

Extended Warranty

Insurance Product Information Document

Company: London General Insurance Company Limited

Product: Extended Warranty

London General Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register No. 202689.

IMPORTANT: Complete pre-contractual and contractual information is provided in other relevant documents. Please refer to the full terms and conditions for further details.

What is this type of insurance?

Extended Warranty is a mechanical breakdown insurance which covers mechanical and electrical parts against breakdown or failure.



What is insured?

- ✓ **Mechanical Breakdown:** This insurance covers you against sudden and unforeseen failure of mechanical and electrical components, unless such component fails due to misuse, accidental damage, carelessness or reaching the end of its working life. Please see 'Schedule 1' in the policy wording documentation for a list of included and excluded parts.
- ✓ In the event of a repair request, we will pay up to 1 hour labour for diagnostic costs at a maximum of £65 plus VAT.

Additional Benefits

- ✓ **Vehicle hire as part of an Extended Warranty claim:** We will pay up to £60 per day including VAT for a maximum of 7 days. Vehicle hire is only available when the Autodata recommended repair time exceeds 8 hours or the parts required to complete the repair will take longer than 48 hours to arrive with the repairer. You will be reimbursed on receipt of a car rental agreement from a VAT registered business providing car hire.
- ✓ RAC breakdown cover is a benefit of this policy. For more information see the Policy Wording Documentation.



What is not insured?

- ✗ **Diagnostics/Dismantling:** We will not pay for any diagnostic costs or stripping down of the parts to determine the cause of the failure of parts or breakdown further to the 1 hour diagnostics covered unless we accept the claim.
- ✗ Any failure of parts or breakdown caused by lack of normal and proper use or care, including the incorrect use of fuel or grade of oil.
- ✗ Any act, omission or negligence by customer (or any user of vehicle), which adds to loss or damage.
- ✗ Any failures caused by the following: Water ingress, fire, collision, frost, snow, ice, flooding, freezing, corrosion or Incorrect oil specification.
- ✗ The failure or breakdown of a part which is under any manufacturer's or supplier's warranty
- ✗ Gradual deterioration of your vehicle's performance due to age and mileage.
- ✗ **Design or existing faults:** Parts being subjected to recall by the manufacturer or parts which fail as a result of inherent design faults; or faults which existed before you entered into the Agreement.
- ✗ **Accidental damage:** the costs relating to losses normally included under a road risks insurance policy or losses resulting from an accidental damage to the vehicle.
- ✗ **Mechanical Breakdown that causes damage to another Covered Component** is not included if it is reasonable for us to conclude that further damage has been caused by your failure to take preventative steps (for example, the vehicle being driven with a defective part/ warning lights being illuminated) and any loss arising from: excluded parts; incorrectly fitted parts; faults present at purchase.



Are there any restrictions on cover?

- ! In order to be eligible for cover under this insurance policy your vehicle must:
 - Be less than 10 years old and have less than 100,000 miles on the odometer at the start date of the policy.
 - Have been serviced by a VAT registered garage within 12 months or in line with the manufacturer service schedule before the policy start date (We may require a stamp in the service book or VAT invoice as evidence of this service);
 - Continue to be serviced and maintained in accordance with the manufacturer guidelines for the duration of the cover.
 - Be serviced at intervals recommended for the make, model and age of vehicle
 - Be built to and not be modified outside of UK manufacturer's specifications;
 - Not be used for hire or reward, professional instruction, competition or off-road use, motor rally, track days, speed or duration tests or any practice for these events whether they are timed or untimed;
 - Not be a vehicle used in public service capacity, for example for the police force, military service or fire service;
 - Not be beneficially owned by a company or person involved in the business of vehicle repair, servicing, dealership or by an employee of such a company or person; and
 - Not be a vehicle with gross weight of more than 3.5 tonnes.
- ! Repair or replacement of defective parts under this agreement is to be carried out through a third-party VAT-registered motor repairer of your choice and approved by us. Repairs can only be made on presentation of the policy schedule, your service booklet and on confirmation that your vehicle has been serviced in accordance with the servicing requirements.
- ! Infotainment/ Multimedia Unit (Factory Fitted) up to a maximum of £500 (inclusive of VAT) per repair request.
- ! Key Remote Fobs and Key Cards (up to a maximum of £250 (inclusive of VAT) per repair request).
- ! Timing belts - Provided there is proof that the manufacturer's replacement recommendations have been complied with and they are free from contamination.
- ! Casing - Cylinder block, gearbox, transfer box, differentials and axle if they have been damaged by a failure of one of the included parts.

For full details of all restrictions, please refer to the policy wording documentation.



Where am I covered?

- ✓ United Kingdom, the Channel Islands and the Isle of Man
- ✓ Continental use: The policy will also provide cover while the vehicle is being used in other parts of the European Economic Area as long as the vehicle is not used outside the UK for a total of 60 days per annum during the Duration of the policy.



What are my obligations?

- You should aim to report the incident to us within 7 days of it occurring.
- When applying for or varying this policy or submitting a claim, you or anyone acting on your behalf must take **reasonable care** to answer all questions honestly and to the best of your knowledge. Failure to do so may affect the validity of your policy or the payment of your claim.
- You **may be requested** to provide details of the registered keeper and copies of the V5C (often known as the vehicle's "log book") at any time during this agreement.
- It is **your responsibility** to ensure that routine maintenance is carried out and that the timing belt is changed in accordance with the manufacturer's recommendations.
- After each service, please ensure that the relevant service details are completed in this booklet by your servicing garage and obtain a receipt for the service. You **must keep the receipt** for reference in the event of a claim.
- You **must obtain the eight-digit authorisation number** from the Administrator before having any repairs carried out.
- In accordance with manufacturer's servicing requirements, your vehicle **must be serviced** at intervals recommended for your particular make, type and age of vehicle (details of this can be found in your vehicle's service book). For completion of a service, we allow a maximum of 1,000 miles or 1 months' leeway on either side of the stipulated time (whichever occurs first).
- You **may have to** provide the Administrator with proof of servicing before a claim is settled under this Policy.



When and how do I pay?

In 10 monthly instalments by Direct Debit



When does the cover start and end?

This insurance will take effect from the start date for the period of cover shown on your policy schedule. It will end earlier in the event of:

- You failing to pay your premium for this policy when due;
- You breach the terms of the policy wording documentation;
- You sell or transfer title in your Vehicle to anyone other than a private individual
- Your claim limit has been reached;
- You contact us to cancel the policy; or
- We contact you to terminate the policy



How do I cancel the contract?

You have the right to cancel your policy at any time. Please see the below for your refund rights.

Cancellation and Cooling Off Period

- If you cancel within 30 days and have not made a claim on your policy, you will be entitled to a full refund of any premium you have paid.
- If you cancel after 30 days and have not made a successful claim on your policy, you will be entitled to a pro rata refund, based on the number of full unexpired months remaining on your policy.
- Where you wish to cancel your policy, please contact TWG Services Limited on:
 - 0333 220 6622 (Monday - Friday, 9:00am to 5:00pm).
 - cinchcover@assurant.com
 - Motor Administration Department, TWG Services Limited, The Aspen Building, Floor 2, Vantage Point Business Village, Mitcheldean, Gloucestershire, GL17 0AF.