

# RAC

## Broker



### RAC Brochure

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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.

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## MARKETING & TRAINING SUPPORT

We work with partners and big brands across all sectors providing marketing and training support to improve customer conversion and retention.

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**RAC ATTEND 2.2 MILLION BREAKDOWNS PER YEAR**

Find out more about how the UK's most experienced breakdown brand can service your customers.

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## CUSTOMER JOURNEY

Your policyholders are in safe hands with the RAC - we support them with expertise and good customer service at every touch point.



## INNOVATIVE PRODUCT DEVELOPMENT

We have developed a range of add-ons designed to meet the needs of our customers going forward.



## SERVICE LEVELS

By selecting RAC as your breakdown provider you will benefit from exceptional service levels and superior management information.

# In this document

In this document you will find information on RAC's background in general. It also explains how we can support you and your customers with information on core product offerings from the very beginning of our relationship.



# About RAC

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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.

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# Your 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:

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





# Supporting our partners

RAC are committed to supporting our partners and increasing conversion rates via joint training and marketing activity.

## Training

RAC have a dedicated training support team to work with our partners to promote product knowledge and help to increase conversion rates. We are able to provide full training support including:

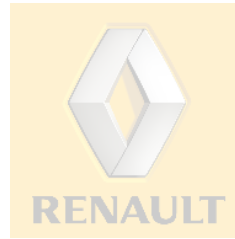
- Induction materials
- Product launches
- Videos
- Van demonstrations
- Train the Trainer sessions
- Posters and marketing materials
- Crib sheets and product information

## Client Marketing Support

We have an in-house marketing manager tasked with working alongside our account managers to enhance your customer proposition and experience through strategic multi-platform 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
- Events





The **co-operative** bank



PORSCHE





# Supporting Your Customers



## 1 POLICY TERM & CONDITIONS

- Fair, clear and relevant policy wording
- Written in plain English



## 3 RAC DYNAMIC QUESTIONS TO DELIVER THE RIGHT CUSTOMER OUTCOME

- Priority on vulnerable customers
- Customer service with empathy (fix the customer, not the car)



## 5 PATROL DISPATCHED



- Circa 1,500 trained patrol technicians
- 80% Patrol Attendance Rate (PAR)
- Average 13 years experience

OR SPECIALIST RESOURCE DISPATCHED (FUEL PATROL, PATROL, ELECTRIC CHARGING VEHICLE)...

- Specialist solution for right customer outcome

## OR RECOVERY FLATBED DISPATCHED

- Vehicle recovery – combination of resource and contractor



## CUSTOMER BREAKDOWN



## NOTIFICATION TO RAC BY PHONE OR APP



## RESOURCE SENT BASED ON VEHICLE FAULT / AVAILABILITY



- No need for additional resource 90% of time
- Fast and accurate response
- Estimated time of attendance provided
- iCAD (dispatch system) single view of all resources

**7 PATROL ARRIVES AND COMPLETES ROADSIDE FIX**







- Arrive within 50 minutes on average
- 80+% fixed, on average in 38 minutes
- Patrol carries 500+ parts
- Technical innovation for more roadside fixes

**OR RECOVERY COMPLETED AND ONWARD TRAVEL FULFILLED**

- Proactive offering of hire car/hotel/

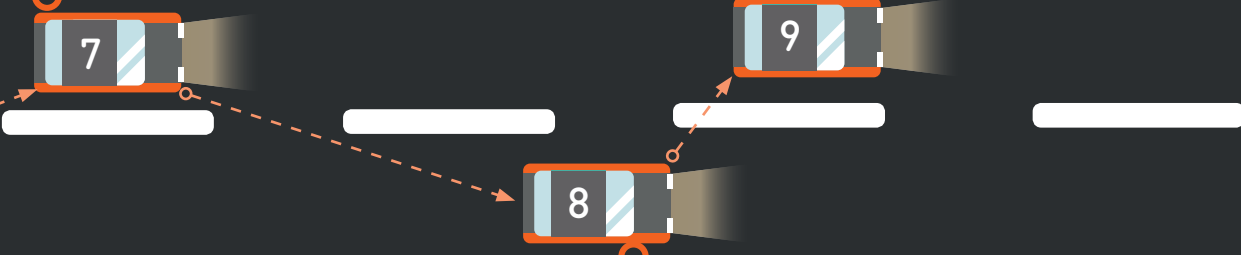
**TOP ROADSIDE FAULTS RESOLVED**

<p><b>TYRES</b> Using Universal Multi-fit Wheel / Tyre Patrols</p> 	<p><b>MIS-FUELS</b> Using Fuel Patrols</p> 
<p><b>NON STARTS - ENGINE</b> Using RACScan+</p> 	<p><b>BATTERY</b> Using RAC's Battery Tester</p> 

**9 CUSTOMER DRIVES AWAY HAPPY**



**COMPLAINT TO SERVICE BREAKDOWN RATIO:  
0.82%**



**6 CUSTOMER UPDATED ON ARRIVAL TIME**

- Patrol or office calls / mobile tracking to keep customer updated



**8 POST EVENT CUSTOMER FEEDBACK AND COMMUNICATION (INBOUND AND OUTBOUND)**



- Electronic Customer Satisfaction captured
- Net Promoter Score Captured
- eCARS work/battery report sent to customer
- Transparent and clear report on actions and next steps
- Customer feedback used to improve services



# 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.

### 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.

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 second to none. RAC fix 4 out of 5 of your customers vehicles at the roadside with no need for a tow.



"24/7 breakdown cover"





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.



### »»» 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 customer's vehicle, we'll take up to seven passengers and the vehicle to a chosen destination anywhere in mainland UK.



"Recovery if driver is taken ill"

RAC  
0800 550 550  
rac.co.uk

BW65 VYO



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.



### »» 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**

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



“20% of RAC callouts are for batteries”



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.



### »» 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.



“Hire vehicle,  
accomodation or  
public transport”



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



### »» Benefits

1

- Hire vehicle for 2 days or until the vehicle is repaired, whichever is sooner up to 1600cc

2

- Insurance for the replacement car, including collision damage waiver that waives the costs of damage resulting from a collision, but excluding any excess

3

- 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

4

- 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.

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”

**800**

Car Repatriations from Europe annually





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.



### »»» 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.

## 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.



## 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.



Having identified these trends in addition to providing solutions at roadside such 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.



## Misfuel Rescue

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



## 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 excellent service levels for you 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

#### 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."



# Need more information?

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