

# AA Warranty Gold Cover Mechanical Breakdown Insurance

keyfacts®

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

AA Warranty is a trademark of The Automobile Association Limited and is used with their permission under licence to Motorway Direct Plc. AA Warranty is provided by AA Mechanical Insurance Services Limited, an appointed representative of Motorway Direct Plc 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.

This insurance is underwritten by AmTrust International Underwriters Limited (The Insurer) authorised by the Irish Financial Services Regulatory Authority and regulated by the Financial Services Authority for the conduct of UK business. Their address is 123 Lower Baggot Street, Dublin 2, Ireland.

Claims under this insurance are handled on behalf of the insurer by AA Mechanical Insurance Services Limited.

## Significant features and benefits

### What is covered by this insurance

The purpose of this insurance is to contribute to the cost of repairs to your vehicle, required due to the unexpected breakdown of the specified components listed overleaf, occurring within the period of insurance.

Cover is available for up to 3 years, please refer to your schedule.

Unlimited number of claims up to the retail value of the vehicle in aggregate.

Unlimited vehicle mileage once cover has started.

Contribution towards hotel, travel expenses, recovery and car hire in the event of a valid claim.

Claims can be managed on your behalf through our nationwide network of nominated repairers.

This insurance is transferable to a new owner or replacement vehicle provided there have been no claims.

Up to 60 day cover for breakdowns in continental Europe and Eire included, subject to certain exceptions.

### What is not covered

1. Any customer excess as detailed in the schedule.
2. Components listed as excluded overleaf.
3. General servicing and maintenance, the adjustment or cleaning of components, wear and tear or faults caused by lack of maintenance, neglect or improper use of the vehicle.
4. Any fault that existed prior to the commencement of this insurance or that could be covered under any other warranty or insurance policy.
5. Damage or loss of any nature resulting from the breakdown of a component covered by this insurance.
6. Your vehicle if it is used for hire or reward (e.g. taxi or driving tuition), it has been modified (unless we have agreed this before the commencement date), if it is over 3500kg GVM, if it is used in any sort of race or rally or other competition, or if it has been the subject of a previous insurance total loss.
7. Any repairs not authorised by us prior to the repair work being carried out.
8. Costs in excess of the equivalent UK specification vehicle, if your vehicle has been imported.

### Your right to cancel

1. You may cancel this insurance within 14 days of the issue 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. Any refund of premium will be processed by the selling dealer.
2. After 14 days you may cancel this insurance but no refund of premium is available and any outstanding premium instalments must be paid to us in full. However where the vehicle is subject to an insurance total loss or in the event of your death, we will refund to you the unused part of your premium, calculated pro-rata and a £50 administration charge will be applied. Any refund of premium will be processed by the selling dealer.

\*Issue Date as stated in the Schedule means the date on which You either concluded the contract of Insurance or the day on which You received the contractual terms and conditions.

### How to make a claim

If you think that you have a fault which may be covered by this insurance, you must contact us in the first instance. The claims telephone number is: 08454 74 74 04.

### How to complain

#### If you have a problem

If you feel you have not received the highest level of service, the following procedure is available to ensure your concerns are handled efficiently. Please ensure you quote your policy number in all correspondence and enclose any evidence or documentation you wish us to consider in reviewing your complaint.

Your complaint will be resolved as quickly as possible and with the least inconvenience to you. However if time to investigate is necessary, an acknowledgement will be sent as soon as possible and you will be kept informed of the progress of measures being taken to ensure your complaint is resolved.

#### Complaints about the sale of this insurance

If you have any concerns regarding the sale of this insurance, please in the first instance contact the selling dealer or agent.

#### Complaints about the administration of this insurance

In the first instance, please contact our Customer Services Manager either by telephone on 08454 74 74 07, or by e-mail to [customerservices@AAwarranty.co.uk](mailto:customerservices@AAwarranty.co.uk). Alternatively write to us at AA Warranty, 1 Waterside Court, Bold Street, Sheffield, S9 2LR.

#### Complaints about a claim under this insurance

In the first instance, please contact our Claims Manager either by telephone on 08454 74 74 04, or by e-mail to [claims@AAwarranty.co.uk](mailto:claims@AAwarranty.co.uk). Alternatively write to us at AA Warranty, 1 Waterside Court, Bold Street, Sheffield, S9 2LR.

Should you remain dissatisfied 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.

In all of the above instances, if we cannot give you a final decision by eight weeks from the day we receive your complaint we will explain why and tell you when we hope to reach a decision.

Our decision is final and based on the evidence presented. If you feel that there is any new evidence or information that may change our decision you have the right to make an appeal.

Alternatively you may refer your case to the Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR. Telephone 0207 964 1000, e-mail: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

#### Financial Services Compensation Scheme (FSCS)

The insurer is covered by the FSCS. You may be entitled to compensation from the scheme if we cannot complete our obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers, the first £2000 is covered in full plus 90% of the balance.

Further information about the compensation scheme is available from [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0207 892 7300.

### How will you know your policy is valid?

You will be provided with a schedule containing the policy number plus details of the insurance cover selected at the point of purchase or shortly afterwards. If you do not receive this within 14 days of purchase please contact our Customer Services team who will be happy to help.

### How to contact us

#### AA Warranty

1 Waterside Court, Bold Street, Sheffield, S9 2LR

Claims Line.....08454 74 74 04

Claims Fax.....08454 74 74 05

Customer Services.....08454 74 74 07

e-mail.....[customerservices@AAwarranty.co.uk](mailto:customerservices@AAwarranty.co.uk)

Telephone calls may be monitored and recorded for quality assurance and compliance.

## Excluded components

Bodywork, paintwork, light units, interior and exterior trim, glass (including mirrors), handles and hinges, cables, pipes, wires, belts, fasteners, exhaust systems, alarms, tracker units, immobilisers, central locking remote control unit, in-car entertainment systems including LCD/television screens, satellite navigation systems, seats, seat belt systems and air bag systems.

Workshop consumables and service/maintenance items which includes, but is not limited to; spark plugs, glow plugs, brake and clutch frictional material, wiper blades and arms, bulbs, batteries and fuses.

**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**

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).

### **Air Conditioning / Climate Control**

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

### **Catalytic Converter**

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

## Additional features and benefits.

### **Replacement vehicle hire**

Provided that the actual repair time for removal and replacement of the covered components is listed in Glass's ICME Manual as being in excess of 8 hours, we will contribute up to £50 inc VAT per day as part of the overall claim towards the cost of hiring a replacement vehicle. A maximum of 7 days replacement vehicle hire is available with one day being allowed per 8 full hours of repair time. Delays awaiting parts or the completion of repairs is not included.

### **Continental Use**

The insurance has been extended to cover Mainland Europe and Republic of Ireland for personal trips to a maximum period of 60 consecutive days. Claims made (in line with the Terms & Conditions) during Continental Use will be reimbursed according to U.K. parts and labour costs at that time.

### **Hotel/Accommodation and Rail Fare**

Should your vehicle suffer a mechanical breakdown away from home and leave you immobile, this insurance will pay up to £100 inc. VAT toward the cost of Hotel Accommodation or Rail Fare expenses to get you home, (provided the breakdown results in a valid claim under the terms of the insurance).

### **Recovery**

In the event of a breakdown resulting in a valid claim and when your vehicle is immobile (or if continued driving could cause danger or further damage) this insurance will pay up to £50 inc. VAT. towards the cost of recovering it to a repairing garage.

**Please note** the additional Recovery feature does not include all benefits that would be provided under AA Roadside Assistance cover.

### **Transfer Request**

If you sell your vehicle and it is free from defect, at the insurer's discretion the remaining cover can be transferred to its new private owner. Transfers with Motor Trade involvement cannot be accepted. Please make sure your application reaches us within 10 days of change of ownership, together with the £50 fee (which will be refunded if the transfer cannot be made). Please refer to page 21 'Transfer request' at the rear of this booklet for the transfer application form. No claim will be accepted within 28 days from the date of transfer.

### **Renewal Option**

Please call our Renewals department on 08454 74 74 08 for details. To renew this insurance, your vehicle must be free from all defects and may require an inspection by a nominated repairer.

### **Non-Fault Accident Solutions**

If you have had the misfortune to be involved in a non-fault accident, please call Our Car Crash Line Team on 01202 811 999 and We will be able to help manage your claim and provide alternative transport whilst your own vehicle is off the road. Our Car Crash Line Team can also help with the recovery of any uninsured losses or personal injury that you have incurred as a result of the accident. This service is provided at no cost as the charges are passed on directly to the third party insurer for Our customers.