



Safe & Sound Warranty

including the Safe and Sound Assist rescue and recovery package



Safe & Sound Warranty

keyfacts®

This document contains the terms and conditions of your policy and should be kept in a safe place. You will receive a policy validation letter within 21 days, however if you do not receive this, please call WMS on: **0844 477 4909**.

The following contains a summary of your Safe & Sound Warranty Policy. The insurance is Underwritten by AmTrust International Underwriters Limited (FSA Ref: 203014)

Policy Summary

Some important facts about the Safe & Sound Warranty are summarised below. This summary does not describe all the terms and conditions of the policy, so please take time to read the policy document to make sure you understand the cover it provides.

Insurer

The insurance is provided by AmTrust International Underwriters Limited, 40 Westland Row, Dublin 2, Ireland and is administered by Warranty Management Services Limited.

Policy Duration

Your cover is valid for 6, 18, 24 months, depending on which of these options you choose.

Claim Liability

The aggregate claim liability on this policy is the purchase price of the vehicle.

About Your Component Cover

Features and benefits are included automatically in the 'Safe and Sound' warranty. Cover includes: During the specified period, all of the original manufacturer's mechanical and electrical components of the vehicle are insured against electrical and mechanical failure except those listed under exclusions.

Safe and Sound Ultimate Warranty

This Policy applies to vehicles which are up to 6 years old and have covered less than 60,000 miles at the policy inception and less than 85,000 miles at the time of claim.

Five Star Policy

This Policy applies to vehicles that are up to 10 years old and have covered less than 100,000 miles at inception. Policies issued as a Safe & Sound Ultimate will default to this policy once the vehicle has exceeded 85,000 miles.

Additional Cover

In addition to this cover there is Safe & Sound Assist Recovery package for six months and limited hotel accommodation whilst in the EU.

Significant Exclusions

- This policy does not cover faulty workmanship, cracked blocks, cracked cylinder heads, burnt valves, oil and fluid leaks or accidental damage to radiator.
- Consequential loss (i.e. damage caused by items not covered under the policy).
- Failure to observe the following will invalidate your claim:
 - a) Frost Protection
 - b) Correct claims procedure.
- This policy does not cover damage caused by negligence, i.e. insufficient oil or water, overheating, or failure to ensure that minimum damage is incurred by taking preventative measures.

- Modified Vehicles.
- Vehicles used for hire and reward or used for racing or competition.
- Timing belts unless manufacturer's replacement recommendations have been complied with.

Service Requirements

The vehicle must be serviced by a V.A.T. registered garage in accordance with the manufacturer's recommended service schedule and invoices retained as they will be required in the event of a claim.

Your Right of Cancellation

You have a statutory right to cancel Your Policy within 14 days starting on the later of the date you enter into the contract, or, if different the date You receive the Policy documentation. To cancel please write to the Administrator or call 0844 477 4909.

On receipt of Your notice of cancellation, The Administrator will refund any premiums You have already paid, unless You have already made a claim under Your Policy. If after this 14 day period has elapsed and You wish to terminate cover You will not be entitled to any refund of premium.

Making a claim

If you have a claim, please ring the administrators of the policy as soon as possible to advise them.

Their telephone number is: 0844 477 5004. Full details of how to make a claim are included in the policy.

What to do if you are not satisfied

We do everything we can to make sure that our customers get the high standard of service they expect. If you feel you have any cause for complaint regarding the information and advice about your policy, you should contact the administrators of the policy.

You can contact them by writing to:

Warranty Management Services Limited, Thame House, Thame Road, Haddenham, Buckinghamshire HP17 8HU

Sales and Admin: 0844 477 4909 Claims: 0844 477 5004.

However, if the matter remains unresolved thereafter you can then write to Claims Manager, AmTrust International Underwriters Limited, 40 Westland Row, Dublin 2. Please ensure you quote your policy number and where the insurance was purchased.

Finally, if the matter still remains unresolved, once all the above have been contacted, you can then approach the Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London, E14 9SR.

Customer helpline: 0845 080 1800.

Email: complaint.info@financial-ombudsman.org.uk.

Compensation

You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Compensation Fund in Ireland if AIUL cannot meet its liabilities under this policy. The level of compensation provided will depend on the circumstances of the claim. Further information is available from the FSCS on +44 207 892 7300

or from the Irish Financial Regulator on +353 1410 4000

THIS DOES NOT FORM PART OF YOUR POLICY



Status Disclosure and Terms of Business

Dealer Name: _____

Address: _____

Postcode: _____

Tel Number: _____

FSA Number: _____

- 1) We are directly registered with the FSA or we are an appointed representative of Warranty Management Services Ltd and our FSA approval number is shown above.
- 2) We only offer products provided by them.
- 3) You will not receive advice or recommendations from us for warranty. We may ask some questions to narrow the selection of products that we provide details of. You will then need to make your own choice about how to proceed.
- 4) Cancellation, you have a 14 day cancellation period.
- 5) We are covered by The Financial Services Compensation Scheme.
- 6) We have a complaints procedure which is as follows:
 - a) In the first instance please contact us on the telephone number above.
 - b) In the event that the matter remains unresolved please write or telephone WMS on 0844 477 4909.
- 7) We would draw your attention to the standard insurance clause. YOU MUST DISCLOSE ALL FACTS WHICH WOULD BE PERTINENT TO THE ACCEPTANCE OF ANY RISK, i.e. if the vehicle is to be used for fare paying passengers.
- 8) The above points are only relevant to the products provided by Warranty Management Services Ltd, and any other issues must be dealt with through the suppliers own complaints procedure.

THIS DOES NOT FORM PART OF YOUR POLICY

Safe & Sound warranty

Dear Motorist,

We congratulate you on the acquisition of your new vehicle.

We hope that your motor vehicle will be reliable and give many miles of trouble free motoring.

Please read this document carefully to familiarise yourself with the liabilities, exclusions, terms and conditions, the servicing schedule, how to make a claim and the FSA

Ombudsman scheme for this policy.

John Colinswood
 Managing Director

Claims: 0844 477 5004

Sales & Admin: 0844 477 4909

Important notice: You will receive a validation letter within 21 days. If however you do not receive this please call **0844 477 4909**.

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Definitions

Mechanical and electrical breakdown insurance arranged by Warranty Management Services Ltd on behalf of:

AmTrust International Underwriters Limited, 40 Westland Row, Dublin 2. Warranty Management Services Ltd are regulated by the FSA.registered number 311375.

AmTrust International Underwriters Limited are authorised and regulated by the Irish Financial Regulator under registration number 169384.

In this agreement, some words have defined meanings. They are shown below:

We, Our, Us, The Insurer

AmTrust International Underwriters Limited, a member of the AmTrust Financial Services Group, is established in Ireland under registration number 169384 and has its registered office at 40 Westland Row, Dublin 2. Our contact details are: Telephone: +353 1 775 2900. Fax: + 353 1 775 2915.

Confirmation of Authorisation and Regulated Status:

AmTrust International Underwriters Limited is an Insurance Undertaking Authorised and Regulated by the Irish Financial Regulator. AmTrust International Underwriters Limited is authorised on a Freedom of Services basis in the UK under FSA reference 203014.

The Administrator, WMS

Warranty Management Services Limited, Thame House, Thame Road, Haddenham, Buckinghamshire HP17 8HU.

Registered No. 4801804

This is a private company limited by shares and incorporated in England.

Vehicle

The vehicle described on the Proposal Form as the insured vehicle.

You, Your

The person named on the Proposal Form as the insured.

Maximum Claim Liability

The aggregate claim liability on this policy is the purchase price of this vehicle

Ultimate Policy, Mechanical Breakdown

The complete failure of a covered component that no longer functions in any way. We do not cover failure caused by abuse, negligence or failure to take preventative measures to ensure minimum damage.

Five Star, Mechanical Breakdown

The actual breakage of a mechanical component or the complete failure of an electrical component not by wear and tear, normal deterioration or negligence. We are not liable for parts that have reached the end of their normal working lives because of age or usage.

When do I know I am covered for Mechanical Breakdown?

You will be insured for Mechanical Breakdown when We have accepted Your Proposal Form.

The insurance is always subject to the terms, conditions, liabilities and exclusions of the policy.

SAFE AND SOUND ULTIMATE POLICY

This Policy applies to vehicles which are up to 6 years old and have covered less than 60,000 miles at the policy inception and less than 85,000 miles at the time of claim.

SAFE AND SOUND FIVE STAR POLICY

This Policy applies to vehicles that are up to 10 years old have covered less than 100,000 miles at inception. Policies issued as a Safe and Sound Ultimate will default to this policy once the vehicle has exceeded 85,000 miles.

Rescue/Recovery

Administered by First Call Motor Breakdown.

Insurance Agreement

Jurisdiction

We propose to use English law as the law which applies to this policy unless you ask for another law and we agree to this in writing within 30 days of the commencement of this policy

General Conditions

You must give us all the information and help that we may reasonably require. This also applies where We wish to enforce any rights against any manufacturer, repairer or supplier.

You must comply with all the terms and conditions of this policy. Any liability We may have to make any payment depends on You keeping to Your obligations under the policy and on the truth of Your statements and answers on the Proposal Form.

1. Maintenance and Servicing

(a) Care of the Vehicle - You must take all reasonable steps to safeguard Your Vehicle from loss or damage. You must keep it in an efficient and roadworthy condition and regularly service it in accordance with the manufacturer's recommendations. You must allow Us free access to examine the Vehicle at all times.

(b) After each service, please ensure that the relevant service details are completed in this book by Your servicing garage and obtain a receipt for the service. You must keep the receipt for reference in the event of a claim.

2. Reporting a Mechanical Breakdown

Immediately a fault becomes evident to the driver, you should stop and seek expert advice on the cause. For a claim to be considered, the mechanical breakdown must have occurred and have been reported to us within the policy period.

3. Repairs Procedure

You must obtain authorisation from the Administrator before having any repairs carried out.

Repairs may be made through a repairer nominated by the Administrator. If the insured part is beyond economic repair, the repairer may replace it with a similar part.

You may have to provide the Administrator with proof of servicing before a claim is settled under this Policy. No claim will be paid if the repairs are carried out before obtaining prior authority from us.

4. Fraud

If You or anyone on Your behalf makes a claim that is in any way fraudulent, Your insurance under this policy will end. We reserve the right to prosecute.

5. Termination on sale

This policy ends if You sell or dispose of the Vehicle.

If, in the event of Your death, ownership of the Vehicle passes to an immediate relative, the Policy automatically continues for the benefit of that person.

6. Claims Conditions

1. If you make a claim and any other insurance would also entitle You to claim, the Policy will only contribute its rateable proportion of the loss. The insurer may at any time cancel any insurance document by sending 14 days notice to the insured at his last known address.

Provided the premium has been paid in full the insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.

2. We have the right to:

- a) examine the vehicle
- b) obtain an expert assessment at Our expense, the result of which will be binding on all parties;
- c) nominate the repairer

If, following specific arrangements for inspection, and through no fault of Ours, the engineer cannot inspect - for example, because the Vehicle is not available or is not stripped etc - We will deduct fees for the second inspection visit from the authorised amount of the claim.

3. If we accept a claim, we have the right:

- a) to require a contribution from You if the repaired Vehicle will ultimately be in a better condition than before the claim; and
- b) to take wear and tear according to age and mileage into consideration when settling the claim.

4. This insurance is limited to a failure of each insured part on only one occasion during the period of insurance.

5. If more than one insured part has failed at the time you contact the Administrator, it will be dealt with as one claim.

6. We have the right to specify the use of guaranteed reconditioned or exchange units. Our liability will be limited to the cost of these parts.

7. If You are VAT registered, the VAT element will not form part of any claim against Us.

8. If We give provisional authorisation for repairs, We will assess repair times in line with the Autodata repair times manual current at the time.

9. We are not liable for any claims directly or indirectly caused by:

- a) non-compliance with the conditions relating to the maintenance of the Vehicle;
- b) any act, omission or negligence by You (or any user of the Vehicle), which adds to the loss or damage;
- c) fire, collision, frost, snow, ice, flooding, freezing or corrosion;
- d) parts being subject to recall by the manufacturer or parts which fail as a result of inherent design faults;
- e) the failure of a part which is under any manufacturer's or supplier's warranty;
- f) consequential damage if it is reasonable for us to conclude that the damage has been caused by failure to take preventative steps (for example, the Vehicle being driven with a defective part) and any loss arising from:
 - excluded parts;
 - incorrectly fitted parts;
 - insufficient servicing;

g) losses normally covered under a road risks insurance policy or loss resulting from an accident to the Vehicle;

h) the Vehicle having been altered or modified from the manufacturer's original specification, or having been raced, rallied, used in competition, or for hire or reward, used for courier work, driving tuition or custom built vehicles;

i) any parts which have not actually failed and which are replaced during routine servicing or maintenance;

j) the Vehicle being beneficially owned by a company or person involved in the business of vehicle repair, servicing or dealership or by an employee of such a company or person;

k) exhaust emission MOT failures, these are not Mechanical Breakdowns and are not covered;

l) any Mechanical Breakdown caused by lack of normal and proper use or care, including the incorrect use of fuel.

7. Your Right of Cancellation

You have a statutory right to cancel Your Policy within 14 days starting on the later of the date you enter into the contract, or, if different the date You receive the Policy documentation.

To cancel please write to the Administrator or call 0844 477 4909. On receipt of Your notice of cancellation, The Dealer will refund any premiums You have already paid, unless You have already made a claim under Your Policy. If after this period has elapsed and You wish to terminate cover You will not be entitled to any refund of premium.

8. If you make a claim and any other insurance would also entitle You to claim, the Policy will only contribute its rateable proportion of the loss. The insurer shall not be bound to accept renewal of any insurance and may at any time cancel any insurance document by sending 14 days notice to the insured at his last known address. Provided the premium has been paid in full the insured shall be entitled to a proportionate rebate of premium in respect of the unexpired period showing on the insurance.



9. We have the right to:

- a) examine the vehicle
- b) obtain an expert assessment at Our expense, the result of which will be binding on all parties;
- c) nominate the repairer

If, following specific arrangements for inspection, and through no fault of Ours, the engineer cannot inspect - for example, because the Vehicle is not available or is not stripped etc - We will deduct fees for the second inspection visit from the authorised amount of the claim.

10. If we accept a claim We have the right:

- a) to require a contribution from You if the repaired Vehicle will ultimately be in a better condition than before the claim; and
- b) to take wear and tear, according to age and mileage, into consideration when settling the claim.

11. This insurance is limited to a Mechanical Breakdown of each insured part on only one occasion during the period of insurance.

12. If more than one insured part has failed at the time you contact the Administrator, it will be dealt with as one claim.

13. We have the right to specify the use of guaranteed reconditioned or exchange units.

Our liability will be limited to the cost of these parts.

14. If You are VAT registered, the VAT element will not form part of any claim against Us.

15. If We give provisional authorisation for repairs, We will assess repair times in line with the Autodata repair times manual current at the time.

16. We are not liable for any claims directly or indirectly caused by:

- a) non-compliance with the conditions relating to the maintenance of the Vehicle;
- b) any act, omission or negligence by You (or any user of the Vehicle), which adds to the loss or damage;

- c) fire, collision, frost, snow, ice, flooding, freezing or corrosion;
- d) parts being subject to recall by the manufacturer or parts which fail as a result of inherent design faults;
- e) the failure of a part which is under any manufacturer's or supplier's warranty;
- f) wear and tear, gradual breakdown or deterioration of the insured parts;
- g) consequential damage if it is reasonable for us to conclude that the damage has been caused by failure to take preventative steps (for example, the Vehicle being driven with a defective part) and any loss arising from;
 - excluded parts;
 - incorrectly fitted parts;
 - insufficient servicing;
- h) losses normally covered under a road risks insurance policy or loss resulting from an accident to the Vehicle;
- i) the Vehicle having been altered or modified from the manufacturer's original specification, or having been raced, rallied, used in competition, or for hire or reward, used for courier work, driving tuition or custom built vehicles;
- j) any parts which have not actually failed and which are replaced during routine servicing or maintenance;
- k) the Vehicle being beneficially owned by a company or person involved in the business of vehicle repair, servicing or car sales or by an employee of such a company or person;
- l) exhaust emission MOT failures, these are not Mechanical Breakdowns and are not covered;
- m) any Mechanical Breakdown caused by lack of normal and proper use or care, including the incorrect use of fuel.

17. Data Protection Act 1988

Some or all of the information which You supply to Us or the Administrator in connection with this insurance will be held on Our



computer records to help with the administration of the Plan. It may be used for underwritings or claims purposes by Us or the Administrator. The details You supply will be sorted and used by Us to administer Your Insurance cover. Your details will not be kept for longer than necessary. You are entitled to a copy of all the information we hold about You.

18. Complaints Procedure

We are committed to providing the highest quality of customer service at all times. If you are unhappy with the service you have received or have any complaints about your insurance contract, you should in the first instance contact Warranty Management Services Limited who arranged the policy for you:

- Warranty Management Services Ltd's contact details are as follows: Warranty Management Services Limited, Thame House, Thame Road, Haddenham, Buckinghamshire HP17 8HU
Sales and Admin: 0844 477 4909
Claims: 0844 477 5004.

- If your complaint is not resolved to your satisfaction, you may write to:

Claims Manager, AmTrust International Underwriters Limited, PO Box 10534, Dublin 2.

- If your complaint is not resolved to your satisfaction and you remain dissatisfied with our final response, you may contact:
The Financial Ombudsman Services, South Quay Plaza,
183 Marsh Wall, London E14 9SR.
www.financial-ombudsman.org.uk

Following the above procedures does not in any way affect your right to take legal action.

19. Compensation Scheme

You may be entitled to compensation from either the Financial Services Compensation Scheme (FSCS) in the UK or from the Insurance Compensation Fund in Ireland if AIUL cannot meet its liabilities under this policy. The level of compensation provided will

depend on the circumstances of the claim. Further information is available from the FSCS on +44 207 892 7300 or from the Irish Financial Regulator on +353 1410 4000

20. Directive Required Information

AmTrust International Underwriters Limited is an Insurance Undertaking Authorised and Regulated by the Irish Financial Regulator. AmTrust International Underwriters Limited is authorised on a Freedom of Services basis in the UK under FSA reference 203014.

You can check this on the FSA's Register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

21. The Law and language Applicable to the Policy

We propose to use English law as the law which applies to this policy unless you ask for another law and we agree to this in writing within 30 days of the commencement of this policy.

The language used in this policy and any communications relating to it will be in English.

22 . Our Head Office

AmTrust International Underwriters Limited, a member of the AmTrust Financial Services Group, is established in Ireland under registration number 169384 and has its registered office at 40 Westland Row, Dublin 2. Our contact details are:

Telephone: +353 1 775 2900.

Fax: + 353 1 775 2915.



Additional Benefits

European Cover

Cover is extended to insured vehicles used on the continent of Europe for a period not exceeding 60 days. In the event of a mechanical breakdown on the Continent you must comply with the claims procedure in the normal way. In the event of a valid claim, reimbursement will be based on the currency exchange rates prevailing on the date that the claim is agreed.

Overnight Accommodation & Rail Fare

Hotel expenses or return rail fare will be reimbursed to a maximum of £60 including VAT within the maximum claims liability, providing that the vehicle is rendered immobile due to a valid claim under the terms of the policy. Bona fide receipts will be required in the event of a claim. Drinks and meals are specifically excluded.



Safe & Sound Ultimate Warranty

This Policy applies to vehicles which are up to 6 years old and have covered less than 60,000 miles at inception and less than 85,000 miles at the time of claim.

Parts Covered

During the specified period, all of the original manufacturer's mechanical and electrical components of the vehicle are insured against except those listed under exclusions.

Cover also includes:

Timing Belts

Providing there is evidence that the manufacturers' replacement recommendations have been complied with and they are free from oil contamination.

Manufacturers' original in-Car entertainment and Sat Nav

Covered to a maximum of £1,000.

Battery

Included for 6 months from the date of purchase.

Diagnosis

Diagnosis is covered for up to one hour per valid claim.

Vehicle Recovery

In the event of a valid claim, Tow-in charges up to £100 including VAT will form part of the maximum claims liability.

Car Hire

In the event of a valid claim car hire is available for a maximum of 5 days at £20.00 per day. After the first 24 hours of the vehicle being off the road, a receipt from a national car hire company will be required (i.e. Avis, National, Target, Budget etc). Pre-authorisation must be obtained for this service in addition to the repair authorisation.

Exclusions

Chassis, bodywork, interior and exterior trim, locks, glass, tyres, exhaust systems, fuel tanks, cleaning of fuel lines, brake and clutch friction material, wiring looms, road wheels, keys, heater elements, telephone, air bags, all service items, for instance brake pads, shoes and filters and any other part that has service life.

Liabilities and Exclusions

Liabilities

The insurer will be liable for the reclaimable cost of parts, labour and value added tax (where this is not reclaimable) to the aggregate of the vehicle purchase price., to the limits as stated on the Proposal Form, providing that all requirements have been met, and the failure falls within the scope of this policy. This policy provides cover for Mechanical Breakdown which is defined as:

- The complete failure of a covered component that no longer functions in any way. We do not cover failure caused by abuse, negligence or failure to take preventative measures to ensure minimum damage.

Exclusions

1. The following are not covered by this policy.
 - a) Modified vehicles unless approved by the manufacturer
 - b) Vehicles used for hire and reward
 - c) Vehicles used for racing or competition.
2. This policy does not cover death, bodily injury, accidental damage, consequential loss, or any other damage howsoever caused.
3. This policy does not cover faulty workmanship, cracked blocks, cracked cylinder heads, oil and fluid leaks and accidental damage to radiator.
4. This policy does not cover consequential loss (i.e. damage caused by items not covered under the policy).
5. Failure to observe the following will invalidate your claim:
 - a) Frost protection
 - b) Correct claims procedure

6. This policy does not cover damage caused by negligence, i.e. insufficient oil or water, overheating, or failure to ensure that minimum damage is incurred by taking preventative measures.

7. Mechanical Breakdown or damage arising from the use of a grade of fuel not recommended by the manufacturers of the Insured Vehicle.

8. This policy does not cover commercial vehicles or car derived vans.

Terms and Conditions

1. No part of this policy may be altered without the written consent of the administrator.

2. WMS reserve the right to appoint the repairer of the vehicle, the supplier of the parts, and where available service replacement parts will be used.

3. Where the renewal of any parts or assemblies brings about improvement or betterment of the vehicle a contribution may be required from the policy holder. This will take account of the age and mileage of the vehicle and the cost of restoring the vehicle to its pre-breakdown condition.

4. Servicing - After servicing becomes due you have a maximum of 30 days or 1000 miles (whichever is the sooner) to have the service completed.

How to Make a Claim

1. If your vehicle suffers a mechanical breakdown, please check your policy carefully to establish that the fault is covered.

2. Telephone our claims department on 0844 477 5004 who may decide on the repairing garage, and give you all the information necessary to proceed with your claim.

3. If the cause of your breakdown is not obvious, it may be necessary to dismantle the vehicle to some extent. This will be done only on your authority and the cost of this will be your responsibility at this stage.

4. If WMS find the claim to be within the scope of your policy an authorisation number will be issued once the costs have been agreed. All repair times will be based on Autodata.

5. To establish liability it may be necessary to instruct an independent assessor to inspect and report his findings. The result of which cannot be contested except by another independent assessor.

6. Claims must be registered within 7 days of their occurrence.

7. Once the claim has been authorised, you may proceed with the repairs. On completion, send in the repairers invoice and any service invoices requested.

8. In the event of a false or fraudulent claim being submitted, the policy will be rendered invalid. In all cases, we reserve the right to prosecute.

9. Any work carried out without prior authorisation will not be reimbursed. No claims are valid without an authority number.

10. Once a claim number has been issued you have 3 months in which to submit the invoice for payment. After this period of time the claim will lapse and no reimbursement is possible.

11. No claim will be considered unless mechanical breakdown has occurred and has been reported to us during the policy period. Please ensure that the authorisation number is marked on the invoice, and state clearly who is to be paid.



WMS Five Star Warranty

This Policy applies to vehicles which are up to 10 years old and have covered less than 100,000 miles at inception. Policies issued as a Safe & Sound Ultimate will default to this Policy once the vehicle has exceeded 85,000 miles.

Parts Covered

During the specified period, all of the original manufacturer's mechanical and electrical components of the vehicle are insured against failure except those listed under exclusions.

This policy does not cover wear & tear.

Cover also includes:

Timing Belts

Providing there is evidence that the manufacturers' replacement recommendations have been complied with and they are free from oil contamination.

Diagnosis

Diagnosis is covered for up to one hour per valid claim.

Vehicle Recovery

In the event of a valid claim, Tow-in charges up to £50 including VAT will form part of the maximum claims liability.

Car Hire

In the event of a valid claim and provided that the repair time in accordance with Autodata schedules is in excess of 8 hours, a maximum of £20 per day inclusive of VAT (excluding petrol and insurance) may be claimed for up to a maximum of 5 days, related to the actual repair times from the time repairs commence and provided that car hire is authorised by Us prior to the start of the hire period.

Exclusions

Chassis, bodywork, interior and exterior trim, clutch, locks, glass,

tyres, batteries, exhaust systems, fuel tanks, brake friction materials, wiring looms, road wheels, clearing of fuel lines, oil seals, satellite navigation, seized brake callipers and all service items, heater elements, centralised locking pumps, car telephone, air bags, keys, air conditioning recharging, remote fobs, anti-freeze, lubricants, filters, transmission fluids, external oil or fluid leaks, hardware e.g. bolts and fixings, pulleys/dampers and serviceable or ancillary items. Instrument gauges are covered only in the event of a single gauge which can be replaced separately not as a cluster.

Liabilities and Exclusions

Liabilities

The insurer will be liable for the reclaimable cost of parts, labour and value added tax (where this is not reclaimed), to the limits as stated on the Proposal Form, providing that all requirements have been met, and the failure falls within the scope of this policy. This policy provides cover for Mechanical Breakdown which is defined as:

- The actual breakage of a mechanical component or the complete failure of an electrical component not by wear and tear, normal deterioration or negligence. We are not liable for parts that have reached the end of their normal working lives because of age or usage.

Exclusions

1. The following are not covered by this policy.
 - a) Modified vehicles unless approved by the manufacturer
 - b) Vehicles used for hire and reward
 - c) Vehicles used for racing or competition.
2. This policy does not cover death, bodily injury, accidental damage, consequential loss, or any other damage howsoever caused.
3. This policy does not cover faulty workmanship, cracked blocks, cracked cylinder heads, burnt valves, oil and fluid leaks and accidental damage to radiator.
4. This policy does not cover consequential loss (i.e. damage caused by items not covered under the policy).

5. Failure to observe the following will invalidate your claim:

- a) Frost protection
- b) Correct claims procedure

6. This policy does not cover damage caused by negligence, i.e. insufficient oil or water, overheating, or failure to ensure that minimum damage is incurred by taking preventative measures.

7. Mechanical Breakdown or damage arising from the use of a grade of fuel not recommended by the manufacturers of the Insured Vehicle.

8. This policy does not cover commercial vehicles or car derived vans.

Terms and Conditions

1. **No part of this policy may be altered without the written consent of the administrator.**

2. WMS reserve the right to appoint the repairer of the vehicle, the supplier of the parts, and where available service replacement parts will be used.

3. Where the renewal of any parts or assemblies brings about improvement or betterment of the vehicle a contribution may be required from the policy holder. This will take account of the age and mileage of the vehicle and the cost of restoring the vehicle to its pre-breakdown condition.

4. Servicing - After servicing becomes due you have a maximum of 30 days or 1000 miles (whichever is the sooner) to have the service completed.

How to Make a Claim

1. If your vehicle suffers a mechanical breakdown, please check your policy carefully

to establish that the fault is covered.

2. Telephone our claims department on 0844 477 5004 who may decide on the repairing garage, and give you all the information necessary to proceed with your claim.

3. If the cause of your breakdown is not obvious, it may be necessary to dismantle the vehicle to some extent. This will be done only on your authority and the cost of this will be your responsibility at this stage.

4. If WMS find the claim to be within the scope of your policy an authorisation number will be issued once the costs have been agreed. All repair times will be based on Autodata.

5. To establish liability it may be necessary to instruct an independent assessor to inspect and report his findings. The result of which cannot be contested except by another independent assessor.

6. Claims must be registered within 7 days of their occurrence.

7. Once the claim has been authorised, you may proceed with the repairs. On completion, send in the repairers invoice and any service invoices requested.

8. In the event of a false or fraudulent claim being submitted, the policy will be rendered invalid. In all cases, we reserve the right to prosecute.

9. Any work carried out without prior authorisation will not be reimbursed. No claims are valid without an authority number.

10. Once a claim number has been issued you have 3 months in which to submit the invoice for payment. After this period of time the claim will lapse and no reimbursement is possible.

11. No claim will be considered unless mechanical breakdown has occurred and has been reported to us during the policy period. Please ensure that the authorisation number is marked on the invoice, and state clearly who is to be paid.

Safe & Sound Assist

United Kingdom Cover

In the event of a Breakdown call

0800 389 5150

To make sure you get the most from your cover, please take time to read the policy, which explains the terms and conditions of your membership. If you have any questions or if you would like more information, please contact First Call on 0844 99 33 999.

In the event of breakdown Call our emergency helpline on 0800 389 5150

Please be prepared to provide the operator with the following information:

- Your Policy Number
- Your name
- Exact location of vehicle
- Nature of breakdown
- Registration Number of Vehicle

We will then arrange for one of our recovery operators to attend the given location, as quickly as possible.

During the period of cover you are entitled to contact us up to a maximum of 6 times for breakdown assistance; your policy will then become cancelled after the sixth callout with no refund of premium being allowable.

Our helpline is available 24 hours a day, 365 days a year.

Level of Cover

As defined on your proposal form.

Your cover

The vehicle is covered for call out charges and up to 1 hour's labour charges, at the scene of your breakdown where your vehicle is rendered immobilised due to electrical or mechanical faults within the Territorial Limits stated in this policy.

Change of vehicle

You are only covered for the vehicle registered at inception of membership unless you have previously notified us of a change of vehicle 48 hours prior to a breakdown. You may change the vehicle on your policy up to 4 times in any period of membership. All change of vehicles have a 48 hour inception period. Temporary change of vehicles are excluded from this policy.

Change of address

Assistance at your home is only covered at the address registered at inception.

If you change address please notify us immediately.

Period of cover

The policy is for the period as stated on your policy schedule.

Summary of cover

- Roadside assistance
- Roadside repairs
- Assistance at your home
- Onward destination service
- Cover for any driver that is using the registered vehicle, provided that the person has received permission from you first and is legally able to drive the vehicle.
- Cover for cars, vans, and motorcycle up to 3.5 tonnes (excluding any vehicles with living accommodation)
- Recovery of a caravan or trailer attached to your vehicle at the time of the breakdown up to 7.6 metres in length.
- Up to 1 hours roadside assistance only.
- Up to a maximum of 6 call outs a year
- Wheel changes – roadside assistance only (providing that the driver has a serviceable and accessible spare tyre and wheel and is able to provide a manufacturer's key to remove any locking wheel nuts or if an inflation / foam kit is provided and can be used to inflate the tyre to allow you to complete your journey)

What is not covered

- Any claim arising in the first 48 hours from the date of inception.
- Labour charges in excess of one hour.
- Cost of replacement parts, fuel or materials used in a repair.
- Toll charges, ferry charges, parking charges, traffic congestion charges.
- Storage charges incurred during or after the use of our services.
- More than 6 call outs during the period of cover.
- Running out of fuel, wrong fuel in vehicle, loss of keys, broken glass.
- Any vehicle not able to provide a serviceable and/or accessible spare tyre for wheel changes (or vehicle does not come with a spare tyre as a standard fitment).
- Keys locked in vehicle, damaged keys, key fob faults.
- Any campervan or any vehicle (modified to) provide living accommodation.
- Vehicles immersed in, or immobilised from being immersed in, mud, snow, sand or water.
- Vehicles that require a repair at a specialist garage.
- A second use of our services if no remedial action has been taken to correct the initial fault.
- Faults with a caravan or trailer (that may or may not immobilise the caravan/trailer) when the vehicle is not immobilised.

Definitions**We, Us, Our**

First Call GB Ltd, Wellington House, 90-92 Butt Rd, Colchester, Essex. CO3 3DA.

You, Your

The person who has taken out the policy, being a permanent UK resident

Vehicle

The vehicle owned by you and declared to us and used exclusively for Personal / non-Commercial use.

Territorial limit

The United Kingdom including Scottish Islands (Subject to approval by the provider).

Breakdown

Breakdown means an electrical or mechanical failure or a road traffic accident or damage caused by vandalism, fire, theft or attempted theft which renders the vehicle completely immobilised. In the event of a non fault road traffic accident you will be required to pay for the assistance, and submit to your insurer as a third party claim.

Recovery Operators

First Call GB Ltd. dedicated service engineers. This may be supplemented by the use of independent agents. Terms and conditions and eligibility of cover

You or the driver must abide by the terms and conditions of this policy. The vehicle must be maintained at all times in a roadworthy condition in accordance with the law and be regularly serviced. First Call Motor Breakdown only covers the vehicle registered and not the driver. Cars and any caravan or trailer attached to the vehicle must be up to a maximum of 7.6 metres (25 feet) in length at the time of the breakdown. We reserve the right to cancel this policy at any time, by giving you 14 days notice in writing to your last known address, and a pro rata refund will be allowable to you if no claims have been made (less administration fee). You can cancel this policy within 14 days of inception/submission provided that no claims have been made, and a full refund (less an administration fee) will be made. No refund of premium will be made after this period.

United Kingdom Cover

If the vehicle registered is immobilised in the UK, then you are covered for the following: -

1. Call out and up to 1 hour's roadside assistance by one of our approved recovery operators to attend the scene of the breakdown, and where possible carry out emergency repairs.
2. If repairs cannot successfully be carried out at the scene of the breakdown then

we will pay the cost of recovery of the vehicle driver and up to 4 passengers to the nearest suitable garage able to effect a repair, or to your onward destination, or to your home address whichever is nearer.

3. If you breakdown at roadside and repairs cannot be carried out within an agreed reasonable period then you will be offered one of the following options: -

(i) The cost of alternative road or rail travel for the driver and up to 4 passengers from the scene of the breakdown to one destination within the Territorial Limits stated in this policy, plus a return journey for one person to collect the vehicle upon completion of repairs.

(ii) The cost of one nights accommodation up to a total of £100 a claim (excluding food and drink) in the vicinity of the breakdown for the driver and up to 4 passengers up to a maximum of £40.00 per person, subject to a maximum overall of £200.00 per claim.

(iii) The recovery of the vehicle, the driver and up to 4 passengers to any one destination within the territorial limits under Sub Section A.

(iv) The cost of suitable car hire for up to 48 hour's up to a maximum of £100.00 per claim. The maximum payable for any claim from any one breakdown including any reimbursement claim is £2,000 or the current market value of the vehicle at the time of the breakdown whichever is lower.

Important Notes

1. We will always decide on the best possible way of offering assistance, after taking into account individual circumstances. If the assistance that we offer does not suit your requirements then you may request alternative assistance to be arranged for you at your own cost.
2. We do not accept any responsibility for the transportation of pet animals or livestock within the vehicle at the time of the breakdown
3. A garage or mechanic undertaking repair work on your instruction will be acting as your agent for such repair work.
4. If requested, you must provide evidence of servicing of your vehicle or receipts for replacement parts.

5. Recovery cannot be used as a reason for avoiding repair costs.

6. We reserve the right not to offer renewal of cover.

7. We reserve the right to refuse service and cancel membership to anyone who behaves in a threatening or abusive manner to our employees.

8. If we believe that we cannot provide an acceptable level of service to the area where your registered Home Address is located then we reserve the right to cancel your policy and give you a full refund of your premium provided that no claim has been made on the policy.

9. In the event of a vehicle breakdown we will offer recovery of any caravan or trailer (within the specified restrictions). The caravan/trailer is not covered for breakdown within the terms and condition of this policy.

10. No claim will exceed the current market value of the vehicle at the time of the breakdown.

11. This document is subject to English law unless otherwise agreed in writing by FirstCall.

General exclusions

First Call will not cover the following: -

1. Vehicles that have not been regularly serviced or breakdown as a result of inadequate repair, unsuccessful DIY or any claim where no remedial action has been taken to correct the fault since we last attended your vehicle. Garage attention must always be sought after experiencing a breakdown and proof of repair obtained.
2. Vehicles being used (or that have been modified for use) in motor racing, rallies, speed or endurance tests; hire or reward (including courtesy vehicles), vehicles not used exclusively for Personal / non-Commercial use or over 3.5 tonnes gross laden weight; mechanically modified vehicles requiring specialist repairers.
3. Any liability or consequential loss arising from any act performed in the execution of the Breakdown services provided.
4. Vehicles not in a roadworthy condition immediately prior to any breakdown.

5. Any claim resulting in a vehicle not being repaired, or that is disposed of or scrapped.
6. Vehicles immersed in mud, snow, sand or water or any fault occurring or being immobilised as a result of contact with mud, snow, sand or water.
7. Any vehicle with living accommodation.
8. Any claim that could be recoverable from any insurance policy indemnity or warranty.
9. Any fines or penalties imposed by courts.
10. Any charges incurred prior to notification of Breakdown and our approved repairer attending.
11. The cost of any parts, components, lubricants or materials, food, drinks, telephone calls, petrol, oil or any other incidental expenses.
12. Any claim where First Call Motor Breakdown has not been notified at least 48 hours previously of a change of vehicle.
13. Any charges incurred resulting from you breaking down in a location that rescuing the vehicle would be unlawful (Including any legal restriction on recovering a vehicle from a European motorway).
14. Any cost of any specialist recovery equipment or service charges needed (as defined by the recovery operator in attendance of your breakdown).
15. Breakdowns where your vehicle is not accessible or cannot be transported safely, legally and without hindrance using a standard transporter or trailer.
16. Any toll charges, ferry charges parking charges or traffic congestion charges.
17. Any costs recoverable elsewhere.
18. A second callout when a temporary repair was earlier carried out.
19. Any claim for assistance while money is owed to First Call GB Ltd by the policy holder.
20. Any claims for private hire vehicles, i.e. taxis.

21. Breakdowns caused by your vehicle running out of fuel or where assistance cannot be affected because the vehicle does not have a serviceable and/or accessible spare tyre and wheel.
22. Claims arising from loss or damage to contents of or within your vehicle.
23. Claims directly or indirectly caused by or contributed to or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the burning of nuclear fuel; or the radioactive, toxic, explosive or other hazardous properties of any explosive nuclear assembly or nuclear part of it; war, invasion, terrorism, foreign enemy hostilities (whether war is declared or not), civil war, rebellion, revolution, military force or coup; or pressure waves caused by aircraft or any other airborne devices travelling at sonic or supersonic speeds.

Complaints procedure

Our aim is to try to provide a first class service to you at all times, however we do recognise that sometimes problems do occur. Should you ever have cause to complain then in the first instance please write to: -

**Complaints Dept
First Call GB Ltd
Wellington House
90-92 Butt Road
Colchester
Essex CO3 3DA**

If the matter still remains unresolved thereafter you can then write to: -

**The Managing Director (Administrator)
First Call GB Ltd.
Wellington House,
90-92 Butt Road,
Colchester,
Essex CO3 3DA**

Please quote your policy number as a reference in all correspondence.

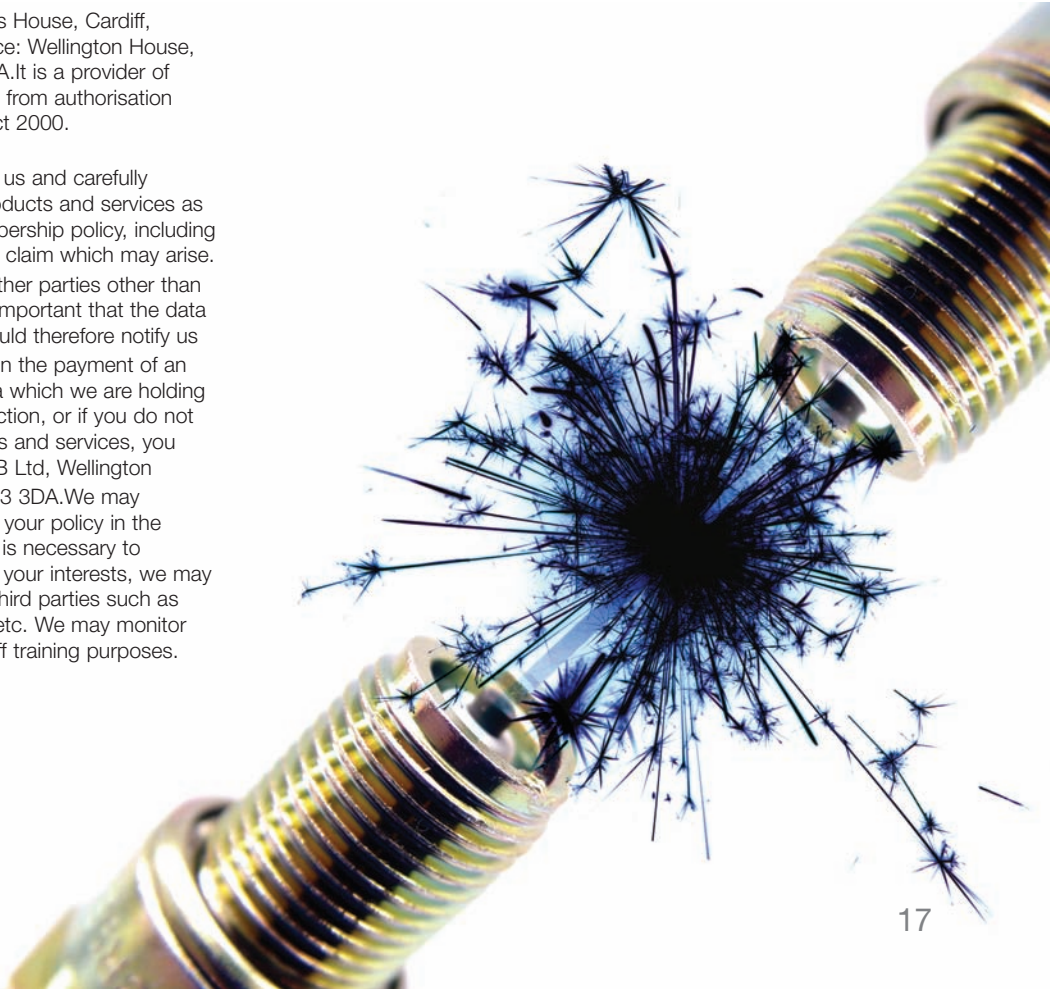
Additional information.

First Call GB Ltd is incorporated at Companies House, Cardiff, (Company Number 4494431). Registered Office: Wellington House, 90-92 Butt Road, Colchester, Essex, CO3 3DA. It is a provider of breakdown assistance services that is exempt from authorisation under the Financial Services and Marketing Act 2000.

Data Protection

The data supplied by you will only be used by us and carefully selected associated companies for related products and services as well as the purposes of processing your membership policy, including underwriting, administration, and handling any claim which may arise.

The data supplied will not be passed to any other parties other than those which we have mentioned hereon. It is important that the data you have supplied is kept up to date. You should therefore notify us promptly of any changes. You are entitled upon the payment of an administration fee to inspect the personal data which we are holding about you. If you wish to make such an inspection, or if you do not wish to receive information on related products and services, you should contact The Administrator, First Call GB Ltd, Wellington House, 90-92 Butt Rd, Colchester, Essex, CO3 3DA. We may respond to enquiries by the police concerning your policy in the normal course of their investigations. Where it is necessary to administer your policy effectively, or to protect your interests, we may disclose the data you have supplied to other third parties such as motor garages, engineers, repairers, insurers etc. We may monitor and record telephone calls for service and staff training purposes.





Service Record

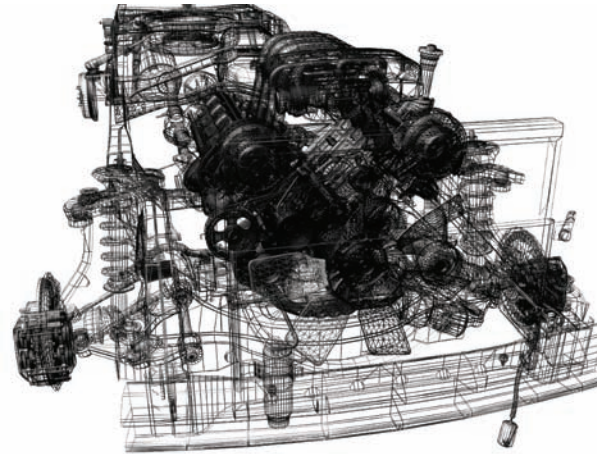
IMPORTANT

Only a fully documented receipt from a VAT registered garage showing date, mileage and work carried out will be accepted as proof of servicing. These documents must be retained as WMS reserve the right to inspect receipts to ensure compliance.

The Service Record below is for your guidance only and will not be accepted as proof of service. Important: the mileage stated does not guarantee the true mileage of the vehicle.

Note to Servicing Company:

Please complete, then stamp and sign the relevant service record and supply the customer with a bona fide service receipt.



Pre Delivery Inspection

I certify that the Inspection has been carried out.

Signed: _____ P.D.I Date: _____

Mileage: _____

Next Service Due

Date: _____ Mileage: _____

Dealer Stamp

1st Service

I certify that the Service has been carried out.

Signed: _____

Mileage: _____

Next Service Due

Date: _____ Mileage: _____

Dealer Stamp





2nd Service

I certify that the Service has been carried out.

Signed: _____

Mileage: _____

Next Service Due

Date: _____ Mileage: _____

Dealer Stamp

3rd Service

I certify that the Service has been carried out.

Signed: _____

Mileage: _____

Next Service Due

Date: _____ Mileage: _____

Dealer Stamp

4th Service

I certify that the Service has been carried out.

Signed: _____

Mileage: _____

Next Service Due

Date: _____ Mileage: _____

Dealer Stamp

5th Service

I certify that the Service has been carried out.

Signed: _____

Mileage: _____

Next Service Due

Date: _____ Mileage: _____

Dealer Stamp







Warranty Management Services Limited
Thame House, Thame Road,
Haddenham, Bucks HP17 8HU.

Claims: 0844 477 5004
Sales and Admin: 0844 477 4909
Fax: 01844 299442

Email: sales@wmsgroupuk.com
Web: www.wmsgroupuk.com