

MECHANICAL BREAKDOWN WARRANTY POLICY SUMMARY

IMPORTANT FACTS YOU SHOULD KNOW

Mechanical Breakdown Insurance (MBI) is a policy that protects your vehicle against the sudden and unexpected failure of a covered part.

It is supplied in addition to and not as a substitute of your legal rights relating to faulty goods or services which have been incorrectly described.

The policy does not cover general maintenance of the vehicle such as routine servicing, or the failure of any part due to wear & tear.

OUR AIMS

We aim to offer you the highest standard of service. To assist in this we will ensure that your policy booklet is written in Plain English and carries the Crystal Mark for both "clarity" and "honesty".

We also aim to offer one of the fastest claims services in the industry. At present over 95% of all claims are authorised within 10 minutes of being made.

We also aim to despatch settlement cheques on the same day we receive an invoice.

YOUR RESPONSIBILITIES

As with all insurance you have a responsibility to assist in minimising the potential for a claim to happen. You will be expected to:

Maintain the vehicle as per the Manufacturers servicing schedule.

Tell us about any possible claim as soon as possible.

Be responsible for all costs until we give an authorisation number.

SCHEDULE OF INSURANCE

We will send you a schedule of insurance once we have accepted your application. We generally send the schedule on the same day we receive an application. If yours does not arrive within 21 days of an application being made, please contact us on 0870 756 0343.

The schedule of insurance is read in conjunction with your policy booklet and validates the cover to your vehicle. Please read the Schedule carefully to check that it is accurate and meets your requirements.

UNDERWRITERS

The policy is underwritten by AmTrust International Underwriters Limited.

COOLING-OFF PERIOD

As long as we have not accepted any claims under this policy you may cancel the cover in the first 14 days and receive a full refund. After this period, no refund will be available.

GENERAL EXCLUSIONS

In common with most MBI policies cover does not extend to the following:

Any loss relating to an uncovered part.

Items that do not form part of the Manufacturers original specification.

Damaged caused by lack of servicing, any type of accident, freezing, misuse, neglect or abuse.

IF YOU HAVE A CLAIM

Telephone the claims number shown in your policy booklet and all assistance will be provided by one of our claims technicians.

IF YOU HAVE A COMPLAINT

If you have a complaint about this insurance please contact the administrator Warranty Administration Services Ltd, whose registered address is Otago House, Crofton Road, Lincoln, LN3 4NL.

If the matter is not resolved you may contact the claims manager at AmTrust International Underwriters Limited and ask him to review your case. (This will not effect your rights to take legal action if necessary). Their address is shown in your policy booklet.

If the matter is still not resolved you can ask the Financial Services Ombudsman to review your case. Further details will be provided at the appropriate stage.

IMPORTANT

This leaflet contains only a brief summary of the Warranties Online Mechanical Breakdown Warranty. Full details of the terms and conditions are contained in the policy booklet. A copy of which is available on request.