



PERFORMANCE & PRESTIGE

SecureCare Policy Booklet



CONGRATULATIONS



“Congratulations and thank you for buying your Warranty Direct Policy. This booklet explains exactly what is covered by your policy and how to make a claim if you have a mechanical or electrical breakdown. If you require any help, please feel free to contact us”

A handwritten signature in black ink, appearing to read 'Duncan McClure Fisher'.

Duncan McClure Fisher
Managing Director





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DEFINITIONS

The following terms have the same meaning throughout this Policy Document.

Breakdown means the sudden and unexpected failure of a part arising from any permanent mechanical, electrical or electronic fault, which causes the part to stop working, and means that it needs repairing or replacing before it will work properly.

Claim means the breakdown of an insured part.

Insurance means the policy, the policy schedule and any endorsements.

Insured part means any mechanical, electrical and electronic part which formed part of the vehicle when it was new, and is listed in the schedule of covered parts and is insured under this policy.

Network labour rate is the hourly labour rate that we have negotiated with our repair network. The network labour rate at the time of any claim is the maximum labour rate we will pay for labour costs unless we agree a higher rate when the policy starts and you pay the appropriate extra premium. The network labour rate at the start of this policy will be shown in the policy schedule and we may amend it from time to time. The current network labour rate will be as shown on the our website (www.warrantydirect.co.uk).

Period of insurance means the annual period of insurance for which this policy is in force, as shown in the policy schedule.

Policy schedule means the schedule attached to, and forming part of, this policy which gives details of this insurance.

Proposal means any information you have given us to support your application for insurance cover.

Servicing handbook means the handbook which the manufacturer issued with the vehicle when it was new. The servicing handbook lists the servicing and maintenance the manufacturer recommends for the vehicle.

SMMT means the Society of Motor Manufacturers and Traders Limited. Warranty Direct is a member of the SMMT and follows the SMMT Vehicle Protection Code of Practice.

Sum insured is the maximum amount for parts and labour that you can claim in total during the period of insurance. This is shown in the policy schedule.

Vehicle means the vehicle mentioned in the policy schedule.

We, us, our means Warranty Direct Ltd who are authorised to act for and on behalf of the Insurer for the purposes of this insurance.

Insurer means Jubilee, Lloyd's Syndicate 5820. The Lloyd's Managing Agent for Lloyd's Syndicate 5820 is Jubilee Managing Agency Limited. It is entered in the Register of Lloyd's Managing Agents. Registered in England number 04434499 and its Registered Office is at Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX. Authorised and regulated by the Financial Services Authority and entered on its register under number 226696.

You, your, yourself means the policyholder named in the policy schedule.



COVERED ITEMS

SecureCare

This type of cover has been specifically selected to provide vehicles with additional cover to the Major Care policy, and is suitable for vehicles that are in excess of 7 years old and/or 70,000 miles.

The items under the following list are covered. Any item not specifically mentioned is not covered.

Engine

All internally lubricated parts, including but not exclusive to the following: cam followers, camshaft bearings, camshaft/s, connecting rods and bearings, crankshaft and bearings, cylinder bores, cylinder head, cylinder liners, distributor drive, gudgeon pins, liner seals, oil pump and drive, piston rings, pistons, rocker gear/ tappet gear, timing chain and timing chain tensioner, valve guides, valve springs, valves (excl. decarbonisation, burnt or pitted valves and valve seats), cylinder block, internal bushings, rear main seal

Specified non-lubricated parts: cylinder head gasket, exhaust manifolds, flex plate/ auto drive plate, inlet manifolds, timing gears, cambelt and cambelt tensioner, crankshaft pulley, flywheel, ring gear, starter ring gear

Turbo

Intercooler, turbocharger, wastegate and actuator

Clutch

Clutch cable, master cylinder, pedal assembly, slave cylinder.

Manual transmission

Bearings, bushes, extension shaft, gears, selector shafts and forks, shafts, synchromesh hubs and rings, drive chains, gearlever

Automatic transmission

Automatic transmission clutches, bearings, brake bands, bushes, extension shaft, gears, internal governor (manual and electric), oil pump, servos, shafts, torque converter, valve block, valves, drive chains, gearlever, input shaft oil seal, modulator valve

Front Wheel Drive Unit

Bushes and internal bearings, C.V. joints, crown wheel and pinion, differential gears and bearings, external drive shafts, front wheel bearings, universal joints

Rear axle

Bushes and internal bearings, C.V. joints, crown wheel and pinion, differential gears and bearings, external drive shafts, rear wheel bearings

Four Wheel Drive System

Bushes and internal bearings, C.V. joints, couplings, front differential, inter-axle differential and lock, rear differential and lock, shafts

Propshaft

Centre bearings, universal joints, propshaft

ECUs

Engine ECU

Braking System

Brake servo unit, callipers, brake master cylinder, wheel cylinders

ABS

ABS pressure reducing and proportioning valves, ABS pump and control unit

COVERED ITEMS

Cooling System

Heater matrix, radiator, thermostat, thermostat housing, viscous fan coupling, water pump

Steering

Column shaft, couplings, idler box, power steering unit including pump, pressure pipes, rack and pinion, reservoir, steering box, steering column tilt mechanism, track rods/ track rod ends

Fuel System

Airflow meter, cold start injector, diesel injectors, fuel distributor, fuel gauge, injection pumps, low pressure pumps, petrol injectors, tank sender unit, warm-up regulator

Electronic Ignition

Camshaft sensor, crankshaft sensor, ignition coils

Electrics

Alternator, alternator voltage regulator, engine cooling fan motor, electric window motors, front windscreen wiper motor, rear windscreen wiper motor, interior cabin fan motor, horn, indicator flasher unit, starter motor

Bodywork

Tailgate suspension struts

Casings

Casings are covered provided they have been damaged as a direct result of the covered failure of an insured part.

Alarm systems and immobilisers

Alarm systems and immobilisers are covered provided they were factory fitted by the vehicle manufacturer as part of the vehicle's original specification.

Oil Seals and Gaskets

Oil leaks that necessitate the removal of the engine, gearbox/ drive unit, driveshaft or differential unit to carry out repairs.

Only the components originally fitted as standard by the manufacturer are covered unless agreed in writing by us.



OPTIONAL ITEMS

Emissions and Airbag Cover

Failure of these components can be very costly and go undetected as they do not necessarily affect the operation of your vehicle.

Please call us to add this cover and ensure that you have the optimum protection.

Fuel System

Barometric pressure sensor, fuel temperature sensor, intake air temperature sensor, manifold air pressure (MAP) sensor, mass air flow sensor, throttle body assembly (MFI), lambda sensor, air induction system, air pump, ant-knock sensor, canister purge solenoid, deceleration valve, EGR recirculation system, EGR/ EFE thermal vacuum switch, EGR/ EFE valve, fuel fill neck restrictor, fuel fill pipe and cap, fuel receptacle, fuel sensor, fuel tank, fuel tank pressure control valve (PCV), idle air control valve, intake air resonator, oil/ air separator, PCV system, powertrain control module, secondary air injection system

Engine

Engine oil fill cap, positive crankcase ventilation valve

Airbag Cover

Airbag cable/ contact coil, airbag module (ECU), airbag sensor(s) including occupancy sensors, clock spring, on/ off switch, wiring in airbag

However, we won't cover the airbag itself as failure is quite rare, and if the bag fails to deploy or has been deployed, this is normally covered under manufacturer's warranty or your car insurance policy.

Only the components originally fitted as standard by the manufacturer are covered unless agreed in writing by us.



WHAT IS INSURED?

We will pay towards the cost of repairing the vehicle, up to the sum insured, following a breakdown of any insured part or damage to any insured part caused by the breakdown of a part which is not covered under this insurance. This breakdown must happen during the period of insurance.

You may have to pay towards improving the condition of the vehicle, depending on the mileage at the time of the breakdown (see Condition 6 – Improving the condition of the vehicle on page 11). You may also have to pay if the labour rate the repairer charges is higher than the network labour rate.

We will not pay for repairing or replacing parts which have not suffered a breakdown. Also, we will not pay for any breakdown caused by parts which were faulty before this insurance started.

Other benefits

The policy includes the following benefits.

Vehicle recovery

We will pay up to the limits in your policy schedule for towing the vehicle to the nearest garage following a breakdown of any insured part.

Car hire

If you make a valid claim, we will pay up to the daily limit in your policy schedule (including VAT) for up to seven days towards the cost of hiring a replacement vehicle. We will only pay for a replacement vehicle if your vehicle is being repaired under the terms of this insurance, and the repair will take over eight hours of workshop time to complete. Before arranging a replacement vehicle, you must get authorisation from our Claims Department. We will not pay for a replacement vehicle for the first 24 hours your vehicle is out of use and we will not pay for any fuel or insurance in connection with a hire car.

Hotel expenses

We will pay up to the amount shown in the policy schedule towards overnight hotel accommodation which was necessary because of a breakdown of an insured part.

Emergency travel expenses

We will pay up to the amount shown in the policy schedule towards the cost of public transport by train, bus or taxi if you are unable to complete your journey in your vehicle because of a breakdown of an insured part.

We will only pay vehicle recovery, car-hire charges, hotel expenses and emergency travel expenses in the United Kingdom. To claim these amounts you must send documents to our Claims Department showing what you have paid. For car-hire charges, you must also send the rental agreement.

Overseas use

This policy covers repairs carried out in Great Britain and Northern Ireland. If you use your vehicle overseas for less than 100 days a year this policy also covers repairs carried out in Europe. You must get our authorisation before any repair work is started. You will have to pay the repairer and claim back the cost from us.



WHAT IS NOT INSURED?

We will not pay for repairing or replacing any excluded parts or any parts that are not listed in the schedule of parts. Also, we will not pay for costs caused by, arising from, or connected with, the following.

1. The excess that applies to your policy as shown in your schedule. (The excess is the first part of each claim which you must pay.)
2. Within the first 90 days of your policy starting (unless it is a renewal) we will not cover:
 - the breakdown of any insured part if this is caused mainly or completely by wear and tear; or
 - damage to any insured part if this is caused by the breakdown of an excluded part if this is caused mainly or completely by wear and tear.
3. Breakdown or damage caused by someone using incorrect fuel, oil, lubricant, coolant or other fluid.
4. Vehicles that are or have been used for:
 - competitive purposes (except treasure hunts) including rallying, racing, time trial and pacemaking;
 - vehicles that have been used for hire or reward, as a taxi, by a driving school or for commercial delivery purposes such as despatch or delivery courier; or
 - vehicles that are used off-road.
5. Any loss or damage caused by a traffic accident, accidental damage, theft or attempted theft, the vehicle not being used properly, or any act which is wilful, against the law or negligent.
6. Any loss arising from you not having the vehicle serviced in line with the conditions of this policy, or you not maintaining the vehicle properly as set out in your servicing handbook.
7. Any loss where the mileometer has been tampered with, altered or disconnected.
8. Repairing or replacing parts which have not suffered a breakdown.
9. The cost of any work not associated with a valid claim.
10. Any repair or replacement, loss or damage or liability, which is covered by any other warranty or guarantee or goodwill settlement or repair, or any form faulty design or faults which mean that the manufacturer needs to recall parts, or any manufacturer modifications.
11. We will not pay for any losses which are not directly covered by the terms and conditions of this policy.
12. Any external oil leaks other than those oil leaks that are specifically covered.
13. Breakdown or damage to parts (whether insured or not) caused by frost, water, freezing liquids, carbon build up, corrosion, oxidation, blockages, contaminants building up, sludge or silt, or other waste matter that has prevented the parts from working properly.
14. Breakdown (including repeat repairs) or damage caused by poor workmanship or faulty parts.
15. Repairing or replacing parts which we believe were faulty or could have been identified by a suitably qualified engineer as being faulty before this policy started.
16. Routine adjustments and service items including (but not limited to) the distributor cap, the rotor arm, the condenser, points, high tension leads, spark plugs, wiper blades, filter parts, bulbs, belts, antifreeze, fluids, grease, fuel or oils, brake shoes, drums, discs and pads.
17. Burnt or worn-out clutch parts, and the build-up of carbon deposits (including burnt or

WHAT IS NOT INSURED?

- carbonised valves and removing carbon deposits).
18. Any faults, damage or loss arising from errors, viruses, omissions or faults in any application or systems software.
 19. Alterations, repairs, modifications or replacements that are necessary because the vehicle's operating system has failed to recognise any date change.
 20. Vehicles which are owned, temporarily or permanently, by a business set up to sell or service motor vehicles.
 21. Any liability for death, bodily injury or damage to other property or to other parts of the insured vehicle, or any loss arising directly or indirectly from a breakdown.
 22. Loss of, destruction of, or damage to any property (or any loss, expense or legal liability this leads to) caused by or contributed to by ionizing radiation or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel.
 23. Any explosive, nuclear assembly or nuclear part.
 24. Loss, destruction or damage arising from pressure waves caused by aircraft travelling at or above the speed of sound.
 25. Any modifications, system updates or recalls.
 26. Car hire - we will not pay for a replacement vehicle for the first 24 hours your vehicle is out of use and we will not pay for any fuel or insurance in connection with a hire car.
 27. Failure of any insured part (or parts) which a qualified engineer appointed by us, believes has been aggravated due to the vehicle being driven on after the fault was more than likely to have been apparent to the driver. In such cases we will only be liable for the reasonable repair costs the engineer believes would have resulted if the vehicle had been stopped at the earliest opportunity.



CONDITIONS

The cover under this policy applies only if the following conditions are met.

1. Servicing & Maintenance

You must look after the vehicle in line with the manufacturer's servicing handbook, and have it serviced by a VAT-registered garage within 30 days or 1000 miles (whichever is sooner) of the recommended service interval. To prove this you should make sure the garage fills in and stamps the handbook. You should also keep the invoices from services as you must provide proof of servicing when you make a claim. If the customer has provided parts for the servicing of the vehicle, this will only be acceptable if there is proof of purchase of such parts. Your vehicle must have a valid MOT certificate at the time of a claim.

2. Claims procedure

You must follow our correct claims procedure (see page 14). If you do not, we may not pay your claim.

3. Repair authorisation

You must get provisional authorisation and an authorisation number from us before any repairs are started. The claim will be reassessed again upon receipt of the necessary paperwork after the work has been completed. We use governing body repair time guidelines which are used throughout the motor industry for all claims. We may want to repair or recondition certain items if it is deemed appropriate.

We reserve the right to require your repairer to use parts we source either new, reconditioned or service exchange parts and to supply such parts to your repairer directly.

4. Investigation costs

You are responsible for giving the repairer permission to start any exploratory, investigation or dismantling work and for paying the costs involved if this work proves that we are not responsible for the fault. We will only pay any reasonable exploratory, investigation or dismantling costs if they are part of a valid claim, providing the diagnostics and the claim has been authorised with our Claims Department.

5. Engineers

We have the right to instruct an independent engineer to inspect your vehicle before we authorise any claim. If we do this, we are not responsible for any loss arising from any possible delay. If you give the repairer permission to start the repairs without getting an authorisation number from us we may not pay your claim because we will not be able to have the vehicle inspected before it is repaired.

6. Improving the condition of the vehicle

If you make a valid claim, it is not our aim to put you in a better financial position than before the claim. So, in certain circumstances, where replacement parts are fitted to replace old worn parts which have suffered a breakdown, and this results in your vehicle being in a better condition than it was before the breakdown, you must pay towards the cost of the parts. For vehicles above 60,000 miles, the following table shows the percentage of the parts cost we will pay depending on the vehicle's mileage at the time of the breakdown. We will always pay 100% of the labour charges.

CONDITIONS

Mileage		Parts
Up to	60,000 miles	100%
Up to	70,000 miles	90%
Up to	80,000 miles	80%
Up to	90,000 miles	70%
Up to	100,000 miles	60%
Over	100,000 miles	50%

(The mileage limits shown above are the total miles from the date the vehicle was first registered.)

7. Returning the premium

We cannot return any part of the premium if we have accepted a claim under the policy. If the vehicle is written-off due to an accident or it is stolen and not recovered within three months, as long as we have not accepted a claim under the policy and we have received the full annual premium, we will make a pro-rata refund of the premium we have received, less an administration charge of £50.

8. Transferring the policy

If you sell the vehicle, you may transfer the policy to the new owner as long as you have paid the premium in full. You must pay a transfer fee of £50.

9. Duty to give us information

When you applied for this insurance, and/or when you applied to make any change to your cover, you were asked a number of questions. We relied on *all* your answers to decide the terms, including the price you pay, upon which we offered you cover or amended cover.

It is therefore essential that *all* your answers were truthful and accurate. If any of your answers are later found to be deliberately untrue, inaccurate, or intended to mislead us, we will be entitled to declare your insurance invalid and not pay your claim.

10. Policy Premium Payments

If you pay the premium by instalments and make a claim you must pay the remaining instalments up to the end of the annual cover period.

You must pay the full annual premium even if you sell the vehicle or dispose of it in another way. However, you may be entitled to a premium refund – please see Condition 12 Cancellation.

11. Fraudulent Claims

We take a robust approach to fraud prevention in order to keep premium rates down so that our customers do not have to pay for other people's dishonesty. To help prevent fraudulent claims, insurers sometimes share information. Details about insurance applications and any claim made may be shared with other insurers.

If any claim under this insurance is fraudulent or is intended to mislead us or if any misleading or fraudulent means are used by you or anyone acting on your to obtain benefit under this insurance, the right to any benefit under this insurance will end, the policy will be cancelled and we will be entitled to recover any benefit paid and costs incurred as a result of any such fraudulent or misleading claim. We may also inform the police.



CONDITIONS

12. Cancellation

If we decide to cancel the policy we will only do this at an annual renewal date of your cover and we will give you at least 60 days prior written warning to allow you time to find replacement cover.

If, after buying a mechanical breakdown insurance policy from us, you decide that you do not want the policy after all, simply write to us within 14 days of the inception date and, subject to there not having been a claim, we will cancel all cover. We will refund any premium you have already paid within this period.

If you decide to cancel at any time after this initial 14 day period, subject to no reported claims we will work out a charge for the time you have been covered using our short-period rates (above right) paid plus an administration charge of £50 and refund the balance from the premium you have paid.

Period of time you have had the cover, up to:	Refund of Premium
one month	80%
two months	70%
three months	50%
four to five months	40%
six months	30%
seven months	20%
more than seven months	0%

13. English law

This policy shall be governed by English law. The parties to this policy agree to irrevocably submit to the jurisdiction of the courts of England and Wales unless you live in Scotland, Northern Ireland, the Channel Islands or the Isle of Man, in which case you will be entitled to commence legal proceedings in your local courts.

14. Compensation

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). If the Insurer is unable to meet its liabilities you may be entitled to compensation from the FSCS. Further information is available from their website - www.fscs.org.uk

15. Policy Period

Your policy schedule details the annual period of cover. Regardless of this, all cover will cease when the vehicle reaches 130,000 miles or 13 years old, whichever is the sooner.

We will send you an invitation to renew your policy at least 30 days before each annual period of cover runs out.

16. Salvage and Disposal

We accept no liability for the disposal of your vehicle or any insured part, or salvage under any event.

HOW TO CLAIM



Prevent further damage – do not continue to drive if your vehicle is faulty.

You should do all you reasonably can to protect your vehicle from further damage. We will not pay for repairs that are necessary because you have not looked after your vehicle properly.

1. Phone our Claims Department on 0845 052 1176.

You must report a fault to our Claims Department as soon as practicable and in any case within 7 days. Any failure to notify our Claims Department may result in any future claim being rejected.

Once you have spoken to our Claims Department, they will tell you where your nearest network garage is. You can use a different garage if you prefer, but if you use one of our network garages, we will be able to pay the repairer direct. This will speed up and simplify the claims process as you will not need to pay the garage and then claim the payment back from us. Also, you will not have to pay towards labour costs.

If you use a garage that is not in our network, the highest amount we will pay for labour will be the network labour rate at the time of the claim unless you

have paid an extra premium and we have agreed a higher rate (this will be shown in your policy schedule).

2. Documents Required

If you make a claim, you will need to provide proof that you have had the vehicle serviced regularly, and your latest MOT certificate. If you use one of our network garages, they will be able to check these for you.

If you prefer, you can take your vehicle to any other VAT-registered garage.

You must take with you the following documents:

- This policy and the policy schedule.
- Proof that you have had the vehicle serviced regularly (last service invoice) and your latest MOT certificate.
- The claim form with details of the breakdown filled in as far as possible.

3. The garage

The garage will find the cause of the breakdown and check that this policy covers the parts directly causing the breakdown.

The garage will be responsible for phoning our claims department on 0845 052 1176 to agree the cost of repair, or by putting a job request through to us using the 1Link Platform They will start the agreed repairs once you instruct them to.

The claims department has the right to examine the vehicle and to ask an independent expert to assess the breakdown before the garage can start any repairs. We can take your vehicle to one of our approved garages for repair work if we feel this is appropriate.

The garage must not start any repairs until the our claims department have authorised the repair on your policy and agreed the cost.

Should you decide to give permission to the Repairer to commence work on your vehicle without authorisation from the Claims Department, you do so in the knowledge that we reserve the right not to meet your claim due to the fact that you have denied us the opportunity to inspect your vehicle and the failure.



HOW TO CLAIM

4. After the repair

Once the repairs have been completed, we will pay the garage if it is one of our network garages. If you use a different garage, you must pay for the repair and claim the cost back from us.

If you are VAT registered, you will be responsible for paying the VAT on your claim.

5. Payment of Claim

You should send us the filled-in claim form, paid invoice and any supporting documents (this may include your MOT certificate document and proof of regular services). We will pay your claim as soon as we receive your claim form as long as this has been filled in correctly. We will then issue a replacement claim form and return your supporting documents to you. If you need extra claim forms, you can download one direct from our website at www.warrantydirect.co.uk, or simply phone us on 0845 052 1176 (make sure you have your policy details with you when you call).

Our Claims Department must receive your claim within 30 days of the repairs being completed. If we receive your claim after this, we will review the reason for the delay and decide whether to accept the claim.

COMPLAINTS PROCEDURE

If you have a complaint about any of our services, please let us know so that we have the opportunity to investigate the problem and put things right. You should first send your complaint to:

Managing Director
Warranty Direct Limited
Quadrant House
20 Broad Street Mall
Reading
RG1 7QE

If you are not happy with the way your complaint has been dealt with you can refer the matter to Lloyd's at Policyholder & Market Assistance, Lloyd's Market Services, One Lime Street, London, EC3M 7HA.
Phone: 020 7327 5693. Fax: 020 7327 5225.
E-mail: complaints@lloyds.com

Complaints that cannot be resolved by Lloyd's may be referred to The Financial Ombudsman Service,
South Quay Plaza, 183 Marsh Wall, London, E14 9SR.
Phone: 0845 080 1800.

Our complaints procedure does not affect your legal rights.

Investigation

A complaint handler will investigate your complaint. They will not have been directly involved in the issue you are complaining about.

Communication

1. We will usually acknowledge your complaint in writing on the same day, but in any case within five working days. Our acknowledgement will also include the relevant complaint handler's details and a copy of our procedures.
2. If we need to ask you for more information, we will tell you why this is necessary.
3. We will return your phone calls within two working days.
4. We will give you a clear written explanation for our action. If we need to pay any undisputed amount due under the policy, we will do this quickly and this will not affect your complaint.
5. If we need to take action to settle the problem, we will tell you what action we will take and keep you up to date with any developments.

6. Within four weeks of receiving your complaint, we will send you:

- a final response; or
- a holding response, which will explain why we cannot yet settle your complaint, and will give you a date by which we will contact you again. You will receive a final response or another holding response within eight weeks of the date we received your complaint.

7. When we issue our final response, we will give you written details of the next stage of our complaints procedure, including information about referring your complaint to the Financial Ombudsman Service (FOS) or the Society of Motor Manufacturers and Traders Limited (SMMT) Regulation and Compliance Unit.



DATA PROTECTION

Data Protection Act 1998

For the purposes of the Data Protection Act 1988, the joint Data Controllers in relation to any personal information you supply are us and the insurer.

Insurance Administration

Information you supply may be used for the purposes of insurance administration by the Data Controllers named above, their associated companies and agents. It may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing compliance with any regulatory rules/codes. Your information may also be used for crime prevention. For any of these purposes, your information may be transferred to countries that do not have stringent data protection laws. If this is necessary, the Data Controllers will seek assurance from that party as to the security surrounding the handling of your information before they proceed.

On payment of the appropriate fee, you have the right to access and if necessary rectify information held about you (this is known as a Subject Access Request). Please contact our Compliance officer, in writing, to exercise these rights.

In assessing any claims made, the Data Controllers or their associated companies or agents, may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy or repossessions). Information may also be shared with other insurers.

When your insurance ends, the Data Controllers will destroy or erase all information held about you (including information held on their systems) after a period of 7 years and instruct their associated companies and agents to do the same.

Personal Data held on customers may be used for research and statistical purposes but only with the explicit consent of the customer would this take place.

LLOYD'S CERTIFICATION CLAUSE

Certification of cover

This policy booklet combined with the Schedule certify that insurance has been effected between you and the Insurers. In return for payment of the premium shown in the Schedule the Insurers agree to insure you in accordance with the terms and conditions contained in and endorsed on these documents. The Insurers have entered into a Binding Authority, reference number EPG0005809, with us under which they have authorised us to sign and issue these documents on their behalf.

Signed on behalf of the Insurers by

Duncan McClure Fisher
Managing Director, Warranty Direct Ltd

POLICY SUMMARY

keyfacts[®]

This policy summary does not contain the full terms and conditions of the contract. Full terms and conditions can be found in the policy document on pages 4 to 17.

This Insurer of this Policy

The insurer of this policy is Jubilee, Lloyd's Syndicate 5820. The Lloyd's Managing Agent for Lloyd's Syndicate 5820 is Jubilee Managing Agency Limited. It is entered in the Register of Lloyd's Managing Agents. Registered in England number 04434499 and its Registered Office is at Sidcup House, 12-18 Station Road, Sidcup, Kent DA15 7EX. Authorised and regulated by the Financial Services Authority and entered on its register under number 226696.

Type of Insurance and Cover

This insurance policy pays towards the cost of repairing a vehicle following breakdown of an insured part. A list of insured parts can be found within this policy booklet.

Significant Features and Benefits

1. Parts and labour cover.
2. Car Hire.
3. Overnight hotel accommodation.
4. Emergency Travel within the United Kingdom.

Significant Requirement

You must have your vehicle serviced in accordance to the manufacturers' guidelines by a VAT registered garage within 30 days or 1000 miles (whichever is sooner) of the recommended service interval. Proof of such service is

required in the event of a claim by way of servicing invoice and stamped servicing handbook.

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 does not cover any pre-existing faults.
4. We will not pay for repairing or replacing parts which have not suffered a breakdown.
5. The policy will pay the full cost of repairs up to the claims limit shown on your policy schedule. When the mileage is over 60,000 miles, a contribution to the parts costs will be required.
6. You will be required to pay the amount of excess shown in the schedule for each claim.

If you require more information about these, or other, exclusions and limitations you should read the Policy Document, particularly the sections headed 'What is Insured', 'What is not insured' and 'Conditions'. Please ensure you read these carefully and familiarise yourself with them.

Cancellation by You

If, having purchased a vehicle 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 as long as you have not made a claim. If you cancel after the initial 14 days and have not made a claim we will make a pro rata refund of the premium less an

administration fee of £50 provided you paid the full annual premium.

Cancellation by Us

If we decide to cancel the policy we will only do so at an annual renewal date and will give you at least 60 days prior warning.

Duration of Insurance

This is an annual policy. The annual period of cover will be shown in your schedule. Regardless of this, all cover will cease when the vehicle reaches 130,000 miles or 13 years old, whichever is the sooner. We will send you an invitation to renew your policy at least 30 days before each annual period of cover runs out.

How to Claim

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

Complaints Procedure

If you have a problem with the service you receive, you can write to the Managing Director, Warranty Direct Limited, Quadrant House, 20 Broad Street Mall, Reading RG1 7QE. Tel. 0800 731 7001. If we cannot resolve your complaint to your satisfaction you may be entitled to complain to Lloyd's of London, the Financial Ombudsman Service (FOS) or the Society of Motor Manufacturers and Trades Limited (SMMT) Regulation and Compliance Unit. Further details will be provided at the appropriate stage of the complaint.

Compensation

The Insurer is covered by the Financial Services Compensation Scheme (FSCS). If the insurer is unable to meet its liabilities you may be entitled to compensation from the FSCS. Further



ABOUT OUR INSURANCE SERVICES

information is available from their website - www.fscs.org.uk
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. 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 this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

6. Ownership

Pinnacle Insurance plc owns 88.33% of our share capital.

7. 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 be entitled to refer it to the Financial Ombudsman Service.

8. 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 90% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from the FSCS.





Services



HOUSEHOLD WARRANTIES

Whether you're looking to cover three items or more,
we offer the best possible cover at the lowest possible cost.

Our Multi Appliance Warranty is a flexible plan which provides parts and labour cover for your household appliances.

We can cover the household appliances that really matter to you,
such as your Washing Machine, Television and Dishwasher for a small fixed monthly fee.

You can choose how many and which appliances you want covered as long as they are less than 8 years old.

Simply call us today and tell us which appliances you want covered and we will do the rest.

FOR DETAILS ON OUR FULL RANGE OF SERVICES PLEASE CONTACT US TODAY.

Administration: 0845 052 1175 | Fax: 0845 052 1177 | Email: info@warrantydirect.co.uk | Web: www.warrantydirect.co.uk

Registered Address: Warranty Direct Limited, Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX.
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