

RAC

RAC Breakdown Cover as an employee benefit

Vehicle Benefits



Who are Vehicle Benefits?

- In partnership with RAC Motoring Services, Vehicle Benefits Limited is the UK's leading salary exchange manager of vehicle breakdown cover in the employee benefits market.
- Headquartered in Leicestershire we have been nationally managing vehicle breakdown cover schemes since 2009.
- Working with employers directly and via employee benefit companies we have experience in **designing, implementing & managing** vehicle breakdown cover salary exchange schemes that are tailor made to suit the individual needs of our client base.
- Vehicle Benefits Limited is authorised and regulated by the Financial Conduct Authority (FCA No 930648)



Vehicle
Benefits
RAC



Types of Cover

LEVEL 1

- ✓ **Roadside Assistance**
"We fix 4 out of 5 on the spot"
- ✓ **Unlimited Tow**
"To any UK garage or destination"
- ✓ **Unlimited Callouts**

LEVEL 2

- ✓ **Roadside Assistance**
"We fix 4 out of 5 on the spot"
- ✓ **Unlimited Tow**
"To any UK garage or destination"
- ✓ **Unlimited Callouts**
- ✓ **Home Start**
"We'll rescue you anywhere, and we'll always try to fix you on the spot"

LEVEL 3

- ✓ **Roadside Assistance**
"We fix 4 out of 5 on the spot"
- ✓ **Unlimited Tow**
"To any UK garage or destination"
- ✓ **Unlimited Callouts**
- ✓ **Home Start**
"We'll rescue you anywhere, and we'll always try to fix you on the spot"
- ✓ **Onward Travel**
"Keep mobile with any combination of car hire, taxi, or hotel whilst your car's being fixed"

LEVEL 4

- ✓ **Roadside Assistance**
"We fix 4 out of 5 on the spot"
- ✓ **Unlimited Tow**
"To any UK garage or destination"
- ✓ **Unlimited Callouts**
- ✓ **Home Start**
"We'll rescue you anywhere, and we'll always try to fix you on the spot"
- ✓ **Onward Travel**
"Keep mobile with any combination of car hire, taxi, or hotel whilst your car's being fixed"
- ✓ **European Multi-Trip Cover**
"English speaking help in over 49 countries"

Cover for Petrol/Diesel/Electric/PHEV, Cars and Motorcycles
Cover is provided for the vehicle not for the individual

Cover & Costs

RAC's equivalent cost
£225.50/Annual
Save £139!

Cover Elements	LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
Roadside Assistance & Recovery	Yes	Yes	Yes	Yes
At Home	-	Yes	Yes	Yes
Onward Travel	-	-	Yes	Yes
European Multi Trip	-	-	-	Yes
Annual Price	£60.36	£67.80	£86.28	£114.72
Monthly Price (applicable for on-payroll benefit)	£5.03	£5.65	£7.19	£9.56

- ✓ For new schemes until 31st December 2024
- ✓ Includes £10 commission per vehicle
 - ✓ (Commission can be removed for lower pricing)

Most popular

Flex – Key Points (Payroll Benefit)

- ✓ No employer financial risk or implementation costs
- ✓ Monthly salary sacrifice (NI Savings – 12% or 2%) or Net deduction
- ✓ Cover up to 4 vehicles (Family & Friends)
- ✓ Anytime join benefit

Invoicing options/Leaver Scenarios

- ✓ Annual Invoicing – Outstanding payments reduced from any final salary and employee remains on cover

Voluntary Benefits (Off Payroll)

- ✓ Annual payment (compared to Flex being monthly payment)
- ✓ Nil employer financial risk
- ✓ Nil employer admin
- ✓ Cover up to 4 vehicles
- ✓ Employees have access to user portal
- ✓ Purchase directly by employees (Credit/Debit)
 - ✓ Website example on next slide.

Web Platform

Sign up online at www.vehiclebenefits.co.uk using:
Company Code: **EXAMPLE** Passcode: **EXAMPLE**



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Welcome to Vehicle Benefits

A Partner of the RAC

ALREADY HAVE COVER WITH US?

BUY NOW



Discounted Vehicle Specific Breakdown Cover

Welcome to the UK's market leading employee benefit servicing vehicle breakdown. We specialise in offering both employer salary sacrifice and employee direct options.

Vehicle Benefits offer vehicle based breakdown cover only. Personal cover is not available.

If you know which level of cover you require please click on 'Buy Now'. If you are unsure, please browse our 'Service Description' page where you will find all levels of cover from basic Roadside & Recovery all the way up to the Full UK Cover - we also have an option for European cover.

If you need any help we are only a phone call away on 03333 446 645.

Employees from companies enjoying Vehicle Benefits



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Company Validation Check

If you have a company code, please enter, if you do not have a code please call us on 03333 446645

Company Code

Passcode

Company Name

APPLY DISCOUNTS

Step 1 - Vehicle Details

Step 2 - Personal Details

Step 3 - Contact Details

Step 4 - Cover Type Summary

Step 5 - Payment



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Frequently Asked Questions (FAQ's)

Am I covered if I am not driving and my vehicle breaks down?

Are there different levels of cover?

Can I add other vehicles to my policy?

Can I cover my Motorbike, Van or Taxi?

Are motorhomes covered?

When will my membership start?

Will I receive a membership pack and card in the post?

What is included in my email communication when I join the scheme?

In the UK will it always be an RAC patrol that attends my breakdown?



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