

1 GENERAL INFORMATION

1.1 THIS POLICY DOCUMENT

Provides full details of the cover provided and all the exclusions. **WE** recommend **YOU** take a moment to read through these in conjunction with **YOUR SCHEDULE** to see exactly what is covered. Each section is numbered to make it easy to find the information **YOU** need. "How to make a claim" provides a step by step guide of what to do if **YOU** need to make a claim and contains all the phone numbers **YOU** need.

1.2 INSURANCE PRODUCT INFORMATION DOCUMENT (IPID)

Click4Warranty policies are insurance contracts, therefore in accordance with the Insurance Distribution Directive, our policy holders benefit from a standardised 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.

1.3 POLICY SUMMARY

A summary of **YOUR** cover that provides a quick reference to all the key features and benefits of **YOUR** Click4Warranty Mechanical Breakdown Insurance.

2 DEFINITIONS

The words or expressions detailed below will have the following meaning wherever they appear in the **POLICY** or **SCHEDULE**:

2.1 ADMINISTRATOR

AutoProtect (MBI) Limited, who is the administrator on behalf of the **INSURER** for all sections of this policy and whose offices are situated at Warwick House Roydon Road Harlow Essex CM19 5DY Tel 01279 456501. AutoProtect MBI are 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. AutoProtect (MBI) Limited deal with all administrative matters relating to claims handling.

2.2 BREAKDOWN

The actual and sudden mechanical failure of any **PART(s)**, causing a sudden stoppage of its function and which necessitates repair or replacement to resume those functions.

2.3 CLAIM LIMIT

The maximum amount that can be claimed per **BREAKDOWN** as stated on the **SCHEDULE**. This **POLICY** provides an unlimited number of claims during the **PERIOD OF COVER** up to the Glass's Guide retail value of **YOUR VEHICLE** at time of claim. If the policy type states a maximum benefit for a specific **BREAKDOWN** then the lower limit will be applied.

2.4 EXCESS

Total amount **YOU** must pay under the terms of this **POLICY**. Any **EXCESS** will be calculated and deducted from the any claim benefit prior to settlement of any valid claim.

2.5 GEOGRAPHICAL LIMITS

The area in which this **POLICY** is effective and includes Great Britain, Northern Ireland and Channel Islands plus any additional area detailed under "Cover included when using **YOUR VEHICLE** abroad".

2.6 INCEPTION

The date the **POLICY** was purchased or, in the case of a **VEHICLE** purchased with a manufacturers' guarantee or warranty, from the date commencing immediately after expiry of the manufacturers' guarantee or warranty period.

2.7 INSURER

Red Sands Insurance Company (Europe) Limited whose registered office is Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is registered in Gibraltar with company registration number 87598.

2.8 PART

Any mechanical, electrical and electronic **PART(s)** which formed part of the **VEHICLE** when it was new.

2.9 PERIOD OF COVER

From **INCEPTION** for the term as stated on the **SCHEDULE** or when **YOUR VEHICLE** has covered the maximum mileage or reached the maximum age as stated on the **POLICY**.

2.10 POLICY

This document which contains the terms and conditions of **YOUR Mechanical Breakdown Insurance**.

2.11 REPAIRER

Any VAT registered business providing car repair services on a full time basis.

2.12 SCHEDULE

Declaration and additional information submitted by **YOU** or on **YOUR** behalf which shows the term, **CLAIM LIMIT**, date the **POLICY** was purchased and Optional Supplementary Cover for the policy type selected by **YOU**.

2.13 SERVICING HANDBOOK

The handbook which the manufacturer issued with the **VEHICLE** when it was new and contains details as to the servicing and maintenance the manufacturer recommends for the **VEHICLE**.

2.14 VEHICLE

The **VEHICLE** specified in the **SCHEDULE** and which is less than 12 years old and has covered less than 150,000 miles at **INCEPTION**.

2.15 WE, US, OUR

The **INSURER** Red Sands Insurance Company (Europe) Limited, Level 3, Ocean Village Business Centre, 23 Ocean Village Promenade, E-mail: underwriter@redsands.gi

2.16 WEAR AND TEAR

The expected gradual reduction or deterioration in operating performance and/or function of any **PART(s)** due to the age and/or mileage and/or usage of the **VEHICLE**.

2.17 YOU, YOUR, YOURSELF

The person or company specified on the **SCHEDULE**.

3 MECHANICAL BREAKDOWN INSURANCE DEFINITION

This **POLICY** is designed to pay towards the costs of **PART(s)** and labour for repairs following **BREAKDOWN** of **PART(s)**, up to the **CLAIM LIMIT** and listed under the policy type selected by **YOU** and stated on the **SCHEDULE**.

4 POLICY TYPE(S)

All policy types provide cover, from day one, toward the cost of the repair or replacement of the **PART(s)** listed under the policy type selected by you; due to **BREAKDOWN**, sudden mechanical failure due to **WEAR AND TEAR**, or identified as likely to suffer imminent breakdown by a suitably qualified engineer during routine service or MOT. Here **WE** list in full the **PART(s)** covered under the terms of each policy type.

5 THREE STAR POLICY

Designed to provide affordable cover toward the cost of repair or replacement of the most essential vehicle components.

5.1 ENGINE

The rocker assembly, including hydraulic followers, inlet and exhaust valves [not burnt valves], inlet and exhaust valve springs and guides, cylinder head [not cracks and de-coking or porous heads], cylinder head gasket [except skim], push rods, camshaft and followers, timing gears and chains [excluding tensioner], oil pump, pistons and rings, cylinder bores [excluding porous bores], con rods, gudgeon pins and bearings, crankshaft and bearings, inlet manifold, flywheel and ring gear, timing belts are covered as long as they have been change in accordance with the manufacturers schedules. In the event of a claim **YOU** will be required to provide proof that the timing belts have been changed in line with the manufacturer's schedules. Failure to do so may invalidate **YOUR** claim.

5.2 MANUAL GEARBOX

Internal gears, internal shaft, synchromesh hubs, selectors, bearings and bushes and transfer gears.

5.3 AUTOMATIC GEARBOX

Internal shafts, gears, clutches, brake band, valve block, governor, oil pump, bearings and bushes, servo, drive plate and transfer gear.

5.4 DIFFERENTIAL

Internal crown wheel and pinion, gears, shaft, bearings and bushes, thrust washers and spacer.

5.5 CONTINUOUSLY VARIABLE TRANSMISSION CTX

Internal clutches, planetary gears, reduction gears, shafts, variable pulleys, thrust link drives, internal seals, bushes and bearings.

5.6 PROPSHAFT

Universal joints and couplings.

5.7 TORQUE CONVERTER

Failure of any internal mechanical **PART(s)** .

5.8 WHEEL BEARINGS

Front and rear drive axle wheel bearings.

5.9 ENGINE COOLING SYSTEM

Viscous fan coupling.

5.10 CASINGS

If any of the covered **PART(s)** fail and this damages the casings, the casing will also be covered.

5.11 TURBO CHARGER [FACTORY FITTED]:

The turbo charger unit is covered.

5.12 AIR CONDITIONING (FACTORY FITTED):

The air conditioning compressor unit is covered.

5.13 ANTI LOCKING BRAKE SYSTEM (ABS) (FACTORY FITTED):

The ABS modulator and sensors will be covered.

6 FOUR STAR POLICY

Provides extensive affordable cover toward the cost of repair or replacement of a wide ranging list of universal vehicle components.

6.1 ENGINE:

The rocker assembly, including hydraulic followers, inlet and exhaust valves [not burnt valves], inlet and exhaust valve springs and guides, cylinder head [not cracks and de-coking or porous heads], cylinder head gasket [except skim], push rods, camshaft and followers, timing gears and chains [excluding tensioner], oil pump, pistons and rings, cylinder bores [excluding porous bores], con rods, gudgeon pins and bearings, crankshaft and bearings, inlet manifold, flywheel and ring gear. Timing belts are covered provided that they have been changed in accordance with the manufacturers' schedules. In the event of a claim **YOU** will be required to provide proof that the timing belts have been changed in accordance with the manufacturers' schedules. Failure to do so may invalidate **YOUR** claim.

6.2 MANUAL GEARBOX:

Internal gears, internal shaft, synchromesh hubs, selectors, bearings and bushes and transfer gears.

6.3 AUTOMATIC GEARBOX:

Internal shafts, gears, clutches, brake band, valve block, governor, oil pump, bearings and bushes, servo, drive plate and transfer gear.

6.4 DIFFERENTIAL:

Internal crown wheel and pinion, gears, shaft, bearings and bushes, thrust washers and spacer.

6.5 CONTINUOUSLY VARIABLE TRANSMISSION CTX:

Internal clutches, planetary gears, reduction gears, shafts, variable pulleys, thrust link drives, internal seals, bushes and bearings.

6.6 PROPSHAFT:

Universal joints and couplings.

6.7 TORQUE CONVERTER:

Failure of any internal mechanical **PART(s)**.

6.8 WHEEL BEARINGS:

Front and rear drive axle wheel bearings.

6.9 ENGINE COOLING SYSTEM:

Viscous fan coupling, water pump, thermostat housing, thermostat.

- 6.10 **CLUTCH:**
Centre plate, pressure plate, release bearing, oil contamination [centre plate only], master and slave cylinders.
- 6.11 **FUEL SYSTEM [DIESEL AND PETROL]:**
Carburettors, mechanical or electrical fuel pumps and injection pump are covered up to a maximum of £100 per claim including VAT.
- 6.12 **BRAKES:**
Brake master cylinder, wheel cylinders, restrictor valve, brake caliper seals and Servo are covered up to a maximum of £100 per claim including VAT.
- 6.13 **STEERING [INCL. POWER ASSISTED STEERING]:**
Steering rack and pinion [not gaiters], steering box, idler box, power steering rack and pump.
- 6.14 **ELECTRICAL SYSTEM:**
Starter motor and solenoid including pre-engagement mechanism and bendix drive, alternator, diode pack, coil voltage regulator, indicator relay, front windscreen wiper and washer motors are covered up to a maximum of £100 per claim including VAT.
- 6.15 **FRONT AND REAR SUSPENSION:**
Coil springs.
- 6.16 **CASINGS:**
If any of the covered **PART(s)** fail and this damages the casings, the casings will also be covered.
- 6.17 **WORKING MATERIALS:**
Oils, oil filter, anti-freeze and working materials are covered only if it is essential to replace them because of the failure of a **PART(s)** which is covered under this **POLICY**.
- 6.18 **TURBO CHARGER [FACTORY FITTED]:**
The turbo charger unit is covered.
- 6.19 **AIR CONDITIONING (FACTORY FITTED):**
The air conditioning compressor unit is covered.
- 6.20 **ANTI LOCKING BRAKE SYSTEM (ABS) (FACTORY FITTED):**
The ABS modulator and sensors will be covered.

7 FIVE 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.

- 7.1 **ENGINE:**
The rocker assembly, including hydraulic followers, inlet and exhaust valves [not burnt valves], inlet and exhaust valve springs and guides, cylinder head [not cracks and de-coking or porous heads], cylinder head gasket [except skim], push rods, camshaft and followers, timing gears and chains [excluding tensioner], oil pump, pistons and rings, cylinder bores [excluding porous bores], con rods, gudgeon pins and bearings, crankshaft and bearings, inlet manifold, flywheel and ring gear. Timing belts are covered provided that they have been changed in accordance with the manufacturers schedules. In the event of a claim **YOU** will be required to provide proof that the timing belts have been changed in accordance with the manufacturers schedules. Failure to do so may invalidate **YOUR** claim.
- 7.2 **MANUAL GEARBOX:**
Internal gears, internal shaft, synchromesh hubs, selectors, bearings and bushes and transfer gears.
- 7.3 **AUTOMATIC GEARBOX:**
Internal shafts, gears, clutches, brake band, valve block, governor, oil pump, bearings and bushes, servo, drive plate and transfer gear.
- 7.4 **DIFFERENTIAL:**
Internal crown wheel and pinion, gears, shaft, bearings and bushes, thrust washers and spacer.
- 7.5 **CONTINUOUSLY VARIABLE TRANSMISSION CTX:**
Internal clutches, planetary gears, reduction gears, shafts, variable pulleys, thrust link drives, internal seals, bushes and bearings.

- 7.6 **PROPSHAFT:**
Universal joints and couplings.
- 7.7 **TORQUE CONVERTER:**
Failure of any internal mechanical **PART(s)**.
- 7.8 **CASINGS:**
If any of the covered **PART(s)** fail and this damages the casings, the casings will also be covered.
- 7.9 **WHEEL BEARINGS:**
Front and Rear Drive Axle Wheel bearings, Both front and rear wheel bearings.
- 7.10 **ENGINE COOLING SYSTEM:**
Viscous fan coupling, water pump, thermostat housing, thermostat, heater matrix, Radiator, oil cooler.
- 7.11 **WORKING MATERIALS:**
Oils, oil filter, anti-freeze, working materials are covered only if it is essential to replace them because of the failure of a **PART(s)** which is covered under this **POLICY**.
- 7.12 **CLUTCH:**
Centre plate, pressure plate, release bearing, oil contamination [centre plate only], master and slave cylinders, labour costs included.
- 7.13 **FUEL SYSTEM [DIESEL AND PETROL]:**
Carburettors, mechanical or electrical fuel pumps, injection pump, automatic choke, lift pump, tank sender unit.
- 7.14 **BRAKES:**
Brake master cylinder, Wheel cylinders, restrictor valve, brake caliper seals, Servo.
- 7.15 **STEERING [INCL. POWER ASSISTED STEERING]:**
Steering rack and pinion [not gaiters], steering box, idler box, power steering rack and pump, power steering reservoir.
- 7.16 **ELECTRICAL SYSTEM:**
Starter motor and solenoid including pre-engagement mechanism and bendix drive, alternator, diode pack, coil voltage regulator, indicator relay, front windscreen wiper and washer motors, rear windscreen wiper and washer motors, window and sun roof motors, indicator flasher relay, electric window switches, sunroof switch, centralised locking, heater fan motor, distributor, electronic ignition amplifier, thermostatically-controlled radiator fan motor, horn and multi-function stalk switch.
- 7.17 **FRONT AND REAR SUSPENSION:**
Coil springs, Hydrolastic displacers and hydropneumatic spheres, upper and lower wishbones, ball and swivel joints.
- 7.18 **ENGINE MANAGEMENT (ECU):**
Engine electronic control unit.
- 7.19 **FUEL INJECTION SYSTEMS:**
Throttle body, airflow meter, idle control valve, cold start valve, warm up regulator, overrun cut off valve, throttle potentiometer, fuel accumulator, pressure regulator, map sensor [not injectors and heater plugs].
- 7.20 **FRONT WHEEL DRIVE:**
Drive shafts including constant velocity joints universal joints and couplings [not gaiters].
- 7.21 **REAR-WHEEL DRIVE:**
Half shafts, rear-wheel external drive shafts including constant velocity joints, universal joints and couplings [not gaiters].
- 7.22 **TURBO CHARGER [FACTORY FITTED]:**
The turbo charger unit is covered.
- 7.23 **AIR CONDITIONING (FACTORY FITTED):**
The air conditioning compressor unit is covered.
- 7.24 **ANTI LOCKING BRAKE SYSTEM (ABS) (FACTORY FITTED):**
The ABS modulator and sensors will be covered.

8 EXTRA BENEFITS INCLUDED IN YOUR POLICY

The benefits of replacement car hire, recovery, overnight accommodation and rail fare expenses apply to all policy type(s) in the event of a **BREAKDOWN** resulting in a valid claim and **YOU** are stranded with **YOUR VEHICLE**. The benefit will constitute part of the total claim and is limited to the **CLAIM LIMIT** as stated on the **POLICY SCHEDULE**. **YOU** must obtain telephonic approval from the **ADMINISTRATOR** before **YOU** claim use of these Extra Benefits and **YOU** will need to provide receipts. Benefits are inclusive of VAT.

8.1 REPLACEMENT CAR HIRE

WE will pay up to £30 a day towards the cost of a replacement vehicle whilst **YOUR VEHICLE** is being repaired but not including fuel, insurance, motoring fines and congestion charges. **YOU** are responsible for the first 24 hours that **YOU** cannot use **YOUR** own **VEHICLE**. After this period, **YOU** can claim for a replacement vehicle for up to 7 days and a maximum of £210. **YOU** cannot claim for replacement car hire in respect of any lack of availability of the correct part(s), any delay in part(s) transportation, any delay the **REPAIRER** may have in commencing repairs including any time waiting for the **ADMINISTRATOR'S** independent engineer (when appointed) to attend and inspect the **VEHICLE** or any delay in finding a suitable **REPAIRER**.

8.2 RECOVERY

WE will pay up to a maximum of £100 towards the cost of recovery (shown on a receipt from a VAT registered breakdown recovery company) to the repairing garage if the **VEHICLE** is immobile, or if continued driving of the **VEHICLE** could cause danger or further damage. This only applies if **YOU** were not previously covered by any other recovery membership service.

8.3 OVERNIGHT ACCOMMODATION AND RAIL FARES

WE will pay up to £60 towards hotel expenses or a return rail ticket. **YOU** cannot claim for the cost of meals and drinks.

9 EXCESS

9.1 VEHICLES UNDER 60,000 MILES

The low standard **EXCESS** only, the first £10 of any claim.

9.2 VEHICLE AGE

The age of **YOUR VEHICLE** does not affect the **EXCESS** of any claim.

9.3 VEHICLES OVER 60,000 MILES

If **YOUR VEHICLE** has covered more than 60,000 miles since date of first registration at **INCEPTION**, the protection of the **POLICY** applies from day one for **BREAKDOWN** and **BREAKDOWN** due to **WEAR & TEAR**.

9.4 The table below shows the **EXCESS** payable by **YOU** if **YOUR VEHICLE** has covered more than 60,000 miles since the date of first registration at point of **BREAKDOWN** or **BREAKDOWN** due to **WEAR & TEAR**.

Up to 60,000 miles at point of BREAKDOWN	0%
Up to 70,000 miles at point of BREAKDOWN	10%
Up to 80,000 miles at point of BREAKDOWN	20%
Up to 90,000 miles at point of BREAKDOWN	30%
Up to 100,000 miles at point of BREAKDOWN	40%
Over 100,000 miles at point of BREAKDOWN	50%

10 COVER INCLUDED WHEN USING YOUR VEHICLE ABROAD

This **POLICY** is valid for up to 60 days per annum [pro rata] for driving in the Republic of Ireland and mainland Europe. Payments will be limited to those levels outlined in this **POLICY**. These benefits will not be provided if the failure is not covered by the policy type selected by **YOU**.

11 COVER PROVIDED FOR IMPORTED VEHICLES

This **POLICY** provides cover for "Parallel Import" vehicles (vehicles that have been produced for a European Member State and that conform to European Wide Type Approval). Cover is not provided by this **POLICY** for "Grey Imports" (a vehicle that does not comply with European Union vehicle type specification and which is imported from outside the UK, usually Japan).

12 WHAT WE PAY FOR

Should a **BREAKDOWN** occur to **PART(s)** and a valid claim is authorised, **WE** will pay towards the cost of **PART(s)** and labour for the repair or replacement of **PART(s)** listed in the policy type selected by **YOU** subject to the **CLAIM LIMIT**.

Please refer to **YOUR SCHEDULE** to confirm the policy type and **CLAIM LIMIT YOU** have selected and the particular section within this **POLICY** detailing the **PART(s)**.

The labour content of any claim will be commensurate with the labour rate of **OUR** approved **REPAIRERS** as stated on the web site and the standard ICME mechanical repair times. **WE** will authorise up to a reasonable **REPAIRER'S** retail price for **PART(s)**. **WE** may insist that the **REPAIRER** uses exchanged or reconditioned **PART(s)** to effect a repair.

The maximum amount payable per claim will be subject to the **CLAIM LIMIT** selected (less any applicable **EXCESS**) and in aggregate the value of the **VEHICLE** at time of claim.

If **YOU** are VAT registered **WE** will not reimburse **YOU** in respect of the VAT portion of any claim.

13 WHAT THIS MECHANICAL BREAKDOWN INSURANCE DOES NOT COVER

This **POLICY** specifically excludes the following and **YOU** will not be entitled to receive an indemnity in respect thereof:

- 13.1 Any claim which is reported to the **ADMINISTRATOR** more than 14 days after the relevant fault is discovered.
- 13.2 The first £10 of any claim.
- 13.3 Diagnosis costs.
- 13.4 **VEHICLE** structure (e.g. bodyworks, sills, sub-frame mounts), paintwork, bodywork, hinges, catches, all glass, mirrors, dashboard, interior or exterior trim, key locks, airbags and control systems, wheels, tyres, electrical wiring, burnt out valves, cracked and porous engine block or cylinder head, cylinder head skimming, combustion chamber carbon build up, clutch friction material, electrical connectors, fuses, fuel lines and joints, fuel tank, hoses, shock absorbers, parts not fitted as standard or equipment not approved by the manufacturer.
- 13.5 All American, Australian and Canadian vehicles (unless built for the UK market), stretched limousines, Aston Martin, Bentley, Bristol, Bugatti, Caterham, Daimler 12 cylinder models, De Tomaso, electric or hybrid powered vehicles, any vehicle not taxed and legal for use on a public highway with a minimum of 28 days remaining on a valid MOT certificate at time of cover, Ferrari, Ford Cosworth, Honda NSX, Hummer, Jaguar vehicles over 4000cc, Kit Cars, Lamborghini, Lancia Delta Integrale/8.32, LCC Rocket, Mercedes AMG, Lotus, LPG powered vehicles, Marcos, Maserati, McLaren F1, Mitsubishi 3000 GT, Morgan, Nissan 300ZX/Skyline, Noble, Panther, Porsche, Rolls Royce, Mazda RX7 and RX8, Subaru WRX, TVR, Venturi, Westfield, any **VEHICLE** 5000cc or over.
- 13.6 Vehicles which are owned temporarily, permanently or in the custody or control of a business set up to sell or service motor vehicles.
- 13.7 The subjecting of the **VEHICLE** to a load greater than that permitted by the manufacturer's recommendations.
- 13.8 Vehicles that are or have been used for hire or reward, as a taxi, self drive hire, by a driving school, commercial delivery purposes such as dispatch or delivery courier; with a carrying capacity exceeding 35cwt, service vehicles (police, ambulance etc.), used for any kind of competitive purposes, off road use, customised or fitted with equipment not approved by the manufacturer.
- 13.9 Ancillary components or equipment not listed under **PART(s)** covered section.
- 13.10 **BREAKDOWN** or damage to **PART(s)** (whether insured or not) caused by or arising from overheating, corrosion, frost, water, freezing liquids, abuse, oxidation, not having the **VEHICLE** serviced in line with the conditions of this **POLICY**, not maintaining the **VEHICLE** as set out in the **SERVICING HANDBOOK**, blockages, build up of contaminants, sludge or silt, or other foreign or waste matter that has prevented the **PART(s)** from working properly, the gradual reduction in operating performance commensurate with the age and mileage covered by the **VEHICLE** including but not limited to the gradual loss of engine compression necessitating the repair of valves or rings, gradual increase in oil consumption due to normal operating functions.
- 13.11 Damage to an insured **PART(s)** caused by **BREAKDOWN** of excluded **PART(s)**, any form of consequential loss whatsoever.
- 13.12 Loss, destruction of or damage to any insured **PART(s)** or property (or any loss, expense or legal liability this leads to) directly or indirectly caused by, arising from or contributed to by theft or attempted theft; malicious intent or vandalism, earthquake, fire, flood, frost, lightning, storm, water damage, any explosive, any civil commotion, hostilities (whether war

- be declared or not), aircraft or other aerial devices or articles dropped there from or any extreme cause; sonic booms; any nuclear waste from the burning of nuclear fuel; ionizing radiation, nuclear component, nuclear radiation, the radioactive toxic explosive or other hazardous properties of any explosive nuclear assembly; self-ignition; confiscation or detention by customs or other officials or authorities, lockout.
- 13.13 Routine adjustments and service items that have not suffered a **BREAKDOWN** and are simply replaced at the time of service or MOT including but not limited to air filters, antifreeze, batteries, belts, brake discs and drums, brake pads, brake shoes, bulbs, condenser, distributor cap, drums, exhaust system including catalytic converter, fan belts, filter parts, fluids, high-tension leads, points, rotor arm, spark plugs, tyres, wiper blades and any other parts listed within the manufacturer's vehicle **SERVICING HANDBOOK**.
 - 13.14 Repairing or replacing **PART(s)** which the **ADMINISTRATOR** believes were faulty or could have been identified by a suitably qualified engineer as being faulty before this **POLICY** started.
 - 13.15 Any claim that falls within the scope of **YOUR** Road Traffic Insurance (motor insurance policy covering the **VEHICLE**).
 - 13.16 Investigatory or remedial work commenced before authorisation by **US**.
 - 13.17 **BREAKDOWN** or damage caused by the use of incorrect fuel, oil, lubricant, coolant or any other fluid.
 - 13.18 Loss or damage where the milometer has been tampered with, altered or disconnected.
 - 13.19 Repair, replacement, loss, damage or liability covered by any other warranty, guarantee or goodwill settlement, components subject to recall or repair or replacement by the manufacturer or attributable to a manufacturer's design defect.
 - 13.20 Any external oil leaks other than those oil leaks that are specifically covered.
 - 13.21 Faults, alterations, repairs, modifications, replacements, damage or consequential loss arising from poor workmanship, faulty **PART(s)**, errors, viruses, omissions, faults in any application or systems software due to the **VEHICLE's** operating systems' failure to recognise any date change.
 - 13.22 Burnt or worn-out clutch parts and the build-up of carbon deposits (including burnt or carbonised valves and removing carbon deposits).
 - 13.23 Any liability for death, bodily injury or loss of or damage to property other than the insured components or loss of use or any consequential loss of whatsoever nature.
 - 13.24 Costs incurred prior to **YOU** being issued with a claim authorisation number.
 - 13.25 Any claim arising due to non compliance with Paragraph 14.
 - 13.26 If **YOU** make a valid claim against this **POLICY** for **BREAKDOWN** of **PART(s)** listed under engine management (ecu), air conditioning and electrical system within 30 days of **INCEPTION** then **YOU** will be required to pay an early claim **EXCESS** of 50% and the **ADMINISTRATOR** reserves the right to direct or redirect a claim to one of their approved repairers in order for repairs to be completed. This early claim **EXCESS** does not apply after 30 days or to any other **PART(s)** covered by this **POLICY**.

14 HOW TO MAKE A CLAIM

Claims are processed entirely by phone, ensuring a fast, effective and simple claim procedure. Wherever possible, to avoid **YOUR** being out of pocket, **WE** will settle authorised claims directly with the **REPAIRER**. Please ensure **YOU** follow the claims procedure, if **YOU** do not, **WE** may not pay **YOUR** claim.

14.1 STEP ONE: NOTIFY US

Telephone the **ADMINISTRATOR** 01279 456501 (option 3), the **ADMINISTRATOR** will make a note of **YOUR** claim and advise **YOU** of the location of **YOUR** nearest approved **REPAIRER**.

IMPORTANT: In order for **US** to pay the approved **REPAIRER** directly, **YOU** (not the **REPAIRER**) must notify the **ADMINISTRATOR** of **YOUR** claim. This must be done before **YOU** give permission to a **REPAIRER** to carry out any fault finding or remedial work. Notification from a **REPAIRER** of a possible claim will not be accepted by **US** or the **ADMINISTRATOR**.

14.2 STEP TWO: CONTACT THE REPAIRER

Book **YOUR VEHICLE** in with the **REPAIRER** and give **YOUR** permission to carry out any fault finding/diagnosis or dismantling necessary.

14.3 STEP THREE: REPAIRER OBTAINS AUTHORITY

Once **YOUR VEHICLE**, **SCHEDULE** and service records have been handed to the **REPAIRER** they will contact the **ADMINISTRATOR** to request approval for repairs.

14.4 STEP FOUR: AUTHORITY FOR CLAIM VALUE

If **YOUR** claim is accepted, an authorisation number will be issued to the **REPAIRER** for the amount that will be paid under this **POLICY**. **YOU** are responsible for paying any amount the **REPAIRER** charges over and above the authorised amount.

- 14.5 STEP FIVE: PAYMENT OF THE CLAIM
- 14.6 On completion of the repairs, the **REPAIRER** must submit an invoice directly to the **ADMINISTRATOR**. The invoice must clearly show the authorisation number given, details of who **WE** should pay and contain full details of the repairs, including details of all **PART(s)** used, labour and VAT. The **ADMINISTRATOR** may also need to see **YOUR** original service invoices.
- The authorisation number will only be effective for 90 days from the date it was issued and no payments will be made in respect of the authorisation number after the expiry of the 90 day period.
- 14.7 TO ALLOW YOUR CLAIM TO BE DEALT WITH EFFICIENTLY PLEASE OBSERVE THE FOLLOWING POINTS.
- 14.7.1 Check **YOUR** policy type covers the **PART(s)** which have caused the **BREAKDOWN**.
- 14.7.2 Call the **ADMINISTRATOR** at the first opportunity if **YOU** believe **YOU** may need to make a claim.
- 14.7.3 Do not ask the **REPAIRER** to notify **US** or the **ADMINISTRATOR** of a claim, this must be done by **YOU** the policy holder.
- 14.7.4 If a repair is started without an authorisation number the costs will be **YOUR** responsibility and will automatically invalidate any claim under this **POLICY**.
- 14.7.5 Please ensure **YOU** provide **YOUR SCHEDULE** and service records to the **REPAIRER**.

15 USE OF OWN REPAIRER

If **YOU** choose to nominate **YOUR** own **REPAIRER**, **YOU** (not the **REPAIRER**) must notify the **ADMINISTRATOR** of **YOUR** claim. 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.

Please note that **YOU** will need to pay for the repair and claim the cost back from the **ADMINISTRATOR**.

16 EMERGENCY REPAIRS

If **YOU** find **YOURSELF** in the situation of having to carry out repairs in an emergency situation, such as when **YOUR VEHICLE** is attended to by the AA or other recovery organisation, as a result of a **BREAKDOWN** at a time when the claims office is closed, then **YOU** should:

- 16.1 Retain any parts removed from **YOUR VEHICLE** for inspection
- 16.2 Obtain a VAT receipt from the **REPAIRER** displaying **YOUR VEHICLE** details, the details of the repair including the cost of any **PART(s)** and labour, the time and date the repair was diagnosed and carried out.
- 16.3 **YOU** should then contact the **ADMINISTRATOR** at the earliest opportunity.

17 INSPECTION BY INDEPENDENT ENGINEER

WE reserve the right to subject the **VEHICLE** and or failed **PART(s)** to expert assessment by an independent engineer before **WE** authorises any claim. If **WE** do this, **WE** are not responsible for any loss arising from any possible delay. If a repair is started without an authorisation number the costs of the repairs will be **YOUR** responsibility and will automatically invalidate any claim under this **POLICY**.

Should an independent engineer be unable to identify the failed **PART(s)** and/or the cause of and/or reason for the failure and where the

REPAIRER recommends that **PART(s)** are replaced **WE** will only accept and authorise the cost of such repairs after:

- 17.1 such repairs have been carried out; and
- 17.2 after such repairs are proved to have been successful; and
- 17.3 where more than one **PART** has been replaced

WE will pay up to a reasonable **REPAIRER** retail price for **PART(s)**, up to the labour rate of the approved **REPAIRER** as stated on the Click4Warranty website and the standard ICME Mechanical Repair Times repair times. Please note that **YOU** will need to pay for the repair and claim the cost back from **US**.

18 SERVICING YOUR VEHICLE

YOU are required to ensure and maintain the servicing of **YOUR VEHICLE** by a VAT-registered garage.

18.1 SERVICE REQUIREMENT:

Following the service schedule as defined in the **SERVICING HANDBOOK**

OR

At intervals of 6 months or 6,000 miles (whichever is the sooner)

- 18.1.1 Change engine oil and filter.
- 18.1.2 Check oil levels in the gearbox and differential and top up where necessary.
- 18.1.3 Check coolant level and anti-freeze/inhibitor strength. Top up where necessary.
- 18.1.4 Check timing belt [if fitted] and renew if necessary.
- 18.1.5 Brake fluid must be replaced in accordance with the manufacturer's recommendation.

18.2 SERVICE TIMING:

Within 21 days or 500 miles (whichever is sooner) of the due timing.

18.3 PROOF OF SERVICING:

Acceptable proof of servicing is either the **VEHICLE SERVICING HANDBOOK** correctly stamped and completed by a VAT registered garage or fully detailed VAT service invoice(s) indicating servicing dates and mileages.

18.4 SERVICE HISTORY AT INCEPTION:

Complete service history

Where the service schedule has been carried out by a vat registered garage and has been correctly stamped and completed in the **VEHICLE SERVICING HANDBOOK** or fully detailed VAT service invoice(s) indicating servicing dates and mileages are provided, continue to follow the service standards set out in paragraph 15.1 of this **POLICY**.

Partial Service History

Where a service has been carried out in the last 12 months by a vat registered garage following the manufacturers service requirements continue to follow the service standards set out in paragraph 15.1 of this **POLICY**

No Service History

If incomplete or no previous servicing details are available for the **VEHICLE** at **INCEPTION** of this **POLICY** then a service, in accordance with service standards set out in paragraph 15.1 of this **POLICY**, must be carried out within 21 days or 500 miles of **INCEPTION** (whichever is sooner).

18.5 FAILURE TO MEET THE SERVICE STANDARDS:

Failure to maintain and provide proof that the service standards set out in paragraph 15.1 of this **POLICY** have been met will invalidate this **POLICY**.

18.6 TIMING BELTS (OTHERWISE KNOWN AS CAMSHAFT DRIVE BELTS):

If **YOUR VEHICLE** has a timing belt, please make sure that it is in good condition and that it is checked and changed in line with the manufacturer's recommendations. If the timing belt breaks it can cause serious and unnecessary engine damage and inconvenience. No responsibility will be accepted for damage caused

19 YOUR CANCELLATION RIGHTS

If, after buying **YOUR POLICY** and having read the terms and conditions in full, **YOU** decide it no longer suits **YOUR** needs, **YOU** may cancel it at any time. **WE** would like to make **YOU** aware of different circumstances that could affect the amount of premium returned to **YOU**.

19.1 WITHIN THE 21 DAY COOLING-OFF PERIOD

- 19.1.1 If **YOU** cancel the **POLICY** within the first 21 days of receiving **YOUR POLICY** documents (known as the "cooling-off period") **YOU** will receive a full refund of any premium **YOU** have paid, except.
- 19.1.2 when **WE** have authorised a claim, or incurred costs in relation to a claim, then **YOU** will not receive a refund of any premium
- 19.1.3 **YOU** have paid and the full premium for the term will be due.
- 19.1.4 when **YOU** have consulted with the **ADMINISTRATOR** in relation to a claim, failure or possible failure that does not result in a successful claim, **YOU** will receive a full refund of any premium **YOU** have paid after deducting an

administration fee of £50.

19.2 OUTSIDE THE 21 DAY COOLING-OFF PERIOD

- 19.2.1 If **YOU** want to cancel **YOUR POLICY** outside of 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 the **POLICY** has been in force and subject to the following:
- 19.2.2 If **YOU** pay by monthly instalments and the premium paid to date is lower than the total due for the time the **POLICY** has been in force, then **YOU** will be required to pay the additional amount.
- 19.2.3 If the **ADMINISTRATOR** has been consulted in relation to a claim, failure or possible failure, that does not result in a successful claim and costs have not been incurred, **YOU** will be entitled to a refund in full of any premium paid greater than the premium calculated on a pro-rata daily basis, for the time the **POLICY** has been in force.
- 19.2.4 If **WE** have authorised a claim, or incurred costs in relation to any claim, then **YOU** will not receive a refund of any premium.
- 19.2.5 An administration fee of £50

20 OUR CANCELLATION RIGHTS

WE reserve the right to cancel **YOUR POLICY** at any time. **WE** would like to make **YOU** aware of the different circumstances that could affect the cancellation notice period and amount of any premium which may be returned to **YOU**.

- 20.1 Where a **POLICY** is purchased intentionally, or unintentionally, for a vehicle excluded by the **POLICY** terms, **YOUR POLICY** will be cancelled ab initio (from the inception date) and any premium paid by **YOU** will be refunded in full.
- 20.2 Where there is valid reason to do so, **WE** may at any time cancel **YOUR POLICY** and will provide **YOU** with 14 days' notice in writing to the last known email address on **YOUR** account.
- 20.3 In the event of cancellation **YOU** may be entitled to a proportionate rebate of premium in respect of the unexpired **PERIOD OF COVER**. **OUR** reasons for cancelling **YOUR POLICY** may include but are not limited to:
 - 20.3.1 non-compliance with **POLICY** terms and conditions;
 - 20.3.2 **YOU** have provided false or misleading information in response to any questions;
 - 20.3.3 threatening or abusive behaviour;
 - 20.3.4 in order to comply with any applicable laws or regulations;
 - 20.3.5 where **YOU** or someone acting on **YOUR** behalf deliberately tell **US** something which is untrue or misleading or **WE** can demonstrate, from the relevant circumstances, that reasonable care was not taken to ensure statements made to **US** were true;
 - 20.3.6 where there is evidence of dishonesty or deceitful behaviour by **YOU** or someone acting on **YOUR** behalf in relation to the cover provided under **YOUR POLICY**;
 - 20.3.7 where **YOU** have elected to pay **YOUR** premium by monthly instalments and a payment remains unpaid;
 - 20.3.8 if **YOU** do not pay the premium.

21 DUTY OF CARE

WE will not pay for repairs that are necessary because **YOU** have not looked after **YOUR VEHICLE** properly. Do not continue to drive if **YOUR VEHICLE** is faulty, **YOU** should do all **YOU** reasonably can to protect **YOUR VEHICLE** from further damage.

22 MATERIAL INFORMATION

The information that **YOU** have provided to **US** forms the basis of this insurance contract. It is very important that the information given to **US** is correct. It is **YOUR** responsibility to take reasonable care not to make a misrepresentation to **US** when **YOU** take out **YOUR** insurance policy and when notifying **US** of any change to the information that has been provided. Please note that if **YOU** make a misrepresentation to **US** this could invalidate **YOUR** insurance cover, resulting in **YOUR** claim not being paid in full.

23 CONTRIBUTION APPLIED IF COVERED BY OTHER INSURANCE

If at the occurrence of a claim there exists any other insurance or warranty entitling **YOU** to indemnity then this **POLICY** shall only contribute its rateable proportion of such loss.

24 THE LAW APPLICABLE TO THIS POLICY

YOU are free to choose the law applicable to this **POLICY**. Unless **YOU** and **WE** have agreed otherwise **YOUR POLICY** will be governed by the law of England and Wales.

25 INSURERS' RIGHTS

It is expressly agreed and declared that the **INSURER** shall be released from all liability and obligation should the conditions of this **POLICY** not be fully complied with by **YOU**. If a false and/or dishonest statement or claim is made by **YOU**, **YOUR POLICY** will be cancelled and no refund of premium or claim settlement will be made. In the event of a claim and liability having been rejected by the **INSURER**, the **INSURER** shall not be liable for this claim after the expiry of 3 months from the date of rejection unless within that time the claim is subject to arbitration.

26 ARBITRATION

If the **INSURER** accepts that there is a claim under **YOUR POLICY** but there is a disagreement in respect of the amount to be paid, the disagreement will be referred to an Arbitrator appointed in accordance with current statutory provisions. In these circumstances the Arbitrator's award must be made before there is any right of action against the **INSURER**.

27 RENEWAL

If the **INSURER** agrees, **YOU** will be offered the chance to renew this **POLICY**.

28 TRANSFERRING THE POLICY

Selling **YOUR** vehicle with this **POLICY** may assist in its sale. To request a transfer of **YOUR POLICY** contact the **ADMINISTRATOR**, subject to **OUR** express prior approval and in **OUR** absolute discretion and providing no claims have been made or attempted to be made against **YOUR POLICY**, the balance of **YOUR POLICY** may be transferred to a new private owner. There will be a fee of £25.00 as a contribution towards the costs of transferring **YOUR POLICY**. **YOUR POLICY** may not be transferred if **YOUR VEHICLE** is sold to a motor dealer or trader and will be automatically cancelled on such a sale.

29 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 the compensation scheme arrangements from the Initial Disclosure Document.

30 FCA AUTHORISED AND 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.

31 OUR PROMISE OF GOOD SERVICE

The Click4Group is committed to providing a high-quality service to everyone **WE** deal with. In order to do this **WE** need you to give us any comments about **OUR** service, and tell us when **WE** get things wrong. **WE** will work to resolve **YOUR** complaint as quickly as possible.

A complaint is an expression of dissatisfaction and **WE** treat any such concerns with **OUR** products or service that call for a response as a complaint. **WE** listen to **YOUR** comments, treat them seriously, and learn from them so that **WE** can continuously improve our service.

31.1 WHO TO CONTACT

It is important to ensure **YOUR** comments are directed to the correct department so **YOUR** concerns can be investigated properly.

31.2 Questions or concerns in relation to a claim or the handling of **YOUR** claim

Please contact the **ADMINISTRATOR** AutoProtect (MBI) Limited - 01279 456501 (option 3) Weekdays 9am - 5pm: Saturday 9am - 1pm Warwick House Roydon Road Harlow Essex CM19 5DY. AutoProtect (MBI) Limited have been appointed by the Insurer and are responsible for all matters relating to claims handling. 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.

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

Please contact Click4Group Customer Service 0208 819 3424 (option 3) Weekdays 9am - 5pm

Warwick House, Roydon Road, Harlow CM19 5DY. Click4Warranty is a trading style of Future 45 Limited and are responsible for policy

terms, web-site and sales process. Directly authorised and regulated by the Financial Conduct Authority under register number 461102. 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.

31.4 WHAT HAPPENS WHEN WE RECEIVE A COMPLAINT

- 31.4.1 If **YOUR** concerns relate to a Click4Warranty claim or the handling of a Click4Warranty claim, **WE** will acknowledge receipt by email within five business days of receiving it, advising **YOU** that, as it is in relation to a claim, it has been forwarded to the claims Department who will contact **YOU** directly.
- 31.4.2 If **YOUR** concerns relate to the Click4Warranty purchase process, Click4Warranty policy amendments, Click4Warranty policy terms, the behaviour of Click4Warranty customer service consultants or any action or lack of action by Click4Warranty customer service consultants affecting an individual, **WE** will acknowledge receipt of **YOUR** complaint by email or letter within five business days of receiving it, advising **YOU** of the name of the person who will be dealing with **YOUR** complaint and enclosing a copy of this procedure.
- 31.4.3 **WE** will retrieve all the necessary documentation relevant to **YOUR** account, from our files and systems. These documents will be read and considered, in conjunction with **YOUR** comments.
- 31.4.4 **WE** will endeavour to respond to and resolve **YOUR** concerns as soon as possible. However, **WE** may need to carry out further internal investigations; if these are required **WE** will send you a notice of this and a timescale for when **WE** will correspond further, which will be no more than 4 weeks from the receipt of **YOUR** correspondence. In the unlikely event that **OUR** investigations require longer than 4 weeks to complete, **WE** will write to you to explain why **WE** are not yet in a position to respond and indicate when **WE** will make further contact (this must be within 8 weeks of the receipt of the original correspondence).
- 31.4.5 If after 8 weeks **WE** are still not in a position to make a response, **WE** will write to you and give reasons for the delay and an indication when **WE** expect to provide a full and final response. At this point **WE** will include details of the Financial Ombudsman Service, who **YOU** can refer **YOUR** complaint to if **YOU** wish.
- 31.4.6 Once **OUR** investigations are complete **WE** will write to **YOU** with **OUR** response.
- 31.4.7 Where circumstances require, and **WE** believe **WE** have fully addressed **YOUR** concerns, **WE** will issue a further reply with **OUR** final response and notify **YOU** that, if **YOU** remain dissatisfied with **OUR** final response, **YOU** may refer the complaint to the Financial Ombudsman Service and that **YOU** must do so within 6 months from the date of the final response.
- 31.4.8 **WE** will consider a complaint closed when **WE** have sent **YOU** a final response, unless **YOU** advise us the information is incorrect, inaccurate, if **YOU** have any additional information **YOU** would like **US** to take into account or refer **YOUR** complaint to the Financial Ombudsman Service. For **YOUR** information The Financial Ombudsman Service can be contacted in writing:
- 31.4.9 The Financial Ombudsman Service, Exchange Tower, London E14 9SR
- 31.4.10 This does not affect **YOUR** statutory rights. Please quote **YOUR POLICY** number in all correspondence.