Warranty Handbook

AutoTrust
Reassurance guaranteed
# Contents

**Introduction**  
Certificate of Insurance  
How to Claim  
Summary of Terms  
AutoTrust Warranty Formula X Cover  
AutoTrust Warranty Formula 1 Cover  
AutoTrust Warranty Formula 2 Cover

<table>
<thead>
<tr>
<th>Page Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>3-9</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5</td>
</tr>
<tr>
<td>6-7</td>
</tr>
<tr>
<td>8-9</td>
</tr>
<tr>
<td>10-11</td>
</tr>
</tbody>
</table>

**Warranty Conditions**  
Policy Premium Payments and Policy Durations  
Additional Benefits  
How to ask for a repair under this warranty  
Maximum Claim Liability  
Important Information  
Complaints and Arbitration  
Warranty Transfer (to a new owner)

<table>
<thead>
<tr>
<th>Page Numbers</th>
</tr>
</thead>
<tbody>
<tr>
<td>12-15</td>
</tr>
<tr>
<td>16</td>
</tr>
<tr>
<td>17</td>
</tr>
<tr>
<td>18-19</td>
</tr>
<tr>
<td>19</td>
</tr>
<tr>
<td>20</td>
</tr>
<tr>
<td>21</td>
</tr>
<tr>
<td>22-23</td>
</tr>
</tbody>
</table>
This insurance is only valid when accompanied by a policy confirmation letter which provides details of your vehicle and when the cover will begin and expire.

This is an agreement between the purchaser named in the confirmation letter and Motors Insurance Company Limited and is administered by Car Care Plan Limited.

This certifies that, subject to the policy Terms and Conditions and payment of the appropriate premium, the Insurer will pay the costs of repair and of additional benefits incurred by you as a result of the failure of any insured components occurring during the period and mileage shown on the policy confirmation letter.

I have signed this policy on behalf of the Insurer.

Gary Whitelam
For Motors Insurance Company Limited
Registered in England No. 2678367

Important

AutoTrust Warranty is underwritten by Motors Insurance Company Limited (MICL) which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Car Care Plan Limited is authorised and regulated by the Financial Conduct Authority.
How to Claim

If you need to make a claim to the Insurer of this warranty, Car Care Plan will administer your claim on their behalf. This section sets out what you need to do if you need to claim under this warranty. In all cases please adopt either of the following procedures:

- Take your vehicle to the dealer who supplied it and they can request approval for repairs by telephoning the Claims Department on 0844 573 8002.
- Alternatively, take the vehicle to a garage of your choice and they can request approval for repairs by telephoning the Claims Department on 0844 573 8002.

In all cases please provide the following information:

1. The full warranty type and number (found on the Application Form or Welcome Letter).
2. Your vehicle registration number.
3. The date and mileage the component(s) failed.
4. A detailed estimate of repair costs.

Please ensure that the repairing dealer does the following:

1. Makes a note of the claim number issued by the Claims Department.
2. Carries out the repair and sends the invoice, claim number and service receipts (if requested) to us at:

   AutoTrust Warranty, Car Care Plan Limited,
   Jubilee House, 5 Mid Point Business Park, Thornbury,
   West Yorkshire, BD3 7AG.

Claims Whilst Abroad

Please refer to page 18 of this handbook, if you need to make a claim, outside of the UK.

Important

- No repair work should be started before Car Care Plan has approved it.
- Car Care Plan will not pay any claim until we have received related invoices.
- Make a note of your full warranty type and number (found on the Application Form or Welcome Letter). This will make it simpler if you have any questions about your claim. Please note, we will not pay any claim on behalf of the Insurer until we have received all the documents requested to validate your claim.

We may record telephone conversations to offer you additional security, resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.
Welcome Letter (Policy Confirmation Letter)
This is confirmation that the Insurer has accepted your application. When you receive the Welcome Letter, please check that it contains the correct details and tell the Administrator immediately if there are any mistakes.

The Administrator
Car Care Plan Limited ("Car Care Plan")
Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG.
Acting as an agent for the Insurer.

The Insurer
Motors Insurance Company Limited
Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG.

Insurance
AutoTrust Warranty is provided by the Insurer to the Insured on the terms, exceptions and conditions in this Warranty Handbook, the Warranty Application Form and/or Welcome Letter (Policy Confirmation Letter).

The Insured
The purchaser of the vehicle as named on the Warranty Application Form and/or Welcome Letter, or such other subsequent purchaser to whom the benefit of the Insurance is validly transferred.

Geographical Limit
The United Kingdom which includes England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

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

Important
Please read the following notes carefully. You will not be covered by this Insurance until:

- The Administrator has received your completed Warranty Application Form;
- The correct premium has been received by the Insurer or their agent, Car Care Plan, and;
- The Administrator has sent you a Welcome Letter (Policy Confirmation Letter).

Car Care Plan act as an agent for the Insurer in collecting premiums. Cover under this Insurance can only be granted to individuals residing or corporate bodies registered in the United Kingdom.
For vehicles up to 10 years / 100,000 miles at time of warranty purchase

This section explains what components are covered and what components are not covered by your warranty.

The Insurer’s Liability

The most the Insurer will pay for each individual claim is confirmed in the welcome letter accompanying this document. This will include VAT in total for each claim and the cost of vehicle recovery and/or vehicle hire charges. In the event of more than one claim arising during the warranty period, the Insurer will only pay up to the total value of the vehicle’s purchase price in aggregate.

The Insurer will not pay the VAT part of any claim if you are registered for VAT. If your claim is valid, we will pay for fault diagnosis charges subject to a maximum of £75 per claim including VAT or one hour of labour, whichever is lower.

What is covered?

AutoTrust Formula X warranty covers almost all mechanical and electrical components on your vehicle against mechanical and electrical breakdown, subject to the conditions detailed below and the maximum claim limit. There are some components, such as service items, which are not covered.

Mechanical and electrical breakdown is the failure of a component, causing a sudden stoppage of its function, for a reason other than negligence. Damage caused by the effect of overheating is not regarded as a mechanical breakdown under the terms of the warranty.

Wear and tear – AutoTrust Formula X provides additional cover for components that have suddenly failed as a result of wear and tear. Components will not be covered if it could be stated that they were already in an advanced state of wear at the start date of this warranty.

Wear and tear coverage is specifically excluded for repairs to brakes and clutches (where these components are designed to wear over time in order to operate), to burnt-out friction materials or to repairs carried out to improve engine oil consumption but where there has been no mechanical failure.

For clarity, the age / mileage of the vehicle will be disregarded when considering a claim and components that fail due to wear and tear are covered; components that are worn but have not actually failed are not covered. All other terms and conditions of the warranty must be met.
What is not covered?

While you have a high level of warranty cover, there are certain items which this warranty specifically does not cover and this includes, but is not limited to, the following:

- Body components such as strikers, hinges or any component which may require adjustment from time to time
- Body panels, paintwork or glass
- Weather strips and body seals
- Interior trim including seat and seat belts
- Recharging of the air conditioning unit (unless required as part of a valid warranty repair)
- Software updates (unless required as part of a valid warranty repair)
- Renewal of brake components due to wear and tear
- Renewal of any clutch components due to wear, incorrect adjustment or misuse
- The clearing of fuel lines, filters, throttle bodies and pumps and damage to components due to the use of contaminated or incorrect fuel
- Airbags, wiring and connections, fuses, batteries, bulbs and LED illumination, exhaust systems, diesel particulate filters (catalytic converters are covered), wiper blades, wheel balancing and alignment, wheels, tyres and water ingress (including damage to covered parts caused by water)
- External oil leaks, lubricants, filter elements and any damage caused by frost or lack of oil, or anti-freeze or by impact, accident or negligence
- Traffic management system, telephone including Bluetooth, TV/DVD and satellite navigation system, associated equipment of all types
- Non-factory fitted radio cassette, CD player or any other in-car entertainment component
- Normal maintenance services, and the replacement of such items as, but not limited to, spark plugs and plug leads
- Any damage or losses to components that are not directly covered within the terms of this warranty
- Burnt out, sticking or pitted valves
- Damage resulting from the failure of a timing belt which has not been replaced as per the manufacturer’s recommendations (proof required)

Please note that oil, oil filter, gaskets, antifreeze and brake fluid required due to the failure of a covered component are covered as part of a valid claim.
For vehicles up to 10 years / 100,000 miles at time of warranty purchase

This section explains what components are covered and what components are not covered by your warranty.

The Insurer’s Liability

The most the Insurer will pay for each individual claim is confirmed in the welcome letter accompanying this document. This will include VAT in total for each claim and the cost of vehicle recovery and/or vehicle hire charges. In the event of more than one claim arising during the warranty period, the Insurer will only pay up to the total value of the vehicle’s purchase price in aggregate.

The Insurer will not pay the VAT part of any claim if you are registered for VAT. If your claim is valid, we will pay for fault diagnosis charges subject to a maximum of £75 per claim including VAT or one hour of labour, whichever is lower.

What is covered?

Your AutoTrust Formula 1 Warranty covers the following components against mechanical or electrical breakdown (subject to the conditions detailed in the Warranty Handbook and the maximum claim limit).

Mechanical and electrical breakdown is the failure of a component, causing a sudden stoppage of its function, for a reason other than wear and tear, normal deterioration or negligence. Damage caused by the effect of overheating is not regarded as a mechanical breakdown under the terms of the warranty.

ABS – Internal failure of the ABS pump, electronic control unit and sensors. You are not covered for brake pads, brake shoes or wiring.

Air conditioning – Failure of pump, compressor and evaporator.

Braking system – Failure of the brake servo, brake vacuum pump, brake master cylinder, wheel cylinders and calipers. You are not covered for hoses, pipes, brake pads or brake shoes or any other component within the braking system.

Casings – Engine, gearbox, transmission or final drive casings are covered as long as they have been damaged as a direct result of one of the above parts failing. You are not covered for damage caused by accident, frost or lack of anti-freeze.

Central locking – Failure of door lock, solenoids/motors and petrol cap locking mechanism.

Clutch – Failure of the clutch plate, clutch cover, slave cylinder and thrust bearing including oil contamination of the clutch plate. You are not covered for cables, linkages and burnt out parts.

Consumables (as part of a valid claim) – Oil, oil filter, brake fluid and anti-freeze.
**Cooling system** – Internal failure of all components. You are not covered for belts, hoses, core plugs or clogging and sedimentation.

**Differential** – Internal component failure.

**Driveline** – Failure of the drive shafts, universal joints and C/V joints.

**Electrics** – Internal failure of all factory-fitted components. You are not covered for the battery, fuses, fuse boxes, lamps, LED illumination, bulbs, wiring and connections, printed circuit boards, traffic management system, satellite navigation system, telephone including Bluetooth, TV/DVD and associated equipment of all types. Non-factory fitted audio. Software updates (unless required as part of a valid repair).

**Engine** – Failure of the starter ring gear, flywheel, oil pump, crankshaft and bearings, timing gears, timing belts, tensioners, camshaft pulleys, camshaft, camshaft followers, tappet gear, valves and guides, pistons and rings, cylinder head, cylinder head gasket, rocker assembly, cylinder bores, push rods, gudgeon pins, con rods and bearings. You are not covered for burnt out, lacquered or pitted valves, or any damage resulting from the failure of worn timing belts which have not been replaced in accordance with the manufacturer’s service schedule.

**Fuel system** – Internal failure of all components, except catalytic convertor, diesel particulate filter, hoses and pipes, fuel filters, the fuel tank, cleaning and tuning.

**Gearbox** – Automatic gearbox components, electric governor, manual gearbox components, oil cooler, overdrive unit and torque convertor.

**Manual and power steering** – Internal failure of all components. You are not covered for the air bag system, steering wheel and fittings, joints, bushes, rubber boots and gaiters.

**Oil seals and gaskets** – Any which require the removal of a major component i.e. engine, gearbox and/or differential.

**Propshaft** – Failure of the propshaft including universal joints, bearings and mountings.

**Shock absorbers** – Failure of the shock absorbers and strut inserts.

**Suspension** – The internal failure of the anti-roll bar, anti-roll bar bushes, coil springs and self-levelling units.

**Turbo unit** – Failure of the turbo unit and wastegate.

**Wheel bearings** – Failure of the bearings. You are not covered for hubs or stub axles.

**Important**

Unless listed above, all other parts are excluded from the cover provided by this insurance.
This section explains what components are covered and what components are not covered by your warranty.

The Insurer’s Liability

The most the Insurer will pay for each individual claim is confirmed in the welcome letter accompanying this document. This will include VAT in total for each claim and the cost of vehicle recovery and/or vehicle hire charges. In the event of more than one claim arising during the warranty period, the Insurer will only pay up to the total value of the vehicle’s purchase price in aggregate.

The Insurer will not pay the VAT part of any claim if you are registered for VAT. If your claim is valid, we will pay for fault diagnosis charges subject to a maximum of £75 per claim including VAT or one hour of labour, whichever is lower.

What is covered?

Your AutoTrust Formula 2 warranty covers the following components against mechanical or electrical breakdown (subject to the conditions detailed in the Warranty Handbook and the maximum claim limit).

Mechanical and electrical breakdown is the failure of a component, causing a sudden stoppage of its function, for a reason other than wear and tear, normal deterioration or negligence. Damage caused by the effect of overheating is not regarded as a mechanical breakdown under the terms of the warranty.

**ABS** – Wheel sensors.

**Braking system** – Brake limiter valve, calipers, master cylinder, servo, wheel cylinders.

**Casings** – Engine, final drive, gearbox and transmission.

**Central Locking** – Solenoids.

**Clutch** – Clutch cover, clutch fork and pivot, plate, master cylinder, slave cylinder and thrust bearing.

**Consumables (as part of a valid claim)** – Oil, oil under this warranty filter, brake fluid and anti-freeze.

**Cooling system** – Water pump, thermostat and housing, radiator, viscous fan coupling.

**Differential and driveline** – CV joints, internal differential components, drive shafts, halfshafts, propshaft and universal joints.

**Electrics** – Alternator, electric window switches, cooling fan motor, horn, indicator relay and starter motor.
Electronic ignition system – Crankshaft sensor, camshaft sensor and engine E.C.U.

Engine – Camshaft, camshaft followers, camshaft pulleys, conrods and bearings, crankshaft and bearings, cylinder bores, cylinder head, cylinder head gasket, flywheel, gudgeon pins, oil pump, pistons and rings, push rods, rocker assembly, starter ring gear, tappet gear, tensioners, timing belts, timing chains, timing gears, valves and guides.

You are not covered for burnt out, lacquered or pitted valves, or any damage resulting from the failure of worn timing belts which have not been replaced in accordance with the manufacturer’s service schedule.

Fuel system – Air flow meter and tank sender unit.

Gearbox – Internal automatic gearbox components, electric governor, internal manual gearbox components, oil cooler, overdrive unit and torque convertor.

Manual and power steering – PAS pump, PAS rack, pressure pipes, rack and pinion and reservoir.

Oil seals and gaskets – Any which require the removal of a major component i.e. engine, gearbox and/or differential.

Steering – PAS pump and PAS rack.

Turbo unit – Turbo unit, including wastegate.

Wheel bearings – Failure of the bearings.

Important

Unless listed above, all other parts are excluded from the cover provided by this insurance.
The conditions of this warranty are set out below. We will only carry out repairs under this warranty if you agree to these conditions. Please take time to read them.

1. It is your responsibility to decide whether to authorise the dismantling of your vehicle. Car Care Plan will only pay for dismantling if it is part of a valid claim. Car Care Plan has the right to examine the vehicle and also have the damaged parts expertly assessed.

2. Car Care Plan can take over and conduct the defence or settlement of any claim. After payment is made we can undertake proceedings to get back any payment made under this warranty.

3. If your claim is also covered by any other policy, Car Care Plan will only pay their share of the claim.

4. If a false claim is made, this warranty will be void.

5. Car Care Plan is not liable for any statement or representation which contradicts the conditions of this warranty unless the statement or representation is supported in writing by Car Care Plan.

6. We hope you are happy with the cover this policy provides. If after reading your policy document, however, this insurance cover does not meet with your requirements, you have 30 days from the date you received Your policy documents to cancel the policy and obtain a full refund. To cancel Your policy within this 30-day period please contact the administrator on 0844 573 8002.

If You wish to cancel Your policy after this 30-day period, You can cancel at any time and receive a pro rata refund. To cancel your policy please contact the administrator by calling 0844 573 8002 or by writing to: AutoTrust Warranty Administration, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire BD3 7AG.

An administration fee of £35 will be deducted from the calculated amount prior to any refund being paid.

There will be no refund entitlement under the following circumstances:

- in the last 30 days of cover
- if you have made a claim
- where the warranty has been transferred from the original purchaser

Please allow up to 28 days for Your cancellation and refund to be processed.
The reimbursement this warranty provides will not be more than the manufacturer’s list prices for parts. Parts which can only be sourced from outside the UK will be reimbursed at the UK price of an equivalent part. Labour costs that are necessary to repair those parts will be reimbursed as per the repairer’s warranty labour rate and actual repair times will be limited to those in the latest Glass’s Guide ICME manual or the manufacturer’s recommended repair times.

With every claim you make, you must provide a VAT receipt from a garage, repairer, bona fide vehicle hire or recovery company (if applicable to your claim).

We reserve the right to provide replacement parts and to carry out repairs under this warranty or to arrange their provision by other persons.

If you don’t follow the manufacturer’s service schedules, this warranty may not apply. When you have your vehicle serviced, you are allowed 500 miles either side of the service mileage or four weeks either side of the time period given, whichever comes first. It is important that you retain your service receipts as they may be required to validate any claim you make. Please note that your vehicle must be serviced by a VAT registered dealer unless we have agreed otherwise.

This warranty does not cover the following:

- Any vehicle which does not conform to the UK Department of Environment (DOE) vehicle type approval standards.
- Mechanical or electrical failure caused by faults which a qualified engineer appointed by Car Care Plan thinks could have reasonably existed before this warranty began.
- Any vehicle where the speedometer or odometer has been interfered with, altered or disconnected or has failed.
- Repairs, replacements or alterations not authorised by Car Care Plan or experimental equipment or routine servicing or maintenance of a vehicle which has been modified from the manufacturer’s original specification.
- The following makes and models: American imports, kit cars and motorhomes.
- 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.
Any vehicle owned by a motor trader or garage or associated companies or by the proprietor(s) of such motor trader or garage, or by an employee, friend or relative of such proprietor(s).

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.

Water ingress (including damage to covered parts caused by water)

Any liability that you may have accepted by agreement unless you would have had that agreement anyway.

Any liability for death, bodily injury, or damage to other property or any loss caused directly or indirectly by the claim or event giving rise to a claim under this warranty.

Anything caused directly or indirectly by war, riot, revolution or any similar event, or by vandalism, theft or attempted theft from the vehicle.

Injury, loss or damage that is caused by the following:

a) Ionising radiation, or radioactive contamination from any nuclear fuel or the nuclear waste arising from burning nuclear fuel.

b) The radioactive, toxic, explosive or other dangerous properties of any explosives, nuclear equipment or nuclear part of that equipment.

Any damage which is due to any type of accident or which is negligent or against the law of the country in which the incident occurred.

Any damage to parts which are being recalled by the vehicle’s manufacturer or which have design faults.

Any parts which have not failed but which are replaced or reported during routine servicing.

Any loss, damage or failure which a qualified engineer appointed by Car Care Plan thinks could have been avoided or was totally or partly caused by a lack of maintenance.

A full detailed description of what components are covered and what components are not covered by your warranty and any excess where applicable are detailed in the What is covered? section.

The warranty period is shown in the Welcome Letter that accompanies this booklet.
It should be noted that:

a) if the manufacturer’s warranty expires early, the warranty will start and expire earlier and will reflect the warranty period purchased/provided.

b) if the manufacturer’s warranty is declared invalid or does not exist for whatever reason, the warranty will still start and expire on the dates shown in the Welcome Letter.

Where a monthly renewing policy has been selected, the policy will automatically renew each month when your premium is paid. Please see: “Policy Premium Payments and Policy Durations”.

- If your claim is valid, we will pay for fault diagnosis charges subject to a maximum of £75 per claim including VAT or one hour of labour, whichever is lower.
Cover is available on a monthly renewing basis with ten monthly payments or as an annual policy with a single upfront payment.

**Annual Policy**

You must pay over the full annual premium to Car Care Plan prior to the commencement date in order to receive any cover under your policy. If you have purchased an annual policy and have paid the premium when due, your AutoTrust Warranty will last for 12 months.

**Monthly Renewing Policy**

The cover levels provided by a monthly renewing policy are identical to those of an annual policy. You must pay the premium every month on or before the date when it is due for the coming month. Should you fail to pay a monthly premium when it is due, all cover will cease immediately from that date. Your monthly policy has a minimum term of 12 months and we reserve the right to vary your monthly premium at any time by providing you 30 days notice in writing to the last address you provided us with.

We will write to you:
- if one of your monthly payments is not paid
- before the end of the initial 12 month period, to allow you to decide whether to continue with the cover*
- if there are any changes to your monthly premium or cover level

**Please Note:**

We will not automatically renew your cover after the initial 12 month period. We will write to you at the last address you provided to give details on how to continue your cover.*

* Continuation of cover may be subject to certain vehicle eligibility criteria.
Vehicle replacement

If you have a valid claim, you can claim up to £30 a day, including VAT but not including petrol and insurance, towards the cost of a replacement vehicle whilst your vehicle is being repaired. You are responsible for the first 24 hours that you cannot use your own vehicle. After this period, you can claim for a replacement vehicle for up to seven days.

You must get telephone approval direct from Car Care Plan before you use this service. The Insurer will not be liable for any additional costs in respect of:
- any delay the repairer may have waiting for parts or commencing repairs;
- parts transportation; or
- vehicle hire costs incurred awaiting parts transportation.

Towing-in charges

If your claim is valid and your vehicle needs to be towed, you can claim up to £60 per claim (including VAT) for towing shown on a receipt from a bona fide recovery company.

Using your vehicle abroad

Your AutoTrust Warranty is valid anywhere in the UK, which includes Great Britain, Northern Ireland, the Channel Islands and the Isle of Man. The warranty is also valid whilst your vehicle is outside the United Kingdom for up to a total of 60 days per annum as long as you accept the following:

- The repair must be carried out in Europe which means countries who are members of the European Union or EFTA (European Free Trade Association).
- The Insurer will not pay more than the equivalent United Kingdom rate for labour charges and manufacturer’s list prices for parts at the date of your claim.

In Europe, you can authorise repair work yourself. The Insurer’s liability is up to the maximum claim limit (including VAT or the local equivalent). Car Care Plan will pay you in pounds sterling at the rate of exchange prevailing for the relevant currency at the time of failure, on receipt of a bona fide invoice.
How to ask for a repair under this warranty

To make a claim on your AutoTrust Warranty, please follow the steps below:

1. Take your vehicle to a VAT registered garage and provide them with the Warranty Handbook.

2. The repairer must call our Administrator by telephoning 0844 573 8002 for prior approval.

Our Administrator will require details of:

   a) The date that the fault was first noticed.
   b) The vehicle mileage.
   c) The reported fault.
   d) Details of the parts being replaced including a full detailed estimate of parts and labour.

3. Our Administrator will issue an authorisation number for the amount of the claim that they agree to.

4. The repairer should then invoice our Administrator direct and send the invoice to:

   AutoTrust Warranty, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG.

5. Alternatively you may have to settle the invoice direct and claim the amount authorised by sending our Administrator a copy of the invoice.

   Important – Repair work must not commence until our Administrator has agreed the claim. Failure to comply with this requirement will affect your ability to claim under this cover.

Repairs Abroad

If a breakdown happens outside of the United Kingdom the following process applies:

- The repair must be carried out in countries who are members of the European Union or EFTA (European Free Trade Association).
- We will not pay more than the equivalent UK rates of labour charges and manufacturer’s parts list prices at the date of repair.
- You should authorise the repair work yourself and contact our Administrator for a refund when you return to the UK. Our liability is up to the claim limit set out in this handbook and detailed in the Welcome Letter we sent you.
- We will refund you in pounds sterling at the rate of exchange that applies at the time of the repairs, once we receive the original repair invoice.
How to ask for a repair under this warranty (continued)

Payment

Our Administrator is not authorised to settle any amount until they have received the original repair invoice and, when requested, a completed claim form. These, together with the repair approval number, must be sent to our Administrator.

To make sure you receive the highest levels of service, telephone calls to our Administrator are recorded.

Maximum Claim Liability

The most you can claim for each individual claim is limited to the market value of the insured vehicle at the date of claim, and will include VAT in total for each claim. In the event of more than one claim arising during the warranty period, this warranty will pay up to the market value of the insured vehicle in aggregate. The market value of the insured vehicle will be determined by reference to Parkers Price Guide.
Important Information

Sharing your information with others

Car Care Plan will hold the information about you and your policy on a Group database. We may pass information about you and your policy to anyone we have appointed to help administer your policy, to your insurer for administration, claims handling and fraud prevention (which could include passing it to other insurers), to insurance companies or to recover amounts owing. We may discuss your policy with the supplying dealer.

In processing and managing this agreement, the Administrator will collect, transfer and store the information you have provided in their secure servers based in the United States of America. The Administrator has taken measures to ensure that there is an adequate equivalent level of protection of your information in the U.S.A. in accordance with legislation in the United Kingdom.

In compliance with the Data Protection Act 1998, you are entitled to ask us to amend our records about you if they are not correct, and you may request a copy of the information we hold about you by applying to us in writing addressed to: Compliance Officer, Car Care Plan Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG or by emailing CCPH_DPA@carcareplan.co.uk. We may charge you the statutory fee of £10 for this service.

Using your information for marketing purposes

Car Care Plan Ltd may use your information in order to select and tell you about products and services available from that company or from other companies in our Group which may be of interest to you. We may also use your information to tell you about products and services which we can introduce from selected businesses outside our Group.

We may pass your information to the dealer, for possible further business with you and to agencies conducting market research for them and to selected insurers who may use it for marketing purposes.

You have a right at any time to ask Car Care Plan and other companies in their Group not to contact you or give your details to others for these purposes. You may write to our Customer Care Department at Car Care Plan Ltd, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG if you wish them to stop.

If you do not wish to receive this marketing, please write to our Customer Care Department. You are entitled to receive a copy of the information Car Care Plan hold about you if you apply to our Customer Care Department. A fee will be payable.

Car Care Plan Ltd, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG.
How to make a complaint

We hope that you will be pleased with the service we provide.

In the unlikely event of a complaint, you should contact the Administrator in the first instance on 0844 573 8002, or in writing to:

The Customer Services Manager, AutoTrust Warranty, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG.

You can also email us at complaints@carcareplan.co.uk.

If you remain dissatisfied, please contact the Insurer directly at:

The Insurance Manager, Motors Insurance Company Limited, Jubilee House, 5 Mid Point Business Park, Thornbury, West Yorkshire, BD3 7AG.

You also have the right to ask the Financial Ombudsman Service to review your case. The right to apply to the Ombudsman must be exercised within six months of the date of our decision. Please write to:

The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Telephone: 020 7964 1000.

The above procedures are in addition to your legal rights as a consumer.

Financial Services Compensation Scheme

Motors Insurance Company Limited is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if the Insurer is unable to meet its obligations. This depends on the type of business and the circumstances of the claim. Insurance advising and arranging is covered for 90% of the claim amount, without any upper limit. You can get more information about compensation scheme arrangements from the:

FSCS, 7th Floor Lloyds Chambers, 1 Portsoken Street, London E1 8BN.

Telephone 020 7892 7300.
Freephone 0800 678 1100.

This product conforms to the Motor Industry Code of Practice for Vehicle Warranty Products. For more information on the Code and what it means for you please visit www.motorcodes.co.uk
If you sell your vehicle during the period of your warranty, you may transfer the benefits of the warranty to the new vehicle owner, provided that the vehicle is sold privately and not through a garage, motor trader, auction or similar company.

The transfer will be subject to a £25 administration fee. The transfer will be subject to Car Care Plan’s approval and the fee will be returned in the event of non acceptance.

To transfer the warranty, please complete and return the Transfer Form over the page.

Please Note:

Monthly renewing policies can only be transferred provided any balance of monies owed has been paid in full.

Renewing Your AutoTrust Warranty

You may apply to renew your AutoTrust Warranty by contacting Car Care Plan at least 30 days (but not more than 90 days) before this warranty is due to end. You will need to give Car Care Plan your present full warranty type and number when you do this. Do not send this handbook. Car Care Plan will then send you an application form and full details of the new warranty, which may provide less cover than this warranty, which you must return before your current warranty expires.
Warranty Transfer (to a new owner)

New Owner

Name: 
Address: 
Postcode: 
Telephone No.: 
Vehicle Reg. No.: 
Mileage at Transfer: 
Date of Transfer: 
Warranty Number: 

I/We have read and agree with the terms and conditions of this warranty and request its transfer.

I/We accept that Warranty Condition 6 no longer applies to this policy.

New Owner’s Signature: 

Date: 

Please check that all due services have been carried out as inadequate servicing may render this warranty void.

When completed this form should be sent with your cheque for £25 to:

AutoTrust Warranty
Jubilee House
5 Mid Point Business Park
Thornbury
West Yorkshire
BD3 7AG

Please make cheques payable to:
Car Care Plan Ltd.