# Ford Retail Limited - TrustFord



# Welcome Pack

Within this pack you will find important information about our insurance products, our Financial Conduct Authority (FCA) regulatory status, how we are paid for any sales we may make, how to complain should the need arise and how you are protected by the Financial Services Compensation Scheme.

It is important that you read this document carefully before purchasing any insurance products. Within this pack you will find important information about our insurance products, our Financial Conduct Authority (FCA) regulatory status, how we are paid for any sales we may make, how to complain should the need arise and how you are protected by the Financial Services Compensation Scheme

It is important that you read this document carefully before purchasing any regulated products.

### **Initial Disclosure Document**

Ford Retail Limited – TrustFord

Ford Retail Limited - TrustFord is authorised and regulated by the Financial Conduct Authority (FCA) (our registration numbers are: 312254 and 312254). Permitted activities include advising on and arranging general insurance contracts and acting as a credit broker not a lender.

#### Finance

As an FCA regulated credit broker we can introduce you to a selected group of lenders / brokers (see below) who may be able to help you finance your purchase. This group of lenders / brokers provides us with a range of products which may be suitable for your purchase. We will explain the key features of those products to you.

FCE Bank Plc, Startline Motor Finance Limited, ALD Automotive Ltd, Black Horse Limited, DSG Financial Services Limited, Mann Island Finance Limited, Evolution Funding Limited

Unless we consider it to be inappropriate given your personal circumstances, our approach is to introduce you first to the lender associated with the vehicle manufacturer who are usually able to o er the best available package for you, taking into account interest rates, residual valuations (where applicable) and other contributions. If they are unable to make you an o er of finance, we then seek to introduce you to other lenders on our panel. The lender we introduce you to, and available rates will depend upon a number of factors including: the vehicle, your personal circumstances and the likelihood of a lender to accept an application based on information provided.

Lenders typically pay a commission to us for introducing you to them, calculated by reference to the vehicle model or amount you borrow. Different lenders may pay different commissions for such introductions; some lenders may also provide

preferential rates to us for the funding of our vehicle stock and provide financial support for our training and marketing. But any such amounts they and other lenders pay us will not affect the amounts you pay under your finance agreement, all of which are set by the lender concerned.

We do not charge you a fee for our services. Whichever lender we introduce you to, we will typically receive commission from them based on either a fixed fee or a fixed percentage of the amount you borrow. If you would like to know the amount of any remuneration we have received from the finance provider, please ask us.

All finance applications are subject to status, terms and conditions apply, UK residents only, 18s or over, Guarantees may be required.

#### Insurance

Ford Retail Limited – TrustFord offer Key Insurance, Standard Warranty, Special Warranty, H & R Standard Warranty, H & R Special Warranty, TrustFord Tyre Insurance, TrustFord Alloy Wheel Insurance, TrustFord Cosmetic Insurance, and act on behalf of a limited panel of insurance providers (see below).

Car Care Plan, Ford Protect, Automotion Administration

We do not charge fees for arranging insurance, we may however receive an economic benefit or retain a part of any premium by way of remuneration. Our sales agents may also be remunerated on the sale of individual products. Fees may be applied by insurers for such things as mid-term adjustments and cancellations. Please check the individual policy information for full details.

We hold any insurance money (premiums, refunds, or claims money) as the agent of the insurer under a risk transfer agreement.

#### Basis of our Service Finance / Insurance

We have taken steps to ensure that if, in the course of advising you, we make a recommendation; such recommendation will be suitable for your demands and needs at the time the recommendation is made. In assessing your demands and needs we may seek such information about your personal circumstances and objectives as might be relevant in order to enable us to identify your requirements. It is important that you provide us with accurate and relevant information.

#### **Your Protection**

We always aim to provide a first-class service, however if you have any cause for complaint any enquiry can be raised by either email, in writing or by telephoning Ford Retail Limited - TrustFord, 2 Charter Court, Newcomen Way, Colchester Business Park, Colchester, Essex, CO4 9YA, 0344 556 5821. Should you remain dissatisfied you may have the right to ask the Financial Ombudsman Service to review your case. You should write to the Financial Ombudsman Service, Exchange Tower, London, E14 9SR. Telephone 0800 023 4567 or 0300 123 9123. Web address www.financialombudsman.org.uk You may be entitled to compensation should we be unable to meet our liabilities as an insurance intermediary under the Financial Services Compensation Scheme (FSCS). Your entitlement to compensation will depend upon the type of business and the circumstances of your claim. Insurance advising and arranging is covered for 90% of the claim, without any upper limit or for compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Further information about compensation scheme arrangements is available from FSCS. Details of Ford Retail Limited - TrustFord authorisation can be confirmed by contacting the FCA on 0800 111 6768 or by visiting the FCA's website <u>http://www.fca.org.uk/register</u>

Under distance marketing rules you have a 14-day period in which to cancel the purchase (cooling off period) of the vehicle. If you are obtaining the vehicle on finance this cooling o period does not apply. Full detail will be provided by the finance company within their pre-contractual information.

#### **Confidentiality and Data Protection**

Your information will only be disclosed/provided to third parties for the purposes of providing, arranging, administering, and renewing insurance contract(s) and for the purposes of monitoring and/or enforcing compliance with regulatory rules/codes. A list of these third parties can be found below. For full details of where your information will be sent and the purposes of such data transfer, please ask us.

#### **Insurance Partners**

Car Care Plan, Ford Protect, Automotion Administration

#### **Finance Partners**

FCE Bank Plc, Startline Motor Finance Limited, ALD Automotive Ltd, Black Horse Limited, DSG Financial Services Limited, Mann Island Finance Limited, Evolution Funding Limited

Your information will be retained for a period of up to twelve years. During this time, you have the right to obtain details of the information held and how it has been processed.

If you would like to exercise any of these rights or have any concerns with how we are processing your data, then please contact the Data Protection O icer at Ford Retail Limited - TrustFord, 2 Charter Court, Newcomen Way, Colchester Business Park, Colchester, Essex, CO4 9YA; telephone 0344 556 5821. If we are unable to resolve your concerns, then you have the right to refer the matter to the Information Commissioner's Office. Further details about your rights and how to lodge a complaint can be found on the Information Commissioner's O ice website (www.ico.org.uk/for-thepublic/).

As an organisation we are committed to our customers receiving good consumer outcomes under the FCA's Consumer Duty.

The Consumer Duty means you should receive communications you can understand, products and services that meet your needs and offer fair value and you get the customer support you need, when you need it.

Should you require any additional support during your purchase please visit our <u>links page</u> which provides details of organisations who can offer additional guidance and support.

If at any time you feel you have not received the information or support you expect from us please contact us at the address or telephone number above.

### We currently offer: Key Insurance, Standard Warranty, Special Warranty, H & R Standard Warranty, H & R Special Warranty, TrustFord Tyre Insurance, TrustFord Alloy Wheel Insurance, TrustFord Cosmetic Insurance

Before you decide to purchase any insurance product it is important that you take the time to understand the particular features of the product.

The key document to help you do that is the Insurance Product Information document. You can find a document for each of our products on the following pages.

# **Key Insurance**

### **Insurance Product Information Document**

#### **Company: Keycare Limited**

#### **Product: Trust Ford Keycare**

Keycare Limited is authorised and regulated by the Financial Conduct Authority. FCA registration number 309514. Registered in England and Wales number 01309093.

conditions of the policy. The full terms and conditions are included in the Policy Booklet and Policy Schedule which will be issued to you after you have purchased the policy.

#### What is this type of insurance?

This is a key insurance policy. It provides insurance cover for lost or stolen keys and you also have cover if you lock your keys in your home or vehicle and require a locksmith to gain entry.



#### What is insured?

- ✓ Replacement keys, replacement locks and any locksmith charge up to the annual cover limit of £1500.
- ✓ Up to three days vehicle hire, up to £40 per day, if your vehicle is unusable as a result of lost or stolen keys.
- ✓ Onward transport costs up to £80 per claim for getting you or your vehicle to your original destination.
- ✓ 24 hour, 365 days a year UK based emergency helpline.
- ✓ Access to a nationwide network of locksmiths
- ✓ The full authorised claim with no excess to pay.
- ✓ Any of your keys attached to the fob issued by Keycare
- ✓ A £10 reward which is paid by Keycare to the finder of lost keys



#### What is not insured?

- KEYS WHICH ARE NOT ATTACHED TO THE KEY FOB AT THE TIME OF THE LOSS
- Costs relating to a damaged key or lock
- The value of claims in any period of insurance which exceed the annual cover limit of £1500
- Lost keys until three days have passed since they disappeared.
- Wear and tear and/or general maintenance of keys and locks
- Keys lost by someone other than the policyholder, or a member of their immediate family living at the same address, or an authorised employee (if the policyholder is a company)
- Claims not notified to Keycare within 30 days of loss or theft of keys.
- Replacement keys exceeding one per lock for car keys, or up to three per lock for house keys
- Claims where receipts and/or invoices are not submitted to Keycare within 120 days of loss or theft of keys



Are there any restrictions on cover?

Other than the policy exclusions there are no other restrictions or endorsements applying to this cover.



#### Where am I covered?

You are covered for lost and stolen keys anywhere in the UK and the European Union.

#### What are my obligations?

You must activate the policy by attaching the key fob supplied by Keycare to your keys immediately on receipt of the fob.

You are obliged to comply with all the terms and conditions of the policy which are detailed in the Policy Booklet.

You must ensure any information you provide in relation to this policy is up-to-date and accurate. To have a valid claim under the policy there are certain procedures you must follow when you submit a claim and these are detailed in the Policy Booklet.

You must pay the agreed premium when it is due.

#### When and how do I pay?

Trust Ford Keycare is automatically included in the Trust Ford Keep Safe Product so the cost is included in the amount you pay to Trust Ford for the Keep Safe Product.

#### When does the cover start and end?

The length of the contract will depend on whether you have purchased a one year, two year or three year Keep Safe Product. Your Keycare policy will run for the duration of your Keep Safe Product and details will be shown in your Policy Schedule.

#### How do I cancel the contract?

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If you wish to cancel the Trust Ford Keycare policy you should contact the Trust Ford garage where you purchased the Keep Safe Product.

Version 3.0 – Dec 2017

# **TrustFord Alloy Wheel Repair Insurance**

# **Insurance Product Information Document**

### **Company: Car Care Plan Limited**

#### **Product: Alloy Wheel Repair Insurance**

This insurance is provided by Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about TrustFord Alloy Wheel Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

#### What is this type of insurance?

Alloy Wheel Repair Insurance is designed to protect customers from the costs of repairs to an alloy wheel fitted to their vehicle following accidental or malicious damage.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



### What is insured?

Provided your vehicle:

- Is eight years old or under and has covered less than 80,000 miles at the start date of the policy; and
- has alloy wheels fitted that are of the original manufacturers specification and are not of split rim construction or polished (chromed) finish.

Then during the period of insurance, we will pay for the cost of repairs resulting from accidental damage which has occurred to your alloy wheels up to the claim limit shown in the Schedule.

- In the event your alloy wheel is damaged beyond a point whereby a reasonable cosmetic repair can be carried out then the policy provides two options:
  - If the damage to the alloy wheel is such that a lathe skim repair can be carried out, then the policy will contribute a maximum amount of £125 including VAT towards allowing you to have this repaired locally at your choice;
  - If the damage to the alloy wheel is such that no kind of repair can be carried out, the policy will contribute a maximum amount of £150 including VAT towards the replacement of the alloy wheel.

Both options will count as one claim under your policy.



### What is not insured?

- × Alloy wheels that are aftermarket fitment or not of the original specification for the vehicle.
- General wear and tear, corrosion, pitting, discolouration, tar staining, neglect or cracked or buckled wheels.
- ➤ Theft of the alloy wheel(s).
- × Damage present on an alloy wheel prior to the commencement of the policy.
- Alloy wheel(s) of split rim construction, with a machine polished (chrome effect) finish, or with a recessed, rebated or raised profile to the rim section. Plastic trims attached to the alloy wheel are also excluded (and must be removed prior to any repair to any covered alloy wheel).
- Damage caused by driving the vehicle while the tyre is deflated; or a replacement tyre being fitted to the alloy wheel.
- Any claim which is the subject of fraud, false actions or dishonesty; where the loss is covered by any other insurance; or where it is discovered that the policy was purchased more than 30 days following the original purchase date of the vehicle.





#### Are there any restrictions on cover?

The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims
12-month policy	6 claims
24-month policy	12 claims
36-month policy	18 claims

This policy does not cover the following:

- Where the vehicle is used as an emergency vehicle, taxi, or bus, for driving school tuition, dispatch, hire or reward of whatsoever nature, road racing, track day participation, rallying, pace-making, speed testing or any other competitive event, or is a commercial vehicle in excess of 3.5 tonnes Gross Vehicle Weight (GVW) or a motorcycle;
- Failure of the Approved Repairer to match the cosmetic finish of any other alloy wheels on your vehicle.



#### Where am I covered?

- To purchase this cover, you must be resident in:
  - The United Kingdom which includes England, Scotland, Wales and Northern Ireland; or
  - The Channel Islands.
- ✓ Our Approved Repairer can only carry out repairs on vehicles that are located in the United Kingdom and the Channel Islands, excluding the Isle of Wight, the Isle of Man and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).



#### What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- If you need to make a claim: Claims must be reported to the administrator within 30 days of damage ocurring. Our dedicated repair portal is the best way for you to register your repair request. Before doing this, please read the 'What is covered' and 'What is not covered' sections to check that the damage is covered by this policy. If you have any problems registering for the portal or requesting a repair, please call the administrator on 0344 573 8107.



#### When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.



Your cover will take effect and end on the dates stated in your Validation Certificate.

The period of insurance will end earlier if:

- You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The alloy wheels are modified following purchase of your vehicle; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



#### How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8107 and you will receive a pro-rata refund (subject to a cancellation fee of  $\pounds$ 20).

Please note you will not receive a refund where you have already made a successful claim on the policy.

# **TrustFord Cosmetic Repair Insurance**

### **Insurance Product Information Document**

### Company: Car Care Plan Limited Product:

#### **Cosmetic Repair Insurance**

This insurance is provided by Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about TrustFord Cosmetic Repair Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

#### What is this type of insurance?

Cosmetic Repair Insurance provides cosmetic repairs for minor damage to paintwork without affecting your motor insurance policy or excess.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



#### What is insured?

- Provided:
- You are either the registered owner and keeper of the vehicle;
- You are the policyholder or named driver on the Motor Insurance Policy;
- You are a resident in England, Scotland, Northern Ireland, Wales or The Channel Islands; Your vehicle is eight years or under and has covered less than 80,000 miles at the start date of the policy; and
- Your vehicle has a standard paint colour or finish which is not considered specialist, nonstandard or an exclusive paint colour or finish. This may include but is not limited to self- healing paint, body wrap, chrome illusion paint, two tone paint, or matt finishes. Then during the period of insurance, we will provide a cosmetic repair or where appropriate a touch-in repair to minor cosmetic damage to your vehicle.

Minor cosmetic damage means:

- A chip which is a chipped area on your vehicle, caused in a single incident, up to a maximum of 1.5cm in diameter or 3mm in depth.
- A damaged area caused in a single incident which contains a light scratch, minor dent or scuffed bumper, up to a maximum of 30cm in length or 3mm in depth.
- In the case of multiple damages being caused by the same incident, the total end to end size of the furthermost points of the combined damaged area must also be no larger than 30cm in diameter or



#### What is not insured?

This insurance will not cover Minor Cosmetic Damage:

➤ That cannot be defined as a Light Scratch, Chip, Scuffed Bumper or Minor Dent or any Minor Cosmetic Damage where a Cosmetic Repair is not technically possible.

➤ To horizontal flat surfaces, roofs, bonnets and boot tops where the Repairer deems it not possible to achieve a satisfactory finish using Cosmetic Repair or Touch-in Repair techniques.

✗ To paint colours and finishes that cannot be suitably matched by the Repairer. These include but are not limited to specialist, non-standard and exclusive paint colours and finishes, for example: self-healing paint, body wrap, chrome illusion paint, two tone paint finish or matt finishes.

➤ To any body panel or part of a panel that has been distorted, ripped, torn, or perforated. Caused by hail, rust, pitting or paintwork discolouration.

That requires replacement of any body panel or part of a panel.

Reported to the administrator more than 30 days after the Incident.

3mm in depth. Any repairs which are estimated to exceed 4 hours to complete will not be considered to be minor cosmetic damage.

In the event that a cosmetic repair cannot be used to repair minor cosmetic damage on your vehicle under this policy, we will contribute up to a maximum of £150 including VAT towards the cost of having a conventional body shop repair carried out whereby the minor cosmetic damage is repaired as a result.



#### Are there any restrictions on cover?

The following claim limits apply depending on which policy duration is chosen.

Policy Duration	Maximum Number of Claims	
12-month policy	6 claims	
24-month policy	12 claims	
36-month policy	18 claims	

This policy does not cover the following:

Where the vehicle is named on a contract hire or lease agreement (please ease vehicles can be covered), vehicles used for commercial travel, light c delivery vehicles, panel vans and vehicles exceeding 3500kg; motor cycles, sco or motor homes, trailers, boats, vehicles used for hire or reward (for exampl vehicle used in any sort of rally, speed testing, 4x4 off competition, trial or us notor trade.

cosmetic repair involves restoring eligible damaged areas as close as possible please be aware that no repair will be identical to the original automotive fac

- cars, quad bikes,

 drive hire or driving -roading, racing or any kind of



#### Where am I covered?

To purchase this cover, you must be resident in:

- The United Kingdom which includes England, Scotland, Wales and Northern Ireland; or
- The Channel Islands.

• Our Approved Repairer can only carry out repairs on vehicles that are located in the United Kingdom and the Channel Islands, excluding the Isle of Wight, the Isle of Man and the Islands of Scotland (including the Shetland, Orkney, Inner Hebrides and Outer Hebrides Islands).



#### What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- If you need to make a claim: Claims must be reported to the administrator within 30 days of damage ocurring. Our dedicated repair portal is the best way for you to register your repair request. Before doing this, please read the 'What is covered' and 'What is not covered' sections to check that the damage is covered by this policy. If you have any problems registering for the portal or requesting a repair, please call the administrator on 0344 573 8107.



#### When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.

#### When does the cover start and end?

Your cover will take effect and end on the dates stated in your Schedule.

The period of insurance will end earlier if:

You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or

The vehicle is sold or transferred to a new owner; or

The claim limit has been reached.



#### How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8107 and you will receive a pro-rata refund (subject to a cancellation fee of £20).

Please note you will not receive a refund where you have already made a successful claim on the policy.



#### CCPD 11813 - 11/22

# **TrustFord Tyre Insurance**

## **Insurance Product Information Document**

**Company: Car Care Plan Limited** 

#### **Product: Tyre Insurance**

This insurance is provided by Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about TrustFord Tyre Insurance. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

#### What is this type of insurance?

Tyre Insurance is designed to protect against the unforeseen costs of having to replace or repair the insured tyre on your vehicle, as a result of accidental or malicious damage.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Financial Services Register number: 202875.



#### What is insured?

- Provided your vehicle is eight years old or under and it has covered less than 80,000 miles at the start date of the policy, then during the period of insurance, we will cover up to five repairs fitted to your vehicle per policy year which require repair or replacement as a result of damage up to the claim limit shown in the schedule.
- ✓ Damage means:
  - the sudden and unforeseen deflation of a tyre arising from accidental damage to the tyre itself or afterwards;
  - malicious damage to the tyre or valve from a third party, necessitating immediate repair or replacement before normal use can be resumed.
  - Further cover for damage to tyre sidewalls is provided without sudden and unforeseen deflation, provided that the tyre is deemed illegal as determined by UK MOT testing standards.



#### What is not insured?

× Any claim where at the time of damage the tyre tread depth is less than 1.6mm across any tread area of the tyre.

- X Any malicious damage claim, which is not accompanied by a valid and substantiated crime reference number.
  - X Theft of the tyre(s).
  - ➤ Tyre(s) which are not 'E' marked and any claim where there has been an attempt to remove the serial number or other identifying marks from the tyre(s).
- ★ Wear and tear, including any unevenly worn tyres caused by defective steering geometry outside manufacturer's recommended limits, or wheel balance; failure of a suspension component or shock absorber or which in the opinion of a qualified engineer was caused wholly or partly from a lack of maintenance e.g. incorrect tyre pressure.





#### Are there any restrictions on cover?

The following claim limits apply depending on which claim amount is chosen.

Tyre Cost including VAT	Maximum claim limit	
Standard tyres	£125 including VAT	
Standard tyres	£300 including VAT	

This policy does not cover the following:

Vehicles which are owned temporarily or otherwise (resulting from trade-in or acquisition for the purposes of resale) by a business formed for the purposes of selling or servicing motor vehicles, used for competition, including track days, racing, pace-making, hire or reward, off road use, driving school, transportation of goods, delivery courier, public service vehicles or designed to carry more than eight people including the driver or over 3500kg gross weight.



#### Where am I covered?

To purchase this cover, you must be resident in:

The United Kingdom which includes England, Scotland, Wales and Northern Ireland;

#### What are my obligations?



You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.

- If you need to make a claim: Report your claim within seven days of the damage occurring and according to the following procedure:
- 1) Contact the administrator's claims department on 0344 573 8107.

2) For claims authorisation the repairer must: advise us of your policy number and vehicle details, confirm the minimum tread depth of the damaged tyre(s), advise us of the cause of damage, provide an itemised repair/ replacement cost estimate and digital photos of the vehicle registration plate for your vehicle, the full tread of the damaged tyre(s) and the actual damage. In the event of damage to any tyre(s), they must be removed from the vehicle and repaired or replaced before they are driven on again.



#### When and how do I pay?

You can pay your premium as a single payment prior to the start of cover or in monthly instalments.



#### When does the cover start and end?

Your cover will take effect and end on the dates stated in your schedule.

The period of insurance will end earlier if:

- · You, or anyone representing you, defrauds or deliberately misleads the insurer or the administrator; or
- The vehicle is sold or transferred to a new owner; or
- The claim limit has been reached.



#### How do I cancel the contract?

To cancel your policy within the first 30 days, please contact the introducer who sold you this policy to obtain a full refund. For cancellations after the first 30 days, please contact the administrator on 0344 573 8107 and you will receive a pro-rata refund (subject to a cancellation fee of £20).

Please note you will not receive a refund where you have already made a successful claim on the policy.

CCPD 11814. OA. 11/2022

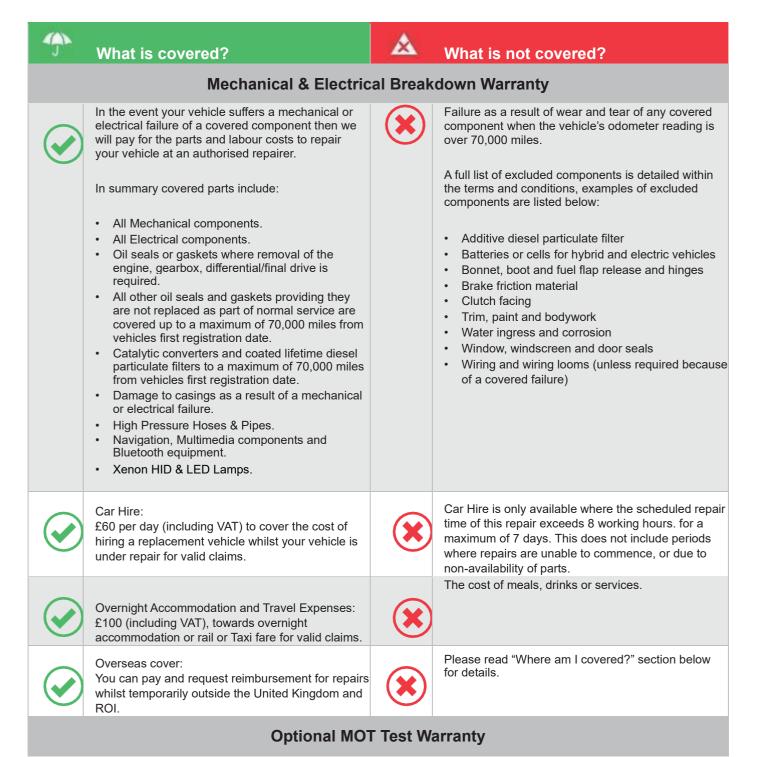
# Ford Protect Gold Mechanical & Electrical Breakdown Warranty and Optional MOT Test Warranty and Optional AA Roadside Assistance

# Warranty Product Information Document

The following summary does not contain the full terms and conditions of the contract which can be found in your Warranty documentation.

### What is this type of Warranty?

This is a Motor Vehicle Extended Warranty with optional MOT Test Warranty and optional AA Roadside Assistance.(MOT test warranty & AA Roadside Assistance will only be applicable if an additional fee has been charged. Please refer to your Warranty certificate to confirm your cover levels)





If the optional MOT option has been selected, we agree to pay the cost of repair, replacement and/or adjustment to the vehicle of the parts listed in the event that your vehicle fails its MOT.

specified by the manufacturer of the vehicle.



You must pay the first £25.00 of each and every repair; and our promise to pay will not exceed a total of £750 (including VAT).

Optional AA Roadside Assistance				
	If the optional AA option has been selected, AA Roadside Assistance is available if the vehicle is immobilised on the highway more than a quarter of a mile from the authorised driver's home address following a breakdown incident to the vehicle. The AA will seek to affect a roadside repair if, in the reasonable opinion of the patrol or appointed service producer, this can be achieved within a reasonable time.	*	In the event that a patrol or appointed service provider cannot fix the vehicle within a reasonable time, it may be taken to the nearest authorised repairer or, alternatively, to a local destination of the authorised driver's choice, although a charge will be payable for taking the vehicle and passengers to an alternative destination.	
	If the optional AA option has been selected, AA At Home provides assistance when the vehicle is immobilised following a breakdown incident at or within a quarter of a mile of the authorised driver's home address.	۲	Where a prompt local repair is not possible, the AA may recover the vehicle to the nearest authorised repairer or, at an additional charge, another location of the authorised driver's choice.	
A	Are there any restrictions on cover?			
()	Routine maintenance or periodic repair: Normal service items repair or replacement.	and other co	mponents, subject to routine maintenance or periodic	
	Working materials: Seals, gaskets and working materials, such of a failure of a covered component	as oils, oil fil	ter and anti-freeze, unless it is essential to replace them because	
	Casings unless damaged as the result of a failure of a covered	d component.		
(!)	Recall: Any repair or other costs arising from a recall of the ve	hicle instigate	ed by the manufacturer.	
()	Any repair covered by any other warranty or entitlement, inclue	ding any man	ufacturer's vehicle warranty.	
	Any need for repair attributable to the failure to comply with the	e vehicle serv	vice requirements.	
	Operating a vehicle with a known fault: Any repairs required as a result of continued operation of the vehicle once a defect or fault, including loss or lack of lubricants or coolant, has occurred.			
()	Any repair where the mechanical or electrical failure has been caused by abuse and/or misuse of the vehicle.			
	All of the exclusions/restrictions that apply to your Warranty are shown within your Warranty documentation. Significant exclusions/restrictions are detailed within this Warranty Product Information Document.			
	Where am I covered?			
	This Warranty covers the vehicle within the United Kingdom and ROI. For a total period of up to 60 days it also covers the vehicle within the Geographical area. The Geographical area means Norway, Liechtenstein and any country that is a member of the European Union. Coverage for MOT Test Warranty and AA Roadside Assistance is only within the United Kingdom and ROI.			
*	What are my obligations?			
	It is a condition of the Warranty that you have the vehicle properly, regularly and punctually serviced in accordance with the manufacturer's recommendations by the dealer from whom you purchased the vehicle or any other reputable VAT registered dealer. This servicing must be carried out within 1,000 miles or 30 days, whichever occurs first, of the intervals			

Your cover start and end dates are detailed on your Warranty certificate.

#### How do I cancel the contract?

You can cancel this Warranty within 14 days of its inception date by contacting your supplying dealer.

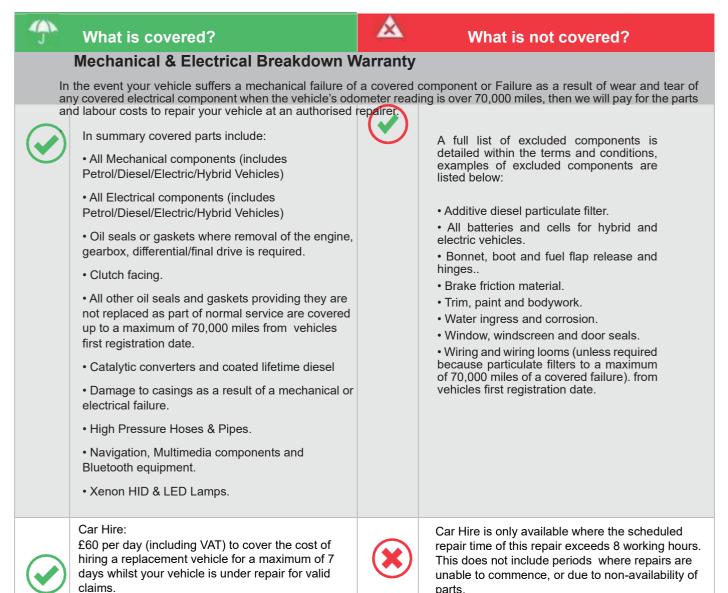
# Ford Protect Hire & Reward Gold Mechanical & Electrical Breakdown Warranty and Optional MOT Test Warranty and Optional AA Roadside Assistance

### Warranty Product Information Document

The following summary does not contain the full terms and conditions of the contract which can be found in your Warranty documentation.

#### What is this type of Warranty?

This is a Motor Vehicle Extended Warranty with optional MOT Test Warranty and optional AA Roadside Assistance.(MOT test warranty & AA Roadside Assistance will only be applicable if an additional fee has been charged. Please refer to your Warranty certificate to confirm your cover levels)





Overnight Accommodation and Travel Expenses: £100 (including VAT), towards overnight accommodation or rail or Taxi fare for valid claims.



### Overseas cover:

You can pay and request reimbursement for repairs whilst temporarily outside the United Kingdom & ROI

If the optional MOT option has been selected, we

and/or adjustment to the vehicle of the parts listed

agree to pay the cost of repair, replacement

in the event that your vehicle fails its MOT.



The cost of meals, drinks or services.

Please read "Where am I covered?" section below for details.

### Optional MO [ Test Warranty



You must pay the first £25.00 of each and every repair; and our promise to pay will not exceed a total of £750 (including VAT).

#### **Optional AA Roadside Assistance** In the event that a patrol or appointed service If the optional AA option has been selected, AA provider cannot fix the vehicle within a reasonable Roadside Assistance is available if the vehicle is time, it may be taken to the nearest authorised immobilised on the highway more than a quarter repairer or, alternatively, to a local destination of the of a mile from the authorised driver's home authorised driver's choice, although a charge will be address following a breakdown incident to the payable for taking the vehicle and passengers to an vehicle. alternative destination. The AA will seek to affect a roadside repair if, in the reasonable opinion of the patrol or appointed service producer, this can be achieved within a reasonable time. If the optional AA option has been selected, AA At Where a prompt local repair is not possible, the AA Home provides assistance when the vehicle is may recover the vehicle to the nearest authorised immobilised following a breakdown incident at or repairer or, at an additional charge, another location of within a quarter of a mile of the authorised the authorised driver's choice. driver's home address. Are there any restrictions on cover? Routine maintenance or periodic repair: Normal service items and other components, subject to routine maintenance or periodic repair or replacement. Working materials: Seals, gaskets and working materials, such as oils, oil filter and anti-freeze, unless it is essential to replace them because of a failure of a covered component Casings unless damaged as the result of a failure of a covered component. Recall: Any repair or other costs arising from a recall of the vehicle instigated by the manufacturer. Any repair covered by any other warranty or entitlement, including any manufacturer's vehicle warranty. Any need for repair attributable to the failure to comply with the vehicle service requirements. Operating a vehicle with a known fault: Any repairs required as a result of continued operation of the vehicle once a defect or fault, including loss or lack of lubricants or coolant, has occurred. Any repair where the mechanical or electrical failure has been caused by abuse and/or misuse of the vehicle. All of the exclusions/restrictions that apply to your Warranty are shown within your Warranty documentation. Significant exclusions/restrictions are detailed within this Warranty Product Information

#### Document.

Where am I covered?

	This Warranty covers the vehicle within the United Kingdom and ROI For a total period of up to 60 days it also covers the vehicle within the Geographical area. The Geographical area means Norway, Liechtenstein and any country that is a member of the European Union. Coverage for MOT Test Warranty and AA Roadside Assistance is only within the United Kingdom and ROI.		
-	What are my obligations?		
_	It is a condition of the Warranty that you have the vehicle properly, regularly and punctually serviced in accordance with the manufacturer's recommendations by the dealer from whom you purchased the vehicle or any other reputable VAT registered dealer. This servicing must be carried out within 1,000 miles or 30 days, whichever occurs first, of the intervals specified by the manufacturer of the vehicle.		
8	When does the cover start and end?		
-	Your cover start and end dates are detailed on your Warranty certificate.		
Q	How do I cancel the contract?		
-	You can cancel this Warranty within 14 days of its inception date by contacting your supplying dealer.		

# Ford Protect Commercial Mechanical or Electrical Breakdown Warranty and AA Roadside Assistance

### Warranty Product Information Document

The following summary does not contain the full terms and conditions of the contract which can be found in your Warranty documentation.

#### What is this type of Warranty?

This is a Motor Vehicle Extended Warranty with AA Roadside Assistance.



#### What is not covered?

### Mechanical & Electrical Breakdown Warranty

	<ul> <li>In the event your vehicle suffers a mechanical or electrical failure of a covered component then we will pay for the parts and labour costs to repair your vehicle at an authorised repairer.</li> <li>In summary covered parts include: <ul> <li>All Mechanical components.</li> <li>All Electrical components.</li> <li>Oil seals or gaskets where removal of the engine, gearbox, differential/final drive is required.</li> <li>Catalytic converters and coated lifetime diesel particulate filters to a maximum of 100,000 miles from date of first registration</li> <li>Damage to casings as a result of a mechanical or electrical failure</li> <li>Navigation, multimedia components and Bluetooth equipment.</li> </ul> </li> </ul>	<ul> <li>Failure as a result of wear and tear of any covered component when the vehicle has covered over 125,000 miles from date of first registration.</li> <li>A full list of excluded components is detailed within the terms and conditions, examples of excluded components are listed below: <ul> <li>Additive diesel particulate filter</li> <li>All other oil seals or gaskets</li> <li>Batteries or cells for hybrid and electric vehicles</li> <li>Brake friction material</li> <li>Clutch facing</li> <li>Trim, paint and bodywork</li> <li>Water ingress and corrosion</li> <li>Window, windscreen and door seals</li> <li>Wiring and wiring looms (unless required because of a covered failure) Wiring and wiring looms (unless required because of a covered failure)</li> </ul> </li> </ul>
$\bigcirc$	Vehicle Hire: £120 per day (including VAT) to cover the cost of hiring a replacement vehicle whilst your vehicle is under repair for valid claims.	Vehicle Hire is only available where the scheduled repair time exceeds 8 working hours in the repair time schedule, and for a maximum of 7 days. This does not include periods where repairs are unable to commence, or due to non-availability of parts.
	Overnight Accommodation and Travel Expenses: Up to £100 (including VAT), towards overnight accommodation or rail or Taxi fare for valid claims.	The cost of meals, drinks or services.
$\checkmark$	Overseas cover: You can pay and request reimbursement for repairs whilst temporarily outside the United Kingdom and ROI.	Please read "Where am I covered?" section below for details.
	AA Roadside Assistance is available if the vehicle is immobilised on the highway more than a quarter of a mile from the authorised driver's home address following a breakdown incident to the vehicle.	In the event that a patrol or appointed service provider cannot fix the vehicle within a reasonable time, it may be taken to the nearest authorised repairer or, alternatively, to a local destination of the authorised driver's choice, although a charge will be payable for taking the vehicle and passengers to an alternative destination.
	The AA will seek to affect a roadside repair if, in the reasonable opinion of the patrol or appointed service producer, this can be achieved within a reasonable time.	
	AA At Home provides assistance when the vehicle is immobilised following a breakdown incident at or within a quarter of a mile of the authorised driver's home address.	Where a prompt local repair is not possible, the AA may recover the vehicle to the nearest authorised repairer or, at an additional charge, another location of the authorised driver's choice.

### AA Roadside Assistance

A	Are there any restrictions on cover?
	Routine maintenance or periodic repair: Normal service items and other components, subject to routine maintenance or periodic repair or replacement.
()	Working materials: Seals, gaskets and working materials, such as oils, oil filter and anti-freeze, unless it is essential to replace them because of a failure of a covered component.

	Casings unless damaged as the result of a failure of a covered component.		
	Recall: Any repair or other costs arising from a recall of the vehicle instigated by the manufacturer.		
()	Any repair covered by any other insurance, warranty or entitlement, including any manufacturer's vehicle warranty.		
()	Any need for repair attributable to the failure to comply with the vehicle service requirements.		
(]	Operating a vehicle with a known fault: Any repairs required as a result of continued operation of the vehicle once a defect or fault, including loss or lack of lubricants or coolant, has occurred.		
()	Any repair where the mechanical or electrical failure has been caused by abuse and/or misuse of the vehicle.		
(!)	All of the exclusions/restrictions that apply to your Warranty are shown within your Warranty documentation. Significant exclusions/restrictions are detailed within this Warranty Product Information Document.		
	Where am I covered?		
	This Warranty covers the vehicle within the United Kingdom and ROI. For a total period of up to 60 days it also covers the vehicle within the Geographical area. The Geographical area means Norway, Liechtenstein and any country that is a member of the European Union. Coverage for AA Roadside Assistance is only within the United Kingdom and ROI.		
✓	For a total period of up to 60 days it also covers the vehicle within the Geographical area. The Geographical area means Norway, Liechtenstein and any country that is a member of the European Union.		
	For a total period of up to 60 days it also covers the vehicle within the Geographical area. The Geographical area means Norway, Liechtenstein and any country that is a member of the European Union. Coverage for AA Roadside Assistance is only within the United Kingdom and ROI.		
_	For a total period of up to 60 days it also covers the vehicle within the Geographical area. The Geographical area means Norway, Liechtenstein and any country that is a member of the European Union. Coverage for AA Roadside Assistance is only within the United Kingdom and ROI. /hat are my obligations? It is a condition of the Warranty that you have the vehicle properly, regularly and punctually serviced in accordance with the manufacturer's recommendations by the dealer from whom you purchased the vehicle or any other reputable VAT registered dealer. This servicing must be carried out within 1,000 miles or 30 days, whichever occurs first, of the intervals specified by the manufacturer of the		
_	For a total period of up to 60 days it also covers the vehicle within the Geographical area. The Geographical area means Norway, Liechtenstein and any country that is a member of the European Union. Coverage for AA Roadside Assistance is only within the United Kingdom and ROI. <b>/hat are my obligations?</b> It is a condition of the Warranty that you have the vehicle properly, regularly and punctually serviced in accordance with the manufacturer's recommendations by the dealer from whom you purchased the vehicle or any other reputable VAT registered dealer. This servicing must be carried out within 1,000 miles or 30 days, whichever occurs first, of the intervals specified by the manufacturer of the vehicle.		
2	For a total period of up to 60 days it also covers the vehicle within the Geographical area. The Geographical area means Norway, Liechtenstein and any country that is a member of the European Union. Coverage for AA Roadside Assistance is only within the United Kingdom and ROI. <b>/hat are my obligations?</b> It is a condition of the Warranty that you have the vehicle properly, regularly and punctually serviced in accordance with the manufacturer's recommendations by the dealer from whom you purchased the vehicle or any other reputable VAT registered dealer. This servicing must be carried out within 1,000 miles or 30 days, whichever occurs first, of the intervals specified by the manufacturer of the vehicle. <b>/hen does the cover start and end?</b>		

# Ford Protect Commercial Mechanical or Electrical Breakdown Warranty and AA Roadside Assistance for Electric Vehicles

### Warranty Product Information Document

The following summary does not contain the full terms and conditions of the contract which can be found in your **warranty** documentation.

#### What is this type of Warranty?

This is a motor vehicle mechanical and electrical breakdown warranty with AA roadside assistance.

In the event your vehicle suffers a mechanical or electrical failure of a covered component then we will pay for the parts and labour costs to repair your vehicle at an authorised repairer.

In summary covered parts include:

- All Mechanical components.
- All Electrical components.

• Damage to casings as a result of a mechanical or electrical failure

- Navigation, multimedia components and Bluetooth equipment.
- Water ingress and corrosion
- Window, windscreen and door seals

Vehicle Hire: £120 per day (including VAT) to cover the cost of hiring a replacement vehicle whilst your vehicle is under repair for a maximum of 7 days. This does not include periods where repairs are unable to commence, or due to non-availability of parts.

Overnight Accommodation and Travel Expenses:

Up to £100 (including VAT), towards overnight accommodation or rail or taxi fare for a valid request for reimbursement.

Overseas cover:

You can pay and request reimbursement for repairs whilst temporarily outside the United Kingdom and ROI.

Failure as a result of wear and tear of any covered component when the vehicle has covered over 125,000 miles from date of first registration.

A full list of excluded components is detailed within the terms and conditions, examples of excluded components are listed below:

Batteries, high voltage batteries and cells, external charging system components, e.g. charge connector and cable, home charging dock and fast charging port

Brake friction material

Trim, paint and bodywork

Wiring and wiring looms (unless required because of a covered failure)

Vehicle Hire is only available where the scheduled repair time exceeds 8 working hours in the repair time schedule, and for a valid request for reimbursement.

The cost of meals, drinks or services.

Please read "Where am I covered?" section below for details.

AA Roadside Assistance is available if the vehicle is immobilised on the highway more than a quarter of a mile from the authorised driver's home address following an incident to the vehicle.

The AA will seek to affect a roadside repair if, in the reasonable opinion of the patrol or appointed service producer, this can be achieved within a reasonable time.

In the event that a patrol or appointed service provider cannot fix the vehicle within a reasonable time, it may be taken to the nearest authorised repairer or, alternatively to a local destination breakdown of the authorised driver's choice, although a charge will be payable for taking the vehicle and passengers to an alternative destination.

AA At Home provides assistance when the vehicle is immobilised following a breakdown incident at or within a quarter of a mile of the authorised driver's home address. Where a prompt local repair is not possible, the AA may recover the vehicle to the nearest authorised repairer or, at an additional charge, another location of the authorised driver's choice.

#### Are there any restrictions on cover?

 Image: Seals, gaskets and working materials, unless it is essential to replace them because of a failure of a covered component.

	Casings unless damaged as the result of a failure of a covered component.		
(!)			
()	Recall: Any repair or other costs arising from a recall of the vehicle instigated by the manufacturer.		
	Any repair covered by any other insurance, warranty or entitlement, including any manufacturer's vehicle warranty.		
	Any need for repair attributable to the failure to comply with the vehicle service requirements, including software updates/upgrades.		
	Operating a vehicle with a known fault: Any repairs required as a result of continued operation of the vehicle once a defect or fault, including loss or lack of lubricants or coolant, has occurred.		
	Any repair where the mechanical or electrical failure has been caused by abuse and/or misuse of the vehicle.		
	All of the exclusions/restrictions that apply to your warranty are shown within your warranty documentation. Significant exclusions/restrictions are detailed within this Warranty Product Information Document.		
	/here am I covered?		
	This warranty covers the vehicle within the United Kingdom and ROI. For a total period of up to 60 days it also covers the vehicle within the Geographical area. The Geographical area means Norway, Liechtenstein and any country that is a member of the European Union. Coverage for AA Roadside Assistance is only within the United Kingdom and ROI.		
-	What are my obligations?		
_	It is a condition of the warranty that you have the vehicle properly, regularly and punctually serviced in accordance with the manufacturer's recommendations by the dealer from whom you purchased the vehicle or any other reputable VAT registered dealer. This servicing must be carried out within 1,000 miles or 30 days, whichever occurs first, of the intervals specified by the manufacturer of the vehicle.		
8	When does the cover start and end?		
-	Your cover start and end dates are detailed on your warranty certificate.		
V	How do I cancel the contract?		
_	You can cancel this warranty within 14 days of its inception date by contacting your supplying dealer.		

# Automotion Gold Used Mechanical & Electrical Breakdown and Optional MOT Test Warranty and Optional AA Roadside Assistance

# Warranty Product Information Document

The following summary does not contain the full terms and conditions of the contract which can be found in your Warranty documentation.

### What is this type of Warranty?

This is a Motor Vehicle Extended Warranty with optional MOT Test Warranty and optional AA Roadside Assistance.(MOT test warranty & AA Roadside Assistance will only be applicable if an additional fee has been charged. Please refer to your Warranty certificate to confirm your cover levels).

	<b>今</b>	What is covered?	<u>&amp;</u>	What is not covered?
- 1				

Mechanical or Electrical Breakdown Warranty

	In the event your vehicle suffers a mechanical or electrical failure of a covered component then we will pay for the parts and labour costs to repair your vehicle at an authorised repairer.		Failure as a result of wear and tear of any covered component when the vehicle's odometer reading is over 70,000 miles.
	In summary covered parts include:		A full list of excluded components is detailed within the terms and conditions, examples of excluded components are listed below:
	<ul> <li>All Mechanical components</li> <li>All Electrical components</li> <li>Oil seals or gaskets where removal of the</li> <li>engine, gearbox, differential/final drive is required.</li> <li>All other oil seals and gaskets providing they are not replaced as part of normal service are covered up to a maximum of 70,000 miles from vehicles first registration date.</li> <li>Catalytic converters and coated lifetime diesel particulate filters to a maximum of 70,000 miles from vehicles first registration date.</li> <li>Damage to casings as a result of a mechanical or electrical failure</li> <li>High Pressure Hoses &amp; Pipes</li> <li>Navigation, multimedia components and Bluetooth equipment to a maximum of £3,000</li> <li>Xenon HID &amp; LED Lamps.</li> </ul>		<ul> <li>Additive diesel particulate filter</li> <li>Batteries or cells for hybrid and electric vehicles</li> <li>Bonnet, boot and fuel flap release and hinges</li> <li>Brake friction material</li> <li>Clutch facing</li> <li>Trim, paint and bodywork</li> <li>Water ingress and corrosion</li> <li>Window, windscreen and door seals</li> <li>Wiring and wiring looms (unless required because of a covered failure)</li> </ul>
	Car Hire: £60 per day (including VAT) to cover the cost of hiring a replacement vehicle whilst your vehicle is under repair for valid claims.		Car Hire is only available where the scheduled repair time of this repair exceeds 8 working hours. for a maximum of 7 days. This does not include periods where repairs are unable to commence, or due to non-availability of parts.
	Overnight Accommodation and Travel Expenses: £100 (including VAT), towards overnight accommodation or rail or Taxi fare for valid claims.		The cost of meals, drinks or services.
$\bigcirc$	Overseas cover: You can pay and request reimbursement for repairs whilst temporarily outside the United Kingdom.	۲	Please read "Where am I covered?" section below for details.
	Optional MO	Test W	arranty
	If the optional MOT option has been selected, we agree to pay the cost of repair, replacement and/or adjustment to the vehicle of the parts listed in the event that your vehicle fails its MOT.		You must pay the first £25.00 of each and every repair; and our promise to pay will not exceed a total of $\pounds750$ (including VAT).



#### **Optional AA Roadside Assistance**

If the optional AA option has been selected, AA Roadside Assistance is available if the vehicle is immobilised on the highway more than a quarter of a mile from the authorised driver's home address following a breakdown incident to the vehicle.

The AA will seek to affect a roadside repair if, in the reasonable opinion of the patrol or appointed service producer, this can be achieved within a reasonable time. In the event that a patrol or appointed service provider cannot fix the vehicle within a reasonable time, it may be taken to the nearest authorised repairer or, alternatively, to a local destination of the authorised driver's choice, although a charge will be payable for taking the vehicle and passengers to an alternative destination.

If the optional AA option has been selected, AA At Home provides assistance when the vehicle is immobilised following a breakdown incident at or within a quarter of a mile of the authorised driver's home address.



Where a prompt local repair is not possible, the AA may recover the vehicle to the nearest authorised repairer or, at an additional charge, another location of the authorised driver's choice.

	Are there any restrictions on cover?
	Routine maintenance or periodic repair: Normal service items and other components, subject to routine maintenance or periodic repair or replacement.
	Working materials: Seals, gaskets and working materials, such as oils, oil filter and anti-freeze, unless it is essential to replace them because of a failure of a covered component
()	Casings unless damaged as the result of a failure of a covered component.
	Recall: Any repair or other costs arising from a recall of the vehicle instigated by the manufacturer.
	Any repair covered by any other warranty or entitlement, including any manufacturer's vehicle warranty.
()	Any need for repair attributable to the failure to comply with the vehicle service requirements.
()	Operating a vehicle with a known fault: Any repairs required as a result of continued operation of the vehicle once a defect or fault, including loss or lack of lubricants or coolant, has occurred.
	Any repair where the mechanical or electrical failure has been caused by abuse and/or misuse of the vehicle.
()	All of the exclusions/restrictions that apply to your Warranty are shown within your Warranty documentation. Significant exclusions/restrictions are detailed within this Warranty Product Information Document.
	Where am I covered?
	This Warranty covers the vehicle within the United Kingdom. For a total period of up to 60 days it also covers the vehicle within the Geographical area. The Geographical area means Norway, Liechtenstein and any country that is a member of the European Union. Coverage for MOT Test Warranty and AA Roadside Assistance is only within the United Kingdom.
-	What are my obligations?
	It is a condition of the Warranty that you have the vehicle properly, regularly and punctually serviced in accordance with the manufacturer's recommendations by the dealer from whom you purchased the vehicle or any other reputable VAT registered dealer. This servicing must be carried out within 1,000 miles or 30 days, whichever occurs first, of the intervals specified by the manufacturer of the vehicle.
-	
8	When does the cover start and end?
8	
-	When does the cover start and end?

# Automotion Silver Mechanical & Electrical Breakdown Warranty and Optional MOT Test Warranty and Optional AA Roadside Assistance

# Warranty Product Information Document

The following summary does not contain the full terms and conditions of the contract which can be found in your Warranty documentation.

### What is this type of Warranty?

This is a Motor Vehicle Extended Warranty with optional MOT Test Warranty and optional AA Roadside Assistance.(MOT test warranty & AA Roadside Assistance will only be applicable if an additional fee has been charged. Please refer to your Warranty certificate to confirm your cover levels)

<b>^</b>	What is covered?	٨	What is not covered?				
Mechanical or Electrical Breakdown Warranty							
	<ul> <li>In the event your vehicle suffers a mechanical or electrical failure of a covered component then we will pay for the parts and labour costs to repair your vehicle at an authorised repairer.</li> <li>In summary covered parts include:</li> <li>All Internally lubricated Mechanical components contained within the cylinder block &amp; cylinder head.</li> <li>All internally lubricated mechanical parts contained within the manual, automatic or continually variable transmission casing, transfer box and haldex units and differential casing</li> <li>Turbo &amp; Wastegate (factory fitted)</li> <li>Engine management ECU • ABS hydraulic pump &amp; sensors</li> <li>Air-Conditioning Compressor.</li> <li>Listed Electrical components.</li> </ul>		<ul> <li>Failure as a result of wear and tear or gradual deterioration of any covered component.</li> <li>Any part not listed under covered components in Section 1 as detailed in the terms and conditions are excluded from this warranty. Examples of excluded components are listed below:</li> <li>Normal service items and other components, subject to routine maintenance or periodic repair or replacement</li> <li>Diesel particulate filter &amp; Catalytic Convertors.</li> <li>Batteries or cells for hybrid vehicles</li> <li>Brake friction material</li> <li>Clutch facing</li> <li>Glass, including heated front / rear screens</li> <li>Multi-media Equipment</li> <li>Trim, paint and bodywork</li> <li>Water ingress and corrosion</li> <li>Window, windscreen and door seals</li> <li>Wiring and wiring looms</li> </ul>				
	Car Hire: £60 per day (including VAT) to cover the cost of hiring a replacement vehicle whilst your vehicle is under repair for valid claims.		Car Hire is only available where the scheduled repair time of this repair exceeds 8 working hours. for a maximum of 7 days. This does not include periods where repairs are unable to commence, or due to non-availability of parts.				
	Overnight Accommodation and Travel Expenses: £100 (including VAT), towards overnight accommodation or rail or Taxi fare for valid claims.		The cost of meals, drinks or services.				
	Overseas cover: You can pay and request reimbursement for repairs whilst temporarily outside the United Kingdom.		Please read "Where am I covered?" section below for details.				
Optional MO F Test Warranty							
	If the optional MOT option has been selected, we agree to pay the cost of repair, replacement and/or		You must pay the first £25.00 of each and every repair; and our promise to pay will not exceed a total of £750 (including VAT)				

agree to pay the cost of repair, replacement and/or adjustment to the vehicle of the parts listed in the event that your vehicle fails its MOT.



of £750 (including VAT).



	If the optional AA option has been selected, AA Roadside Assistance is available if the vehicle is immobilised on the highway more than a quarter of a mile from the authorised driver's home address following a breakdown incident to the vehicle. The AA will seek to affect a roadside repair if, in the reasonable opinion of the patrol or appointed service producer, this can be achieved within a reasonable time.	*	In the event that a patrol or appointed service provider cannot fix the vehicle within a reasonable time, it may be taken to the nearest authorised repairer or, alternatively, to a local destination of the authorised driver's choice, although a charge will be payable for taking the vehicle and passengers to an alternative destination.		
	If the optional AA option has been selected, AA At Home provides assistance when the vehicle is immobilised following a breakdown incident at or within a quarter of a mile of the authorised driver's home address.	۲	Where a prompt local repair is not possible, the AA may recover the vehicle to the nearest authorised repairer or, at an additional charge, another location of the authorised driver's choice.		
	Are there any restrictions on cover?				
	Routine maintenance or periodic repair: Normal service items and other components, subject to routine maintenance or periodic				
	repair or replacement.         Working materials: Seals, gaskets and working materials, such as oils, oil filter and anti-freeze, unless it is essential to replace them because of a failure of a covered component				
()	Casings unless damaged as the result of a failure of a covered component.				
	Recall: Any repair or other costs arising from a recall of the vehicle instigated by the manufacturer.				
	Any repair covered by any other warranty or entitlement, including any manufacturer's vehicle warranty.				
	Any need for repair attributable to the failure to comply with the vehicle service requirements.				
()	Operating a vehicle with a known fault: Any repairs required as a result of continued operation of the vehicle once a defect or fault, including loss or lack of lubricants or coolant, has occurred.				
	Any repair where the mechanical or electrical failure has been caused by abuse and/or misuse of the vehicle.				
()	All of the exclusions/restrictions that apply to your Warranty are shown within your Warranty documentation. Significant exclusions/restrictions are detailed within this Warranty Product Information Document.				
	Where am I covered?				
	This Warranty covers the vehicle within the United Kingo	lom for a to	otal period of up to 60 days it also covers the vehicle		
	within the Geographical area. The Geographical area means Norway, Liechtenstein and MOT Test Warranty and AA Roadside Assistance is only		ry that is a member of the European Union. Coverage for United Kingdom.		
-	What are my obligations?				
	It is a condition of the Warranty that you have the vehicle manufacturer's recommendations by the dealer from wh registered dealer. This servicing must be carried out with specified by the manufacturer of the vehicle.	om you pu	rchased the vehicle or any other reputable VAT		
8	When does the cover start and end?				
-	Your cover start and end dates are detailed on your Warranty certificate.				
D	How do I cancel the contract?				