



warranty lite



MajorCare Lite

Policy Document

Contents



"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."

Duncan McClure Fisher
Managing Director



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Definitions

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

Administrator means Warranty Direct Ltd.

Breakdown cover means a separate roadside assistance service which will provide initial assistance should the vehicle breakdown.

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.

Fixed period policy is an annual policy that runs for a period 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.

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.

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.

Start date means the date shown on the policy schedule and, for Breakdown Repair Insurance cover, this will be 14 days following your application to buy the policy.

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. The insurer 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.

Vehicle rescue operator means the breakdown/rescue operative instructed to attend the vehicle's breakdown.

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

Covered items

MajorCare Lite

MajorCare Lite provides cover for repair costs following a roadside breakdown and is suitable for vehicles that are up to 16 years old or 160,000 miles.

The following components are covered for mechanical and electrical failure and comprise the insured parts. Any part not specifically mentioned is not covered.

Engine

All internally lubricated parts are covered including:

Camshafts & bearings, camshaft followers & rockers (including hydraulic lash adjusters), connecting rods & bearings, crankshaft & bearings, cylinder block, cylinder bores & liners & seals, cylinder heads, internal bushings & bearings, oil pump & drive, pistons & rings, timing gears & chain & tensioner and valves & springs & guides (burnt or pitted valves and valve seats are excluded from cover).

The following engine part is also covered:

Cylinder head gasket.

Gearboxes

(including automated manual gearboxes, automatic gearboxes, four wheel drive transfer gearboxes, hybrid transaxles, manual gearboxes and transaxles.)

Automatic transmission brake bands & clutches, gears, hydraulic gear-shift governors & internal servos & valve blocks, internal bearings & bushes, oil pumps, selector forks, shafts (all, including extension shafts), synchromesh hubs and rings and torque converter & flexible drive plate.

Transmissions

(including front & centre & rear differentials, front & rear live axles and drive shafts.)

Constant velocity joints, crown wheels & pinions, differential gears & thrust washers, external drive shafts, internal bushes & bearings & shafts and propeller shafts & propeller universal joints.

Note: Only components approved by the manufacturer and fitted by them, or fitted by their agents, when your vehicle was new and before it was first used are covered by this policy.



What is insured?

We will pay towards the cost of repair of the insured parts following their breakdown for which you have received assistance under the terms of your breakdown cover.

Cover is against the cost of repair or replacement of an insured part or insured parts of the vehicle where such repair or replacement is necessitated because of a breakdown of such part (s).

In order for your cover to apply, the vehicle must as a result of the breakdown:

- i. be prevented from continuing its journey safely;
- ii. have been attended by a vehicle rescue operator; and
- iii. need the repair or replacement of the insured part(s) to enable the journey to be resumed or, if applicable, commenced.

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 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.

Limitations of MajorCare Lite

This cover is limited to:

- (i) an individual claim limit equal to the current Glass's Guide value of the vehicle (subject to a £50 excess); and
- (ii) a maximum of five paid claims per 12 month period of insurance subject to an aggregate limit for all claims paid equal to the current Glass's Guide value of the vehicle.

In the event of breakdown at the roadside, and if you do not have breakdown cover from a recognised specialist roadside assistance company, you must call our **pay on use roadside helpline on 01737 815387** (please refer to condition 17 on page 13 of this booklet).

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.

What is insured?

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 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 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; 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 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 cambelt 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 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.
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. Service and maintenance related components including (but not limited to) anti-freeze, brake drums & brake discs & brake fluid & brake

What is not insured?

- 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. The following are not insured:
 - i. defects you knew or ought reasonably to have known about prior to the commencement of the journey on which the breakdown occurred;
 - ii. any defects reported to the vehicle rescue operator or repairer that are not connected to the initial cause of the breakdown;
 - iii. any other defects identified by the vehicle rescue operator or repairer that are not connected to the initial cause of the breakdown;
 - iv. any provision for the cost of a replacement car at the time of the breakdown other than those benefits available separately under your breakdown cover.

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 cambelt is changed in line with manufacturer's recommendations (documented proof of this will be required in the event of a claim for cambelt failure).

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

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 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.

Conditions

Age up to OR mileage up to	parts paid
6 years 60,000 miles	100%
7 years 70,000 miles	80%
8 years 80,000 miles	70%
9 years 90,000 miles	60%
10 years 100,000 miles	50%
10 & over 100,000 miles & over	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 pro-rata refund of the premium we have received up to the date of termination or cancellation, 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

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. Policy Premium Payments

You may pay your premium in full by one single payment at the start of the policy or by instalments as set out below.

You must pay the full premium even if you sell the vehicle or dispose of it in another way (unless Condition 12 – Cancellation applies), even if this policy is paid by instalments by Direct Debit or Credit Card.

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 may be paid on the first four consecutive months of the policy.

Your instalment option will be agreed with you at the start of your policy and will be shown in your policy schedule.

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.

11. Fraud

If we discover that you have made a false claim, or if you, or anyone acting on your behalf, have given us false information to receive benefits under the policy, the cover will end and we will not return any part of the premium.

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 from the date you purchased the policy, 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 shown on the table opposite 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

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

15. Policy Period

Your policy schedule details the period of insurance of this insurance policy.

16. Vehicle Condition

The vehicle must be properly taxed, insured and serviced in line with the manufacturer's recommendations during the period of insurance and must have been serviced within the twelve month period prior to the start date

Conditions

17. Recognised Roadside Assistance Companies

You must either have breakdown cover from a recognised specialist roadside assistance company (EG: the AA, Autonation Rescue, AXA Assistance, Call Assist, Europ Assistance, ETA Breakdown Cover, GEM Motoring Assist, Green Flag Breakdown, IC Breakdown Cover, Mondial Assistance, the RAC, startrescue Breakdown Cover, or Warranty Direct Breakdown Care) during the term of this policy or arrange **pay on use breakdown service** with Warranty Direct's roadside helpline (the cost of this service will be your responsibility and assistance is available by calling **01737 815387**).

18. Roadside Repairs

A vehicle rescue operator will, in most cases, try to carry out the work at the roadside. When repairs are not possible at the roadside the vehicle will either be taken to the vehicle rescue operator's own repair facilities or, if suitable facilities are not available, a VAT registered garage of your choice.

19. Salvage and Disposal

The vehicle must be properly taxed, insured and serviced in line with the manufacturer's recommendations during the period of insurance and must have been serviced within the twelve month period prior to the start date.

How to claim

You must **ask the vehicle rescue operator to complete the Breakdown Repair Claim Form section in the back of this policy document** in respect of: the breakdown service provider, the vehicle rescue operator's name and contact telephone number, and the reason for the breakdown.

Depending on the fault, the vehicle rescue operator that attends the breakdown may be able to deal with the claim on your behalf if repaired at the roadside. In this situation you are responsible for paying the £50 excess, which must be paid direct to the vehicle rescue operator.

Where repairs are not possible by the vehicle rescue operator the vehicle will be taken to a VAT registered garage for repairs. You must then ask the repairer to confirm diagnosis of the fault and the cost of repair, detailing parts and labour charges;

The repairer must phone us on 0845 052 1176, or put a job request through to us using the 1Link Platform, and obtain a claim authority number. Please leave with the repairer:

- the insured vehicle's make, model and registration number; and
- the current mileage.

Depending on the nature of the failure, we may require service history details (invoices) from the start of your cover, so it is advisable to keep a copy of the service history in the vehicle.

We may authorise repairs immediately, investigate the claim further or appoint an independent assessor to inspect the **insured vehicle**. When this is not possible or where a vehicle rescue operator or repairer has not been able to deal directly with us, you must send the fully itemised invoice, displaying our authority number issued to the repairer, and a fully completed claim form to us for repayment. These documents should be sent to the following address:

MajorCare Lite Claims
Warranty Direct Ltd
Quadrant House
20 Broad Street Mall
Reading
RG1 7QE
Tel: 0845 052 1176.

IMPORTANT: All repair invoices for settlement must be received by us within six weeks of the date on which a vehicle rescue operator attended the initial breakdown.

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 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 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

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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 16.

The 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 will pay towards the cost of repairing a vehicle that has broken down necessitating help being provided by a recognised roadside assistance company and subject to this help being necessary due to the 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

1. 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.

2. You must either have breakdown cover from a recognised provider (EG: the AA, Autonation Rescue, AXA Assistance, Call Assist, Europ Assistance, ETA Breakdown Cover, GEM Motoring Assist, Green Flag Breakdown, IC Breakdown Cover, Mondial Assistance, the RAC, startrescue Breakdown Cover, Total Rescue Breakdown Cover, or Warranty Direct Breakdown Care) or use the Breakdown Repair Insurance pay on use roadside assistance service when your vehicle breaks down.

Significant Exclusions and Limitations

1. Any item not specifically mentioned is not covered or defects that are due to the poor maintenance of the vehicle.
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.
7. Claims up to the current value of your vehicle are covered subject to a £50 excess per claim and a maximum of 5 claims during the period of insurance cover.
8. Cover starts 14 days following application and runs for 12 months. 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.

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 of cover (see Condition 12 of your policy booklet)

Duration of Insurance

Your cover will last for 12 months. We may cancel the insurance by giving you 14 days' written notice. Your policy schedule will confirm the period of insurance.

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 the Financial Ombudsman Service g. (FOS) or to the Motor Industry Codes Advisory and Conciliation Service (Motor Codes).

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

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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 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.



Notes



Warranty Lite Breakdown Repair Claim Form

Important; This section to be completed by the vehicle rescue operator at the same time as the insured vehicle is recovered.

1. Breakdown Service Providers Name:	
2. Vehicle Rescue Operator's (VRO) Name:	3. VRO's contact telephone number:
4. Reason for breakdown:	
5. Vehicle Registration Number:	6. Recorded Mileage:
	7. Date of breakdown:

This section to be completed by the customer once repairs are complete:

8. Description of repairs made:	
9. Repairer's Name:	10. Repairer's contact telephone number:
11. Date repairs completed:	12. Total cost of repairs:
13. Amount paid to repairer*:	14. Amount claimed by Policy Holder*:
15. Policy Holder's Name:	16. Policy Holder's Signature:

* The Policy Holder is responsible for the first £50 of a repair and may also have to pay a contribution to parts costs if the insured vehicle's mileage exceeds 60,000 (see condition 6 of the policy).

I declare that the above statements are all factually correct and that the repairs being claimed for were necessary due to an unforeseen breakdown of the insured vehicle.

Warranty Lite 24 hour roadside helpline: 01737 815387

Our helpline is available for the full period of cover of your Warranty Lite policy. Our 24 hour/365 days of the year Control Centre will arrange assistance for You whatever the motoring problem. All costs involved in recovering a vehicle will be Your responsibility. **Payment will be required on a credit/debit card before help is provided.** Some or all of the costs of repair may be recoverable from your policy.

Important: This section to be completed by the vehicle rescue operator at the same time as the insured vehicle is recovered.





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