



car warranty



LuxuryCare

Policy Document

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





Contents

Policy Document

Covered Items.....	5
Items not covered	6
What is insured?	7
What is not insured?	8 & 9
Premiums	10
Terms and conditions	11
Cancellation	12 & 13
General conditions	14, 15 & 16
How to claim	17 & 18
Complaints procedure	19

Policy Summary	20 & 21
-----------------------------	--------------------

Initial Disclosure Document	22 & 23
--	--------------------

Definitions

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

Administrator means Warranty Direct Ltd.

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.

Fixed period policy is a policy that runs for a minimum of 12 months.

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 administrator's website (www.warrantydirect.co.uk).

Period of insurance means the length of time that this policy applies for as shown in the policy schedule.

Cover will end when the vehicle reaches the maximum mileage shown in the schedule, even if this happens within the period of insurance.

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.

Motor Codes means Motor Codes Ltd, Warranty Direct is a subscriber to Motor Codes Ltd and follows the Motor Industry Code of Practice for Vehicle Warranty Products.

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 Pinnacle Insurance plc whose registered office address is Pinnacle House, A1 Barnet Way, Borehamwood, Hertfordshire WD6 2XX. Company No. 1007798. Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority.

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



Covered items

LuxuryCare

"Nearly a new car warranty" Almost all mechanical and electrical components of your vehicle are covered.

*The exceptional level of protection provides parts and labour cover for almost all the mechanical and electrical components of your vehicle. This is one of the best extended warranty protection covers you can get outside of the manufacturer's warranty.

*LuxuryCare includes all mechanical and electrical components of your vehicle as insured parts covered against breakdown with the exception of those listed in Section "Items Not Covered" on page 6.

Items Not Covered

The following components are strictly excluded within any of our policies:

Bodywork, paintwork, trims, upholstery and windows:

Bodywork panels and bumpers, door handles, folding roofs & folding roof frames & mechanisms, glass & non-glass windows, hinges, interior & exterior trims, lifting struts, paintwork, seat frames & upholstery, sunroofs & sunroof mechanisms, tonneaus & other interior & exterior covers & associated mechanisms, weather seals and windscreens.

Computer software and firmware:

Upgraded or revised software and firmware, including software and firmware patches and updates, relating directly or indirectly to any components of your vehicle.

In-car entertainment, telephone and navigation systems:

All in-car entertainment & telephone & navigation system components including but not limited to: aerials, amplifiers (unless additional cover is confirmed on your policy schedule), auxiliary wiring & connectors, CD changers (unless additional cover is confirmed on

your policy schedule), display screens, head units (unless additional cover is confirmed on your policy schedule), microphones, telephone & Bluetooth & satellite navigation components internally and externally linked to the head unit, SIM card holders and loud speakers.

Hybrid and battery powered vehicle components:

Battery control modules, battery cooling systems, electrical inverters and converters, hybrid control modules, main drive batteries and traction motors.

Miscellaneous components:

Auxiliary drive belts, brackets & mountings, cables, catalytic converters (unless additional cover is confirmed on your policy schedule), casings (unless they have been damaged as the result of the breakdown of an insured part), electrical connectors, engine covers, engine starting battery & all other batteries, fuel & fuel lines, fuses, heating elements & aerials integral with glass windows, hoses & pipes, hose clips & pipe connectors, light bulbs & high-intensity discharge tubes (xenon), non-factory fitted alarms & immobilisers, alarm entry switches, road wheels, wiper blades and any components not approved by the manufacturer and

fitted by them, or fitted by their agents, when your vehicle was new and before it was first used.

Servicing & maintenance related components:

All components and fluids which require periodic replacement as part of the manufacturer's recommended servicing (including but not limited to: anti-freeze, brake fluid, filters, grease, oils, sparking plugs and refrigerants), clutch covers, clutch friction plates, clutch release bearings, brake drums & brake discs & brake friction materials (brake pads & brake shoes), exhaust pipes & exhaust pipe gaskets, flywheels that have been damaged by worn clutch friction plates, and tyres.

Important notes:

Sundries such as coolants, filters, fluids, lubricants, oils and other working materials will be covered provided the vehicle is not within 1,000 miles of its next due service, and to include refrigerants, all provided their replacement is necessitated by a valid claim.

If your vehicle is fitted with a clutch operating cable this will be covered.



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 14). 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 or for rectifying oil leaks where there is only evidence of oil marking and staining and no oil is dripping from a joint or seal or when repairs to rectify the oil leak do not necessitate the removal of the engine, transmission or final drive unit. 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 the administrator's 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 the administrator's 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 the administrator's 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;
 - 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 using incorrect or contaminated 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, or through failure to use the manufacturer's recommended type, grade and quality of engine oil or where the camshaft drive belt has not been changed in accordance with the manufacturer's recommendations.
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 of 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, worn friction materials (including a worn clutch friction plate damaging a flywheel), carbon build up, corrosion, oxidation, blockages, contaminants building up, sludge or silt, or other waste matter that has prevented the parts from working properly.



What is not insured?

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 Service and maintenance related components including (but not limited to) anti-freeze, brake drums, brake discs, brake fluid & brake friction materials (brake pads & brake shoes), clutch covers, clutch friction plates, clutch release bearings, exhaust pipes & exhaust pipe gaskets, filters, grease, oils, sparking plugs, refrigerants, and tyres.
17. Burnt or worn-out clutch parts, and the build-up of carbon deposits (including burnt or 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.
28. Any costs for repair work that were not agreed with the Claims Department prior to the work being completed.

Premiums

1. You may pay your premium in full by one single payment at the start of the policy or by instalments as set out below.
2. You must pay the full premium even if you sell the vehicle or dispose of it in another way (unless Section "Cancellation" applies), even if this policy is paid in instalments by Direct Debit or Credit Card.
3. You may choose to pay your premium in three or four instalments. No interest will be charged if you choose to pay by instalments. If you elect to pay by three instalments, the instalments must be paid on the first three consecutive months of the policy. If you choose to pay by four instalments, the instalments must be paid on the first four consecutive months of the policy.
4. Your instalment option will be agreed with you at the start of your policy and will be shown in your policy schedule.
5. You must pay each instalment of premium on or before the date it is due, otherwise you will lose all cover. We will cancel this policy from the day any unpaid instalment of premium was due.



Terms and Conditions

1. We may vary or waive your terms and conditions to:
 - improve your cover;
 - comply with any applicable laws or regulations;
 - correct any typographical or formatting errors that may occur.
2. You will be given at least 30 days' written notice to your last known address of any alteration to the terms and conditions of cover under this policy unless the change is due to legislative or regulatory requirements. If your cover is changed due to legislative or regulatory changes which are outside our control, then we may not be able to give you 30 days' notice.
3. Except where the terms and conditions of cover under this policy are changed due to legislative, tax or regulatory changes, the minimum period between consecutive changes will be 180 days.
4. If we vary or waive your terms and conditions and you do not wish to continue your cover you can cancel as set out in Section "Your right to cancel".

Cancellation

Your right to cancel

Within the "cooling off period" - 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 from the date you purchased the policy and, subject to there not having been a claim, we will cancel all cover. We will give full refund any premium you have already paid within this period.

Outside the "cooling off 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 shown on the table opposite plus a cancellation charge of £50 and refund the balance from the premium you have paid.

For 12 month policies:

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%

For 24 month policies:

Period of time you have had the cover, up to:	Refund of Premium
one month	80%
two months	70%
three months	60%
four to seven months	50%
seven to twelve months	30%
twelve to eighteen months	20%
more than eighteen months	0%

For 36 month policies:

Period of time you have had the cover, up to:	Refund of Premium
two months	80%
four months	70%
eight months	50%
twelve months	40%
eighteen months	30%
twenty four months	20%
thirty months	10%
more than thirty months	0%

For cancellations, please contact the administrator:
Address: Warranty Direct Limited, Quadrant House
20 Broad Street Mall, Reading RG1 7QE
Telephone number: 0800 731 7001



Cancellation

Our right to cancel

1. 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 90 days prior written warning to allow you time to find replacement cover.
2. We may cancel your policy immediately:
 - where there is evidence of your dishonest or exaggerated behaviour (or dishonest or exaggerated behaviour by someone acting on your behalf) in relation to the cover provided under this policy;
 - where you have failed to make disclosure of a material fact which, if disclosed at the time of application, would have caused us to decline you for cover;
 - where you have misrepresented a material fact which, if correctly represented at the time of application, would have caused us to decline you for cover; or
 - where necessary to comply with any applicable laws or regulations.
3. Except in cases of dishonest or exaggerated behaviour, misrepresentation or failure to disclose a material fact, any decision to cancel cover will not be made at an individual level and will not be based on whether you have made a claim.
4. Except in cases of dishonest or exaggerated behaviour, misrepresentation or failure to disclose a material fact, cancellation of your policy will not affect your entitlement to claim for any event occurring before the date of cancellation.

General 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 and ensure that the manufacturer's recommended type, grade and quality of engine oil is used. To prove this you should make sure the garage fills in and stamps the handbook. You should also keep all service invoices (which you must ensure detail the exact oil specification used) as you must verify that correct servicing has been completed when you make a claim. You should also ensure that the camshaft drive belt is changed in line with manufacturer's recommendations (documented proof of this will be required in the event of a claim for camshaft drive belt failure). If you have 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 17). 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 this has been authorised with the administrator's 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

This condition, as detailed below, will apply unless "Betterment Removal" is confirmed on your policy schedule:

If you make a valid claim, it is not our aim to put you in a better financial position than before the



General Conditions

claim. So, in certain circumstances, where replacement parts are fitted to replace 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 older than 6 years or with more than 60,000 recorded miles, the following table shows the percentage of the parts cost we will pay depending on the vehicle's age or mileage at the time of the breakdown. We will always pay 100% of the labour charges.

Vehicle age or Mileage		Parts
Up to	6 years or 60,000 miles	100%
Up to	7 years or 70,000 miles	80%
Up to	8 years or 80,000 miles	70%
Up to	9 years or 90,000 miles	60%
Up to	10 years or 100,000 miles	50%
Over	10 years or 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 we will make a refund subject to the length of time on cover (see Section "Cancellation" of your policy booklet), less a cancellation 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

You should tell us all facts which may affect our decision to accept your proposal. If you are not sure whether you need to tell us something, you should tell us anyway. If you do not give us the correct information when you make your proposal, the policy may not be valid and we may consider your application fraudulent.

10. Fraud

If we make any payments as a result of your dishonest or exaggerated behaviour (or the dishonest or exaggerated behaviour of someone acting on your behalf) you will no longer be entitled to any benefits under this policy and we may demand that any payments made by us are paid back. We may take legal action against you for the return of such monies and we may demand that you reimburse us for any investigation costs reasonably incurred.

11. English law

This policy is 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.

General Conditions

12. Compensation

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

13. Policy Period

Your policy schedule details the period of insurance of this insurance policy. Notwithstanding this, all cover under this policy will cease if the vehicle reaches 130,000 miles or 13 years old, whichever is the sooner. If your cover ceases during the year of your policy and as long as we have not accepted a claim under the policy, we will make a refund of the premium we have received up to the date cover ceases subject to the length of time on cover (see Section "Cancellation" of your policy booklet), less a cancellation charge of £50.

14. 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. Telephone the administrator's Claims Department on 0845 052 1176.

You must report a fault to the administrator's Claims Department as soon as practicable and in any case within 7 days. **NO REPAIRS ARE TO BE COMMENCED UNTIL THE COST HAS BEEN AGREED BY THE CLAIMS DEPARTMENT. ANY REPAIRS CARRIED OUT WITHOUT THE PRIOR AGREEMENT OF COSTS WILL NOT BE COVERED** (please refer to what is not insured point 28 on page 9).

Once you have spoken to the administrator's 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 telephoning the administrator's 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 must include in their request to us a description, and the exact content of, any relevant fault or failure codes read from the vehicle's computerised systems. They will start the agreed repairs once you instruct them to.

The administrator's 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 administrator's Claims Department have authorised the repair on your policy and agreed the cost.

How to claim

Should you decide to give permission to the repairer to commence work on your vehicle without authorisation from the administrator's 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.

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 telephone us on 0845 052 1176 (make sure you have your policy details with you when you call).

The administrator's 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 still not satisfied, we will tell you about our procedures and all relevant contact details during each stage of your complaint.

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 telephone 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 eight weeks of receiving your complaint, we will send you:
 - a final response; or
 - a written response which will:
 - (a) explain why we cannot yet settle your complaint and advise you when our experts are able to provide you with a final response; or
 - (b) inform you that we may now refer your complaint to the Financial Ombudsman Service; and

- (c) provide you with a copy of the Financial Ombudsman Service standard explanatory leaflet.
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 to the Motor Industry Codes Advisory and Conciliation Service (Motor Codes).

Data Protection Act 1998

We will keep any personal information you give us, in line with the Data Protection Act 1998, for the purpose of providing insurance and handling claims. This may mean passing the information to third parties.

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 19.

The Insurer of this Policy

The insurer of this policy is Pinnacle Insurance plc. Pinnacle Insurance plc is authorised and regulated by the Financial Services Authority.

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 is attached.

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

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.

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 vehicle age is over 6 years or the recorded 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 'General Conditions'. Please ensure you read these carefully and familiarise yourself with them.

Premiums

Your instalment option will be agreed with you at the start of your policy and will be shown in your policy schedule. Please refer to Section "Premiums" of your policy booklet.

Terms and conditions

We may vary or waive the terms and conditions of this policy. This may be to:

- improve your cover;
- comply with any applicable laws or regulations;
- reflect any changes to taxation; or
- correct any typographical or formatting errors that may occur.

You will be given at least 30 days' written notice of any alteration to the terms and conditions of cover under this policy unless the change is due to legislative, tax or regulatory requirements.

Except where the terms and conditions of cover under this policy are changed due to legislative, tax or regulatory changes, the minimum period between consecutive changes will be 180 days.



Policy summary

keyfacts[®]

Such changes may have the effect of increasing or reducing the cover previously provided under this policy. If you do not wish to continue your cover you can contact us to discuss your options or cancel.

Cancellation

Your right to cancel: 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. If you decide to cancel after this period, a refund will be provided subject to the length of time on cover (see Section "Cancellation" of your policy booklet).

Our right to cancel: we may cancel your insurance cover immediately where there is evidence of dishonest or exaggerated behaviour or where you have misrepresented or failed to disclose something at the time of application which would have caused us to decline you for cover.

Duration of Insurance

Your cover can last for up to three years (depending upon the period of cover you have elected to take and also subject to earlier termination or your 14 day right to cancel). We may cancel the insurance by giving you 14 days' written notice. Your policy schedule will detail the period of insurance. Notwithstanding this, all cover will cease if the vehicle reaches 130,000 miles or 13 years old, whichever is the sooner.

How to Claim

If you need to make a claim, please telephone the administrator's Claims Department on 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 the Financial Ombudsman Service (FOS) or the Society of Motor Manufacturers and Traders Limited (SMMT) Regulation and Compliance Unit.

Compensation

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

About our insurance services

keyfacts[®]

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

Cardif Pinnacle Insurance Holdings 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 telephone

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 Financial Services Compensation Scheme (FSCS). If we are unable to meet our liabilities you may be entitled to compensation from the FSCS. Further information is available from their website - www.fscs.org.uk





warranties made easy!



Do **you** need to book your car in for a... **service?**
repair?
MoT?

As a valued customer you can simply go to
www.warrantydirect.co.uk/bookonline and book your car in 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. Registered in England & Wales 3233010.
Authorised and regulated by the Financial Services Authority. This document is evidence of the terms and conditions of this policy GP02369, 13/03/2009