

Fiat Assistance

Complimentary Roadside Assistance

For petrol, diesel and hybrid vehicles
registered on or after 1st December 2023

PLEASE READ AND KEEP THIS HANDY

RAC

Contact information

Want to report a breakdown?

Where have you broken down?	Online	Telephone
Breakdown in the UK	fiatgroupbreakdown.rac.co.uk/ reportbreakdown Or, download the myRAC app. Going online is the fastest way to report your breakdown.	00 800 342 800 00 If you have difficulty communicating, you can text us on 0785 582 8282.
Breakdown in the Republic of Ireland		00 800 342 800 00
Breakdown in Europe		+33 4 87 25 70 44

Get in touch

	Email or phone	Post
Customer Services	0330 159 0339 breakdowncustomercare@rac.co.uk	Fiat Breakdown Customer Care Great Park Road Bradley Stoke Bristol BS32 4QN
Options for people with communication difficulties Use Typetalk by dialling 18001, then use one of the phone numbers listed above.		

03 numbers are charged at national call rates and are usually included in minute plans. Text messages are charged at your standard network rate. Our calls are monitored or recorded.

Your Need-to-Knows

This booklet has everything you need to know about your breakdown cover. But to make it easier to digest, we've pulled out some important bits below. Like what you need when you break down and how to keep your cover valid.

Broken down? You'll need to give us the details below

- Your name and vehicle registration number.
- The vehicle's make and model.
- Where you have broken down. This could be an address, the road name, or the motorway name and nearest junction.
- A number we can contact you on.

Reminders to support your breakdown cover

- › If you break down, always contact us and allow us to assess the situation. If you don't contact us before requesting services, you won't be covered.
- › Keep your vehicle roadworthy. You'll need valid tax, insurance and MOT or we won't be able to help if you break down.
- › We're here to help. But if we tell you about a fault or carry out a temporary repair, it's your responsibility to get it fixed. We won't attend repeat callouts for the same problem.
- › We can't guarantee how quickly we'll be able to get to you after you've reported a breakdown, but we'll always take your circumstances into account.
- › If you do break down in the UK, you'll be asked to read and sign a form that tells you what we found wrong with your vehicle and what you need to do. Please make sure you read and understand this.
- › Your breakdown cover doesn't cover vehicles over 4.5 tonnes. We also have length and width restrictions (max 6.4m long and 2.55m wide) as we can't tow vehicles bigger than this.
- › Keep a debit or credit card with you when you travel. You may need it for a hire car or to pay for things up front, even if you're covered.
- › If you break down in Europe on a private motorway, use the emergency telephone. If you break down anywhere else, call us first.

Breakdown or road traffic collision on a motorway in France or Mainland Europe

Motorways in many European countries are privately managed. If your vehicle breaks down or is in a road traffic collision on a private motorway or motorway service area you must use the roadside emergency telephones before contacting us. They can tell you whether the RAC can attend, or if they need to send their own recovery vehicle. If your vehicle is recovered by the police or authorised motorway services, you may have to pay labour and towing charges on the spot. A standard tariff is normally applied.

We'll reimburse these charges if the vehicle is towed to the recovery company's depot. This may apply to other roads in Europe, so we recommend you use the emergency phones where available. If they refuse to send a recovery vehicle, you should contact us.

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Making sense of your policy

We want our terms and conditions to be clear and easy to understand. To help with this, we use certain words in a specific way. We show the meaning of these words below. These definitions apply to all areas of your contract.

breakdown/break down/broken down

An event that happens during the time you're covered that stops the vehicle being driven. This must be because of a mechanical failure, like if your car won't start. Or an electrical failure, like loss of power. This also includes flat tyres. We don't consider it a breakdown if the vehicle can't be driven because of:

- a road-traffic collision
- fire, flood, theft
- acts of vandalism, or
- any driver-induced fault.

beyond economical repair

This is when the cost of repairing your vehicle would be greater than its market-value. We'll base the cost of repairs on the estimate made by the European garage.

driver-induced fault

Any fault caused by the driver of the vehicle, accidentally or on purpose. It includes a road-traffic collision, running out of fuel, running out of AdBlue in a diesel vehicle, filling your car / tank with the wrong fuel, losing or breaking your keys, locking your keys in your vehicle and tyre punctures (even if the vehicle is carrying a serviceable spare tyre).

Europe

In this policy, Europe means Albania, Algeria, Andorra, Austria, Azerbaijan, Belarus, Belgium, Bosnia and Herzegovina, Bulgaria, Czech Republic, Cyprus, Croatia, Denmark, Estonia, Egypt, Faroe Islands, Finland, France, Germany, Gibraltar, Greece, Iceland, Republic of Ireland, Israel, Italy (including Vatican City), Jordan, Kazakhstan, Latvia, Liechtenstein, Lithuania, Luxembourg, Kosovo, Macedonia, Malta, Moldova, Monaco, Morocco, Palestine, Netherlands, Norway, Poland, Portugal (including Azores and Madeira Islands), Romania, Russia, San Marino, Serbia and Montenegro, Slovakia, Slovenia, Spain (including Balearic Islands and Canary Islands, Melilla and Ceuta), Sweden, Switzerland, Tunisia, Turkey, Ukraine, Hungary,

home

Your permanent home in the UK.

journey

A journey begins when you and your vehicle leave your home address and ends when you return home. However, any journeys in between leaving and returning home, for any purpose, will be covered, whenever and wherever you are.

market value

What your vehicle is worth in the UK, as determined by us. This will be from Glass's Guide or another appropriate trade vehicle valuation guide, based on a vehicle of equivalent age, make, recorded mileage and value.

miles

We calculate miles using the most direct route by road.

passengers

The driver and any number of passengers (up the maximum number as legally permitted by the number of seats in your vehicle).

RAC/we/us/our

- This means RAC Motoring Services in:
 - Sections A, D and E
 - Included Benefits
- This means RAC Insurance Limited in:
 - Section B and C

Every time we say RAC/we/us/our, it can also mean any person who works for any of the companies above, or we've agreed can work on our behalf.

road-traffic collision

This is if you hit another vehicle or an object (for example, a lamppost or a tree) and damage your vehicle so it can't be driven. If changing your wheel will get you back on the road, we won't consider this a collision.

specialist resource

Resources or tools that our patrols don't usually carry. They may be needed to make a repair or recovery. It may mean a crane, tractor, locksmith, or lifting equipment.

UK

In this policy, UK means England, Scotland, Wales, Northern Ireland, Jersey, Guernsey, and the Isle of Man.

you/your

Anyone who is authorised to use the vehicle.

BREAKDOWN POLICY

How your policy works

- On pages 14-15 of this booklet, we have listed the conditions of this policy. These apply to everything in this booklet. For your cover to be valid, you must meet all these conditions.
- All breakdowns and requests for service must be made directly to us.

Policy type

Vehicle cover

Fiat Assistance is provided as part of your Fiat Manufacturer Warranty.

Cover is provided in both the UK and Europe.

This policy covers the Fiat vehicle and the vehicle will be covered whoever is driving.

How long am I covered for?

Your policy starts on the first day of your manufacturer warranty and lasts for 12 months.

What vehicles am I covered in?

You are only covered for the Fiat vehicle. Fiat Assistance does not cover you as a driver or a passenger in any other vehicle.

The vehicle has to be less than:

- a. 3.5 tonnes or 4.5 tonnes for light commercial vehicles
- b. 6.4 metres long, including a tow bar for assistance in the UK
- c. 7 metres long, including a tow bar for assistance in Europe
- d. 2.55 metres wide.

It must also be:

- registered in the UK
- insured and have valid road tax (not SORN)
- have a valid MOT (unless legally exempt)

IMPORTANT

If the vehicle you break down in lacks valid tax, MOT, or insurance, we won't attend your breakdown. However, this doesn't apply if your vehicle is legally exempt from having an MOT or tax.

Section A – Roadside and At Home

Covered
Whilst in the UK or Europe, if your vehicle breaks down or cannot be driven due to a driver-induced fault or road traffic collision, we'll: • send help to repair the vehicle at the roadside or at your home address – this could be a permanent or temporary repair; or • recover the vehicle and passengers to the nearest Fiat authorised repairer.
Not covered
• The cost of any parts or specialist resource. • The fitting of parts, including batteries, supplied by anyone other than us. • Any breakdown that happens because of a fault we've looked at in the past: a. that hasn't been properly repaired, or b. that we have temporarily repaired. It's your responsibility to get it fixed. We won't attend repeat callouts for the same problem.

Section B – Onward Travel

If we attend a breakdown or road-traffic collision but can't fix your vehicle on the same day, we'll arrange for you to continue your journey. You will be able to choose one of the following options, if they are available:

1. Taxi (as a connection expense); WITH
2. Hire car, OR
3. Alternative transport; OR
4. Overnight accommodation.

1. Taxi
Covered
You can claim back up to £100 for taxis or other means of transport used by you and/or your passengers as a connection expense to continue your journey or to return home.
Not covered
• If we have attended a driver-induced fault; or • If the broken-down vehicle is an ambulance, a taxi or being used for public transport.
2. Hire car
Covered
You're covered for up to 4 working days, or until your vehicle has been fixed (if sooner). We'll arrange for the hire of a car with 5 seats. For commercial vehicles, a replacement van will be provided wherever possible. See full terms on page 14. Hire cars must be arranged with us within 24 hours of the breakdown. If you arrange your own hire car, we will reimburse you up to £35 per day for up to four working days.
Not covered
• If we have attended a driver-induced fault; or • If the broken-down vehicle is an ambulance, a taxi or being used for public transport.
3. Alternative transport
Covered
If you're more than 60 miles from home and would prefer to continue your journey in the UK by air, rail, taxi, or public transport, we'll reimburse you. We can cover a standard-class ticket up to £150 per person or £500 for the whole party, whichever is less, OR If you're more than 300 miles from home and would prefer to continue your journey in the UK by air, we'll reimburse you. We can cover a one-way economy class air ticket up to £150 per person or £500 for the whole party, whichever is less.
Not covered
• If we have attended a driver-induced fault, or • If the broken-down vehicle is an ambulance, a taxi or being used for public transport, or • If you're less than 60 miles from home.

4. Overnight accommodation

Covered

You may decide that you would like to wait with your vehicle while it's being fixed. We'll arrange up to four nights hotel accommodation (including breakfast). You'll be covered for up to £150 per person or £680 for the whole party, whichever is less.

Not covered

- If you're less than 60 miles from home.
- If we have attended a driver-induced fault.
- If the broken-down vehicle is an ambulance, a taxi or being used for public transport.
- The cost of evening meals and alcohol aren't covered under any circumstances.

Section C – Hire-car terms and reimbursement

Hire-car terms

These terms are for when we provide you a hire car or where we agree to reimburse you.

Covered
You're covered for up to 4 working days, or until your vehicle has been fixed (if sooner). • We class working days as Monday through to Friday (excluding Bank Holidays). This means that if your hire starts on Wednesday, the hire car will be covered until Monday. • We'll arrange for the hire of a car with 5 seats. • Where a larger vehicle is needed to transport more than 4 passengers we will arrange a larger vehicle or alternatively two cars will be provided. • Where available a 'van for van' replacement van will be provided. • If you don't meet the terms of the car-hire provider we arrange and you decide to hire a car yourself, let us know. If we've agreed the cost beforehand, we'll reimburse you up to £35 per day. The reimbursement process is below. • If we arrange the car hire, we'll pay the insurance and collision-damage waiver. This covers the cost of damage, but there may still be an excess to pay if you have an accident.
Not covered
• We won't provide a specific car type, model, or accessories or adapted vehicles – including tow bars. • Any cost of: a. fuel while using the hire car, or b. insurance excess or additional costs.

Reimbursement

For some of our cover options, you may need to pay for the service upfront and claim back the money from us. To do this, please visit rac.co.uk/reimbursementclaimform. If you have any questions, contact us on 0330 159 0339.

Please send us your completed form within 90 days of your breakdown using the contact details on the form. We'll need to see proof of payment, so please send us the original receipt.

IMPORTANT

We won't reimburse any costs that haven't been arranged through us or agreed by us.

Section D – Repaired vehicle recovery

If your home address is more than 60 miles from the Fiat authorised repairer you will be able to choose one of the following options, if they are available:

- 1. Vehicle recovery
- 2. Collection of the vehicle by public transport
- 3. Collection of the vehicle by air travel

1. Vehicle recovery
Covered
• We can arrange for the repaired vehicle to be recovered to your home address.
Not covered
• If your home address is less than 60 miles from the Fiat authorised repairer; OR • If we have attended a driver-induced fault.
2. Collection of the vehicle by public transport
Covered
• If you prefer to you use a taxi, train, coach or other form of public transport to return to the repairer and collect your vehicle, we'll reimburse you. We can cover a one-way ticket up to £150.
Not covered
• If your home address is less than 60 miles from the Fiat authorised repairer; OR • If we have attended a driver-induced fault.
3. Collection of the vehicle by air travel
Covered
• If you prefer to use air travel to return to the repairer and collect your vehicle, we'll reimburse you. We can cover a standard-class one way ticket up to £150.
Not covered
• If your home address is less than 300 miles from the Fiat authorised repairer; OR • If we have attended a driver-induced fault.

Section E – Getting an unrepaired vehicle home

If we have recovered your vehicle in Europe and the Fiat authorised repairer confirms that the time needed to repair your vehicle is longer than five days, we can arrange for the unrepaired vehicle to be repatriated to your preferred Fiat authorised repairer in the UK.

Covered
• We can arrange for the unrepaired vehicle to be repatriated to your home address; OR • We can arrange for the unrepaired vehicle to be repatriated to the Fiat authorised repairer closest to your home.
Not covered
We can't take your unrepaired vehicle home if: • it'll take five days or less to repair it • the breakdown is because of a driver-induced fault or road-traffic collision, or • it's beyond economical repair (fixing it would cost more than the market value of the vehicle). If your vehicle has broken down in the UK, this section doesn't apply – please refer to Section D instead.

Your policy conditions

The following conditions apply to all sections of this breakdown cover. If you don't keep to them, we can refuse cover or cancel your breakdown cover (or both).

1. **Direct request for services** You must request services directly from us. We'll only provide cover if we've arranged or authorised your services.
2. **Callout to avoid repair cost** If we have reason to think you have called us out to avoid the cost of repairing your vehicle, or to correct a repair that's been tried by someone else, we won't provide cover.
3. **Driver with the vehicle** There must be a driver with the vehicle when we attend. If there isn't, we won't be able to provide service.
4. **Vehicle contents** Don't leave valuables in the car. We can't cover any loss or damage to the vehicle's contents.
5. **Under-16s** If we need to recover passengers under the age of 16, they must be accompanied by an adult.
6. **Animals** The only animals allowed in RAC vehicles are assistance dogs. However, if your vehicle needs to be recovered, animals can stay in your vehicle at your own risk. Or we'll do our best to find an alternative way to transport them. We won't be liable for any injury to animals, or damage they cause. We do not transport livestock. We're not responsible for any costs relating to animals.
7. **Roadworthiness** If we repair your vehicle, we're responsible for that repair but this doesn't mean we're confirming the vehicle's legal and roadworthy condition. This is your responsibility.
8. **Uninsured losses** We won't be responsible for any losses after a breakdown that aren't listed in this breakdown cover. For example, we won't pay for any loss of earnings or missed appointments.
9. **Reporting a breakdown** Requests for assistance made more than 24 hours after the breakdown may be refused.
10. **Passengers** 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.
11. **Continuing your journey** We won't cover claims for repairs that aren't essential to you continuing your journey.
12. **Local laws** You must make sure your vehicle meets all the laws of the countries you visit.
13. **Exchange rate** How we calculate exchange rate:
 - a. any costs we incur directly in a currency other than GBP will be converted to GBP at the exchange rate used by us at that time
 - b. any costs you incurred in a currency other than GBP that we are going to reimburse will be converted to GBP either:
 - at the exchange rate used by your debit or credit provider
 - at the exchange rate we use when we receive your claim form, if you paid in cash.
14. **Attendance times** We can't guarantee how quickly we'll be able to get to you after you've reported a breakdown, but we'll always try to take your circumstances into account. The estimated times we give you may change because of things outside of our control, including traffic, accidents, and weather. If we think it's the best solution for you, we may send one of our trusted partners to help you.

15. **Breakdowns on motorways or dual carriageways** If an emergency service, local authority, or any government agency handles your breakdown – for example, a breakdown on a live lane of a motorway - we'll only attend and offer recovery if we've been asked to by them.
16. **Choice of options** If you report a breakdown, there may be more than one option available to you. Based on our experience and expertise, we'll recommend what we think is the best option. We'll always discuss your options with you clearly.
17. **Garage Repairs** We won't take responsibility for the repairs done by a garage or repairer. Any acts or omissions are their responsibility. The contract for repairs will be between you and the garage/repairer.
18. **Quality of service** When we arrange car hire, taxis, hotels and other benefits, we'll always do our best to find a suitable option for you. However:
 - a. we aren't responsible for the quality or service of each individual hotel, train or taxi booked
 - b. while we'll always use a reputable car hire company, we aren't responsible for checking the condition of each vehicle or the service of each company.
19. **Delays to repairs** If your car needs repairs after a breakdown, you must not delay or refuse repairs while in Europe. If you do, and we believe this will lead to higher costs, we can refuse you cover under Onward Travel (Section B) and Repaired Vehicle Recovery (Section D).
20. **Event outside of our control** events outside our control may stop us being able to offer you our service as usual. For example, terrorist acts, pandemics or epidemics, extreme weather, industrial disputes, wars, or riots. If this happens, we'll take steps to make sure we can offer you the best service possible.
21. **Specialist resources** Your breakdown cover doesn't cover:
 - a. specialist resource. For example, if you've lowered your suspension and we need special lifting equipment to move your vehicle onto our ramp.
 - b. damage to glass, even if the damage means you can't legally or safely drive. We'll arrange transport to a local garage so you can get your vehicle fixed, but you'll have to pay for the repair.
 - c. tolls, ferries or congestion charges for your vehicle, or our vehicle
 - d. spare tyres and wheels – neither repairing or sourcing them.
22. **Other things not covered** This breakdown cover doesn't include:
 - a. routine servicing, maintenance, or assembly of your vehicle
 - b. breakdowns that happen during events or activities where the normal rules of the road don't apply. For example, we won't attend breakdowns on racetracks, or if you have been immediately recovered from a racetrack. This includes use of the Nürburgring
 - c. breakdown and recovery in a place you or we have no legal access to
 - d. vehicles that aren't being used in line with the manufacturer's guidelines
 - e. vehicles that aren't in good enough condition to drive. If we think your vehicle isn't in good enough condition to be legally driven, we can refuse you service
 - f. overloading of a vehicle under the laws in any country it is travelling through
 - g. a breakdown that is or may be affected by the influence of alcohol or drugs
 - h. a breakdown caused by vehicle theft or fire
 - i. breakdowns caused by running out of oil or water, frost damage, rust or corrosion

Included benefits

We offer these services as part of your breakdown cover package.

Caravans and trailers

We don't cover the breakdown of caravans and trailers under Fiat Assistance.

If the vehicle is towing a caravan or trailer at the time of breakdown and needs to be recovered, we will recover the caravan or trailer along with the vehicle.

Urgent message relay

If your vehicle has broken down and you need to contact friends and family urgently, we'll try to get a message to them for you.

Additional services

If your vehicle can't be driven, but it's not because of a breakdown, we may still be able to help you. You'll need to pay for these services, but we'll discuss the options with you when you call us.

Misuse of your breakdown cover

You must not:
• behave inappropriately towards us – this includes acting in a threatening or abusive manner, physically or verbally • persuade or try to persuade us to do anything dishonest or illegal • fail to mention important facts about a breakdown to make sure you can use our service • knowingly let someone who isn't covered by your breakdown cover to try to claim on it
If these conditions aren't met, we may:
• refuse to give you service under your breakdown cover immediately • cancel your breakdown cover immediately • refuse to sell you any policy or services in the future.

When your breakdown cover ends

This breakdown cover ends 12 months after the start date of your manufacturers warranty.
We will contact you at your last-known postal or email address before the breakdown cover expires to confirm if you'd like to extend your breakdown cover.

Changing your details

If you need to change anything on your breakdown cover, please let us know immediately.
If we send communications to your last-known home or email address, we'll think of these as 'received'. It's your responsibility to keep your contact details up to date. The quickest and easiest way to update your details is by contacting your local Fiat Franchised dealer.

Complaints

We're committed to giving our customers excellent service. We know, however, that sometimes you may feel you don't get the service you expect.
If you're unhappy with our services, please contact us.

	Phone	In writing
Breakdown-related complaints	0330 159 0339	Fiat Breakdown Customer Care RAC Motoring Services Great Park Road Bradley Stoke Bristol BS32 4QN breakdowncustomercare@rac.co.uk

Your Data

In this section, where we say "we", we mean the RAC Group of Companies which includes RAC Financial Services Limited, RAC Motoring Services and RAC Insurance Limited.

This section explains how we collect and use information about you and who we share it with. Our privacy policy has more details about our use of your data. You can find it at rac.co.uk/privacy-policy. You can also request a copy by phone, email, or post. Just use the contact details listed later in this section.

This section applies to the entire Breakdown Cover

What information about you do we use?

We may collect information about you. This includes the following things:

- **Information about you**
Your name, address, phone number, email address.
- **Information about your passengers**
Names and home addresses.
- **Location information**
The location of you and your vehicle, plus information about any relevant journeys.
- **Breakdown cover information**
Your breakdown cover start date and end date.
- **Vehicle information**
Vehicle registration number, manufacturer, model, date of first registration with the DVLA.
- **Breakdown information**
Information about the cause of your breakdown.
- **Payment details**
Credit or debit card details only where additional purchase is required.
- **Expenses information**
If the RAC pays for any of your expenses, it will need details of those expenses.
- **Health information**
In limited circumstances, the RAC may ask for information about your health and wellbeing. This is to make sure the RAC can fulfil your breakdown cover properly, particularly if this involves helping you in a medical emergency.

How we collect your data

At times, we'll collect information about you. This includes:

- when you contact us on social media or online
- when you ask for service under your breakdown cover
- from third parties, e.g. your dealer, the DVLA etc.

Why we collect your data

We use your information to help you with your RAC breakdown cover, offer our other products and services, meet our legitimate business interests, and for legal and regulatory purposes.

Who will we share your data with?

At times, we may share your information. Examples include the following:

1. We may share your data with the RAC group of companies (including RAC Insurance Limited and RAC Motoring Services Limited).
2. To allow us to give you the service you have requested, we may also share your data with external service providers and specialists. Your data may also be shared for market research.
3. If we need to recover unpaid debts to the RAC, we may share your data with debt-recovery agencies.
4. Your data may be shared with external organisations to help us prevent and detect fraud. This includes credit-reference agencies and organisations that check your identity.
5. In some cases, we must share your data with statutory bodies or organisations to help prevent or detect fraud.

Contacting the RAC's Data Protection Office (DPO)

Email	dpo@rac.co.uk
Writing	Data Protection Officer RAC House Great Park Road Bradley Stoke Bristol BS32 4QN

Your rights

You have rights over your personal data and how it's used. For more information about your rights, please visit rac.co.uk/privacy-policy, contact our Data Protection Officer, or contact the RAC Customer Centre.

Telephone	0330 159 0339
Email	breakdowncustomer@rac.co.uk
Writing	Freepost RTLA-HZB-CESE RAC Financial Services Limited Customer Services Team PO Box 586 Bristol BS34 9GB

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