Drive Easy Insurance

Insurance Product Information Document

Company: Red Sands Insurance Company (Europe) Limited is registered in Gibraltar Reg. No: 87598. Registered office: Level 3 Ocean Village Business Centre, 23 Ocean Village Promenade, Gibraltar. Red Sands Insurance Company (Europe) Limited is authorised and regulated by the Gibraltar Financial Services Commission and is subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority in respect of business underwritten in the UK (No: 231635). Red Sands Insurance Company (Europe) Limited is a member of the UK's Financial Services Compensation Scheme and Association of British Insurers.

Product: **C4W Drive Easy Warranty**

This document summarises the key features of your insurance policy. It is not tailored to your individual needs and so may not provide all the information relevant to your cover requirements. It is not the full terms and conditions - they are detailed in your policy document and insurance schedule.

What is this type of insurance?

This insurance covers the failure of a covered component causing a sudden stoppage of its function for a reason other than deterioration or negligence.

What is insured?

- ✓ This policy will pay for parts, labour and Value Added Tax (VAT) of covered components up to the chosen duration and claims limit (refer to policy schedule for coverage level).
- ✓ Unlimited number of claims up to the claims limit as specified in your policy schedule.
- ✓ Vehicles up to 3,500kg gross weight.
- ✓ Up to £60 towards overnight accommodation or a return rail fare if you are unable to return home on a valid claim.
- ✓ £30 per day contribution for up to seven days towards vehicle replacement on a valid claim.
- ✓ PARTS COVERED WITHIN: Engine, Manual gearbox, Automatic gearbox, Torque converter, Differential, Clutch, Front wheel drive, Rear wheel drive, Wheel bearings, Fuel injection system, Engine cooling system, Steering [including power assisted steering], Turbo charger [factory fitted], Front and rear suspension, Brakes, Anti-locking brake system (ABS) [factory fitted], Electrical system, Engine management [ECU], Casings, Working materials

What is not insured?

- ✘ Ineligible vehicles: There are certain vehicles we cannot cover such as light commercial vehicles, delivery vehicles, panel vans; vehicles exceeding 3500kg; motorcycles, scooters, three wheeled vehicles, kit-cars, quad bikes, motor homes. Vehicles used for hire or reward (for example taxis, self-drive hire or driving schools), delivery courier or a vehicle used in any sort of rally, speed testing, 4x4 off-roading, racing or any kind of competition or trial are excluded.
- ✘ Damage caused by neglect, corrosion, lack of servicing, general wear and tear or deterioration.
- ✘ Faults at point of sale and manufacturer defects.
- ✘ Parts not fitted as standard or optional extra by the manufacturer, unless cover for such parts is agreed beforehand.
- ✘ Parts which have been fitted incorrectly or parts which as of fault manufacturer by design.
- ✘ The cost of diagnosis or testing.
- ✘ Non-standard, customised or modified vehicles.
- ✘ Bodywork (Inc. Handles, Hinges and Catches), Painted Surfaces, Glass, Interior or Exterior Trim, Key Fobs and Key Cards, Remote control units, Headphones, Discs or removable storage for any part of a multimedia system, Cracked or Porous Cylinder Heads and Blocks, Skimming and Pressure Testing, Burnt Valves, Wheels, Air Bag and Control System, Electrical Wiring Looms, Electrical Connectors, Light Units Including Led and Xenon Lamps, Hoses, Pipes, Brake Seizure and Corrosion.

Are there any restrictions on cover?

- ! You must be the owner/registered keeper of the vehicle.
- ! Claims are payable up to the maximum stated in the policy schedule.
- ! This policy is not transferable to new vehicle.

Where am I covered?

✓ The policy is effective in United Kingdom and while the vehicle is used for up to 90 days per annum in member countries of the European Community and any other country for which an International Motor Insurance Green Card in respect of the vehicle is effective.

What are my obligations?

- You must take reasonable care to give us and your retailer complete and accurate answers to any questions we ask – whether you are taking out, or making changes to your policy.
- You must submit your claim within 14 days following a mechanical breakdown.
- You must pay any premium when due otherwise cover will cease from the premium due date.
- You should notify us immediately of any changes to your vehicle to the administrator on 0203 921 0635.

When and how do I pay?

- You will need to pay your retailer for this policy at the time you purchase your vehicle. They may offer different payment options.

When does the cover start and end?

- The start and end dates are shown on your policy schedule.

How do I cancel the contract?

- You have the right to cancel the policy at any time.
- If you wish to cancel the policy, please contact AutoProtect (MBI) Limited, Warwick House, Roydon Road, Harlow CM19 5DY. Tel: 0203 921 0635 E-mail: email@click4group.co.uk
- If the policy is cancelled within the first 30 days of receiving it (cooling off period) you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim.
- If you wish to cancel the policy after 30 days, you will be entitled to a pro-rata refund on the remainder of your policy.This will be calculated daily and is paid for each full month left to run and an administration fee will be charged to reflect the administrative cost of cancelling the policy.