

Click4Warranty is a trading name of Future 45 Limited registered in the U.K and authorised and regulated by the Financial Conduct Authority (461102) to undertake insurance mediation. Click4Warranty acts on behalf of Red Sands Insurance Company (Europe) Limited who are registered in Gibraltar (87598) and are licenced by the Gibraltar Financial Services Commission. The IPID is a summary of the policy coverages and exclusions, complete contractual information is provided on our website and in the policy terms

What is this type of Insurance?

All Click4Warranty policies provide cover, from day one, toward the cost of parts, labour and vat for the repair or replacement of the insured parts listed under the policy type selected by you; due to wear and tear, sudden mechanical failure or identified as likely to suffer imminent breakdown by a suitably qualified engineer during routine service or MOT. All policies offer a “per claim” limit of up to £7000 and up to 3 years cover.



What is insured?

3, 4 and 5 Star Warranty

- ✓ Cover starts day one, even for wear and tear
- ✓ Up to £7000 “per claim” toward the cost of parts, labour and vat for the repair or replacement of insured parts listed under the policy type selected by you due to
 - sudden mechanical failure
 - wear and tear (premature failure of insured part due to age and/or mileage and/or usage of the vehicle)
 - identified as likely to suffer imminent breakdown by a suitably qualified engineer
- ✓ Diagnostics included in the ICME repair time
- ✓ Consequential damage caused by an insured part to an insured part
- ✓ Replacement car hire up to £30 a day for 7 days
- ✓ Recovery up to £100
- ✓ Overnight accommodation and rail fares up to £60
- ✓ Up to 60 days European cover

3 Star Warranty insures parts under these headings

See your policy for itemised parts covered

- ✓ engine
- ✓ manual gearbox
- ✓ automatic gearbox
- ✓ differential
- ✓ continuously variable transmission ctx
- ✓ propshaft
- ✓ torque converter
- ✓ wheel bearings
- ✓ engine cooling system
- ✓ casings

4 Star Warranty insures parts under these headings

See your policy for itemised parts covered

- ✓ engine
- ✓ manual gearbox
- ✓ automatic gearbox
- ✓ differential
- ✓ continuously variable transmission ctx
- ✓ propshaft
- ✓ torque converter
- ✓ wheel bearings
- ✓ engine cooling system
- ✓ clutch
- ✓ fuel system [diesel and petrol]
- ✓ brakes
- ✓ steering [incl. power assisted steering]
- ✓ electrical system
- ✓ front and rear suspension
- ✓ casings
- ✓ working materials



What is insured? Continued ...

5 Star Warranty insures parts under these headings

See your policy for itemised parts covered

- ✓ engine
- ✓ manual gearbox
- ✓ automatic gearbox
- ✓ differential
- ✓ continuously variable transmission ctx
- ✓ propshaft
- ✓ torque converter
- ✓ casings
- ✓ wheel bearings
- ✓ engine cooling system
- ✓ working materials
- ✓ clutch
- ✓ fuel system [diesel and petrol]
- ✓ brakes
- ✓ steering [incl. power assisted steering]
- ✓ electrical system
- ✓ front and rear suspension
- ✓ engine management (ecu)
- ✓ fuel injection systems
- ✓ front wheel drive
- ✓ rear-wheel drive

3, 4 & 5 Star optional cover if selected by you and premium paid

- The turbo charger unit
- All four-wheel drive components
- The air conditioning compressor unit
- The ABS modulator and sensors



What is not insured?

General exclusions only

- ✗ Any part not listed under the policy type selected by you
- ✗ Costs incurred prior to us issuing claims authorisation
- ✗ Paintwork, bodywork, key locks, wheels, tyres, fuses, hoses, shock absorbers, parts not fitted as standard.
- ✗ Burnt or worn-out clutch parts, build-up of carbon deposits
- ✗ Routine adjustments, replacements & service items such as air filters, antifreeze, batteries, belts, brake discs and drums, brake pads, brake shoes, bulbs, wiper blades
- ✗ Exhaust system, catalytic converter, fan belts, spark plugs, DPF, fuel injectors, EGR valves, DSG specific components
- ✗ LPG, Electric or Hybrid powered vehicles
- ✗ Vehicles used, or have been used, for hire, reward, taxi, driving school, commercial delivery
- ✗ Any vehicle 5000cc or over
- ✗ Ford Cosworth, Honda NSX, Hummer, Jaguar vehicles over 4000cc, Mercedes AMG, Lotus, Mitsubishi 3000 GT, Nissan 300ZX/Skyline, Porsche, Mazda RX7 and RX8, Subaru WRX.
- ✗ Vehicles with a carrying capacity over 35cwt (1.75 tonne)



Are there any restrictions on cover?

- ! Vehicles must be under 12 years old/150,000 miles at policy purchase. (No age or mileage limit once cover starts)
- ! The first £10 of any claim
- ! Claim for parts listed under ECU, air conditioning and electrical system within 30 days of policy start date are required to pay an early claim excess if 50%. This does not apply after 30 days or to any other parts covered by your policy
- ! Diagnostic costs not included in the ICME repair time
- ! The maximum amount payable per claim will be subject to the claim limit selected by you and in aggregate the value of your vehicle
- ! If you prefer to use your own repairer, the labour content will be commensurate with the labour rate of our approved repairer
- ! Any loss as a result of breakdown that occurs after any unpaid monthly payment was due and before the monthly payment is paid
- ! Any loss if the vehicle
 - has not been serviced in line with the conditions of the policy during cover
 - identified by a qualified independent engineer as faulty before policy start
 - was not stopped at earliest opportunity after fault apparent to driver
 - covered by any other warranty, guarantee or goodwill settlement
 - caused by overheating, corrosion, frost, the use of incorrect fuel, oil, lubricant or coolant
- ! Excess
 - The first £10 of any claim
 - Vehicles under 60,000 miles - the low standard excess only, the first £10 of any claim.
 - Vehicle age - the age of your vehicle does not affect the excess of any claim.
 - Vehicles over 60,000 miles - the protection of the policy applies from day one, even for breakdown due to Wear & Tear, at no extra premium, the standard excess remains at just £10 and a betterment excess is required.
- ! Consequential Damage
 - Damage to an insured part caused by another insured part is covered by the policy
 - Damage to an insured part caused by an uninsured part is not covered



Where am I covered?

- ✓ Great Britain, Northern Ireland and Channel Islands
- ✓ valid for up to 60 days per annum [pro rata] for driving in the Republic of Ireland and mainland Europe.



What are my obligations?

- Your vehicle must have a minimum of 28 days valid MOT at time of policy purchase.
- Throughout the policy term your vehicle must be taxed, legal for use on a public highway with a valid MOT
- You must provide us with accurate information that is true to the best of your knowledge and declare any material facts that may affect our decision to accept your vehicle for cover
- You are responsible for any loss suffered as a result of breakdown of parts listed that occur after any unpaid monthly payment was due and before the monthly payment is paid.
- In the event of a claim, you must notify us as soon as possible and within 14 days.
- **Service and maintenance**
 - all maintenance must be completed by a vat registered garage
 - your vehicle is not required to have any service history to qualify for purchase
 - if your vehicle has not been serviced by a vat registered garage in the 12 months prior to policy purchase, **either** a manufacturers service **or** the simple 5-point check as detailed in the policy must be completed within 21 days/500 miles and your vehicle will be covered once this is done.
 - throughout the policy term your vehicle must be serviced in accordance with **either** the manufacturers service schedule **OR** the 5-point check as detailed in the policy.



When and how do I pay?

You can pay your premium all at once by debit or credit card, there is no additional card fee

If you prefer to pay by monthly instalments we offer a unique facility which allows you to pay a 20% deposit followed by 9 monthly payments, which include a small transaction fee, that are applied to the credit/debit card used to pay your deposit. This is not a credit agreement so is not subject to interest charges and we will not search the information a credit reference agency holds about you. You do not need to schedule payment, payments are automatically applied on the 1st of each month



When does cover start and end?

From the start date you select for 1, 2 or 3 years depending on the coverage duration you chose. Your policy will not renew automatically



How do I cancel the contract?

You have 21 days to cancel with full refund*, outside the 21 day cooling off period, you will only be required to pay the premium as calculated on a pro-rata daily basis for the time your policy has been in force plus an administration fee*

To cancel call 0208 819 3424 (option 0) or email@click4group.co.uk.

*unless of course costs have been incurred or the policy administrator has been consulted about a failure or possible failure.