

This policy summary provides you with the key features of this Insurance. Full terms and conditions can be found in the insurance document, available on request. Should you have any questions regarding this insurance please contact our Customer Services team on 0844 854 1504.

### Administration of this insurance

This insurance is underwritten by AmTrust International Underwriters Limited, a company registered in Ireland under Registration No. 169384 and whose Registered Office is at 40 Westland Row, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Central Bank of Ireland and is licenced to operate in the United Kingdom under a Freedom of Services basis as directed by the European Communities (Non-Life Insurance) Framework Regulations, 1994, under Registration No 203014.

This insurance is administered and claims are handled on behalf of the Insurer by AA Warranty.

AA Warranty is a trademark of The Automobile Association Limited and is used with their permission under licence to Motorway Direct Plc. AA Warranty is provided by AA Mechanical Insurance Services Limited, an appointed representative of Motorway Direct Plc which is authorised and regulated by the Financial Conduct Authority (FCA), authorisation number 311741. Registered Office; 1 Waterside Court, Bold Street, Sheffield, S9 2LR. Registered in England & Wales No. 5987949. Group VAT registration: 804 0501 84.

### Significant features and benefits

This Insurance will contribute towards the cost of repairs required to your vehicle, due to unexpected breakdowns occurring within the period of cover and up to the maximum claim limit selected.

There are various single claim limits and periods of Insurance available ensuring the insurance can be tailored to meet your individual needs. The single claim limit and period of Insurance will be detailed in the schedule issued to you by the Seller.

- Unlimited vehicle mileage once cover has started.
- Unlimited number of claims up to the retail value of the vehicle at the date of breakdown in aggregate.
- Claims can be managed on your behalf through our nationwide network of nominated repairers.
- Transferable to a new vehicle or private owner.
- No claim will be rejected on the grounds of Wear and Tear where the Vehicle has covered less than 60,000 miles and is under 5 years old at the time of the claim.

### What is not covered

- Any customer excess as detailed in the schedule.
- The cost of Components listed as excluded.
- Impact or accidental damage.

- General maintenance, servicing and components failing due to wear and tear.
- Faults which existed prior to the commencement of this insurance or that could be covered by any other warranty / guarantee / insurance.
- Damage caused by overheating, freezing, corrosion or the intrusion of harmful substances (for example the ingress of water), use of an incorrect grade of fuel or oil, or lack of antifreeze, lubrication or servicing.
- Faults which were on the Vehicle at the time of purchase, or caused by the result of inadequate servicing or as a result of faulty workmanship.

### Eligibility

This Insurance is available for passenger cars, vans and light commercial vehicles up to 3,500kg GVW that are registered within the United Kingdom.

This Insurance does not cover vehicles that;

- are used for hire or reward (e.g. taxi or driving tuition);
- have been previously recorded as an insurance total loss;
- have been modified from the manufacturer's specification (unless agreed by Us);
- are used for road-racing, rallying, or any other competitive event.

### Your right to cancel

1. You may cancel This Insurance within 14 days of the Issue Date\* or the date on which You receive the contractual terms and conditions whichever occurs the later and obtain a full refund by contacting Our customer services department. If We have made a claim payment to You or on Your behalf during this time the total value of claims paid will be deducted from any refund due. Any refund of premium will be processed by the selling dealer.
2. After 14 days You may cancel This Insurance but no refund of premium is available and any outstanding premium instalments must be paid to Us in full. However where the Vehicle is subject to an insurance total loss or in the event of Your death, the unused part of Your premium, calculated pro-rata will be refunded less a £50 administration charge. If We have made a claim payment to You or on Your behalf during this time You will have to return the money to Us. Any refund of premium will be processed by the selling dealer.

\* **The Issue Date** will be confirmed in the Schedule, being the date on which You either concluded the contract of Insurance or the day on which You receive the contractual terms and conditions.

### How to make a claim

If you think that you have a fault which may be covered by this insurance, you must contact us in the first instance. The claims telephone number is: 0844 854 1500.

For new policies taken out on or after 20/05/2013

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Telephone calls may be monitored and recorded for quality assurance and compliance. You may contact Us using Text Relay. Information is also available in Large Print, Braille and Audio on request. Please call for details.



## Cover

All mechanical and electrical Components of the Vehicle are covered, where they were supplied as part of the manufacturer's original specification.

## Cover includes:

Engine	Automatic Gearbox	Propshaft/s
Timing Belt	Continuously Variable Transmission (CVT/CTX)	Wheel Bearings
Cooling System	Torque Converter	Steering and Suspension
Fuel System (Petrol)	Transfer Box	Braking System
Engine Management	Front Wheel Drive	Casings
Manual Gearbox	Rear Wheel Drive	Electrical Components
Clutch	Differential/s	Working Materials

## Excluded components

Bodywork, paintwork, light units, interior and exterior trim, glass (including mirrors), handles, hinges and fasteners, exhaust systems, diesel particulate filter (DPF) (along with any consequential damage caused to the catalytic converter), alarms, tracker units, immobilisers, central locking remote control unit, in-car entertainment systems including LCD / television screens, satellite navigation systems, seats, seat belt systems and air bag systems. Workshop consumables and service/maintenance items which includes, but is not limited to; spark plugs, glow plugs, brake and clutch frictional material, wiper blades and arms, drive belts, pipes and hoses, bulbs, batteries and fuses.

## In the event of a valid claim this insurance will also cover

Continental Use	The policy covers use in Mainland Europe and Eire for personal use up to 60 consecutive days
Hotel / Accommodation and Rail Fare	Pays up to £100 inc VAT
Recovery	Pays up to £50 inc VAT towards Recovery
Replacement vehicle hire	Pays up to £50 inc VAT per day, up to 7 days in total. The first 24 hours of any rental period or delays resulting from the non availability of parts are excluded.
Replacement vehicle hire, hotel accommodation, rail fare and recovery expenses will constitute part of the total claim and costs will be limited to the maximum Claims Limit as stated on the Schedule.	

## Optional Additional Cover

The following will only be included if selected as optional additional cover items on the Schedule, and the appropriate additional premiums paid.

Turbocharger / Supercharger / Kompressor	The complete unit is covered providing it is of original manufacturer's equipment (including the wastegate if it is an integral part of the unit and cannot be bought separately).
Anti-Lock Brake System (ABS)	Factory fitted anti-lock braking systems are covered. (Excluding: wiring and connection faults).
Air Conditioning / Climate Control	Factory fitted air conditioning systems are covered (Excluding pipes, unions, wiring and receiver drier).
Power Roof Motors	Factory fitted convertible power roof motors, solenoids and control ECU.
Catalytic Converter	The factory fitted catalytic converter is covered for breakdown (Excludes blockage, impact damage, incorrect grade or type of fuel, corrosion).  <b>Please Note</b> The diesel particulate filter (DPF) is not covered by This Insurance along with any consequential damage caused to the catalytic converter. For information, the DPF is a serviceable item that requires regular regeneration. Please see the manufacturer owner's manual for details.

## How to Contact Us

AA Warranty: 1 Waterside Court, Bold Street, Sheffield, S9 2LR.

Claims Line	0844 854 1500
Claims Fax	0844 854 1501
Customer Services	0844 854 1504
E-mail	customerservices@AAwarranty.co.uk

Telephone calls may be monitored and recorded for quality assurance and compliance.

## Our commitment to good service

We hope You will be completely happy with This Insurance but if something does go wrong, We would like to know about it. We will do Our best to resolve the issue and make sure it doesn't happen again.

### If You need to complain

#### Complaints about the sale of This Insurance

If You have any concerns regarding the sale of This Insurance, please contact the Seller.

#### Complaints about This Insurance

Please contact Our Customer Services Team either by telephone on 0844 854 1504, or by e-mail to [customerservices@AAwarranty.co.uk](mailto:customerservices@AAwarranty.co.uk). Alternatively write to Us at AA Warranty, 1 Waterside Court, Bold Street, Sheffield, S9 2LR.

We will acknowledge Your complaint within 5 working days. We will advise You who is dealing with it and when We expect to respond. We aim to respond fully within 8 weeks. However if We are unable to provide a final response within this period We will write to You before this time and advise why We have not been able to offer a final response and how long We expect Our investigations to take.

If You remain unhappy with Our final response, or We have not managed to provide a final response within 8 weeks of Your complaint, You may be entitled to refer Your complaint to the Financial Ombudsman Service for help and advice.

- Phone: 0800 023 4567 or 0300 123 9123
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Post: Insurance Division Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR

#### Financial Services Compensation Scheme (FSCS)

The Insurer is covered by the FSCS. You may be entitled to compensation from the scheme if the Insurer cannot complete Their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0800 678 1100 or 0207 741 4100.

Please make sure You always quote Your policy number from the Schedule.

This complaints procedure doesn't affect Your statutory rights.