



Policy Summary

Gold Warranty

This Summary is a brief guide to the Terms & Conditions of the Gold Warranty Policy.

Full details and information can be found in the Terms & Conditions, which should be read in full.

The Insurer is MAPFRE ASISTENCIA Compañía Internacional de Seguros y Reaseguros Sociedad Anonima, Principal Office; Alpha House, 5th Floor, 24A Lime Street, London, EC3M 7HS.
Company number: FC021974. Branch number: BR008042.

SIGNIFICANT FEATURES AND BENEFITS

The Gold Warranty policy is designed specifically to cover the cost of repairing or replacing components of your vehicle which suffer a mechanical or electrical breakdown during the period of insurance occurring within the territorial limits.

The Warranty will cover your vehicle while it is outside the United Kingdom in Europe for up to 60 days in total during the period of warranty. The policy also covers recovery of your vehicle, and all occupants free-of-charge to the nearest suitable repairer in the UK and Europe, in the event of a claim for mechanical or electrical breakdown.

The maximum amount you can claim under the policy is the purchase price of your vehicle, whether in one claim or a number of smaller claims

If you sell your vehicle to a new private owner, you may transfer the benefits of the policy subject to the Terms & Conditions specified

ELIGIBILITY

You can buy a Gold Warranty provided your vehicle is specified on the certificate of insurance, you are a UK resident, and your vehicle is up to 4 years old and has not exceeded 60,000 miles at the purchase date of your policy.

Certain vehicles are excluded from cover; please refer to General Exclusion 17 of the policy terms & conditions.

COMPONENTS COVERED BY YOUR GOLD WARRANTY POLICY

The policy covers most mechanical and electrical components

SIGNIFICANT AND UNUSUAL EXCLUSIONS AND LIMITATIONS

- You must comply fully with the terms & conditions of the policy. Failure to do so could mean the insurer has no liability for a claim
- In the event of any claim, you must contact the Claims Administrator as soon as it is reasonably possible and must adhere to the procedure specified within the 'Making a Claim' section of the terms & conditions. You must take all reasonable steps to avoid further damage occurring. No liability will be accepted for any damage caused by continuing to drive your vehicle once a fault is evident
- The policy will not cover any damage or loss that can be claimed under any other insurance or warranty
- The policy is not renewable
- The policy will not cover any vehicle that has been modified or altered from manufacturer's specifications
- The policy will not cover any damage to component(s) not covered by the policy

SIGNIFICANT AND UNUSUAL EXCLUSIONS AND LIMITATIONS CONTINUED

- The policy will not cover faults attributable to a previous faulty repair
- The policy will not cover use of an incorrect grade or type of fuel or oil
- The policy will not cover faults associated with lack of routine maintenance
- The policy will not cover any liability for death, bodily injury or damage to other property or any such loss caused directly or indirectly by the claim or event giving rise to a claim under the policy

PERIOD OF INSURANCE

Cover under the Gold Warranty policy means the period from the policy start date until the earliest of the following dates:

- a) The end of the period of cover as shown on your Warranty certificate of insurance, or;
- b) The date on which your vehicle is subject to a total loss, or;
- c) The date the accumulated valid claims cost exceeds the purchase price of your vehicle, or;
- d) The date the policy is cancelled, by either party.

CANCELLATION

You have a right to cancel cover and to receive a full refund of premium under the policy provided no claims are known or reported by giving written notice of cancellation within 14 days from the purchase date of the policy or when you receive your policy documents (whichever is the latest), to the Administrator quoting the certificate number. If You do not cancel cover within 14 days from the purchase date of your policy or when you receive your policy documents (whichever is the latest), cover will continue until its natural expiry, unless you subsequently cancel the policy.

If the policy is cancelled after the 14 day cooling off period from the purchase date of the policy or when you receive your policy documents (whichever is the latest), provided no claims are known, pending or reported, you will be entitled to a daily pro rata refund of the paid premium from the purchase date of your policy by reference to complete unexpired days less a £35.00 administration charge.

Any refund due will be calculated from the date the Administrator receives the letter of cancellation, email or phone call, whichever is the earliest date, however no refund will be issued until the Administrator has obtained written confirmation of cancellation from you.

Once the policy is cancelled you will not be entitled to make a claim under the policy as all cover will cease.

PLEASE NOTE: All cancellations are subject to a non-negotiable £35.00 administration charge, which will be deducted from any pro rata refund due.

MAKING A CLAIM

If your vehicle develops a fault, which you suspect may be covered by the policy, first contact the Claims Administrator's on the numbers shown below.

In the event of a claim within Europe, please telephone 00 44 330 400 1657.

You must take all reasonable steps to ensure no further damage is caused, for instance by continuing to drive your vehicle.

Please remember no repairs should be started before an authority number has been issued by the Administrator as this may prejudice your claim.

You should make sure you understand the claim procedure as failure to follow these steps may lead to you incurring unnecessary expense or inconvenience.

To arrange recovery for you and your vehicle within Europe, please telephone 00 3491 581 6757.

If you make a valid claim within Europe, you will be required to settle the repair invoice with the repairing garage or dealer yourself and you will then be reimbursed in pounds sterling at the prevailing rate of exchange on the date the repair was completed on submission of the repair invoice. The Claims Administrator will reimburse the cost of repair following your return to the UK.

CUSTOMER CARE AND COMPENSATION

In the unlikely event of a dispute occurring regarding the administration, the terms of the policy or the service received, you should contact the Customer Care Manager who will investigate the matter:

In writing: Abraxas Insurance Administration Services Ltd, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA

By telephone: 0330 400 1420

By e-mail: quality@mapfre.co.uk

We will confirm receipt of your complaint within 5 working days and aim to resolve the problem within 8 weeks.

If you remain dissatisfied with the way that your complaint has been dealt with, you may refer the matter to the financial ombudsman service within 6 months of the date of our final response:

In writing: The Financial Ombudsman Service, Exchange Tower, London, E14 9SR

By telephone: 0800 023 4567

For more information please visit www.financial-ombudsman.org.uk

This procedure does not affect your statutory rights and is in addition to any other rights you may have to take legal proceedings.

MAPFRE ASISTENCIA is covered under the Financial Services Compensation Scheme. If the Insurer is unable to meet some of their liabilities and you make a valid claim, you may be entitled to compensation from the FSCS, depending on the type of business and circumstances of the claim.

Protection is at 100% where claims:

- Arise in respect of a liability subject to compulsory insurance, or;
- Arise in respect of a liability subject to professional indemnity insurance, or;
- Arise from the death or incapacity of the policyholder due to injury, sickness, or infirmity.

Protection is at 90% where claims arise under other types of policy with no upper limit.

Further information can be obtained from the Financial Services Compensation Scheme:

By telephone 0800 678 1100 or 020 7741 4100

By e-mail: enquiries@fscs.org.uk

For more information please visit www.fscs.org.uk

DATA PROTECTION

Some or all of the information which you supply to the insurer, Administrator or Claims Administrator in connection with the policy will be held on computer records to help with the administration of the policy. It may be used for underwriting or claims purposes by the insurer, Administrator or Claims Administrator your information may be transferred outside of the European Economic Area, but this will only happen when it is necessary for the conclusion, or performance of a contract that is entered into at your request, or interest, or for administrative, or marketing purposes.

Should you wish for your details not to be used for marketing purposes or you require a copy of the personal information the insurer, Administrator or Claims Administrator hold, this can be requested by writing directly to the Administrator.

ADMINISTRATOR

The policy is administered by Insure & Go Insurance Services Limited, 1 Victoria Street, Bristol Bridge, Bristol, BS1 6AA, who acts on behalf of the insurer.