

## keyfacts<sup>®</sup> - about our insurance services

**Warranty Direct Limited**  
**Quadrant House,**  
**20 Broad Street Mall,**  
**Reading, RG1 7QE**

### 1. The Financial Services Authority (FSA)

The FSA is the independent watchdog that regulates financial services. It requires us to give you this document. Use this information to decide if our services are right for you.

### 2. Whose products do we offer?

We offer products from a range of insurers.

- ✓ We only offer products from a limited number of insurers.

Ask us for a list of insurers we offer insurance from.

We only offer products from a single insurer.

### 3. Which service will we provide you with?

We will advise and make a recommendation to you after we have assessed your needs.

- ✓ You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on.
- You will then need to make your own choice about how to proceed.

### 4. What will you have to pay us for our services?

A fee.

- ✓ No fee.

You will receive a quotation which will tell you about any other fees relating to any particular insurance policy.

### 5. Who regulates us?

Warranty Direct Limited is authorised and regulated by the Financial Services Authority. Our FSA Register Number is 309075.

Our permitted business is arranging general insurance contracts.

You can check on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

Warranty Direct Limited is also a member of The Society of Motor Manufacturers and Traders Limited (SMMT) and we follow their Vehicle Protection Code of Practice.

### 6. What to do if you have a complaint?

If you wish to register a complaint, please contact us:

**...in writing** Write to Warranty Direct Limited,  
Quadrant House, 20 Broad Street  
Mall, Reading, RG1 7QE

**...by phone** Telephone 0800 731 7001

If you cannot settle your complaint with us, you



may refer to the SMMT in order that they may investigate. You will be provided with full details at each appropriate stage of the complaints procedure.

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service.

### 7. Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.

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## motorcycle breakdown insurance policy summary



This document shows the Key Facts of your Policy that the Financial Services Authority has asked us to bring to your attention. It does not contain the full terms and conditions. These are included in your policy document. This summary does not form part of your contract of insurance.

### THE INSURER

AmTrust International Underwriters Limited underwrite this bike warranty. Registered in Ireland 169384 with Registered Office 123 Lower Baggot Street, Dublin 2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Irish Financial Services Regulatory Authority and is licensed to operate in the United Kingdom by the Financial Services Authority.

### TYPE OF INSURANCE AND COVER

This insurance policy pays towards the cost of repairing a motorcycle following breakdown of an insured part. A list of insured parts is attached.

### SIGNIFICANT REQUIREMENT

Your vehicle must have been serviced within the twelve months prior to taking out the policy. After the policy has been taken out it must be serviced according to the manufacturer's requirements by a VAT registered garage. You will be required to show documentation for this service in the event of a claim.

### SIGNIFICANT EXCLUSIONS AND LIMITATIONS

- 1 Any item not specifically mentioned is not covered.
- 2 We will not pay for breakdown of any insured part

within the first ninety days of your policy incepting (unless it is a renewal) where the breakdown of that part is caused primarily or in whole by wear and tear.

- 3 The policy will not cover any pre-existing faults
- 4 The policy will cover the full cost of repairs up to the claims limit shown on your policy schedule. When the mileage is over 30,000 miles, a contribution to the parts cost will be required.
- 5 You will be required to pay the amount of excess shown in the schedule on each claim made on the policy.

If you require more information about these, or other, exclusions and limitations you should read the Policy Document, particularly the sections headed 'What is Covered?', 'General Information', 'Terms and Conditions' and 'Exclusions'. **Please ensure you read these carefully and familiarise yourself with them.**

### RIGHT TO CANCEL

If, having purchased a motorcycle breakdown insurance policy from us, you decide that you do not want the policy after all, simply write to us within 14 days of receiving your insurance schedule and all cover will be cancelled. Any premium paid will be refunded to you.

### DURATION OF INSURANCE

Your cover can last for up to the period of cover you have elected to take and also subject to early termination of your 14 day right to cancel. The Insurer may cancel the insurance by giving you 14 days written notice.

### HOW TO CLAIM

If you need to make a claim phone Warranty Direct Claims Department - **Telephone: 0845 052 1176.**

### COMPLAINTS PROCEDURE

If you wish to complain to the Insurer, or about the service you receive, you should, in the first instance, telephone or write to the Managing Director, Warranty Direct Limited, Quadrant House, 20 Broad Street Mall, Reading, RG1 7QE. Tel. 0845 052 1175. If this does not resolve your problem, you will be referred to the SMMT in order that they may investigate.

We will provide you with full details at each appropriate stage of the complaints procedure. Our procedures are in addition to any other legal rights you may have to take legal proceedings.

### COMPENSATION

It is the duty of the Financial Services Compensation Scheme to ensure that a percentage of sums owed to policyholders (normally at least 90% of your insurance benefit) is paid if their insurance company is in liquidation and unable to pay. Such payments are subject to restrictions and not all policyholders may benefit. Further details are available on request from the Insurer.

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