

Mechanical Breakdown Insurance

Insurance Product Information Document

AA Warranty

Company: Motorway Direct Plc

Product: Car Store Gold Mechanical Insurance and Assistance

This Insurance is arranged and administered on behalf of the Insurer by Motorway Direct Plc trading as AA Warranty. Motorway Direct Plc is authorised and regulated by the Financial Conduct Authority (FCA), Financial Services Reference number 311741. Registered Office; Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ. Registered in England and Wales, Company No. 3222540. Group VAT registration: 804 0501 84.

This Insurance Product Information Document only contains a summary of the main coverage plus exclusions and is not personalised to your individual needs in any way. The complete pre-contractual and contractual information relating to this product are contained in the policy wording a copy of which is available on request.

What is this type of insurance?

This policy will pay for the cost of repairs required as a result of unexpected mechanical or electrical failure.

This Insurance is underwritten by Acasta European Insurance Company Limited, whose registered office is at 5/5 Crutchett's Ramp, Gibraltar. Acasta European Insurance Company Limited is authorised by the Gibraltar Financial Services Commission and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority.



What is insured?

- ✓ All components fitted to the vehicle as part of manufacturers original equipment are covered, other than the items listed under what is not insured across.
- In the event of a mechanical or electrical failure resulting in a vehicle breakdown, the policy covers:**
- ✓ Repair costs including labour charges, parts costs and VAT.
- ✓ Reasonable diagnostic charges where the breakdown is covered under this policy.
- ✓ Contributes towards out of pocket expenses (vehicle recovery, car hire or rail fares, emergency accommodation).
- ✓ Roadside assistance (including home start, roadside recovery and onward travel) throughout the selected period of cover.



What is not insured?

- ✗ Any bodywork, paintwork, wheels and tyres, light units, interior and exterior trim, glass (including mirrors), handles, hinges and fasteners, seats, seat belt systems. Workshop consumables and service/maintenance items which includes, but is not limited to; spark plugs, glow plugs, filters, brake and clutch frictional material, wiper blades and arms, drive belts, pipes and hoses, exhaust systems, bulbs, batteries and fuses.
- ✗ Adjustments, routine maintenance or services costs.
- ✗ Damage caused by external influences such as accident or impact, corrosion or freezing.
- ✗ Damage resulting from neglect or the lack of maintenance/servicing.
- ✗ Damage caused by, or to components not covered under this policy.
- ✗ General wear and tear (except where the vehicle is under 5 years old and has covered less than 60,000 at the breakdown date).
- ✗ Any compensation for loss of use or consequential losses.
- ✗ Qualifying VAT if you are VAT registered.
- ✗ Cost of replacement parts that are incurred at the roadside that are not covered by your mechanical breakdown insurance.
- ✗ Any excess detailed in the schedule.



Are there any restrictions on cover?

- ! A maximum single limit of £3,000 applies to claims under this policy. The total amount payable under this policy is restricted to the market value of the vehicle at the date of the breakdown.
- ! Vehicles that are used for hire & reward (Taxi/Mini Cab) or over 3,500kg GVW, 2.3m wide or 6.4m in length or are not eligible for cover.



Where am I covered?

- ✓ You are covered in the UK (England, Scotland, Wales, Channel Islands, Northern Ireland and the Isle of Man), plus continental use up to 60 days in any one trip.



What are my obligations?

- You must take all reasonable precautions to avoid loss or damage.
- In the event of a claim you must notify us prior to any work being started and supply all necessary supporting documentation requested.
- The vehicle must be maintained in a roadworthy condition, preferably following the manufacturers servicing recommendations.
- The vehicle must hold a current MOT at the date of the breakdown.



When and how do I pay?

- The premium will be payable when you take out this policy or by instalments if the seller can arrange this for you.



When does the cover start and end?

- Various periods of cover are available to suit your needs.
- The cover will start on the date shown in the schedule and will end after the selected period of cover or when the maximum claim limit is reached.



How do I cancel the contract?

- This insurance can be cancelled within 14 days from the date of purchase, or when you receive the Terms and conditions, and you will obtain a full refund of the premium paid. Any refund of premium due will be issued by the Seller.
- After 14 days there is no provision for cancellation or any part return of premium paid.