

What is not covered - important exclusions

Your Insurance will not cover

- Any collision, impact or accidental damage.
- Any claim arising out of a defect known to exist prior to the commencement of the Period of Insurance.
- Mechanical or electrical failure or damage caused or contributed to by:
 - ionising radiations or contamination by radioactivity from any irradiated nuclear waste or from the combustion of nuclear fuel;
 - the radioactive toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear components thereof;
 - pressure waves caused by aircraft or other aerial devices traveling at sonic or supersonic speeds;
 - the fitting of replacement parts not approved by the manufacturer of the Insured Trailer;
 - the fitting of any experimental or other equipment not approved by the manufacturer of the Insured Trailer;
 - any part not specified in 'Components Covered'.
- Working materials and supplies such as hydraulic fluids, grease and lubricants.
- Any consequential loss of whatsoever nature.
- Mechanical or electrical failure caused by ingress of foreign matter.
- Replacement or modification of Components required due to manufacturer's recall.
- This Insurance does not cover any loss, damage or liability which is insured or would be insured (but for the existence of this Insurance) by any other existing insurance, guarantee or warranty.
- Routine adjustment and/or replacement necessitated through Wear and Tear, frost damage or normal deterioration.
- Damage caused by other Components not listed as being insured.
- Claims arising after a period of 60 consecutive days during which the Trailer is outside the United Kingdom but within Western Europe
- The failure of Components due to lack of routine or regular maintenance.
- Any customer excess as detailed in Your Application Form / Schedule.

Cancellation

- 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.
- 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.

Caring for customers

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 08454 74 74 07, or by e-mail to customerservices@AAwarranty.co.uk. Alternatively write to them at AA Warranty, 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, 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

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How to contact Us

Important telephone numbers

AA Warranty

Claims Line.....08454 74 74 04

Claims Fax.....08454 74 74 05

Customer Services.....08454 74 74 07

e-mail.....customerservices@AAwarranty.co.uk

Calls to these numbers are recorded for training and security purposes.

AA Warranty

Warranty House
Savile Street East, Don Valley, Sheffield
South Yorkshire, S4 7UQ

www.AAwarranty.co.uk





Trailer Cover

mechanical breakdown insurance



AA Warranty Mechanical Breakdown Insurance

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 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 the Insurance document.

What is covered by Your Insurance

The purpose of this Insurance is to contribute to the cost of repairs to Your Trailer, 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 the 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 10, 'Caring for Your Trailer' in the Insurance document.
- b) 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.
- c) 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).
- d) This Insurance is a contract of indemnity, which means that if an authorised repair results in the condition of Your Trailer being better than immediately prior to the Breakdown, You may be required to pay a contribution to the costs.
- e) This Insurance cannot be transferred to another vehicle.
- f) This policy does not entitle You to Breakdown Assistance/Rescue services unless You have applied for this cover separately.
- g) 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.
- h) This Insurance is not valid until You have received a completed Schedule and the relevant premium has been received by Us.
- i) Maximum age at inception 7 years.

Features and benefits

1. Cover is available for up to 3 years on Running Gear, Fridge Units and Tanker Equipment.
2. Key protection cover included with Fridge and Tanker cover.
3. On a valid claim a contribution of £50 per day for a maximum of 7 days towards a replacement trailer.

AA Warranty mechanical breakdown insurance

Trailer 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.

Provided that the terms and conditions of this Insurance are fully complied with the following specifically listed Components and labour costs are covered against Mechanical Breakdown.

Your Claims Limit is the Trailer retail value at time of inception as published in Glass's Guide Commercial Vehicle Values, used trailer values section. Within the Period of Insurance the number of claims are unlimited. Items not specifically listed will not be covered by this Insurance.

– Trailer

Axle and Braking System

Bearings, brake chambers and actuators, stub axles, brake calipers, abs sensors, hand brake valves, slack adjusters.

Suspension

Air bellows, air control valves and actuators (including lift axle), dock leveling valve, shunt valve, deck motor.

Additional Cover (if additional premium is paid)

– Fridge

Generator

Cylinder block (excluding cracks and porosity), cylinder bores and liners (excluding cracks and porosity), crankshaft, crank bearings, big end bearings, oil pump, con-rods, gudgeon pins, small end bearings, pistons, piston rings, cylinder head (excluding cracks, porosity), rocker shaft, rockers, hydraulic lifters, camshaft and cam followers, push rods, camshaft bearings, inlet and exhaust valves, valve springs, valve guides, cylinder head gasket, timing gears, timing chains, flywheel or flex plate, starter ring gear. (Excluding: overheating, de-coking, burnt, pitted and sticking valves).

Diesel Cover

Failure of the following specialist diesel Components:

Fuel Injection pump, low pressure supply pump, fuel injection governor, fuel shut off mechanism, hydraulic or electrical injection timing mechanism, high pressure fuel metering head, cold starting device, manifold boost pressure compensator, altitude compensator where fitted. Pump drive gear, glow plug relay, mechanical lift pump, brake vacuum pump. (Excluding: fuel lines, injectors, glow plugs, high pressure pipes, injection timing adjustments, calibration, bench testing and emission test failures).

Electrical Cover

Alternator, switch panel, starter motor, refrigerant pump, glow plug relay, fan motor, temperature sensing switch, evaporator, oil pressure sensor, fan motor, pcb compressors.

– Tanker Equipment

Coverage for Mechanical and Electrical failure

Foot Valve, Intellicheck System, Vapour Recovery Valve, Vapour Vacuum Valve, Cargo Pump, Faucet valve, Mechanical Emergency Valve, Pneumatic Vapour Vent Valves, Drum API adapter, Elbow Sensors (for electrical failure only)

– Key Protection Cover

This policy provides You with £500 worth of insurance cover in the event that any of Your keys attached to the provided fob are either lost, stolen or broken. The main benefits are as follows:

1. £500 annual cover for locksmith charges, new locks and keys.
2. 24 hour 365 days a year Emergency Helpline.
3. £10 reward payable to the finder of Your keys.
4. Any key attached to the fob is covered.
5. There is no excess payable.
6. You can make a claim on this policy without affecting Your "No Claims Bonus" on Your other insurance policies.

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.