

## **AA Warranty**

### **Mechanical Breakdown Insurance**

Effected by AA Warranty.

The protection offered to you is an Insurance policy. Like all Insurance policies it has terms and conditions. It is important that you read and understand these conditions to make sure that it is the right product to suit your needs. If you have any questions on the content of this summary document, please contact AA Warranty customer services on 08454 74 74 07, or clarify them with your sales executive. We will be happy to help.

This Insurance is underwritten by AmTrust International Underwriters Limited (The Insurer), whose address is 123 Lower Baggot Street, Dublin 2, Ireland, and effected through AA Warranty (the administrator for the Insurer). AmTrust are authorised and regulated by the Irish Financial Services Regulatory Authority, and licensed by the UK Financial Services Authority, registration number 203014.

AA Warranty is a trading style of the Motorway Direct Plc group of companies, who are authorised and regulated by the Financial Services Authority (FSA), authorisation number 311741. Our address is 1 Waterside Court, Bold Street, Sheffield, S9 2LR. We are covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if we cannot meet Our obligations to You.

**For details of authorised firms visit the FSA website on**

[www.fsa.gov.uk/register](http://www.fsa.gov.uk/register)

### **Your Insurance cover**

#### **The Insurance**

Subject to the correct premium having been paid, the Insurer will provide cover as detailed in Your Insurance document.

#### **What is covered by Your Insurance**

The purpose of this Insurance is to contribute to the cost of repairs to Your Vehicle, required due to the unforeseen mechanical Breakdown of the specified Components. Please remember that any parts not covered will not be paid for by this Insurance. The Period of Cover and maximum Claim Limits will be as stated on the Schedule. The Component cover is detailed in the 'What is covered' section of Your Insurance document. No claim payment can be released

Until the Insurance Application and full premium have been received by us.

#### **Important notes**

- a) This Insurance does not cover the failure of Components due to lack of routine or regular maintenance. Please ensure you read and understand the requirements on page 11, 'Caring for Your Vehicle' in Your Insurance document.
- b) This Insurance does not cover vehicles used for hire or reward.
- c) Authorisation for repairs - If You suspect that You have a fault which is covered by this Insurance, first contact Us, at which time You will be advised of the claims procedure. No repairs may be started until We have issued a claims authority number to You.
- d) Nominated Repairers - We have a nationwide network of Nominated Repairers who are fully conversant with our claims procedures. By using these Nominated Repairers You can ensure that You receive the best service from Your Insurance.
- e) This Insurance does not cover servicing, maintenance, Components other than those specified or Components failing due to Wear and Tear (please read Your Insurance conditions carefully).

- f) This Insurance is a contract of indemnity, which means that if an authorised repair results in the condition of Your Vehicle being better than immediately prior to the Breakdown, You may be required to pay a contribution to the costs.
- g) This Insurance cannot be transferred to another vehicle.
- h) This policy does not entitle You to Breakdown Assistance/Rescue services unless You have purchased and received a separate 'AA Assistance policy'.
- i) Any customer excess applicable to this Insurance will be as detailed on Your Application Form / Schedule and will apply to each and every authorised claim.
- j) This Insurance is not valid until You have received completed Schedule and the relevant premium has been received by Us.
- k) No claim will be rejected on the grounds of Wear and Tear where the Insured Vehicle has covered less than 60,000 miles and is under 5 years old at the time of the claim.
- l) Age and mileage conditions apply please see your dealer for details.

### ***Features and benefits***

1. Cover is available for up to 3 years, from date of purchase or the expiry of the manufacturer's warranty.
2. Unlimited number of claims up to the retail value of the Vehicle in aggregate.
3. On a valid claim a contribution of up to £100 can be made towards hotel/travel expenses.
4. On a valid claim a contribution of up to £50 can be made towards the cost of recovery.
5. 60 day cover

### ***AA Warranty***

#### ***Mechanical breakdown insurance***

##### ***Gold Cover (summary)***

All mechanical and electrical Components\* and associated labour costs of the insured Vehicle are covered, provided they are of the original manufacturer's specification.

##### ***Oil Seals & Gaskets***

All oil seals and gaskets are covered for sudden failure (except where the failure is due to Wear and Tear).

##### ***Timing Belt***

If the timing belt has been changed in accordance with the time/mileage requirements specified by the manufacturer (receipt required) it will be covered against mechanical Breakdown.

##### ***Casings***

Should the failure of a covered Component result in damage to any associated casing the replacement will constitute part of the claim within the Insurance Claims Limits.

##### ***Working Materials***

Where an authorised repair requires the replacement or topping up of oils, antifreeze or other fluids, or replacement of the oil filter, these will also constitute part of the claim within the Insurance Claims Limits.

***The following will only be included if selected as optional additional cover items on the Schedule, and the appropriate additional premiums paid.***

***Turbocharger / Supercharger / Compressor***

The complete unit is covered providing it is of original manufacturer's equipment (including the wastegate if it is an integral part of the unit and cannot be bought separately).

***Anti-Lock Brake System (ABS)***

Factory fitted anti-lock braking systems are covered. (Excluding: wiring and connection faults).

***Catalytic Converter***

The factory fitted catalytic converter is covered for mechanical Breakdown (excludes damage caused by impact, corrosion or incorrect grade or type of fuel).

***Air Conditioning / Climate Control***

Factory fitted air conditioning systems are covered (Excluding pipes, unions, wiring and receiver drier).

***Re-gassing***

Within the limits of indemnity, where the replacement of a covered Component requires regassing of the system, a maximum of £40.00 Inc. VAT will be contributed (routine maintenance/re-gassing is not covered).

***\*Certain Components are excluded. Your Insurance document contains the full list of these exclusions.***

***What is not covered – important exclusions***

***Your Insurance will not cover***

1. Components listed under the 'What is excluded' section of Your Insurance document.
2. General maintenance and Components failing due to Wear and Tear.
3. Faults which occur during the period of guarantee of a manufacturer or supplier or items which are subject to manufacturer's recalls, updates, product or service concerns and fixes.
4. Damage caused by overheating, freezing, corrosion or the intrusion of harmful substances (for example the ingress of water), use of an incorrect grade of fuel or oil, or lack of antifreeze, lubrication or servicing.
5. Improper use of the Vehicle, neglect or abuse of any kind, or drive on damage after a fault has occurred.
6. Faults which were on the Vehicle at the time of purchase, or caused by poor servicing or previous repair.
7. Consequential damage, caused by the failure of Components not covered by this Insurance, or to Components not covered by this Insurance.
8. Any repairs not authorised by Us prior to the repair work being carried out.
9. Any costs other than those specifically agreed and authorised by Us.
10. Adjustments, the cleaning of Components or 'refacing' costs (e.g. skimming or honing) and diagnosis.
11. Costs in excess of the equivalent UK specification Vehicle, if Your Vehicle has been imported.
12. The failure of Components due to lack of routine or regular maintenance.

13. Any customer excess as detailed in Your Application Form / Schedule.

***Important notice:***

***Please note that an Insurance Summary does not contain the full terms and conditions of the Insurance product.***