

### 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, Dublin 2, 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 are handled on behalf of the Insurer by AA Warranty.

AA Warranty is a trademark of AA Group of Companies and is used with its permission under licence to Motorway Direct Plc. AA Warranty is provided by AA Mechanical Insurance Services Limited, an appointed representative of Motorway Direct Plc which is authorised and regulated by the Financial Conduct Authority (FCA), Financial Services Register number 311741. Registered Office; Warranty House, Savile Street East, Don Valley, Sheffield, S4 7UQ. Registered in England & Wales No. 5987949. Group VAT registration: 804 0501 84.

### Our commitment to good service

We hope You will be completely satisfied 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 Seller.

### Complaints about This Insurance

Please contact Our Customer Services Team either by telephone on 0844 854 1504, or by e-mail to [customerservices@AAwarranty.co.uk](mailto:customerservices@AAwarranty.co.uk). Alternatively write to Us at AA Warranty, 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, Exchange Tower, Harbour Exchange Square, 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.



AA Warranty is a trademark of AA Group of Companies and is used with its permission under licence to Motorway Direct Plc. AA Warranty is provided by AA Mechanical Insurance Services Limited, an appointed representative of Motorway Direct Plc which is authorised and regulated by the Financial Conduct Authority.



**Gold Cover  
Mechanical Breakdown Insurance**  
Policy Summary



# Gold Cover - Summary



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 a Sales Advisor.

## Significant features and benefits

This Insurance will contribute towards the cost of repairs required to your vehicle, due to unexpected breakdowns occurring within the period of cover and up to the retail valuation of the vehicle at the time of the claim.

**All mechanical and electrical Components of the Vehicle are covered, where they were supplied as part of the manufacturer's original specification. Includes cost of parts, labour and VAT.**

## Cover Includes

✓ Engine - all internal components	✓ Gearbox - all internal components	✓ Transfer Box - all internal components
✓ Engine Management components	✓ Clutch (excluding wear and tear)	✓ Propshaft/s and Drive Shafts
✓ Fuel System components	✓ Alternator	✓ Steering and Suspension components
✓ Timing Belt	✓ Differential/s - all internal components	✓ Braking System components
✓ Cooling System components	✓ Electrical Components	✓ Turbo
✓ Torque Converter	✓ Wheel Bearings	

## What is not covered

- First £50 of any claim.
- Components requiring replacement due to normal wear and tear on vehicles over 5 years old or 60,000 miles at the time of claim.
- Any bodywork, paintwork, light units, interior and exterior trim, seats, glass (including mirror glass), handles, hinges and fasteners.
- Improper use of the vehicle, general maintenance and servicing or service related items including; exhaust systems, spark plugs, glow plugs, fi lters, brake and clutch frictional material, wiper blades and arms, drive belts, pipes and hoses, bulbs, batteries and fuses.

## Key Features

✓ Available for 12, 24 or 36 months	✓ 60 day European cover	✓ Claims can be settled directly with the nominated repairer
✓ No mileage limitations	✓ Simple claims procedure	✓ Where vehicles are purchased with the balance of manufacturers warranty, the cover will commence from the expiry of the manufacturers warranty
✓ AA Warranty nominated repair centres	✓ Unlimited number of claims, includes parts, labour and VAT up to value of vehicle	✓ Transferable to new owner
✓ Claim limit up to the retail value of vehicle at the time of a claim.	✓ Wear and Tear on vehicles up to 5 years or 60,000 miles	

## Eligibility

This Insurance is available for passenger cars, vans and light commercial vehicles up to 3,500kg GVW that are registered within the United Kingdom. This Insurance does not cover vehicles that;

- are used for hire or reward (e.g. taxi or driving tuition);
- have been previously recorded as an insurance total loss;
- have been modified from the manufacturer's specification (unless agreed by Us);
- are used for road-racing, rallying, or any other competitive event.

## What are the servicing requirements?

Failure to service Your Vehicle in line with the manufacturer's recommendations will not invalidate the cover. However, Gold Cover will not cover faults attributable to or caused by lack of routine or regular maintenance. It is Your responsibility to ensure that Your Vehicle is maintained in a legal and roadworthy condition at all times (preferably by following the manufacturer's recommended service schedule).

## Your right to cancel

1. You may cancel This Insurance within 14 days of the Purchase Date or the date on which You receive the contractual terms and conditions whichever occurs the later and obtain a full refund or Premium Paid.
2. After 14 days, provided that no claim has been made, You may cancel This Insurance and receive a pro rata refund of the premium paid for each complete unexpired months cover, calculated at the date the cancellation request is received by the selling dealer. A £50 cancellation fee will apply.

## How to make a claim

If you think that you have a fault which may be covered by this insurance, you must contact us in the first instance. The claims telephone number is: 0844 854 1500.