

# Inchcape Warranty

## Insurance Product Information Document

Company: Inchcape Warranty Administration

Product: Warranty

This insurance is provided by Inchcape Warranty Administration, a trading style of Car Care Plan Limited, a company registered in the UK. Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority. Financial Services Register number: 309268.

This document contains some important facts about Inchcape Warranty. It is to be regarded as only a summary of cover to help assist you in making an informed purchase decision. Full terms and conditions of the policy are provided in your policy document. Please take time to read this policy document to make sure you understand the cover it provides.

### What is this type of insurance?

The Inchcape Warranty is a Mechanical Breakdown Insurance which is designed to protect you against the unexpected cost of repairs should your vehicle develop a problem.

This insurance is underwritten by Motors Insurance Company Limited which is registered in the UK. Motors Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, firm reference number 202875.



#### What is insured?

- ✓ Your vehicle providing that it has covered less than 100,000 miles and is less than 10 years old at the time of warranty purchase.
- ✓ 12 months' extensive warranty cover for most mechanical and electrical components unless listed in the 'What is not Covered?' section of the policy document.
- ✓ In particular, cover is provided for diesel particulate filters, parking sensors, infotainment systems, LED lighting, wiring harnesses and connections, catalytic convertors, airbags, exhaust systems (sudden failure, unforeseen circumstances) and oil leaks.
- ✓ Unlimited number of claims with a maximum claim liability up to the value of the vehicle at the time of purchase.
- ✓ UK and European Warranty cover.
- ✓ Car hire for up to seven days.
- ✓ This Warranty includes Inchcape Assist (UK Roadside Assistance and Nationwide Recovery) and Inchcape MOT Test Insurance. Information is available in the Insurance Product Information Documents for Inchcape Assist and Inchcape MOT Test Insurance.



#### What is not insured?

- ✗ Any components listed within the 'What is not Covered?' section of the policy document.
- ✗ The gradual reduction in operating performance (wear and tear) due to the age of the vehicle and/or the number of miles it has covered.
- ✗ Repairs, replacements or alterations not authorised by Car Care Plan Limited.
- ✗ Repairs to vehicles which have been modified and that modification has contributed to the failure or has failed itself.
- ✗ Any parts which have not failed but which are replaced or reported during routine servicing like brake components.
- ✗ Mechanical or electrical failure caused by faults which a qualified engineer appointed by Car Care Plan Limited thinks could have reasonably existed before this warranty began.
- ✗ Exhausts failures that are not due to sudden or unforeseen faults to any weld or joint, specifically modifications, aftermarket or non-factory fitted components and accidental damage caused by speed bumps, kerbs, or any type of wear & tear and corrosion.



#### Are there any restrictions on cover?

This warranty does not cover:

- ! Any vehicle used for hire or reward such as taxis, courier/delivery or driving school vehicles, or any commercial vehicle with a Gross Vehicle Weight (GVW) of more than 3.5 tonnes, or a vehicle used in any sort of competition, rally or racing;
- ! Any public service vehicles such as police vehicles, ambulances and military vehicles.



## Where am I covered?

- ✓ Throughout the United Kingdom which includes England, Scotland, Wales and Northern Ireland;
- ✓ The Channel Islands; and
- ✓ The Isle of Man.
- ✓ Cover is also provided in Europe for up to a total of 60 days per annum.



## What are my obligations?

- You must provide full and accurate information to all questions asked. Your answers must be true to the best of your knowledge and belief. Your answers will form part of the statement of facts on which your policy will be based. If you become aware that information you have given us is inaccurate or has changed, you must inform us as soon as possible. Failure to do this may invalidate your policy and claims may not be paid.
- If you don't follow the manufacturer's service schedules, this warranty may not apply.
- **If you need to make a claim:** We recommend you take your vehicle to an Inchcape retailer or service centre, or a VAT-registered repairer and provide them with the warranty number (found on the Validation Certificate), your vehicle registration number and the date and mileage that the component failed. IMPORTANT – Repair work must not commence until the administrator has agreed the claim. Failure to comply with this requirement will affect your ability to claim under this cover.



## When and how do I pay?

You can pay your premium as a one-off payment prior to the start of cover or in monthly instalments.



## When does the cover start and end?

Your cover will take effect and end on the dates stated in your Validation Certificate.



## How do I cancel the contract?

To cancel your policy please contact the administrator on 0344 573 8053. Cancellations made within the first 30 days of purchase receive a full refund, thereafter a pro-rata refund can be obtained subject to a cancellation fee. Please note you will not receive a refund where you have already made a successful claim on the policy.