



May 09, 2018 16:55 BST

RAC brings state-of-the-art ‘connected’ breakdown technology to telematics insurance customers

Every driver taking out [RAC Black Box Car Insurance](#) who opts for complimentary RAC breakdown or already has existing RAC roadside assistance cover is now automatically being given access to the RAC’s new state-of-the-art ‘connected’ breakdown service.

Black box – or telematics technology – is proving to be increasingly popular with hundreds of thousands of motorists already benefitting from cheaper car insurance by having their driving reviewed to prove they are safe at the

wheel. In fact, in 2017 RAC Black Box Car Insurance customers drove over 46 million miles – that's the equivalent of going to the moon and back 96 times.

As a leading black box car insurance provider the RAC decided to further strengthen its policy by adding in its new [RAC Connected breakdown service](#) which remotely transmits information from vehicles' on-board diagnostics systems to the RAC, allowing important faults to be identified and fixed at the earliest possible opportunity.

Every time the vehicle's engine is started a full diagnostics scan is carried out covering more than 15,000 checks. Even though fault codes may be generated, these don't always appear on the dashboard meaning the driver is not aware there is an issue with the vehicle. In fact, the code may remain in the background until the vehicle is next serviced, or the fault gets worse, possibly causing the vehicle to break down.

However, with RAC Black Box Insurance when a vehicle produces a fault code the box sends it to the RAC where it is assessed using the RAC's unique insight, gained from years of analysing millions of breakdown fault codes read at the roadside, and assigned a fault severity.

The policyholder can access any fault codes in their app or via the online portal straightaway and will receive a weekly email notifying them if there is an issue.

When a serious fault is identified which could have safety implications or lead to a more complex failure, the customer will be automatically contacted by an RAC agent to inform them in plain language what the problem is and what action needs to be taken. This can range from sending an RAC patrol to booking the vehicle into the nearest RAC Approved Garage, or providing the details of the faults so they can take it to their own trusted garage.

The fault analysis information from the technology can also be used to assist the assigned RAC patrol who can even collect any required parts before attending. By getting faults fixed as soon as they are identified it is possible to prevent issues developing and becoming more serious and costly to repair. In addition, when a member is unsure of exactly where they have broken down the RAC black box can be used to locate them accurately, allowing a patrol to attend more quickly.

RAC Insurance managing director Mark Godfrey said: “Black box car insurance policies are making a massive difference to the behaviour of young drivers by helping to improve the way they drive. And, as they prove they are safe drivers, this also then helps to reduce the amount they pay for their insurance.

“By being the first to include connected breakdown technology in an insurance policy we believe we are not only strengthening an already strong product, we are helping to reduce the cost and stress of motoring for our policyholders. Knowing the RAC has early warning of any major fault that might occur to their vehicles is the kind of reassurance every motorist would want.

“Providing this insight helps to demystify the vehicle diagnostic process, making it easier to keep vehicles in good working order. In addition, the service can save policyholders money as some garages charge in excess of £65 to run a diagnostic check.”

The RAC Connected breakdown service is available to every new RAC Black Box Car Insurance customer who takes advantage of the free 12-month vehicle-based RAC Roadside cover offer at the time of purchasing their policy; this includes anyone purchasing higher levels of cover. Any renewing RAC Black Box Car Insurance customers who have selected the RAC Breakdown cover are also eligible.

The RAC telematics black box is fitted free of charge in approximately an hour at a time and location convenient to the policyholder.

RAC Insurance has already received a considerable amount of feedback about its connected breakdown technology offered with RAC Black Box Car Insurance policies.

- *Mr Cannon: “I am very happy with the service I received and appreciative of the call advising me to go to the garage.”*
- *Mr Williams: “The service was very good and overall it is great as it could help save me money in the future.”*
- *Mr Cater: “I wasn’t aware this service was available. It is amazing!”*
- *Miss Edwards: “This is an amazing service! Before the telematics box was fitted I had a warning light issue on my vehicle which the main dealer advised me they could not find a fault with. Upon the fitting*

of the device, the RAC called me and supplied me with the diagnostic codes. Once I supplied them to my garage they confirmed that there was in fact a fault with my vehicle.”

- *Mr Finnigan: “It’s a fantastic service that I was not aware the RAC carried out. It is great that I can be advised about the problem before the vehicle breaks down, especially with it being my daughter’s vehicle.”*
- *Mr Gunton: “I am very pleased that someone is watching my vehicle for potential faults.”*

[RAC Black Box Car Insurance](#) works via a matchbox-sized device which tracks speed, braking and acceleration along with where and when the policyholder drives in order to calculate how safe they are through a Driver Score. Unlike some telematics policies, there are no curfews, and the policyholder selects their own mileage limit when they get a quote, leaving them free to drive when, where and how far they like.

The policyholder can keep track of their driving performance by going to the RAC Black Box Insurance online portal or app to look at their easy-to-understand Driver Score. There are also hints and tips for improving the score through safer and more economical driving. The Driver Score is first calculated after the policyholder’s car has been driven 200 miles and is then updated every seven days after the installation date.

Mark Godfrey added: “Driver scores encourage better and more efficient driving which can lead to lower fuel costs. Driving at slower speeds also helps to cut accidents and reduce costly wear and tear. We hope that customers will see the value in bringing all these functions together in one app.”

For further information about RAC Black Box Car Insurance visit:
www.rac.co.uk/blackbox or call 0330 1591 042.

Notes to Editors

About RAC Insurance

The RAC has provided insurance services for its members since the early days

of motoring. Today, RAC Insurance offers a suite of products to its customers including insurance for car, home, motorbike, van and travel, along with other niche products aimed at personal and business customers.

In 2017, RAC Insurance generated more than 44m quotes while six out of 10 customers chose to renew their insurance with the RAC.

RAC Car Insurance provides customers with great value insurance by searching a panel of carefully selected insurers to get the best possible prices. In 2017 and 2018 RAC Car Insurance was awarded Consumer Intelligence awards for Trust, and in 2018 a Consumer Intelligence award for Customer Satisfaction, as voted for by drivers. It is also 5 Star rated by independent researcher Defaqto.

In line with the mission to be the motorists' champion, the RAC launched Black Box Car Insurance in 2015 to help keep motoring affordable and to reinforce the value of establishing safe driving behaviours with new and young drivers.

The RAC also offers a multi-car insurance discount to help drivers cut their motoring costs, Temporary Car Insurance and Learner Driver Insurance.

For more information visit [RAC Insurance](#)

Contacts



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