

What is not covered - important exclusions Caring for customers

Your Insurance will not cover

1. Components other than those specifically listed in the 'What is covered' 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 a manufacturer's recall.
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.

Cancellation

1. You may cancel this Insurance within 14 days of the Conclusion Date and obtain a full refund by contacting Our customer services department. If We have made a claim payment to You or on Your behalf during this time You will have to return the money to Us. After 14 days You may cancel Your Insurance but no refund of premium is available and any outstanding premium instalments must be paid to Us in full.
2. We may cancel Your Insurance by writing to You and giving You 14 days notice. We will write to Your last known address. If We cancel Your Insurance We will refund to You the unused part of Your premium, calculated pro-rata. An administration charge may be applied.

If You have a problem

Our aim is to provide the highest level of service to You at all times in dealing with all aspects of Your Insurance. If You feel We have not achieved Our aim, please inform Us. Your feedback enables Us to monitor and improve the service We provide.

In the first instance, please contact Our Claims Manager, or Customer Services Manager either by telephone on 08707 559 666, or by e-mail to customerservices@carprotect.co.uk. Alternatively write to them at Car Protect Limited, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

Please ensure You quote Your Insurance number in all correspondence and enclose any evidence or documentation You wish Us to consider in reviewing Your complaint.

We will do Our best to resolve Your complaint quickly and with the least inconvenience to You, ideally within 5 working days. We will keep You informed of the progress of Your complaint if We require time to investigate.

On receiving Our answer You may, if You are not satisfied, appeal in writing to The Underwriting Director, Motorway Direct Plc, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ. Please make sure any new evidence or information is enclosed.

We expect complaints to be quickly and satisfactorily resolved at this level, however You can take the matter further by writing to The Claims Manager, AmTrust International Underwriters Limited, 123 Lower Baggot Street, Dublin 2, Ireland, who will arrange an investigation into the matter on behalf of the Executive Directors.

If You have still not received a satisfactory response, or Your complaint has not been resolved within eight weeks of Our receiving it, You may refer Your case to the Financial Ombudsman Service, set up by the Financial Services Authority to review unresolved Complaints. They can be reached at: The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0207 964 1000, e-mail: enquiries@financial-ombudsman.org.uk

Car Protect
 Claims Line08707 559 662
 Claims Fax08707 559 663
 Customer Services08707 559 666
 e-mail.....customerservices@carprotect.co.uk
 Calls to these numbers are recorded for training and security purposes.

How to contact Us

AW	PRT	DATE	PCDE
3418	4305	01/2007	1938

Car Protect is part of the Motorway Direct plc group of companies.

Car Protect
 Warranty House
 Savile Street East
 Don Valley
 Sheffield
 S4 7UQ.
 Telephone: 08707 559 662
 Fax: 08707 559 663
 Customer Services
 08707 559 666



keyfacts

Car Protect
 3 Star Cover
 Mechanical Breakdown Insurance
 Insurance summary



Car Protect Mechanical Breakdown Insurance

effected by Car Protect Limited.

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 Car Protect Limited customer services on 08707 559 666, 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 Car Protect Limited (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.

Car Protect Limited 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 Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ. 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

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 12, '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) 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.
- i) This Insurance is not valid until You have received a completed Schedule and the relevant premium has been received by Us.
- j) 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 £50 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 for Breakdowns in continental Europe and Eire included.

Car Protect mechanical breakdown insurance

3 Star Cover (summary)

This Insurance offers 'Parts and Labour' cover for specifically listed Components under the following categories. This is a summary of the cover offered. Specific Components are detailed in the Insurance document.

- **Engine**
- **Timing Belt**
- **Cooling**
- **Fuel**
- **Manual Gearbox**
- **Clutch (Parts Only)**
- **Automatic Gearbox**
- **Continuously Variable Transmission (CVT/CTX)**
- **Torque Converter**
- **Transfer Box (4X4)**
- **Front Wheel Drive (2 wheel drive & 4X4)**
- **Rear Wheel Drive (2 wheel drive & 4X4)**
- **Differentialls (2 wheel drive & 4X4)**
- **Propshaftls (2 wheel drive & 4X4)**
- **Wheel Bearings**
- **Steering and Suspension**
- **Braking**
- **Electrical**
- **Casings**
- **Working Materials**

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

- **Turbocharger / Supercharger / Kompressor**
- **Four Wheel Drive Vehicles (4X4)**

Important notice:

Please note that an Insurance Summary does not contain the full terms and conditions of the Insurance product. Full terms and conditions can be found in the Insurance document.