

Mechanical Breakdown Insurance Policy Summary

Driving your vehicle warranty further

- ✓ **No service history required to qualify for cover**
just complete service within 21 days/500 miles of purchase to validate cover
- ✓ **Day 1 cover even for WEAR & TEAR**
- ✓ **Covers Failure of insured parts identified during MOT or service**
 - ✓ **Any choice of 1, 2, 3 years cover for vehicles up to 12yrs/150,000 miles**
- ✓ **No max age or mileage once cover starts**
- ✓ **No pre-inspection required**
- ✓ **Claims settled fast, payment direct to repairer wherever possible**



Insurance products that *meet your needs and exceed expectations*

Quality *Clarity* Customer Service

Welcome to *Warranty* your way

Welcome to *Click4Warranty*

CLAIMS LINE 01279 456501 (option 3)

customer service 0208 819 3424 (option 3) | email@click4group.co.uk

COMPANY REGISTRATION No. 5407413 | DATA PROTECTION REGISTER No. Z933878X | FINANCIAL CONDUCT AUTHORITY (FCA) No. 461102

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Policy Summary

This policy summary provides a summary of your cover and a quick reference to all the key features and benefits of your Click4Warranty Mechanical Breakdown Insurance.

The Policy document provides full details of the cover provided and all the exclusions and we recommend you take a moment to read through these in conjunction with your schedule to see exactly what is covered. These can be viewed online at any time 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.

Click4Warranty policies are insurance contracts, therefore in accordance with the Insurance Distribution Directive, our policy holders also benefit from a standardised Insurance Product Information Document (IPID). A simple two page document that provides clear information about all levels of cover, what's covered, restrictions and exclusions to help our customers make informed decisions.

What Makes Us So Unique

We are proud to offer the only FSCS protected fully Insured Vehicle Warranty with no service history required to qualify for cover (just complete service within 21 days/500 miles of purchase to validate cover), day 1 cover even for Wear & Tear, failure of insured parts identified during MOT or service and any choice of 1, 2, 3 years cover for vehicles up to 12 years/150,000 miles at policy start.

- No maximum age or mileage once cover starts
- No pre-inspection required
- Cover starts day 1 – NO WAITING
- Claims settled fast
- Payment direct to repairer wherever possible
- 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
- One step quote process

Typically, warranties enforce a time/mileage waiting period, with Click4Warranty you are protected from day one*, so if an insured component is found to be faulty valid claims will be authorised, even if failure of the insured part is due to wear and tear.

**LIMITATION: In the unlikely event in the first 30 days you make a claim under ECU, air-conditioning, or the electrical system, then there is an early claims excess of 50%. This doesn't apply after 30 days or to any other listed components*

What is Click4Warranty Mechanical Breakdown 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 breakdown as a result of 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 a Claim Limit?

All policies provide for an unlimited number of claims during the period of cover, the claim limit is the maximum amount that can be claimed per breakdown. There are three claim values to choose from for all policy types £3000 £5000 £7000.

In total you can claim up to the retail value of your vehicle and if the policy type states a maximum benefit for a specific breakdown the lower limit will be applied.



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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 same policy terms apply to all three policy types, the star rating indicates the extent of parts that are insured:

3 STAR POLICY ★★☆☆

Our most affordable warranty pays toward the cost of parts and labour for repair or replacement of the most essential vehicle components

4 STAR POLICY ★★★★★

Extensive affordable cover that pays toward the cost of parts and labour for repair or replacement of everything listed in 3 Star plus an additional wide-ranging list of universal vehicle components

5 STAR POLICY ★★★★★★

Our most comprehensive policy provides peace of mind for today's motorist and helps with bills that arise when extensive mechanical or electrical faults require expert repair



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.

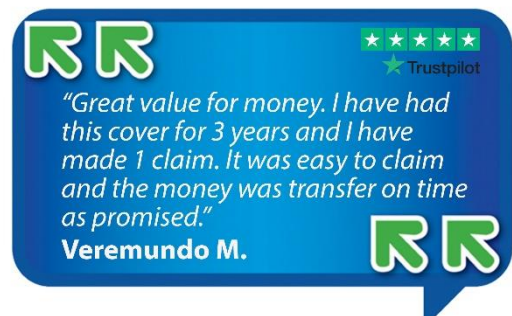
Eligibility

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

- ✔ It is under 12 years old (no age limit once cover starts)
- ✔ It has covered less than 150,000 miles (no mileage limit once cover starts)
- ✔ It has full, partial or no service history

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



FCA

Authorised & Regulated

FCA Authorised & Regulated

The provision of Mechanical Breakdown Insurance is a regulated financial service. Firms and individuals can only conduct regulated financial services activities in the UK if they are authorised by the Financial Conduct Authority (FCA) or registered to do so.

We are a motor related insurance company authorised and regulated by the Financial Conduct Authority. Our FCA Registered number is 461102. You can check this on the FCA's register by visiting the FCA's website www.fca.org.uk/register or by contacting the FCA on 08001116768. Click4Warranty is a trading style of Future45 Ltd

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Significant features and benefits

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 breakdown as a result of wear and tear, sudden mechanical failure or identified as likely to suffer imminent breakdown by a suitably qualified engineer during routine service or MOT.

Cover against breakdown due to WEAR & TEAR included as standard from day one

- *Wear and Tear is the expected reduction in performance of a part due to the vehicles 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 from day one.*

One policy, three levels of cover

- *Click4warranty apply one clear set of policy terms to all three levels of covers. 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 vehicle at the time of claim.*

No annual mileage restriction

- *The Click4Warranty policy has no limit on the annual mileage you drive or maximum mileage once cover starts.*

Claims handled over the phone

- *To keep the process quick and simple claims are processed over the phone*

Claims settled directly with the repairer wherever possible

- *To avoid your being out of pocket, we will do our best to 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 vehicle 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 2004 the Insurer saw an opportunity and became a partner, immediately providing us the enviable flexibility to write terms and conditions unique to Click4Warranty that are clear and definitive.*



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Policy restrictions

- ! Vehicles must be under 12 years old/150,000 miles at policy purchase. (No age or mileage limit once cover starts)
- ! 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 of 50%. This does not apply after 30 days or to any other parts covered by your policy
- ! Diagnostic costs that are 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

- ! 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

- ! 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
 - Vehicle age..... *the age of your vehicle does not affect the excess of any claim.*
 - Vehicles under 60,000 miles *the low standard excess only, the first £10 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.*

What is not insured, general exclusions.

- ✗ 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)



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Important Notes

21 day money back guarantee during cooling off period

- By law, insurance policies have a 14 day cooling-off period, during which a policy can be cancelled for any reason with a full refund, unless of course costs have been incurred or the policy administrator has been consulted about a failure or possible failure. Click4Warranty go further and have extended the cooling off period to a full 21 days.

Refund of premium outside the cooling off period

- If you want to cancel 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 - unless of course costs have been incurred or the policy administrator has been consulted about a failure or possible failure.

No service history required to qualify for cover

- Servicing requirements are simple, if you don't have proof of service by a vat registered garage in the last 12 months, or no service history at all, just ensure a service is completed within 21 days or 500 miles (whichever is sooner). We don't insist on an expensive franchised dealer service either, you can choose to follow the manufacturers service requirements or the alternative five-point service schedule.

Transferring the Warranty

- A warranty is a valuable selling tool if you decide to sell your vehicle. 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 vehicle to a motor dealer). If you have purchased a replacement vehicle, whilst warranty terms do not permit a change of vehicle, we will always do our best to issue a replacement policy for your new vehicle at little or no cost.

No increase in premium for high mileage vehicles

- Most warranty providers penalise high mileage vehicle 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 vehicle 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 an excess for "betterment" in the event of a claim. Not unreasonable as the vehicle is in better condition than it was before!

Pay monthly

You can conveniently spread the balance of your premium over 9 payments, this is not a credit agreement so we will not search the information a credit reference agency holds about you.

- Each monthly payment will be applied to the credit/debit card used to pay your deposit.
- Your monthly payment will be deducted from your assigned card on the 1st day of the month starting the 1st day of the month following the date the policy was purchased.
- You do not need to schedule payment, plan payments or make a manual payment on the payment date.
- You have the right to withdraw from monthly payments by paying any balance owing in full.

Consequences of non-payment

- If a payment is not received, your policy will not pay toward the costs of repairs following breakdown of parts listed under the policy type selected by you that occur after any unpaid monthly payment was due and before the monthly payment is paid
- We will take action to recover the amount due and you will be charged: £20.00 each time a request is returned unpaid.
- We will exercise our right of cancellation.

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Claims under the policy

Click4warranty claims are processed entirely by phone 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.

- ✔ *Check your policy type covers the part(s) which have caused the breakdown*
- ✔ *Call the Claims Department at the first opportunity if you believe you may need to make a claim*
- ✔ *Do not ask the repairer to notify us or the administrator of a claim, this must be done by you the policy holder.*
- ✔ *If a repair is started without an authorisation number the costs will be your responsibility and will automatically invalidate any claim under this policy.*
- ✔ *Please ensure you provide your schedule and service records to the repairer.*

Approved repairer

Although you are free to use your preferred repairer, as repairs completed by an independent garage do not affect a vehicles service history, when faced with unexpected breakdown policy holders usually opt to use the approved repairer for fast, convenient and reliable repair.

- ✔ *The UK's leading independent garage network with a heritage spanning more than three decades.*
- ✔ *Hundreds of repair centres nationwide*
- ✔ *Voted "great" on Trustpilot* with 32,000+ reviews!*
- ✔ *Repairs carried out at the approved repairer are guaranteed for 12 months or 12,000 miles*
- ✔ *The claim technician will locate the nearest approved repairer and liaise with them on your behalf.*
- ✔ *Whenever possible, we settle the bill with them directly so you aren't out of pocket.*

Use of own repairer

We appreciate you may have built up a trust with your tried and tested local garage and, as long as they are vat registered, we do indeed provide the option for you to use your own repairer.

- ✔ *Simply contact the Administrator for authority before work starts*
- ✔ *This must be done before you give permission to the repairer to carry out any fault finding or remedial work.*
- ✔ *Neither the administrator or us accept notification from a repairer of a possible claim.*
- ✔ *You are required to ensure the repairer is vat registered and that they follow our claims procedures. We will pay up to a reasonable repairer retail price for part(s), up to the labour rate of our approved repairer as stated on the website and the standard ICME mechanical repair times.*
- ✔ *You will need to pay for the repair and claim the cost back from the administrator*

FINANCIAL OMBUDSMAN SERVICE

Complaints Handled By The Financial Ombudsman Service

The Financial Ombudsman Service is funded by the UK's financial services sector through a combination of statutory levies and case fees. These are paid by financial businesses that are regulated by the Financial Conduct Authority (FCA)

Established in 2000, the Financial Ombudsman Service (FOS) was given statutory powers in 2001 by the Financial Services and Markets Act 2000 to help settle disputes between consumers and UK-based businesses providing financial services. The service is free to consumers.

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If you have a problem

The Click4Group is committed to providing a high-quality service to everyone we deal with. If you feel we have not achieved this, please let us know. Your feedback enables us to monitor and improve the service we provide and we will work to resolve your concerns as quickly as possible



Questions or concerns in relation to a claim.

Claims Department

01279 456501 (option 3)

Weekdays 9am - 5pm: Saturday 9am - 1pm

Autoprotect (MBI) Limited have been appointed by the Insurer and are responsible for all matters relating to claims handling.

Warwick House Roydon Road Harlow Essex CM19 5DY

Directly authorised and regulated by the Financial Conduct Authority under register number 312143.

You can check this on the FCA's Register by visiting the FCA's website www.FCA.org.uk or by contacting the FCA on 0800 111 676.

Questions or concerns in relation to the purchase process, policy amendments or policy terms

Click4Group Customer Service

0208 819 3424 (option 3)

Weekdays 9:30am - 5pm (4:30 Fridays)

Click4Warranty is a trading style of Future 45 Limited and are responsible for policy terms, web-site and sales process

Trident Court, 1 Oakcroft Road, Surrey KT9 1BD

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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 about us or from the Financial Services Compensation Scheme Tel: 0800 678 1100

Why our premiums are so affordable

Click4Warranty are not a broker, together with our underwriters we have created our policies exclusively for Click4Warranty. Designed to provide comprehensive cover for likely failure directly to the consumer.

- Thanks to direct and returning customers, we avoid cost of advertising with "partners", newspapers, motoring sites... a cost that increases premium with no benefit to you!
- We don't endorse garages charging outlandishly high labour rates and pushing up the premium to every policy holder
- We monitor the insured claim fund directly, allowing us to ensure premiums are set correctly in real time
- No salesman commission, No dealer add-ons, No showroom overheads
- High sales volume means lower prices

Important Notice

This Insurance Summary does not contain the full terms of the Insurance product. For full details of all your policy benefits and the complete terms and conditions please refer to the Policy document and your Policy Schedule.



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