

## Motorway Direct Parts and Labour Cover

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**This policy summary provides you with the key features of this Insurance. Full terms and conditions can be found in the insurance document, available on request. Should you have any questions regarding this insurance please contact our Customer Services team on 0844 854 1502.**

### Administration of this insurance

This insurance is underwritten by AmTrust International Underwriters limited, a company registered in Ireland under Registration No. 169384 and whose Registered Office is at 40 Westland Row, Dublin2, Ireland. AmTrust International Underwriters Limited is authorised and regulated by the Central Bank of Ireland and is licenced to operate in the United Kingdom under a Freedom of Services basis as directed by the European communities (Non-Life Insurance) Framework Regulations, 1994, under Registration No 203014.

This insurance is administered and claims handled on behalf of the Insurer by Motorway Direct Plc, who is authorised and regulated by the Financial conduct Authority (FCA), Financial Services Register No. 311741 and whose Registered Office is at Warranty House, Saville Street East, Don Valley, Sheffield, S4 7UQ. Registered in England & Wales No. 03222540. Group VAT registration: 804 0501 84.

For details of authorised firms visit the FCA website on [www.fca.org.uk](http://www.fca.org.uk) or by contacting the FCA consumer helpline on 0800 111 6768.

The Insurer is covered by the Financial Services Compensation Scheme. You may be entitled to compensation from the scheme if the insurer cannot meet their obligations to you. This depends on the type of business and circumstances of the claim. Insurance arranging and administration is covered for 90% of the claim with no upper limit. You can learn more about this scheme at [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0800 678 1100 or 0207 741 4100.

### Features and benefits

- This insurance has been designed to cover the cost of parts, labour and VAT reasonably incurred as a direct result of a roadside breakdown, up to the maximum claims limit detailed in your schedule.
- This insurance will cover your vehicle whilst it is being driven by any driver licensed and insured to drive your vehicle, providing that person is covered under the terms of your Rescuemycar.com Breakdown Policy.
- All mechanical or electrical components are covered provided they were fitted as part of the manufacturer's original specification other than; any bodywork, paint, glass, upholstery, trim and cosmetic finishes, wheels and tyres, batteries and bulbs.

### What is not covered

- The cost of any repair where the vehicle was not attended by Rescuemycar.com Breakdown service and/or required recovery to a repairer following a roadside breakdown.
- Any customer excess as detailed in the schedule.
- The cost of any temporary repairs completed to enable the journey to be resumed or commenced where the Insured vehicle has not been recovered to a repairing garage.
- The cost of repairs that are recoverable under any other warranty or insurance policy.
- The cost of repairing faults or damage caused by impact, road traffic accidents, fire, theft or vandalism.
- The cost of any defects reported or identified that are not directly connected to the initial cause of breakdown.
- The cost of repairs required due to incorrect or contaminated fuel, or an incorrect grade or lack of antifreeze or lubricant.
- The cost of repairs or defects that you knew or ought reasonably to have known about prior to the commencement of the journey on which the breakdown occurred.
- Loss or damage due to any type of fraud, misuse or omission by you or anyone acting on your behalf, or faults resulting from inadequate servicing (including cam-belt failure where it cannot be established that the belt has been changed in accordance with the manufacturer's recommendations), or as a result of faulty workmanship or any other person acting on your behalf attempting to repair the vehicle.
- Any out of pocket expenses, loss of use, personal injury or any resultant loss or damage of whatever nature; routine adjustments or the cost of repairs arising from poor maintenance of the vehicle, or where the manufacturers servicing requirements have not been adhered to, including cam-belt failure or any consequential damage arising from a cam-belt failure when it cannot be established that the belt has been changed in accordance with the manufacturer's recommendations.
- The VAT content of a repair if **you** are VAT-registered.

### Eligibility

This Insurance is available for passenger cars, vans and light commercial vehicles up to 3,500kg GVW that are registered in the United Kingdom.

This Insurance does not cover vehicles that;

- Are used for hire or reward (e.g. taxi or driving tuition);
- Have been modified from the manufacturer's specification (unless agreed by Us);
- Are used for road-racing, rallying, or any other competitive event.

### **Your right to cancel**

- 1 You may cancel this Insurance within 14 days of the Issue Date\* and obtain a full refund by contacting our customer services department. If we have made a claim payment to you or on your behalf during this time you will have to return the money to us. Any refund of premium will be processed by the selling agent.
- 2 After 14 days you may cancel this Insurance but no refund of premium is available.

\* The Issue Date will be confirmed in the Schedule, being the date on which You either concluded the contract of Insurance or the day on which You receive the contractual terms and conditions.

### **How to make a claim**

If your vehicle suffers a breakdown and cannot be repaired at the roadside, you must contact us on 0844 854 1500 as soon as reasonably possible, preferably before any repairs are commenced, but in any event within 14 days following the breakdown.

Please note Our claims department is open from 9.00 am to 5.00 pm Monday to Friday and 8.30 am to 12.30 pm on Saturday. The office is closed on Sunday.

### **Our commitment to good service**

We hope you will be completely happy with This Insurance but if something does go wrong, We would like to know about it. We will do Our best to resolve the issue and make sure it doesn't happen again.

### **If you need to complain**

#### **Complaints about the sale of This Insurance**

If **you** have any concerns regarding the sale of This Insurance, please contact the Rescuemycar.com on 0845 2034 700.

#### **Complaints about This Insurance**

Please contact Our Administration team either by telephone on 0844 845 1507, or by e-mail to [gaclaims@motorwaydirect.co.uk](mailto:gaclaims@motorwaydirect.co.uk). Alternatively write to Us at Motorway Direct Plc, Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ.

We will acknowledge your complaint within 5 working days. We will advise you who is dealing with it and when we expect to respond. We aim to respond fully within 8 weeks. However if we are unable to provide a final response within this period we will write to you before this time and advise why we have not been able to offer a final response and how long we expect our investigations to take.

If you remain unhappy with our final response, or we have not managed to provide a final response within 8 weeks of your complaint, you may be entitled to refer your complaint to the financial Ombudsman Service for help and advice.

- Phone: 0800 023 4567 or 0300 123 9123
- Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)
- Post: Insurance Division Financial Ombudsman Service, south Quay Plaza, 183 Marsh Wall, London, E14 9SR.

#### **Financial Services Compensation Scheme (FSCS)**

The Insurer is covered by the FSCS, You may be entitled to compensation from the scheme if the Insurer cannot complete their obligations. This depends on the type of business and the circumstances of the claim. For claims against insurers 90% of the claim is covered with no upper limit.

Further information about the compensation scheme is available from [www.fscs.org.uk](http://www.fscs.org.uk) or by phoning 0800 678 1100 or 0207 741 4100.

**Please make sure you always quote your policy number from the Schedule.**

**This complaints procedure doesn't affect your statutory rights.**