

Driving your car warranty further.

Policy Summary

This policy summary provides some important facts about Click4Warranty Mechanical Breakdown Insurance. For full details of all your Policy benefits and the complete terms and conditions please refer to the Policy Terms & Conditions. These can be viewed online and a copy will be provided by email after your policy is taken out. You have 21 days to decide if you wish to cancel the policy and receive a full refund.

*Customers are the only reason we are in business.
We listen to you, understand you and respond with insurance products
that not only meet your needs but exceed your expectations.*

*We believe that the quality, flexibility and clarity of our products,
along with our customer service, cannot be surpassed.
Welcome to car warranty your way,
Welcome to Click4Warranty.*

What Makes Us So Unique?

- One step quote process, no need to register
- Cover against breakdown due to WEAR & TEAR included as standard
- No Service History required at start of policy
- 21 day money back guarantee
- Up to £7,000 claim value per breakdown
- Cover from day one.

What Is Mechanical Breakdown Insurance?

Click4Warranty Mechanical Breakdown Insurance is designed to pay towards the costs of parts and labour for repairs following the breakdown of an insured part.

What Is A Claim Limit?

This is the maximum amount payable on each and every claim. Three claim values are available for all policy types; £3,000 £5,000 £7,000

What Is A Policy Type?

We offer one Mechanical Breakdown Insurance Policy, with one clear set of terms and benefits. It's just part of our commitment to providing a simple solution to warranty requirements. The star rating indicates the extent of parts that are insured...

- | | |
|--------|---|
| 3 Star | Affordable protection that pays toward the cost of parts and labour for repair or replacement of the most essential car components. |
| 4 Star | Extensive affordable cover that pays toward the cost of parts and labour for repair or replacement of everything listed in 3Star plus an additional wide ranging list of universal car components. |
| 5 Star | Provides cover that pays toward the cost of parts and labour for repair or replacement of all parts listed in 3 and 4 Star plus an additional comprehensive list that ensures the ultimate in peace of mind for today's motorist. Designed to help with bills which arise when most mechanical or electrical faults that require expert repair. |

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What Is A Policy Schedule?

Your Schedule shows your details as submitted by you and the policy type (insured parts), date the policy was purchased, claim limit, term and optional supplementary cover you have chosen.

Eligibility

This Click4warranty policy is suitable for :

- New and used vehicles
- Vehicles purchased privately or through a trade entity irrespective of how long ago you purchased.
- Under contract hire or any style of leasing agreement.

Your vehicle is eligible for this cover if at the start of the policy:

- It is under 12 years old.
- It has covered less than 150,000 miles.
- It has full, partial or no service history.

Significant Features And Benefits

- Pays towards the costs of parts and labour for repairs following the breakdown of an insured part.
- Cover against breakdown due to WEAR & TEAR included as standard
"Wear and tear" is the expected reduction in performance of a part due to the cars age, mileage and/or use. Many companies exclude it, others charge a premium to cover it. All our policies cover breakdown of an insured part attributed to wear and tear.
- No increase in premium for high mileage cars
Most warranty providers penalise high mileage car drivers irrespective of whether a claim is made or not by charging more for the warranty. Click4warranty don't, instead we require a contribution toward the cost of repairs in the event of a valid claim if your car has covered more than 60,000 miles. This is known as "The Z Scale" and means instead of paying a premium loading at the outset, there is a contribution for "betterment" in the event of a claim. Not unreasonable as the car is in better condition than it was before!
- One policy, 3 levels of cover
Click4warranty offer just one warranty Policy, with one clear set of terms and conditions. It's all part of our commitment to providing you with a simple solution to your warranty requirements. The star rating indicates the extent of parts that are insured.
- Parts and labour covered
Your Click4Warranty policy pays toward the costs of parts and labour for repair or replacement of an insured component.
- Choice of claim limits
All Click4warranty policies have a choice of three substantial claim limits, £3,000; £5,000 and £7,000. This is the maximum amount payable on each and every claim.
- Unlimited number of claims.
You can make an unlimited number of claims and we will apply the single claim limit to each claim. The maximum amount we will pay "in total" during the term of the policy is set at the Glass's Guide retail value of your car at the time of claim.
- Cover from day one
Sudden, unknown and unexpected failures are covered from the day your policy starts.

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Significant Features And Benefits *cont'd...*

- No annual mileage restriction
The Click4Warranty policy has no limit on the annual mileage you drive. Your car will continue to be protected by a Click4warranty policy until it has covered 150,000 miles
- Claims handled over the 'phone
- *To keep the process quick and simple claims are processed over the 'phone, simply call us on 0871 384 1168.*
- Claims settled directly with the repairer.
Wherever possible, to avoid your being out of pocket, we will settle authorised claims directly with the repairer.
- Vehicle Recovery included
Up to £100 towards the cost of recovery to the repairing garage
- Replacement Car Hire included
Up to £30 a day towards the cost of a replacement vehicle while your car is being repaired.
- Overnight accommodation and rail fares included
Up to £60 towards hotel expenses or a return rail ticket.
- European Cover included
Up to 60 days cover for driving in the Republic of Ireland and mainland Europe
- Clear and definitive Terms & Conditions
In 2003 the Insurer saw an opportunity and became a partner, immediately providing us the enviable flexibility to write terms & conditions that are clear and definitive.
- 21 day money back guarantee
Unlike other providers we allow you 21 days (not the standard 14) from the date the policy was purchased to cancel your policy and receive a FULL refund.
- Cover may be transferred to new private owner
A warranty is a valuable selling tool if you decide to sell your car. The warranty may be transferred to the new owner, simply call us to request the transfer and we will transfer the balance of your policy to the new owner. We do require a £25 contribution from you toward the administration costs. Conditions do apply (for example we cannot transfer the policy if you sell your car to a motor dealer). .

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What's Not Covered

Significant Exclusions

- Breakdown or damage caused by overheating, corrosion, frost, the use of incorrect fuel, oil, lubricant or coolant.
- Routine adjustments and service items
- Where the vehicle is not serviced in line with the conditions of this policy
- Any form of consequential loss whatsoever.
- Costs incurred prior to us issuing you with a claims authorisation number
- Pre existing faults
- VAT content of any claim where the insured is VAT registered.
- Excluded vehicles, including (but not limited to) LPG, electric or hybrid powered vehicles; Daimler 12 cylinder models; Honda NSX; Hummer, Jaguar vehicles over 4000cc; Mercedes AMG; Mitsubishi 3000 GT; Nissan 300ZX/Skyline; Porsche; Mazda RX7 and RX8; Subaru WRX (please see terms and conditions for full list)
- Vehicles that are or have been used for hire or reward, as a taxi, self drive hire, by a driving school, commercial delivery purposes, customised or fitted with equipment not approved by the manufacturer.
- Any claim that's reported to us more than 14 days after the relevant fault is discovered.
- Any claim that falls within the scope of your road traffic insurance (motor insurance)
- The first £10 of any claim.
- If you make a claim for breakdown of parts listed under engine management (ecu), air conditioning and electrical system within 30 days of the start of the policy, there is an early claim excess of 50% and the administrator may require the work to be carried out by their approved repairers. This early claim excess doesn't apply after 30 days or to any other parts.
- If your car has covered more than 60,000 miles, there is a contribution for "betterment" in the event of a claim.

Important Notes

Your Right of Cancellation

You have 21 days from the date you purchased the policy to cancel and, as long as you haven't submitted a claim, we will refund the premium in full

Claims Under The Policy

Click4warranty claims are processed entirely by 'phone (0871 384 1168), ensuring a fast, effective and simple claims procedure. Wherever possible, to avoid your being out of pocket, we will settle authorised claims directly with the repairer.

To allow us to deal with your claim efficiently please observe the following...

1. Check your policy type covers the part(s) which have caused the breakdown.
2. Call 0871 384 1168 at the first opportunity if you believe you may need to make a claim.
3. Do not ask the repairer to notify us of a claim, this must be done by you the policy holder.
4. If a repair is started without an authorisation number from us the costs will be your responsibility and will automatically invalidate any claim under this policy.
5. Please ensure you provide your schedule and service records to the repairing garage.

Details of the full claims procedure is shown on section 12 of the policy.

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If You Have A Problem

Our aim is to provide the highest level of service to you at all times in dealing with all aspects of your insurance. If you feel we have not achieved our aim, please inform us. Your feedback enables us to monitor and improve the service we provide.

In the first instance, please contact the Administrator 0871 384 1168

If you would like to contact the Insurer directly please write to the Customer Care, Red Sands Insurance Company (Europe) Limited, Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar, Tel: +350 216 50000, E-mail: underwriter@redsands.gi

Should you remain dissatisfied, you have the right to ask the Financial Ombudsman Service (0845 080 1800) to review your case.

Compensation Scheme

If the Insurer cannot meet their obligations your policy is covered by the Financial Services Compensation Scheme (FSCS). You can get more information us or from the Financial Services Compensation Scheme Tel: 020 7892 7300

Directive Required Information

This Insurance is provided by Click4Warranty.co.uk on behalf of Red Sands Insurance Company (Europe) Limited.

Red Sands Insurance Company (Europe) have appointed Autoprotect (MBI) Limited as the administrator of claims and all administrative matters relating to this policy. Autoprotect (MBI) whose offices are situated at Cambridge House, Cambridge Road, Harlow CM20 2EQ, Tel 0871 384 1168 Fax 01279 457910 are authorised and regulated by the Financial Services Authority under register number 312143. 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 0845 606 1234.

Red Sands Insurance Company (Europe) Limited is licensed and regulated by the Commissioner of Insurance under the Insurance Companies Ordinance 1987 of Gibraltar and is also a member of the UK's Financial Services Compensation Scheme, Association of British Insurers and has subscribed to the Financial Ombudsman Service Voluntary Jurisdiction.

Red Sands Insurance Company (Europe) Limited Registered number 87598 of Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar, Tel: +350 216 50000, fax 0035051276, E-mail: underwriter@redsands.gi

Why We Cost Less

- You're buying direct...
- No salesman commission
- No dealer add-ons
- No showroom overheads
- The internet lowers costs...
- High sales volume means lower prices
- Now you can bypass the dealer and save.

Contact Us

Click4Warranty is an online business based in Wimbledon, London.
64-74 Kingston Road Wimbledon London SW19 1LA. E-mail: email@click4group.co.uk

IMPORTANT NOTICE:

Please note that an Insurance Summary does not contain the full terms and conditions of the Insurance product. For full details of all your policy benefits and the complete terms and conditions please refer to the Policy Terms & Conditions and your Policy Schedule.