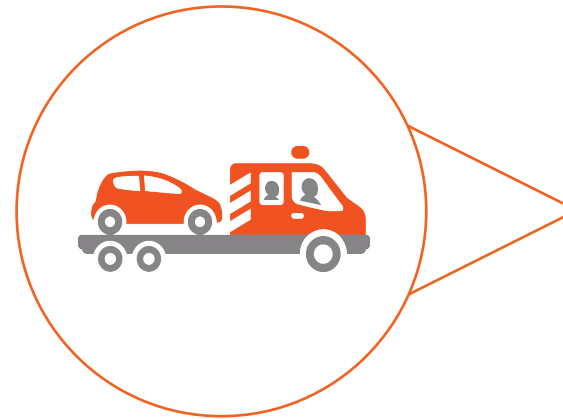
»» Benefits

- Roadside assistance if the vehicle has broken down.
- 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.



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 where 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.
- Transportation of the driver and up to 7 passengers
- Recovery if the driver is taken ill



Products: At Home

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



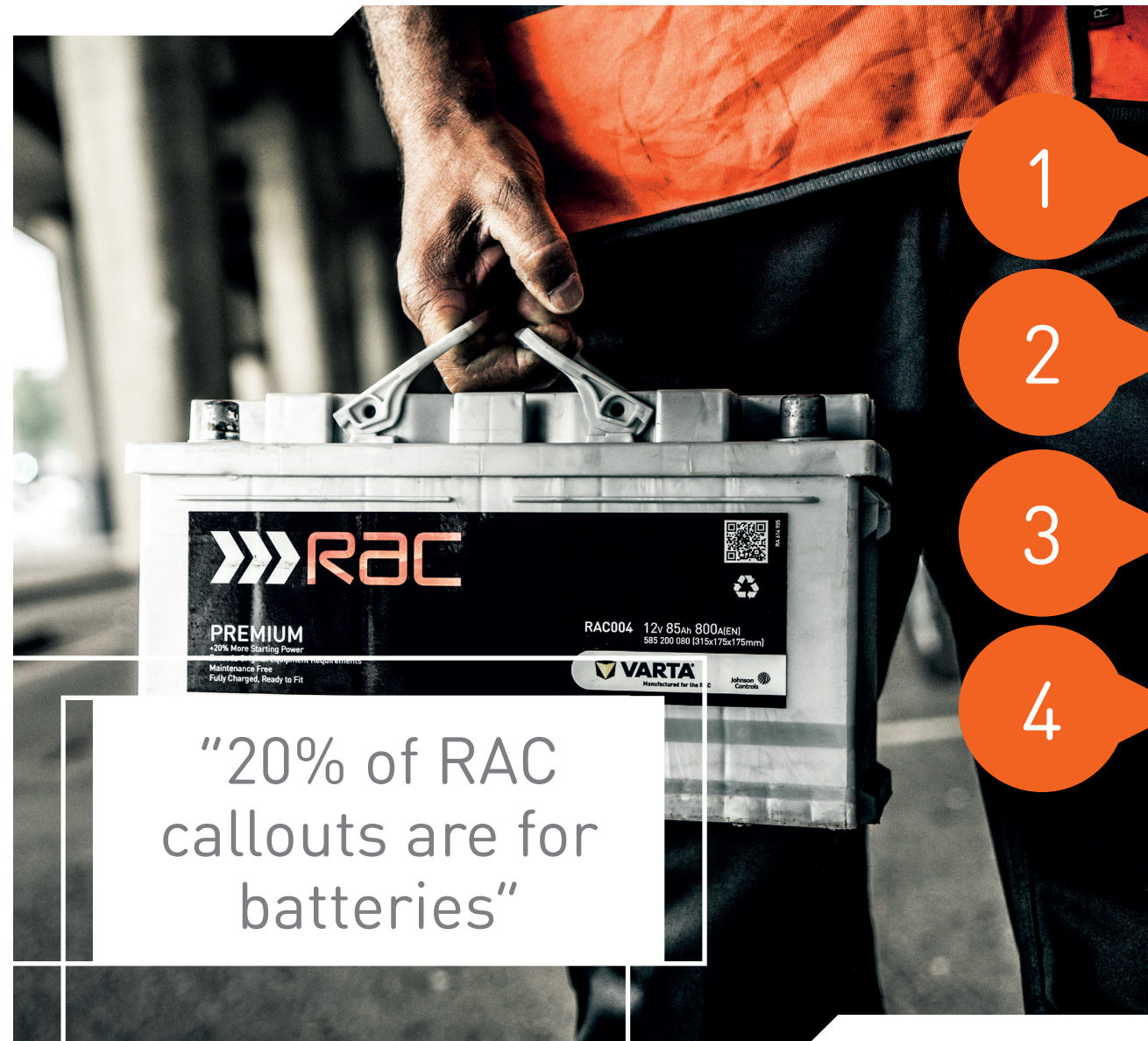
RAC's At Home cover provides peace of mind for customers that need their car for daily, time critical activities such as commuting or school runs. At Home cover provides RAC attendance for cars that have broken down in the driveway, for the RAC this can be up to 25% of calls annually.

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 systems



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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



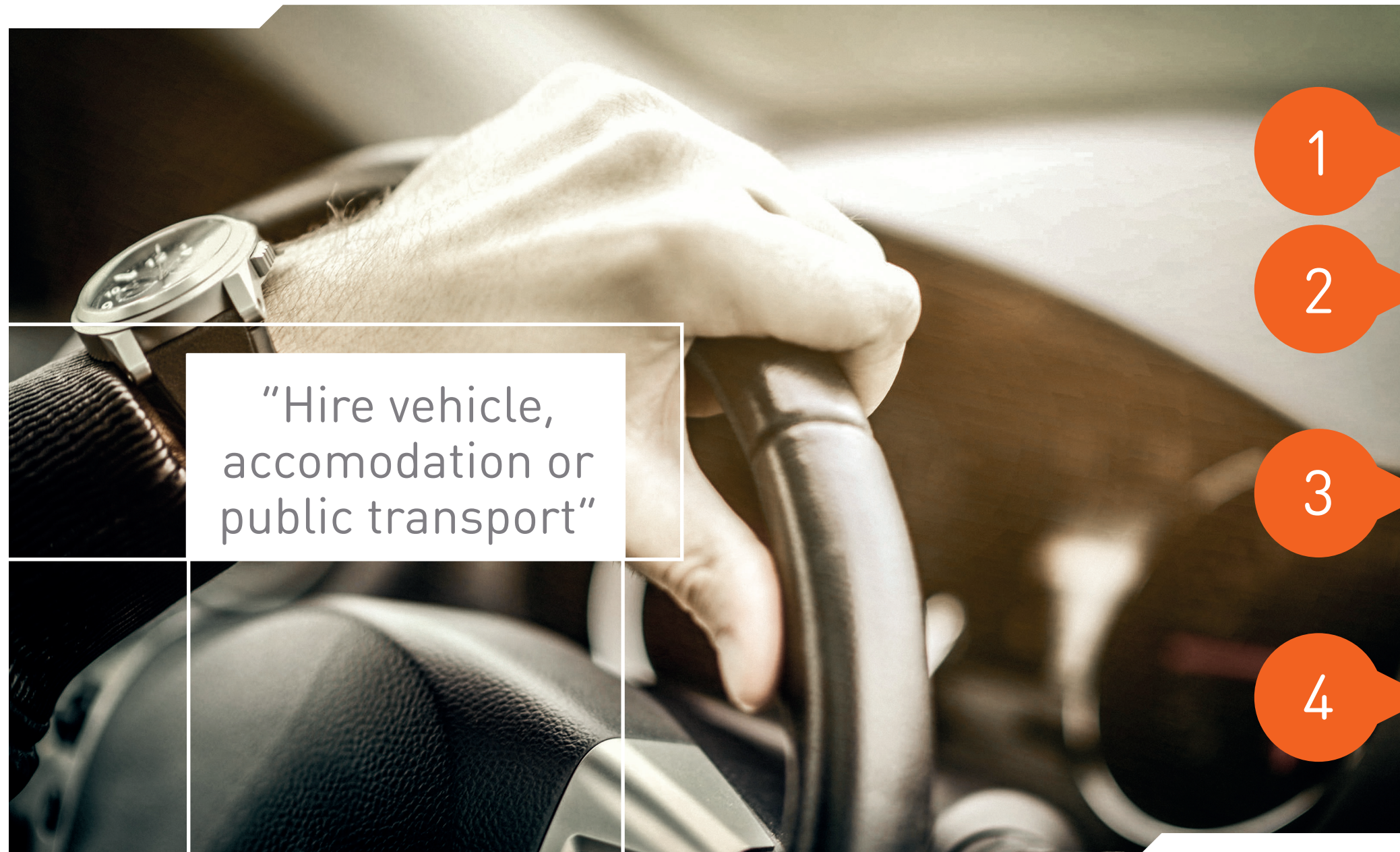
Products: Onward Travel

If the vehicle breaks down and we are unable to fix it at the roadside, we have onward travel options to ensure that customers can continue 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, accomodation or public transport"

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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.



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. Opposite 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



»» 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



RAC

Need more information?

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